

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

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CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
18	1	27.55556	29.44822	0.99680	0.92929	0.96335	0.99680	0.92880	0.96309	21.68733	22.54525	0.99716	0.95725	0.97816	0.99716	0.95704	0.97805
18	2	27.55556	29.37817	0.99680	0.93103	0.96428	0.99680	0.93052	0.96401	21.68733	22.51839	0.99716	0.95809	0.97860	0.99716	0.95787	0.97848
18	3	27.55556	29.30399	0.99680	0.93281	0.96524	0.99680	0.93226	0.96494	21.68733	22.48894	0.99716	0.95896	0.97905	0.99716	0.95873	0.97893
18	4	27.55556	29.22650	0.99680	0.93461	0.96620	0.99680	0.93404	0.96589	21.68733	22.45752	0.99716	0.95985	0.97951	0.99716	0.95960	0.97939
18	5	27.55556	29.14631	0.99680	0.93644	0.96718	0.99680	0.93583	0.96685	21.68733	22.42458	0.99716	0.96076	0.97999	0.99716	0.96050	0.97985
18	6	27.55556	29.06332	0.99680	0.93830	0.96817	0.99680	0.93765	0.96782	21.68733	22.39007	0.99716	0.96169	0.98047	0.99716	0.96141	0.98033
18	7	27.55556	28.97770	0.99680	0.94017	0.96916	0.99680	0.93949	0.96880	21.68733	22.35408	0.99716	0.96263	0.98096	0.99716	0.96234	0.98081
18	8	27.55556	28.88901	0.99680	0.94207	0.97017	0.99680	0.94134	0.96979	21.68733	22.31631	0.99716	0.96359	0.98146	0.99716	0.96328	0.98130
18	9	27.55556	28.79700	0.99680	0.94398	0.97118	0.99680	0.94321	0.97077	21.68733	22.27655	0.99716	0.96457	0.98197	0.99716	0.96424	0.98179
18	10	27.55556	28.70168	0.99680	0.94589	0.97219	0.99680	0.94508	0.97177	21.68733	22.23481	0.99716	0.96556	0.98248	0.99716	0.96521	0.98230
18	11	27.55556	28.60341	0.99680	0.94781	0.97321	0.99680	0.94696	0.97276	21.68733	22.19134	0.99716	0.96655	0.98299	0.99716	0.96618	0.98280
18	12	27.55556	28.50171	0.99680	0.94973	0.97422	0.99680	0.94883	0.97374	21.68733	22.14578	0.99716	0.96756	0.98351	0.99716	0.96716	0.98331
18	13	27.55556	28.39619	0.99680	0.95165	0.97523	0.99680	0.95070	0.97473	21.68733	22.09783	0.99716	0.96857	0.98403	0.99716	0.96815	0.98382
18	14	27.55556	28.28717	0.99680	0.95356	0.97623	0.99680	0.95255	0.97570	21.68733	22.04770	0.99716	0.96958	0.98455	0.99716	0.96914	0.98433
18	15	27.55556	28.17456	0.99680	0.95544	0.97721	0.99680	0.95439	0.97666	21.68733	21.99534	0.99716	0.97059	0.98508	0.99716	0.97012	0.98483
18	16	27.55556	28.05854	0.99680	0.95731	0.97819	0.99680	0.95621	0.97761	21.68733	21.94087	0.99716	0.97160	0.98559	0.99716	0.97110	0.98534
18	17	27.55556	27.93921	0.99680	0.95915	0.97915	0.99680	0.95800	0.97855	21.68733	21.88436	0.99716	0.97260	0.98611	0.99716	0.97208	0.98584
18	18	27.55556	27.81632	0.99680	0.96096	0.98009	0.99680	0.95976	0.97947	21.68733	21.82561	0.99716	0.97359	0.98662	0.99716	0.97304	0.98634
18	19	27.55556	27.68998	0.99680	0.96274	0.98101	0.99680	0.96148	0.98036	21.68733	21.76469	0.99716	0.97457	0.98712	0.99716	0.97400	0.98683
18	20	27.55556	27.55961	0.99680	0.96447	0.98191	0.99680	0.96317	0.98124	21.68733	21.70115	0.99716	0.97553	0.98761	0.99716	0.97493	0.98731
18	21	27.55556	27.42496	0.99680	0.96616	0.98279	0.99680	0.96481	0.98209	21.68733	21.63477	0.99716	0.97648	0.98810	0.99716	0.97585	0.98778
18	22	27.55556	27.28607	0.99680	0.96780	0.98364	0.99680	0.96640	0.98291	21.68733	21.56556	0.99716	0.97741	0.98858	0.99716	0.97676	0.98824
18	23	27.55556	27.14231	0.99680	0.96939	0.98446	0.99680	0.96794	0.98371	21.68733	21.49301	0.99716	0.97832	0.98904	0.99716	0.97764	0.98869
18	24	27.55556	26.99396	0.99680	0.97092	0.98525	0.99680	0.96943	0.98448	21.68733	21.41732	0.99716	0.97920	0.98949	0.99716	0.97849	0.98913
18	25	27.55556	26.84076	0.99680	0.97240	0.98601	0.99680	0.97087	0.98522	21.68733	21.33825	0.99716	0.98007	0.98993	0.99716	0.97933	0.98956
18	26	27.55556	26.68259	0.99680	0.97383	0.98674	0.99680	0.97224	0.98593	21.68733	21.25569	0.99716	0.98090	0.99036	0.99716	0.98014	0.98997
18	27	27.55556	26.51948	0.99680	0.97519	0.98744	0.99680	0.97357	0.98661	21.68733	21.16962	0.99716	0.98171	0.99077	0.99716	0.98092	0.99037
18	28	27.55556	26.35108	0.99680	0.97650	0.98811	0.99680	0.97483	0.98726	21.68733	21.07976	0.99716	0.98250	0.99117	0.99716	0.98167	0.99075
18	29	27.55556	26.17769	0.99680	0.97775	0.98875	0.99680	0.97604	0.98788	21.68733	20.98629	0.99716	0.98325	0.99156	0.99716	0.98240	0.99112
18	30	27.55556	25.99881	0.99680	0.97893	0.98935	0.99680	0.97719	0.98846	21.68733	20.88878	0.99716	0.98398	0.99193	0.99716	0.98310	0.99148
18	31	27.55556	25.81445	0.99680	0.98007	0.98993	0.99680	0.97829	0.98902	21.68733	20.78720	0.99716	0.98468	0.99228	0.99716	0.98377	0.99182
18	32	27.55556	25.62410	0.99680	0.98114	0.99048	0.99680	0.97933	0.98956	21.68733	20.68113	0.99716	0.98536	0.99263	0.99716	0.98442	0.99215
18	33	27.55556	25.42805	0.99680	0.98216	0.99100	0.99680	0.98032	0.99006	21.68733	20.57072	0.99716	0.98600	0.99295	0.99716	0.98504	0.99246
18	34	27.55556	25.22578	0.99680	0.98313	0.99149	0.99680	0.98126	0.99054	21.68733	20.45552	0.99716	0.98663	0.99327	0.99716	0.98563	0.99276
18	35	27.55556	25.01713	0.99680	0.98405	0.99196	0.99680	0.98214	0.99099	21.68733	20.33536	0.99716	0.98722	0.99357	0.99716	0.98619	0.99305
18	36	27.55556	24.80193	0.99680	0.98492	0.99240	0.99680	0.98298	0.99142	21.68733	20.21002	0.99716	0.98779	0.99386	0.99716	0.98674	0.99332
18	37	27.55556	24.57973	0.99680	0.98574	0.99282	0.99680	0.98378	0.99182	21.68733	20.07911	0.99716	0.98834	0.99413	0.99716	0.98725	0.99359
18	38	27.55556	24.35058	0.99680	0.98652	0.99321	0.99680	0.98453	0.99221	21.68733	19.94257	0.99716	0.98886	0.99440	0.99716	0.98775	0.99384
18	39	27.55556	24.11373	0.99680	0.98725	0.99359	0.99680	0.98525	0.99257	21.68733	19.79973	0.99716	0.98936	0.99465	0.99716	0.98822	0.99408
18	40	27.55556	23.86918	0.99680	0.98795	0.99394	0.99680	0.98592	0.99291	21.68733	19.65053	0.99716	0.98984	0.99489	0.99716	0.98867	0.99430

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<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
18	41	27.55556	23.61736	0.99680	0.98861	0.99427	0.99680	0.98656	0.99323	21.68733	19.49521	0.99716	0.99030	0.99513	0.99716	0.98910	0.99452
18	42	27.55556	23.35816	0.99680	0.98923	0.99459	0.99680	0.98716	0.99354	21.68733	19.33362	0.99716	0.99074	0.99535	0.99716	0.98952	0.99473
18	43	27.55556	23.09102	0.99680	0.98982	0.99488	0.99680	0.98773	0.99383	21.68733	19.16523	0.99716	0.99116	0.99556	0.99716	0.98991	0.99493
18	44	27.55556	22.81604	0.99680	0.99038	0.99517	0.99680	0.98827	0.99410	21.68733	18.99000	0.99716	0.99156	0.99576	0.99716	0.99028	0.99512
18	45	27.55556	22.53309	0.99680	0.99091	0.99543	0.99680	0.98878	0.99436	21.68733	18.80775	0.99716	0.99195	0.99596	0.99716	0.99064	0.99530
18	46	27.55556	22.24198	0.99680	0.99140	0.99568	0.99680	0.98926	0.99460	21.68733	18.61823	0.99716	0.99232	0.99615	0.99716	0.99099	0.99547
18	47	27.55556	21.94239	0.99680	0.99188	0.99592	0.99680	0.98972	0.99483	21.68733	18.42106	0.99716	0.99268	0.99633	0.99716	0.99131	0.99564
18	48	27.55556	21.63441	0.99680	0.99233	0.99615	0.99680	0.99015	0.99505	21.68733	18.21621	0.99716	0.99302	0.99650	0.99716	0.99163	0.99580
18	49	27.55556	21.31800	0.99680	0.99275	0.99636	0.99680	0.99056	0.99526	21.68733	18.00355	0.99716	0.99335	0.99666	0.99716	0.99193	0.99595
18	50	27.55556	20.99328	0.99680	0.99315	0.99656	0.99680	0.99095	0.99545	21.68733	17.78305	0.99716	0.99366	0.99682	0.99716	0.99222	0.99609
18	51	27.55556	20.66027	0.99680	0.99353	0.99676	0.99680	0.99132	0.99564	21.68733	17.55462	0.99716	0.99396	0.99697	0.99716	0.99249	0.99623
18	52	27.55556	20.31936	0.99680	0.99390	0.99694	0.99680	0.99167	0.99582	21.68733	17.31849	0.99716	0.99425	0.99712	0.99716	0.99276	0.99637
18	53	27.55556	19.97064	0.99680	0.99424	0.99711	0.99680	0.99201	0.99599	21.68733	17.07460	0.99716	0.99453	0.99726	0.99716	0.99301	0.99649
18	54	27.55556	19.61420	0.99680	0.99457	0.99728	0.99680	0.99232	0.99615	21.68733	16.82295	0.99716	0.99480	0.99739	0.99716	0.99326	0.99662
18	55	27.55556	19.25050	0.99680	0.99488	0.99743	0.99680	0.99263	0.99630	21.68733	16.56379	0.99716	0.99506	0.99752	0.99716	0.99349	0.99674
18	56	27.55556	18.87994	0.99680	0.99517	0.99758	0.99680	0.99292	0.99645	21.68733	16.29737	0.99716	0.99530	0.99765	0.99716	0.99372	0.99685
18	57	27.55556	18.50268	0.99680	0.99545	0.99772	0.99680	0.99320	0.99659	21.68733	16.02371	0.99716	0.99554	0.99777	0.99716	0.99394	0.99696
18	58	27.55556	18.11889	0.99680	0.99572	0.99785	0.99680	0.99346	0.99672	21.68733	15.74286	0.99716	0.99577	0.99788	0.99716	0.99415	0.99707
18	59	27.55556	17.72878	0.99680	0.99597	0.99798	0.99680	0.99372	0.99685	21.68733	15.45489	0.99716	0.99599	0.99799	0.99716	0.99435	0.99717
18	60	27.55556	17.33235	0.99680	0.99621	0.99810	0.99680	0.99396	0.99697	21.68733	15.15969	0.99716	0.99621	0.99810	0.99716	0.99455	0.99727
18	61	27.55556	16.92988	0.99680	0.99645	0.99822	0.99680	0.99419	0.99709	21.68733	14.85740	0.99716	0.99641	0.99820	0.99716	0.99474	0.99736
18	62	27.55556	16.52117	0.99680	0.99667	0.99833	0.99680	0.99442	0.99720	21.68733	14.54774	0.99716	0.99661	0.99830	0.99716	0.99493	0.99746
18	63	27.55556	16.10627	0.99680	0.99688	0.99844	0.99680	0.99464	0.99731	21.68733	14.23062	0.99716	0.99680	0.99840	0.99716	0.99511	0.99755
18	64	27.55556	15.68510	0.99680	0.99708	0.99854	0.99680	0.99485	0.99742	21.68733	13.90587	0.99716	0.99699	0.99849	0.99716	0.99529	0.99764
18	65	27.55556	15.25783	0.99680	0.99727	0.99863	0.99680	0.99505	0.99752	21.68733	13.57353	0.99716	0.99716	0.99858	0.99716	0.99546	0.99772
18	66	27.55556	14.82463	0.99680	0.99745	0.99872	0.99680	0.99525	0.99762	21.68733	13.23363	0.99716	0.99734	0.99867	0.99716	0.99562	0.99781
18	67	27.55556	14.38548	0.99680	0.99762	0.99881	0.99680	0.99544	0.99771	21.68733	12.88602	0.99716	0.99750	0.99875	0.99716	0.99579	0.99789
18	68	27.55556	13.94087	0.99680	0.99779	0.99889	0.99680	0.99562	0.99781	21.68733	12.53103	0.99716	0.99766	0.99883	0.99716	0.99595	0.99797
18	69	27.55556	13.49126	0.99680	0.99795	0.99897	0.99680	0.99580	0.99790	21.68733	12.16898	0.99716	0.99782	0.99891	0.99716	0.99610	0.99805
18	70	27.55556	13.03722	0.99680	0.99810	0.99905	0.99680	0.99598	0.99798	21.68733	11.80026	0.99716	0.99796	0.99898	0.99716	0.99625	0.99812
18	71	27.55556	12.57941	0.99680	0.99824	0.99912	0.99680	0.99615	0.99807	21.68733	11.42537	0.99716	0.99811	0.99905	0.99716	0.99640	0.99820
18	72	27.55556	12.11856	0.99680	0.99838	0.99919	0.99680	0.99631	0.99815	21.68733	11.04490	0.99716	0.99824	0.99912	0.99716	0.99655	0.99827
18	73	27.55556	11.65555	0.99680	0.99851	0.99925	0.99680	0.99647	0.99823	21.68733	10.65955	0.99716	0.99837	0.99919	0.99716	0.99669	0.99834
18	74	27.55556	11.19139	0.99680	0.99863	0.99932	0.99680	0.99663	0.99831	21.68733	10.27021	0.99716	0.99850	0.99925	0.99716	0.99683	0.99841
18	75	27.55556	10.72709	0.99680	0.99875	0.99937	0.99680	0.99678	0.99839	21.68733	9.87774	0.99716	0.99862	0.99931	0.99716	0.99696	0.99848
18	76	27.55556	10.26405	0.99680	0.99886	0.99943	0.99680	0.99692	0.99846	21.68733	9.48337	0.99716	0.99873	0.99936	0.99716	0.99709	0.99854
18	77	27.55556	9.80349	0.99680	0.99896	0.99948	0.99680	0.99707	0.99853	21.68733	9.08824	0.99716	0.99884	0.99942	0.99716	0.99722	0.99861
18	78	27.55556	9.34666	0.99680	0.99905	0.99953	0.99680	0.99721	0.99860	21.68733	8.69350	0.99716	0.99894	0.99947	0.99716	0.99735	0.99867
18	79	27.55556	8.89505	0.99680	0.99914	0.99957	0.99680	0.99734	0.99867	21.68733	8.30053	0.99716	0.99903	0.99952	0.99716	0.99747	0.99873
18	80	27.55556	8.44994	0.99680	0.99923	0.99961	0.99680	0.99747	0.99873	21.68733	7.91061	0.99716	0.99912	0.99956	0.99716	0.99759	0.99879

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
18	81	27.55556	8.01269	0.99680	0.99930	0.99965	0.99680	0.99760	0.99880	21.68733	7.52504	0.99716	0.99921	0.99960	0.99716	0.99771	0.99885
18	82	27.55556	7.58462	0.99680	0.99937	0.99969	0.99680	0.99772	0.99886	21.68733	7.14517	0.99716	0.99928	0.99964	0.99716	0.99782	0.99891
18	83	27.55556	7.16676	0.99680	0.99944	0.99972	0.99680	0.99784	0.99892	21.68733	6.77205	0.99716	0.99935	0.99968	0.99716	0.99793	0.99896
18	84	27.55556	6.76024	0.99680	0.99950	0.99975	0.99680	0.99795	0.99898	21.68733	6.40687	0.99716	0.99942	0.99971	0.99716	0.99804	0.99902
18	85	27.55556	6.36619	0.99680	0.99955	0.99978	0.99680	0.99806	0.99903	21.68733	6.05083	0.99716	0.99948	0.99974	0.99716	0.99814	0.99907
18	86	27.55556	5.98597	0.99680	0.99960	0.99980	0.99680	0.99817	0.99908	21.68733	5.70535	0.99716	0.99954	0.99977	0.99716	0.99824	0.99912
18	87	27.55556	5.62066	0.99680	0.99965	0.99982	0.99680	0.99827	0.99913	21.68733	5.37164	0.99716	0.99959	0.99979	0.99716	0.99833	0.99916
18	88	27.55556	5.27144	0.99680	0.99969	0.99984	0.99680	0.99837	0.99918	21.68733	5.05099	0.99716	0.99963	0.99982	0.99716	0.99842	0.99921
18	89	27.55556	4.93962	0.99680	0.99972	0.99986	0.99680	0.99846	0.99923	21.68733	4.74485	0.99716	0.99967	0.99984	0.99716	0.99851	0.99925
18	90	27.55556	4.62687	0.99680	0.99976	0.99988	0.99680	0.99854	0.99927	21.68733	4.45503	0.99716	0.99971	0.99986	0.99716	0.99859	0.99929
18	91	27.55556	4.33500	0.99680	0.99978	0.99989	0.99680	0.99863	0.99931	21.68733	4.18350	0.99716	0.99974	0.99987	0.99716	0.99867	0.99933
18	92	27.55556	4.06328	0.99680	0.99981	0.99990	0.99680	0.99871	0.99935	21.68733	3.92982	0.99716	0.99977	0.99989	0.99716	0.99874	0.99937
18	93	27.55556	3.80970	0.99680	0.99983	0.99992	0.99680	0.99878	0.99939	21.68733	3.69224	0.99716	0.99980	0.99990	0.99716	0.99881	0.99941
18	94	27.55556	3.57122	0.99680	0.99985	0.99993	0.99680	0.99885	0.99943	21.68733	3.46804	0.99716	0.99982	0.99991	0.99716	0.99888	0.99944
18	95	27.55556	3.34496	0.99680	0.99987	0.99993	0.99680	0.99892	0.99946	21.68733	3.25454	0.99716	0.99984	0.99992	0.99716	0.99895	0.99947
18	96	27.55556	3.12856	0.99680	0.99988	0.99994	0.99680	0.99898	0.99949	21.68733	3.04956	0.99716	0.99986	0.99993	0.99716	0.99901	0.99950
18	97	27.55556	2.92468	0.99680	0.99990	0.99995	0.99680	0.99905	0.99952	21.68733	2.85578	0.99716	0.99988	0.99994	0.99716	0.99907	0.99953
18	98	27.55556	2.73317	0.99680	0.99991	0.99996	0.99680	0.99910	0.99955	21.68733	2.67315	0.99716	0.99989	0.99995	0.99716	0.99912	0.99956
18	99	27.55556	2.55407	0.99680	0.99992	0.99996	0.99680	0.99916	0.99958	21.68733	2.50182	0.99716	0.99991	0.99995	0.99716	0.99918	0.99959
18	100	27.55556	2.38797	0.99680	0.99993	0.99997	0.99680	0.99921	0.99961	21.68733	2.34248	0.99716	0.99992	0.99996	0.99716	0.99923	0.99961
18	101	27.55556	2.23536	0.99680	0.99994	0.99997	0.99680	0.99926	0.99963	21.68733	2.19569	0.99716	0.99993	0.99996	0.99716	0.99927	0.99964
18	102	27.55556	2.09662	0.99680	0.99995	0.99997	0.99680	0.99930	0.99965	21.68733	2.06193	0.99716	0.99993	0.99997	0.99716	0.99932	0.99966
18	103	27.55556	1.97081	0.99680	0.99995	0.99998	0.99680	0.99934	0.99967	21.68733	1.94039	0.99716	0.99994	0.99997	0.99716	0.99936	0.99968
18	104	27.55556	1.85678	0.99680	0.99996	0.99998	0.99680	0.99938	0.99969	21.68733	1.82999	0.99716	0.99995	0.99997	0.99716	0.99939	0.99970
18	105	27.55556	1.75419	0.99680	0.99996	0.99998	0.99680	0.99942	0.99971	21.68733	1.73050	0.99716	0.99995	0.99998	0.99716	0.99942	0.99971
18	106	27.55556	1.66193	0.99680	0.99997	0.99998	0.99680	0.99945	0.99972	21.68733	1.64086	0.99716	0.99996	0.99998	0.99716	0.99946	0.99973
18	107	27.55556	1.57966	0.99680	0.99997	0.99998	0.99680	0.99947	0.99974	21.68733	1.56078	0.99716	0.99996	0.99998	0.99716	0.99948	0.99974
18	108	27.55556	1.50704	0.99680	0.99997	0.99999	0.99680	0.99950	0.99975	21.68733	1.48999	0.99716	0.99997	0.99998	0.99716	0.99951	0.99975
18	109	27.55556	1.44400	0.99680	0.99997	0.99999	0.99680	0.99952	0.99976	21.68733	1.42842	0.99716	0.99997	0.99998	0.99716	0.99953	0.99976
18	110	27.55556	1.39223	0.99680	0.99998	0.99999	0.99680	0.99953	0.99977	21.68733	1.37777	0.99716	0.99997	0.99999	0.99716	0.99954	0.99977
19	1	27.42446	29.44822	0.99670	0.92520	0.96115	0.99670	0.92471	0.96088	21.62332	22.54525	0.99707	0.95461	0.97678	0.99707	0.95440	0.97667
19	2	27.42446	29.37817	0.99670	0.92697	0.96210	0.99670	0.92645	0.96182	21.62332	22.51839	0.99707	0.95547	0.97723	0.99707	0.95525	0.97711
19	3	27.42446	29.30399	0.99670	0.92877	0.96307	0.99670	0.92822	0.96278	21.62332	22.48894	0.99707	0.95636	0.97769	0.99707	0.95612	0.97757
19	4	27.42446	29.22650	0.99670	0.93060	0.96405	0.99670	0.93003	0.96374	21.62332	22.45752	0.99707	0.95726	0.97817	0.99707	0.95702	0.97804
19	5	27.42446	29.14631	0.99670	0.93247	0.96506	0.99670	0.93186	0.96473	21.62332	22.42458	0.99707	0.95820	0.97865	0.99707	0.95793	0.97851
19	6	27.42446	29.06332	0.99670	0.93437	0.96607	0.99670	0.93372	0.96572	21.62332	22.39007	0.99707	0.95915	0.97915	0.99707	0.95887	0.97900
19	7	27.42446	28.97770	0.99670	0.93629	0.96709	0.99670	0.93560	0.96673	21.62332	22.35408	0.99707	0.96012	0.97965	0.99707	0.95982	0.97950
19	8	27.42446	28.88901	0.99670	0.93823	0.96813	0.99670	0.93750	0.96774	21.62332	22.31631	0.99707	0.96111	0.98017	0.99707	0.96079	0.98001
19	9	27.42446	28.79700	0.99670	0.94019	0.96917	0.99670	0.93942	0.96876	21.62332	22.27655	0.99707	0.96212	0.98069	0.99707	0.96178	0.98052
19	10	27.42446	28.70168	0.99670	0.94216	0.97022	0.99670	0.94134	0.96979	21.62332	22.23481	0.99707	0.96314	0.98122	0.99707	0.96278	0.98104

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
19	11	27.42446	28.60341	0.99670	0.94415	0.97127	0.99670	0.94328	0.97081	21.62332	22.19134	0.99707	0.96417	0.98176	0.99707	0.96379	0.98156
19	12	27.42446	28.50171	0.99670	0.94614	0.97232	0.99670	0.94522	0.97184	21.62332	22.14578	0.99707	0.96522	0.98230	0.99707	0.96482	0.98209
19	13	27.42446	28.39619	0.99670	0.94813	0.97337	0.99670	0.94716	0.97286	21.62332	22.09783	0.99707	0.96627	0.98285	0.99707	0.96584	0.98263
19	14	27.42446	28.28717	0.99670	0.95011	0.97442	0.99670	0.94909	0.97388	21.62332	22.04770	0.99707	0.96733	0.98339	0.99707	0.96688	0.98316
19	15	27.42446	28.17456	0.99670	0.95208	0.97545	0.99670	0.95101	0.97489	21.62332	21.99534	0.99707	0.96839	0.98394	0.99707	0.96791	0.98369
19	16	27.42446	28.05854	0.99670	0.95404	0.97648	0.99670	0.95292	0.97589	21.62332	21.94087	0.99707	0.96945	0.98449	0.99707	0.96894	0.98423
19	17	27.42446	27.93921	0.99670	0.95598	0.97749	0.99670	0.95480	0.97688	21.62332	21.88436	0.99707	0.97050	0.98503	0.99707	0.96997	0.98476
19	18	27.42446	27.81632	0.99670	0.95788	0.97849	0.99670	0.95665	0.97785	21.62332	21.82561	0.99707	0.97155	0.98557	0.99707	0.97099	0.98528
19	19	27.42446	27.68998	0.99670	0.95976	0.97947	0.99670	0.95847	0.97880	21.62332	21.76469	0.99707	0.97259	0.98610	0.99707	0.97200	0.98580
19	20	27.42446	27.55961	0.99670	0.96160	0.98042	0.99670	0.96026	0.97973	21.62332	21.70115	0.99707	0.97361	0.98663	0.99707	0.97300	0.98631
19	21	27.42446	27.42496	0.99670	0.96339	0.98136	0.99670	0.96200	0.98063	21.62332	21.63477	0.99707	0.97463	0.98715	0.99707	0.97398	0.98682
19	22	27.42446	27.28607	0.99670	0.96515	0.98226	0.99670	0.96370	0.98152	21.62332	21.56556	0.99707	0.97562	0.98766	0.99707	0.97494	0.98731
19	23	27.42446	27.14231	0.99670	0.96685	0.98314	0.99670	0.96535	0.98237	21.62332	21.49301	0.99707	0.97659	0.98816	0.99707	0.97589	0.98780
19	24	27.42446	26.99396	0.99670	0.96850	0.98400	0.99670	0.96695	0.98320	21.62332	21.41732	0.99707	0.97755	0.98865	0.99707	0.97681	0.98827
19	25	27.42446	26.84076	0.99670	0.97009	0.98482	0.99670	0.96850	0.98400	21.62332	21.33825	0.99707	0.97848	0.98912	0.99707	0.97771	0.98873
19	26	27.42446	26.68259	0.99670	0.97163	0.98561	0.99670	0.96998	0.98476	21.62332	21.25569	0.99707	0.97938	0.98958	0.99707	0.97858	0.98918
19	27	27.42446	26.51948	0.99670	0.97310	0.98637	0.99670	0.97141	0.98550	21.62332	21.16962	0.99707	0.98026	0.99003	0.99707	0.97943	0.98961
19	28	27.42446	26.35108	0.99670	0.97452	0.98709	0.99670	0.97279	0.98621	21.62332	21.07976	0.99707	0.98111	0.99046	0.99707	0.98025	0.99003
19	29	27.42446	26.17769	0.99670	0.97587	0.98779	0.99670	0.97410	0.98688	21.62332	20.98629	0.99707	0.98193	0.99088	0.99707	0.98104	0.99043
19	30	27.42446	25.99881	0.99670	0.97717	0.98845	0.99670	0.97535	0.98752	21.62332	20.88878	0.99707	0.98272	0.99129	0.99707	0.98180	0.99082
19	31	27.42446	25.81445	0.99670	0.97840	0.98908	0.99670	0.97655	0.98813	21.62332	20.78720	0.99707	0.98349	0.99168	0.99707	0.98254	0.99119
19	32	27.42446	25.62410	0.99670	0.97957	0.98968	0.99670	0.97768	0.98872	21.62332	20.68113	0.99707	0.98422	0.99205	0.99707	0.98324	0.99155
19	33	27.42446	25.42805	0.99670	0.98069	0.99025	0.99670	0.97876	0.98927	21.62332	20.57072	0.99707	0.98493	0.99241	0.99707	0.98392	0.99189
19	34	27.42446	25.22578	0.99670	0.98175	0.99079	0.99670	0.97979	0.98979	21.62332	20.45552	0.99707	0.98561	0.99275	0.99707	0.98457	0.99222
19	35	27.42446	25.01713	0.99670	0.98275	0.99130	0.99670	0.98076	0.99029	21.62332	20.33536	0.99707	0.98626	0.99308	0.99707	0.98519	0.99254
19	36	27.42446	24.80193	0.99670	0.98371	0.99179	0.99670	0.98168	0.99076	21.62332	20.21002	0.99707	0.98688	0.99340	0.99707	0.98578	0.99284
19	37	27.42446	24.57973	0.99670	0.98461	0.99224	0.99670	0.98256	0.99120	21.62332	20.07911	0.99707	0.98748	0.99370	0.99707	0.98635	0.99313
19	38	27.42446	24.35058	0.99670	0.98546	0.99268	0.99670	0.98338	0.99162	21.62332	19.94257	0.99707	0.98805	0.99399	0.99707	0.98689	0.99340
19	39	27.42446	24.11373	0.99670	0.98627	0.99309	0.99670	0.98416	0.99202	21.62332	19.79973	0.99707	0.98860	0.99427	0.99707	0.98741	0.99366
19	40	27.42446	23.86918	0.99670	0.98703	0.99347	0.99670	0.98490	0.99239	21.62332	19.65053	0.99707	0.98913	0.99453	0.99707	0.98790	0.99391
19	41	27.42446	23.61736	0.99670	0.98775	0.99384	0.99670	0.98560	0.99275	21.62332	19.49521	0.99707	0.98963	0.99479	0.99707	0.98838	0.99415
19	42	27.42446	23.35816	0.99670	0.98844	0.99418	0.99670	0.98626	0.99308	21.62332	19.33362	0.99707	0.99011	0.99503	0.99707	0.98883	0.99438
19	43	27.42446	23.09102	0.99670	0.98908	0.99451	0.99670	0.98689	0.99340	21.62332	19.16523	0.99707	0.99057	0.99526	0.99707	0.98926	0.99460
19	44	27.42446	22.81604	0.99670	0.98969	0.99482	0.99670	0.98748	0.99370	21.62332	18.99000	0.99707	0.99101	0.99548	0.99707	0.98967	0.99481
19	45	27.42446	22.53309	0.99670	0.99027	0.99511	0.99670	0.98804	0.99398	21.62332	18.80775	0.99707	0.99143	0.99570	0.99707	0.99006	0.99501
19	46	27.42446	22.24198	0.99670	0.99081	0.99539	0.99670	0.98857	0.99425	21.62332	18.61823	0.99707	0.99183	0.99590	0.99707	0.99044	0.99520
19	47	27.42446	21.94239	0.99670	0.99133	0.99565	0.99670	0.98907	0.99450	21.62332	18.42106	0.99707	0.99222	0.99610	0.99707	0.99080	0.99538
19	48	27.42446	21.63441	0.99670	0.99182	0.99589	0.99670	0.98954	0.99474	21.62332	18.21621	0.99707	0.99259	0.99628	0.99707	0.99114	0.99555
19	49	27.42446	21.31800	0.99670	0.99228	0.99612	0.99670	0.98999	0.99497	21.62332	18.00355	0.99707	0.99295	0.99646	0.99707	0.99147	0.99572
19	50	27.42446	20.99328	0.99670	0.99272	0.99635	0.99670	0.99042	0.99519	21.62332	17.78305	0.99707	0.99329	0.99663	0.99707	0.99178	0.99587

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
19	51	27.42446	20.66027	0.99670	0.99313	0.99655	0.99670	0.99082	0.99539	21.62332	17.55462	0.99707	0.99361	0.99680	0.99707	0.99208	0.99603
19	52	27.42446	20.31936	0.99670	0.99352	0.99675	0.99670	0.99120	0.99558	21.62332	17.31849	0.99707	0.99393	0.99695	0.99707	0.99237	0.99617
19	53	27.42446	19.97064	0.99670	0.99390	0.99694	0.99670	0.99157	0.99577	21.62332	17.07460	0.99707	0.99423	0.99711	0.99707	0.99265	0.99631
19	54	27.42446	19.61420	0.99670	0.99425	0.99712	0.99670	0.99191	0.99594	21.62332	16.82295	0.99707	0.99452	0.99725	0.99707	0.99291	0.99644
19	55	27.42446	19.25050	0.99670	0.99459	0.99729	0.99670	0.99224	0.99611	21.62332	16.56379	0.99707	0.99479	0.99739	0.99707	0.99317	0.99657
19	56	27.42446	18.87994	0.99670	0.99490	0.99744	0.99670	0.99256	0.99627	21.62332	16.29737	0.99707	0.99506	0.99752	0.99707	0.99341	0.99670
19	57	27.42446	18.50268	0.99670	0.99520	0.99760	0.99670	0.99286	0.99642	21.62332	16.02371	0.99707	0.99532	0.99765	0.99707	0.99365	0.99681
19	58	27.42446	18.11889	0.99670	0.99549	0.99774	0.99670	0.99314	0.99656	21.62332	15.74286	0.99707	0.99556	0.99778	0.99707	0.99388	0.99693
19	59	27.42446	17.72878	0.99670	0.99576	0.99788	0.99670	0.99342	0.99670	21.62332	15.45489	0.99707	0.99580	0.99789	0.99707	0.99410	0.99704
19	60	27.42446	17.33235	0.99670	0.99602	0.99801	0.99670	0.99368	0.99683	21.62332	15.15969	0.99707	0.99603	0.99801	0.99707	0.99431	0.99715
19	61	27.42446	16.92988	0.99670	0.99627	0.99813	0.99670	0.99393	0.99696	21.62332	14.85740	0.99707	0.99624	0.99812	0.99707	0.99451	0.99725
19	62	27.42446	16.52117	0.99670	0.99650	0.99825	0.99670	0.99417	0.99708	21.62332	14.54774	0.99707	0.99646	0.99822	0.99707	0.99471	0.99735
19	63	27.42446	16.10627	0.99670	0.99673	0.99836	0.99670	0.99441	0.99720	21.62332	14.23062	0.99707	0.99666	0.99833	0.99707	0.99491	0.99745
19	64	27.42446	15.68510	0.99670	0.99694	0.99847	0.99670	0.99463	0.99731	21.62332	13.90587	0.99707	0.99685	0.99842	0.99707	0.99509	0.99754
19	65	27.42446	15.25783	0.99670	0.99714	0.99857	0.99670	0.99485	0.99742	21.62332	13.57353	0.99707	0.99704	0.99852	0.99707	0.99527	0.99763
19	66	27.42446	14.82463	0.99670	0.99733	0.99867	0.99670	0.99506	0.99752	21.62332	13.23363	0.99707	0.99722	0.99861	0.99707	0.99545	0.99772
19	67	27.42446	14.38548	0.99670	0.99752	0.99876	0.99670	0.99526	0.99762	21.62332	12.88602	0.99707	0.99740	0.99870	0.99707	0.99562	0.99781
19	68	27.42446	13.94087	0.99670	0.99769	0.99885	0.99670	0.99545	0.99772	21.62332	12.53103	0.99707	0.99757	0.99878	0.99707	0.99579	0.99789
19	69	27.42446	13.49126	0.99670	0.99786	0.99893	0.99670	0.99564	0.99782	21.62332	12.16898	0.99707	0.99773	0.99886	0.99707	0.99595	0.99797
19	70	27.42446	13.03722	0.99670	0.99802	0.99901	0.99670	0.99583	0.99791	21.62332	11.80026	0.99707	0.99788	0.99894	0.99707	0.99611	0.99805
19	71	27.42446	12.57941	0.99670	0.99817	0.99908	0.99670	0.99600	0.99800	21.62332	11.42537	0.99707	0.99803	0.99902	0.99707	0.99627	0.99813
19	72	27.42446	12.11856	0.99670	0.99831	0.99916	0.99670	0.99618	0.99808	21.62332	11.04490	0.99707	0.99818	0.99909	0.99707	0.99642	0.99821
19	73	27.42446	11.65555	0.99670	0.99845	0.99922	0.99670	0.99634	0.99817	21.62332	10.65955	0.99707	0.99831	0.99916	0.99707	0.99657	0.99828
19	74	27.42446	11.19139	0.99670	0.99858	0.99929	0.99670	0.99651	0.99825	21.62332	10.27021	0.99707	0.99844	0.99922	0.99707	0.99671	0.99835
19	75	27.42446	10.72709	0.99670	0.99870	0.99935	0.99670	0.99666	0.99833	21.62332	9.87774	0.99707	0.99857	0.99928	0.99707	0.99686	0.99843
19	76	27.42446	10.26405	0.99670	0.99881	0.99940	0.99670	0.99682	0.99841	21.62332	9.48337	0.99707	0.99868	0.99934	0.99707	0.99699	0.99849
19	77	27.42446	9.80349	0.99670	0.99892	0.99946	0.99670	0.99697	0.99848	21.62332	9.08824	0.99707	0.99879	0.99940	0.99707	0.99713	0.99856
19	78	27.42446	9.34666	0.99670	0.99902	0.99951	0.99670	0.99711	0.99855	21.62332	8.69350	0.99707	0.99890	0.99945	0.99707	0.99726	0.99863
19	79	27.42446	8.89505	0.99670	0.99911	0.99955	0.99670	0.99725	0.99862	21.62332	8.30053	0.99707	0.99900	0.99950	0.99707	0.99739	0.99869
19	80	27.42446	8.44994	0.99670	0.99920	0.99960	0.99670	0.99739	0.99869	21.62332	7.91061	0.99707	0.99909	0.99955	0.99707	0.99751	0.99875
19	81	27.42446	8.01269	0.99670	0.99928	0.99964	0.99670	0.99752	0.99876	21.62332	7.52504	0.99707	0.99918	0.99959	0.99707	0.99763	0.99881
19	82	27.42446	7.58462	0.99670	0.99935	0.99967	0.99670	0.99765	0.99882	21.62332	7.14517	0.99707	0.99926	0.99963	0.99707	0.99775	0.99887
19	83	27.42446	7.16676	0.99670	0.99942	0.99971	0.99670	0.99777	0.99888	21.62332	6.77205	0.99707	0.99933	0.99967	0.99707	0.99786	0.99893
19	84	27.42446	6.76024	0.99670	0.99948	0.99974	0.99670	0.99789	0.99894	21.62332	6.40687	0.99707	0.99940	0.99970	0.99707	0.99797	0.99898
19	85	27.42446	6.36619	0.99670	0.99954	0.99977	0.99670	0.99800	0.99900	21.62332	6.05083	0.99707	0.99946	0.99973	0.99707	0.99808	0.99904
19	86	27.42446	5.98597	0.99670	0.99959	0.99979	0.99670	0.99811	0.99905	21.62332	5.70535	0.99707	0.99952	0.99976	0.99707	0.99818	0.99909
19	87	27.42446	5.62066	0.99670	0.99963	0.99982	0.99670	0.99821	0.99911	21.62332	5.37164	0.99707	0.99957	0.99979	0.99707	0.99828	0.99914
19	88	27.42446	5.27144	0.99670	0.99968	0.99984	0.99670	0.99831	0.99915	21.62332	5.05099	0.99707	0.99962	0.99981	0.99707	0.99837	0.99918
19	89	27.42446	4.93962	0.99670	0.99971	0.99986	0.99670	0.99841	0.99920	21.62332	4.74485	0.99707	0.99966	0.99983	0.99707	0.99846	0.99923
19	90	27.42446	4.62687	0.99670	0.99975	0.99987	0.99670	0.99849	0.99925	21.62332	4.45503	0.99707	0.99970	0.99985	0.99707	0.99854	0.99927

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
19	91	27.42446	4.33500	0.99670	0.99978	0.99989	0.99670	0.99858	0.99929	21.62332	4.18350	0.99707	0.99973	0.99987	0.99707	0.99862	0.99931
19	92	27.42446	4.06328	0.99670	0.99980	0.99990	0.99670	0.99866	0.99933	21.62332	3.92982	0.99707	0.99976	0.99988	0.99707	0.99870	0.99935
19	93	27.42446	3.80970	0.99670	0.99982	0.99991	0.99670	0.99874	0.99937	21.62332	3.69224	0.99707	0.99979	0.99990	0.99707	0.99877	0.99939
19	94	27.42446	3.57122	0.99670	0.99985	0.99992	0.99670	0.99881	0.99940	21.62332	3.46804	0.99707	0.99981	0.99991	0.99707	0.99884	0.99942
19	95	27.42446	3.34496	0.99670	0.99986	0.99993	0.99670	0.99888	0.99944	21.62332	3.25454	0.99707	0.99984	0.99992	0.99707	0.99891	0.99945
19	96	27.42446	3.12856	0.99670	0.99988	0.99994	0.99670	0.99895	0.99947	21.62332	3.04956	0.99707	0.99986	0.99993	0.99707	0.99897	0.99949
19	97	27.42446	2.92468	0.99670	0.99989	0.99995	0.99670	0.99901	0.99950	21.62332	2.85578	0.99707	0.99987	0.99994	0.99707	0.99903	0.99952
19	98	27.42446	2.73317	0.99670	0.99991	0.99995	0.99670	0.99907	0.99953	21.62332	2.67315	0.99707	0.99989	0.99994	0.99707	0.99909	0.99954
19	99	27.42446	2.55407	0.99670	0.99992	0.99996	0.99670	0.99913	0.99956	21.62332	2.50182	0.99707	0.99990	0.99995	0.99707	0.99914	0.99957
19	100	27.42446	2.38797	0.99670	0.99993	0.99996	0.99670	0.99918	0.99959	21.62332	2.34248	0.99707	0.99991	0.99996	0.99707	0.99919	0.99960
19	101	27.42446	2.23536	0.99670	0.99994	0.99997	0.99670	0.99923	0.99961	21.62332	2.19569	0.99707	0.99992	0.99996	0.99707	0.99924	0.99962
19	102	27.42446	2.09662	0.99670	0.99994	0.99997	0.99670	0.99927	0.99964	21.62332	2.06193	0.99707	0.99993	0.99997	0.99707	0.99929	0.99964
19	103	27.42446	1.97081	0.99670	0.99995	0.99998	0.99670	0.99931	0.99966	21.62332	1.94039	0.99707	0.99994	0.99997	0.99707	0.99933	0.99966
19	104	27.42446	1.85678	0.99670	0.99996	0.99998	0.99670	0.99935	0.99968	21.62332	1.82999	0.99707	0.99995	0.99997	0.99707	0.99936	0.99968
19	105	27.42446	1.75419	0.99670	0.99996	0.99998	0.99670	0.99939	0.99969	21.62332	1.73050	0.99707	0.99995	0.99998	0.99707	0.99940	0.99970
19	106	27.42446	1.66193	0.99670	0.99996	0.99998	0.99670	0.99942	0.99971	21.62332	1.64086	0.99707	0.99996	0.99998	0.99707	0.99943	0.99971
19	107	27.42446	1.57966	0.99670	0.99997	0.99998	0.99670	0.99945	0.99972	21.62332	1.56078	0.99707	0.99996	0.99998	0.99707	0.99946	0.99973
19	108	27.42446	1.50704	0.99670	0.99997	0.99999	0.99670	0.99947	0.99974	21.62332	1.48999	0.99707	0.99996	0.99998	0.99707	0.99948	0.99974
19	109	27.42446	1.44400	0.99670	0.99997	0.99999	0.99670	0.99949	0.99975	21.62332	1.42842	0.99707	0.99997	0.99998	0.99707	0.99950	0.99975
19	110	27.42446	1.39223	0.99670	0.99998	0.99999	0.99670	0.99951	0.99975	21.62332	1.37777	0.99707	0.99997	0.99998	0.99707	0.99952	0.99976
20	1	27.28954	29.44822	0.99662	0.92096	0.95885	0.99662	0.92047	0.95859	21.55683	22.54525	0.99699	0.95185	0.97533	0.99699	0.95164	0.97522
20	2	27.28954	29.37817	0.99662	0.92274	0.95982	0.99662	0.92223	0.95954	21.55683	22.51839	0.99699	0.95273	0.97579	0.99699	0.95250	0.97567
20	3	27.28954	29.30399	0.99662	0.92457	0.96081	0.99662	0.92403	0.96051	21.55683	22.48894	0.99699	0.95363	0.97627	0.99699	0.95339	0.97614
20	4	27.28954	29.22650	0.99662	0.92644	0.96181	0.99662	0.92586	0.96150	21.55683	22.45752	0.99699	0.95456	0.97675	0.99699	0.95431	0.97662
20	5	27.28954	29.14631	0.99662	0.92834	0.96284	0.99662	0.92772	0.96251	21.55683	22.42458	0.99699	0.95551	0.97725	0.99699	0.95524	0.97711
20	6	27.28954	29.06332	0.99662	0.93027	0.96388	0.99662	0.92962	0.96352	21.55683	22.39007	0.99699	0.95649	0.97776	0.99699	0.95620	0.97761
20	7	27.28954	28.97770	0.99662	0.93223	0.96493	0.99662	0.93154	0.96456	21.55683	22.35408	0.99699	0.95748	0.97828	0.99699	0.95718	0.97812
20	8	27.28954	28.88901	0.99662	0.93422	0.96599	0.99662	0.93348	0.96560	21.55683	22.31631	0.99699	0.95850	0.97881	0.99699	0.95818	0.97864
20	9	27.28954	28.79700	0.99662	0.93623	0.96706	0.99662	0.93545	0.96665	21.55683	22.27655	0.99699	0.95954	0.97935	0.99699	0.95920	0.97917
20	10	27.28954	28.70168	0.99662	0.93826	0.96815	0.99662	0.93743	0.96771	21.55683	22.23481	0.99699	0.96059	0.97990	0.99699	0.96023	0.97971
20	11	27.28954	28.60341	0.99662	0.94030	0.96923	0.99662	0.93943	0.96877	21.55683	22.19134	0.99699	0.96166	0.98046	0.99699	0.96128	0.98026
20	12	27.28954	28.50171	0.99662	0.94236	0.97032	0.99662	0.94143	0.96983	21.55683	22.14578	0.99699	0.96275	0.98102	0.99699	0.96234	0.98081
20	13	27.28954	28.39619	0.99662	0.94442	0.97141	0.99662	0.94344	0.97090	21.55683	22.09783	0.99699	0.96384	0.98159	0.99699	0.96340	0.98136
20	14	27.28954	28.28717	0.99662	0.94648	0.97250	0.99662	0.94545	0.97196	21.55683	22.04770	0.99699	0.96495	0.98216	0.99699	0.96448	0.98192
20	15	27.28954	28.17456	0.99662	0.94853	0.97359	0.99662	0.94745	0.97301	21.55683	21.99534	0.99699	0.96605	0.98273	0.99699	0.96556	0.98248
20	16	27.28954	28.05854	0.99662	0.95058	0.97466	0.99662	0.94943	0.97406	21.55683	21.94087	0.99699	0.96716	0.98331	0.99699	0.96664	0.98304
20	17	27.28954	27.93921	0.99662	0.95261	0.97573	0.99662	0.95140	0.97510	21.55683	21.88436	0.99699	0.96827	0.98388	0.99699	0.96772	0.98360
20	18	27.28954	27.81632	0.99662	0.95461	0.97678	0.99662	0.95335	0.97612	21.55683	21.82561	0.99699	0.96938	0.98445	0.99699	0.96880	0.98415
20	19	27.28954	27.68998	0.99662	0.95659	0.97781	0.99662	0.95527	0.97712	21.55683	21.76469	0.99699	0.97047	0.98502	0.99699	0.96987	0.98470
20	20	27.28954	27.55961	0.99662	0.95853	0.97883	0.99662	0.95716	0.97811	21.55683	21.70115	0.99699	0.97156	0.98558	0.99699	0.97092	0.98525

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
20	21	27.28954	27.42496	0.99662	0.96044	0.97982	0.99662	0.95901	0.97908	21.55683	21.63477	0.99699	0.97264	0.98613	0.99699	0.97197	0.98579
20	22	27.28954	27.28607	0.99662	0.96230	0.98079	0.99662	0.96082	0.98002	21.55683	21.56556	0.99699	0.97370	0.98667	0.99699	0.97300	0.98631
20	23	27.28954	27.14231	0.99662	0.96411	0.98173	0.99662	0.96258	0.98093	21.55683	21.49301	0.99699	0.97474	0.98721	0.99699	0.97401	0.98683
20	24	27.28954	26.99396	0.99662	0.96588	0.98264	0.99662	0.96429	0.98182	21.55683	21.41732	0.99699	0.97576	0.98773	0.99699	0.97500	0.98734
20	25	27.28954	26.84076	0.99662	0.96759	0.98353	0.99662	0.96594	0.98268	21.55683	21.33825	0.99699	0.97676	0.98824	0.99699	0.97597	0.98784
20	26	27.28954	26.68259	0.99662	0.96924	0.98438	0.99662	0.96754	0.98350	21.55683	21.25569	0.99699	0.97774	0.98874	0.99699	0.97691	0.98832
20	27	27.28954	26.51948	0.99662	0.97084	0.98520	0.99662	0.96909	0.98430	21.55683	21.16962	0.99699	0.97869	0.98923	0.99699	0.97782	0.98879
20	28	27.28954	26.35108	0.99662	0.97237	0.98599	0.99662	0.97057	0.98507	21.55683	21.07976	0.99699	0.97961	0.98970	0.99699	0.97871	0.98924
20	29	27.28954	26.17769	0.99662	0.97384	0.98675	0.99662	0.97199	0.98580	21.55683	20.98629	0.99699	0.98050	0.99015	0.99699	0.97957	0.98968
20	30	27.28954	25.99881	0.99662	0.97524	0.98747	0.99662	0.97335	0.98650	21.55683	20.88878	0.99699	0.98136	0.99059	0.99699	0.98040	0.99010
20	31	27.28954	25.81445	0.99662	0.97659	0.98815	0.99662	0.97465	0.98716	21.55683	20.78720	0.99699	0.98219	0.99102	0.99699	0.98120	0.99051
20	32	27.28954	25.62410	0.99662	0.97787	0.98881	0.99662	0.97589	0.98780	21.55683	20.68113	0.99699	0.98299	0.99142	0.99699	0.98197	0.99090
20	33	27.28954	25.42805	0.99662	0.97908	0.98943	0.99662	0.97707	0.98840	21.55683	20.57072	0.99699	0.98376	0.99182	0.99699	0.98270	0.99128
20	34	27.28954	25.22578	0.99662	0.98024	0.99002	0.99662	0.97819	0.98898	21.55683	20.45552	0.99699	0.98450	0.99219	0.99699	0.98341	0.99164
20	35	27.28954	25.01713	0.99662	0.98134	0.99058	0.99662	0.97926	0.98952	21.55683	20.33536	0.99699	0.98522	0.99255	0.99699	0.98409	0.99198
20	36	27.28954	24.80193	0.99662	0.98238	0.99111	0.99662	0.98027	0.99004	21.55683	20.21002	0.99699	0.98590	0.99290	0.99699	0.98474	0.99231
20	37	27.28954	24.57973	0.99662	0.98337	0.99162	0.99662	0.98123	0.99052	21.55683	20.07911	0.99699	0.98655	0.99323	0.99699	0.98536	0.99263
20	38	27.28954	24.35058	0.99662	0.98431	0.99209	0.99662	0.98213	0.99099	21.55683	19.94257	0.99699	0.98718	0.99355	0.99699	0.98596	0.99293
20	39	27.28954	24.11373	0.99662	0.98519	0.99254	0.99662	0.98299	0.99142	21.55683	19.79973	0.99699	0.98778	0.99385	0.99699	0.98653	0.99322
20	40	27.28954	23.86918	0.99662	0.98603	0.99297	0.99662	0.98380	0.99183	21.55683	19.65053	0.99699	0.98835	0.99414	0.99699	0.98707	0.99349
20	41	27.28954	23.61736	0.99662	0.98682	0.99337	0.99662	0.98457	0.99222	21.55683	19.49521	0.99699	0.98890	0.99442	0.99699	0.98759	0.99376
20	42	27.28954	23.35816	0.99662	0.98757	0.99375	0.99662	0.98529	0.99259	21.55683	19.33362	0.99699	0.98943	0.99469	0.99699	0.98808	0.99401
20	43	27.28954	23.09102	0.99662	0.98828	0.99410	0.99662	0.98598	0.99294	21.55683	19.16523	0.99699	0.98993	0.99494	0.99699	0.98856	0.99425
20	44	27.28954	22.81604	0.99662	0.98894	0.99444	0.99662	0.98663	0.99327	21.55683	18.99000	0.99699	0.99041	0.99518	0.99699	0.98901	0.99447
20	45	27.28954	22.53309	0.99662	0.98957	0.99476	0.99662	0.98724	0.99358	21.55683	18.80775	0.99699	0.99087	0.99541	0.99699	0.98944	0.99469
20	46	27.28954	22.24198	0.99662	0.99017	0.99506	0.99662	0.98782	0.99387	21.55683	18.61823	0.99699	0.99131	0.99564	0.99699	0.98985	0.99490
20	47	27.28954	21.94239	0.99662	0.99073	0.99535	0.99662	0.98837	0.99415	21.55683	18.42106	0.99699	0.99173	0.99585	0.99699	0.99024	0.99510
20	48	27.28954	21.63441	0.99662	0.99127	0.99561	0.99662	0.98889	0.99441	21.55683	18.21621	0.99699	0.99214	0.99605	0.99699	0.99062	0.99529
20	49	27.28954	21.31800	0.99662	0.99177	0.99587	0.99662	0.98938	0.99466	21.55683	18.00355	0.99699	0.99252	0.99625	0.99699	0.99098	0.99547
20	50	27.28954	20.99328	0.99662	0.99225	0.99611	0.99662	0.98985	0.99490	21.55683	17.78305	0.99699	0.99289	0.99643	0.99699	0.99132	0.99564
20	51	27.28954	20.66027	0.99662	0.99270	0.99634	0.99662	0.99029	0.99512	21.55683	17.55462	0.99699	0.99325	0.99661	0.99699	0.99165	0.99581
20	52	27.28954	20.31936	0.99662	0.99313	0.99655	0.99662	0.99071	0.99533	21.55683	17.31849	0.99699	0.99359	0.99678	0.99699	0.99196	0.99597
20	53	27.28954	19.97064	0.99662	0.99353	0.99675	0.99662	0.99110	0.99553	21.55683	17.07460	0.99699	0.99391	0.99695	0.99699	0.99227	0.99612
20	54	27.28954	19.61420	0.99662	0.99391	0.99695	0.99662	0.99148	0.99572	21.55683	16.82295	0.99699	0.99422	0.99710	0.99699	0.99255	0.99626
20	55	27.28954	19.25050	0.99662	0.99428	0.99713	0.99662	0.99184	0.99590	21.55683	16.56379	0.99699	0.99452	0.99725	0.99699	0.99283	0.99640
20	56	27.28954	18.87994	0.99662	0.99462	0.99730	0.99662	0.99218	0.99607	21.55683	16.29737	0.99699	0.99481	0.99740	0.99699	0.99310	0.99654
20	57	27.28954	18.50268	0.99662	0.99494	0.99747	0.99662	0.99250	0.99624	21.55683	16.02371	0.99699	0.99508	0.99753	0.99699	0.99335	0.99666
20	58	27.28954	18.11889	0.99662	0.99525	0.99762	0.99662	0.99281	0.99639	21.55683	15.74286	0.99699	0.99535	0.99767	0.99699	0.99360	0.99679
20	59	27.28954	17.72878	0.99662	0.99554	0.99777	0.99662	0.99311	0.99654	21.55683	15.45489	0.99699	0.99560	0.99779	0.99699	0.99383	0.99691
20	60	27.28954	17.33235	0.99662	0.99582	0.99791	0.99662	0.99339	0.99669	21.55683	15.15969	0.99699	0.99584	0.99792	0.99699	0.99406	0.99702

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
20	61	27.28954	16.92988	0.99662	0.99608	0.99804	0.99662	0.99366	0.99682	21.55683	14.85740	0.99699	0.99607	0.99803	0.99699	0.99428	0.99713
20	62	27.28954	16.52117	0.99662	0.99633	0.99816	0.99662	0.99392	0.99695	21.55683	14.54774	0.99699	0.99630	0.99815	0.99699	0.99449	0.99724
20	63	27.28954	16.10627	0.99662	0.99657	0.99828	0.99662	0.99417	0.99708	21.55683	14.23062	0.99699	0.99651	0.99825	0.99699	0.99470	0.99734
20	64	27.28954	15.68510	0.99662	0.99680	0.99840	0.99662	0.99441	0.99720	21.55683	13.90587	0.99699	0.99672	0.99836	0.99699	0.99490	0.99744
20	65	27.28954	15.25783	0.99662	0.99701	0.99850	0.99662	0.99464	0.99731	21.55683	13.57353	0.99699	0.99692	0.99846	0.99699	0.99509	0.99754
20	66	27.28954	14.82463	0.99662	0.99722	0.99861	0.99662	0.99486	0.99743	21.55683	13.23363	0.99699	0.99711	0.99855	0.99699	0.99528	0.99764
20	67	27.28954	14.38548	0.99662	0.99741	0.99870	0.99662	0.99508	0.99753	21.55683	12.88602	0.99699	0.99730	0.99865	0.99699	0.99546	0.99773
20	68	27.28954	13.94087	0.99662	0.99760	0.99880	0.99662	0.99529	0.99764	21.55683	12.53103	0.99699	0.99747	0.99873	0.99699	0.99564	0.99782
20	69	27.28954	13.49126	0.99662	0.99777	0.99889	0.99662	0.99549	0.99774	21.55683	12.16898	0.99699	0.99764	0.99882	0.99699	0.99581	0.99790
20	70	27.28954	13.03722	0.99662	0.99794	0.99897	0.99662	0.99568	0.99784	21.55683	11.80026	0.99699	0.99781	0.99890	0.99699	0.99598	0.99799
20	71	27.28954	12.57941	0.99662	0.99810	0.99905	0.99662	0.99587	0.99793	21.55683	11.42537	0.99699	0.99796	0.99898	0.99699	0.99615	0.99807
20	72	27.28954	12.11856	0.99662	0.99825	0.99912	0.99662	0.99605	0.99802	21.55683	11.04490	0.99699	0.99811	0.99905	0.99699	0.99631	0.99815
20	73	27.28954	11.65555	0.99662	0.99839	0.99919	0.99662	0.99623	0.99811	21.55683	10.65955	0.99699	0.99825	0.99913	0.99699	0.99646	0.99823
20	74	27.28954	11.19139	0.99662	0.99852	0.99926	0.99662	0.99640	0.99820	21.55683	10.27021	0.99699	0.99839	0.99919	0.99699	0.99661	0.99830
20	75	27.28954	10.72709	0.99662	0.99865	0.99932	0.99662	0.99656	0.99828	21.55683	9.87774	0.99699	0.99852	0.99926	0.99699	0.99676	0.99838
20	76	27.28954	10.26405	0.99662	0.99877	0.99938	0.99662	0.99672	0.99836	21.55683	9.48337	0.99699	0.99864	0.99932	0.99699	0.99691	0.99845
20	77	27.28954	9.80349	0.99662	0.99888	0.99944	0.99662	0.99688	0.99844	21.55683	9.08824	0.99699	0.99876	0.99938	0.99699	0.99705	0.99852
20	78	27.28954	9.34666	0.99662	0.99898	0.99949	0.99662	0.99703	0.99851	21.55683	8.69350	0.99699	0.99887	0.99943	0.99699	0.99718	0.99859
20	79	27.28954	8.89505	0.99662	0.99908	0.99954	0.99662	0.99718	0.99859	21.55683	8.30053	0.99699	0.99897	0.99948	0.99699	0.99732	0.99866
20	80	27.28954	8.44994	0.99662	0.99917	0.99958	0.99662	0.99732	0.99866	21.55683	7.91061	0.99699	0.99906	0.99953	0.99699	0.99745	0.99872
20	81	27.28954	8.01269	0.99662	0.99925	0.99963	0.99662	0.99745	0.99873	21.55683	7.52504	0.99699	0.99915	0.99958	0.99699	0.99757	0.99878
20	82	27.28954	7.58462	0.99662	0.99933	0.99966	0.99662	0.99759	0.99879	21.55683	7.14517	0.99699	0.99924	0.99962	0.99699	0.99769	0.99884
20	83	27.28954	7.16676	0.99662	0.99940	0.99970	0.99662	0.99771	0.99885	21.55683	6.77205	0.99699	0.99931	0.99966	0.99699	0.99781	0.99890
20	84	27.28954	6.76024	0.99662	0.99946	0.99973	0.99662	0.99783	0.99892	21.55683	6.40687	0.99699	0.99938	0.99969	0.99699	0.99792	0.99896
20	85	27.28954	6.36619	0.99662	0.99952	0.99976	0.99662	0.99795	0.99897	21.55683	6.05083	0.99699	0.99945	0.99972	0.99699	0.99803	0.99901
20	86	27.28954	5.98597	0.99662	0.99958	0.99979	0.99662	0.99806	0.99903	21.55683	5.70535	0.99699	0.99951	0.99975	0.99699	0.99814	0.99907
20	87	27.28954	5.62066	0.99662	0.99962	0.99981	0.99662	0.99817	0.99908	21.55683	5.37164	0.99699	0.99956	0.99978	0.99699	0.99824	0.99912
20	88	27.28954	5.27144	0.99662	0.99967	0.99983	0.99662	0.99827	0.99914	21.55683	5.05099	0.99699	0.99961	0.99980	0.99699	0.99833	0.99917
20	89	27.28954	4.93962	0.99662	0.99971	0.99985	0.99662	0.99837	0.99918	21.55683	4.74485	0.99699	0.99965	0.99983	0.99699	0.99842	0.99921
20	90	27.28954	4.62687	0.99662	0.99974	0.99987	0.99662	0.99846	0.99923	21.55683	4.45503	0.99699	0.99969	0.99985	0.99699	0.99851	0.99926
20	91	27.28954	4.33500	0.99662	0.99977	0.99988	0.99662	0.99855	0.99927	21.55683	4.18350	0.99699	0.99973	0.99986	0.99699	0.99859	0.99930
20	92	27.28954	4.06328	0.99662	0.99980	0.99990	0.99662	0.99863	0.99932	21.55683	3.92982	0.99699	0.99976	0.99988	0.99699	0.99867	0.99934
20	93	27.28954	3.80970	0.99662	0.99982	0.99991	0.99662	0.99871	0.99936	21.55683	3.69224	0.99699	0.99979	0.99989	0.99699	0.99875	0.99937
20	94	27.28954	3.57122	0.99662	0.99984	0.99992	0.99662	0.99879	0.99939	21.55683	3.46804	0.99699	0.99981	0.99991	0.99699	0.99882	0.99941
20	95	27.28954	3.34496	0.99662	0.99986	0.99993	0.99662	0.99886	0.99943	21.55683	3.25454	0.99699	0.99983	0.99992	0.99699	0.99889	0.99944
20	96	27.28954	3.12856	0.99662	0.99988	0.99994	0.99662	0.99893	0.99946	21.55683	3.04956	0.99699	0.99985	0.99993	0.99699	0.99895	0.99948
20	97	27.28954	2.92468	0.99662	0.99989	0.99995	0.99662	0.99899	0.99950	21.55683	2.85578	0.99699	0.99987	0.99993	0.99699	0.99901	0.99951
20	98	27.28954	2.73317	0.99662	0.99991	0.99995	0.99662	0.99905	0.99953	21.55683	2.67315	0.99699	0.99989	0.99994	0.99699	0.99907	0.99954
20	99	27.28954	2.55407	0.99662	0.99992	0.99996	0.99662	0.99911	0.99955	21.55683	2.50182	0.99699	0.99990	0.99995	0.99699	0.99913	0.99956
20	100	27.28954	2.38797	0.99662	0.99993	0.99996	0.99662	0.99916	0.99958	21.55683	2.34248	0.99699	0.99991	0.99996	0.99699	0.99918	0.99959

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
20	101	27.28954	2.23536	0.99662	0.99994	0.99997	0.99662	0.99921	0.99961	21.55683	2.19569	0.99699	0.99992	0.99996	0.99699	0.99923	0.99961
20	102	27.28954	2.09662	0.99662	0.99994	0.99997	0.99662	0.99926	0.99963	21.55683	2.06193	0.99699	0.99993	0.99997	0.99699	0.99927	0.99964
20	103	27.28954	1.97081	0.99662	0.99995	0.99997	0.99662	0.99930	0.99965	21.55683	1.94039	0.99699	0.99994	0.99997	0.99699	0.99931	0.99966
20	104	27.28954	1.85678	0.99662	0.99996	0.99998	0.99662	0.99934	0.99967	21.55683	1.82999	0.99699	0.99994	0.99997	0.99699	0.99935	0.99968
20	105	27.28954	1.75419	0.99662	0.99996	0.99998	0.99662	0.99938	0.99969	21.55683	1.73050	0.99699	0.99995	0.99998	0.99699	0.99939	0.99969
20	106	27.28954	1.66193	0.99662	0.99996	0.99998	0.99662	0.99941	0.99970	21.55683	1.64086	0.99699	0.99996	0.99998	0.99699	0.99942	0.99971
20	107	27.28954	1.57966	0.99662	0.99997	0.99998	0.99662	0.99944	0.99972	21.55683	1.56078	0.99699	0.99996	0.99998	0.99699	0.99945	0.99972
20	108	27.28954	1.50704	0.99662	0.99997	0.99999	0.99662	0.99946	0.99973	21.55683	1.48999	0.99699	0.99996	0.99998	0.99699	0.99947	0.99973
20	109	27.28954	1.44400	0.99662	0.99997	0.99999	0.99662	0.99948	0.99974	21.55683	1.42842	0.99699	0.99997	0.99998	0.99699	0.99949	0.99975
20	110	27.28954	1.39223	0.99662	0.99997	0.99999	0.99662	0.99950	0.99975	21.55683	1.37777	0.99699	0.99997	0.99998	0.99699	0.99951	0.99975
21	1	27.15016	29.44822	0.99653	0.91655	0.95646	0.99653	0.91605	0.95619	21.48736	22.54525	0.99691	0.94896	0.97381	0.99691	0.94874	0.97369
21	2	27.15016	29.37817	0.99653	0.91835	0.95744	0.99653	0.91784	0.95716	21.48736	22.51839	0.99691	0.94985	0.97428	0.99691	0.94962	0.97416
21	3	27.15016	29.30399	0.99653	0.92020	0.95844	0.99653	0.91966	0.95815	21.48736	22.48894	0.99691	0.95076	0.97476	0.99691	0.95052	0.97463
21	4	27.15016	29.22650	0.99653	0.92209	0.95947	0.99653	0.92151	0.95915	21.48736	22.45752	0.99691	0.95171	0.97526	0.99691	0.95145	0.97512
21	5	27.15016	29.14631	0.99653	0.92402	0.96051	0.99653	0.92341	0.96018	21.48736	22.42458	0.99691	0.95268	0.97577	0.99691	0.95241	0.97562
21	6	27.15016	29.06332	0.99653	0.92599	0.96157	0.99653	0.92533	0.96122	21.48736	22.39007	0.99691	0.95368	0.97629	0.99691	0.95339	0.97614
21	7	27.15016	28.97770	0.99653	0.92799	0.96265	0.99653	0.92729	0.96227	21.48736	22.35408	0.99691	0.95470	0.97682	0.99691	0.95439	0.97666
21	8	27.15016	28.88901	0.99653	0.93002	0.96374	0.99653	0.92928	0.96334	21.48736	22.31631	0.99691	0.95574	0.97737	0.99691	0.95541	0.97720
21	9	27.15016	28.79700	0.99653	0.93207	0.96484	0.99653	0.93129	0.96442	21.48736	22.27655	0.99691	0.95681	0.97793	0.99691	0.95646	0.97774
21	10	27.15016	28.70168	0.99653	0.93415	0.96596	0.99653	0.93332	0.96551	21.48736	22.23481	0.99691	0.95790	0.97850	0.99691	0.95752	0.97830
21	11	27.15016	28.60341	0.99653	0.93626	0.96708	0.99653	0.93537	0.96661	21.48736	22.19134	0.99691	0.95900	0.97907	0.99691	0.95860	0.97886
21	12	27.15016	28.50171	0.99653	0.93837	0.96821	0.99653	0.93744	0.96771	21.48736	22.14578	0.99691	0.96012	0.97966	0.99691	0.95970	0.97944
21	13	27.15016	28.39619	0.99653	0.94050	0.96934	0.99653	0.93951	0.96881	21.48736	22.09783	0.99691	0.96126	0.98025	0.99691	0.96081	0.98001
21	14	27.15016	28.28717	0.99653	0.94263	0.97047	0.99653	0.94159	0.96992	21.48736	22.04770	0.99691	0.96240	0.98084	0.99691	0.96193	0.98059
21	15	27.15016	28.17456	0.99653	0.94477	0.97160	0.99653	0.94367	0.97102	21.48736	21.99534	0.99691	0.96356	0.98144	0.99691	0.96305	0.98118
21	16	27.15016	28.05854	0.99653	0.94690	0.97272	0.99653	0.94573	0.97211	21.48736	21.94087	0.99691	0.96472	0.98204	0.99691	0.96418	0.98177
21	17	27.15016	27.93921	0.99653	0.94901	0.97384	0.99653	0.94779	0.97320	21.48736	21.88436	0.99691	0.96588	0.98264	0.99691	0.96532	0.98235
21	18	27.15016	27.81632	0.99653	0.95111	0.97494	0.99653	0.94983	0.97427	21.48736	21.82561	0.99691	0.96704	0.98325	0.99691	0.96645	0.98294
21	19	27.15016	27.68998	0.99653	0.95319	0.97603	0.99653	0.95185	0.97533	21.48736	21.76469	0.99691	0.96820	0.98384	0.99691	0.96757	0.98352
21	20	27.15016	27.55961	0.99653	0.95524	0.97711	0.99653	0.95384	0.97637	21.48736	21.70115	0.99691	0.96935	0.98444	0.99691	0.96869	0.98410
21	21	27.15016	27.42496	0.99653	0.95725	0.97816	0.99653	0.95579	0.97740	21.48736	21.63477	0.99691	0.97049	0.98502	0.99691	0.96980	0.98467
21	22	27.15016	27.28607	0.99653	0.95923	0.97919	0.99653	0.95771	0.97840	21.48736	21.56556	0.99691	0.97162	0.98561	0.99691	0.97090	0.98523
21	23	27.15016	27.14231	0.99653	0.96116	0.98020	0.99653	0.95958	0.97937	21.48736	21.49301	0.99691	0.97273	0.98618	0.99691	0.97197	0.98579
21	24	27.15016	26.99396	0.99653	0.96305	0.98118	0.99653	0.96141	0.98032	21.48736	21.41732	0.99691	0.97382	0.98674	0.99691	0.97303	0.98633
21	25	27.15016	26.84076	0.99653	0.96488	0.98212	0.99653	0.96318	0.98124	21.48736	21.33825	0.99691	0.97490	0.98729	0.99691	0.97407	0.98686
21	26	27.15016	26.68259	0.99653	0.96665	0.98304	0.99653	0.96490	0.98213	21.48736	21.25569	0.99691	0.97594	0.98783	0.99691	0.97508	0.98738
21	27	27.15016	26.51948	0.99653	0.96837	0.98393	0.99653	0.96656	0.98299	21.48736	21.16962	0.99691	0.97697	0.98835	0.99691	0.97607	0.98789
21	28	27.15016	26.35108	0.99653	0.97002	0.98478	0.99653	0.96816	0.98382	21.48736	21.07976	0.99691	0.97796	0.98886	0.99691	0.97703	0.98838
21	29	27.15016	26.17769	0.99653	0.97161	0.98560	0.99653	0.96969	0.98461	21.48736	20.98629	0.99691	0.97893	0.98935	0.99691	0.97796	0.98886
21	30	27.15016	25.99881	0.99653	0.97313	0.98638	0.99653	0.97117	0.98537	21.48736	20.88878	0.99691	0.97986	0.98983	0.99691	0.97886	0.98932

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
21	31	27.15016	25.81445	0.99653	0.97459	0.98713	0.99653	0.97258	0.98610	21.48736	20.78720	0.99691	0.98076	0.99029	0.99691	0.97973	0.98976
21	32	27.15016	25.62410	0.99653	0.97599	0.98785	0.99653	0.97393	0.98679	21.48736	20.68113	0.99691	0.98164	0.99073	0.99691	0.98056	0.99019
21	33	27.15016	25.42805	0.99653	0.97731	0.98853	0.99653	0.97522	0.98745	21.48736	20.57072	0.99691	0.98248	0.99116	0.99691	0.98137	0.99060
21	34	27.15016	25.22578	0.99653	0.97858	0.98917	0.99653	0.97644	0.98808	21.48736	20.45552	0.99691	0.98329	0.99157	0.99691	0.98214	0.99099
21	35	27.15016	25.01713	0.99653	0.97978	0.98979	0.99653	0.97760	0.98868	21.48736	20.33536	0.99691	0.98406	0.99197	0.99691	0.98289	0.99137
21	36	27.15016	24.80193	0.99653	0.98092	0.99037	0.99653	0.97871	0.98924	21.48736	20.21002	0.99691	0.98481	0.99235	0.99691	0.98360	0.99173
21	37	27.15016	24.57973	0.99653	0.98200	0.99092	0.99653	0.97976	0.98977	21.48736	20.07911	0.99691	0.98552	0.99271	0.99691	0.98428	0.99208
21	38	27.15016	24.35058	0.99653	0.98303	0.99144	0.99653	0.98075	0.99028	21.48736	19.94257	0.99691	0.98621	0.99306	0.99691	0.98493	0.99241
21	39	27.15016	24.11373	0.99653	0.98400	0.99193	0.99653	0.98169	0.99076	21.48736	19.79973	0.99691	0.98687	0.99339	0.99691	0.98556	0.99273
21	40	27.15016	23.86918	0.99653	0.98492	0.99240	0.99653	0.98258	0.99121	21.48736	19.65053	0.99691	0.98749	0.99371	0.99691	0.98615	0.99303
21	41	27.15016	23.61736	0.99653	0.98578	0.99284	0.99653	0.98342	0.99164	21.48736	19.49521	0.99691	0.98810	0.99401	0.99691	0.98672	0.99332
21	42	27.15016	23.35816	0.99653	0.98660	0.99326	0.99653	0.98422	0.99205	21.48736	19.33362	0.99691	0.98867	0.99430	0.99691	0.98726	0.99359
21	43	27.15016	23.09102	0.99653	0.98738	0.99365	0.99653	0.98497	0.99243	21.48736	19.16523	0.99691	0.98922	0.99458	0.99691	0.98778	0.99385
21	44	27.15016	22.81604	0.99653	0.98811	0.99402	0.99653	0.98568	0.99279	21.48736	18.99000	0.99691	0.98975	0.99485	0.99691	0.98828	0.99410
21	45	27.15016	22.53309	0.99653	0.98880	0.99437	0.99653	0.98636	0.99313	21.48736	18.80775	0.99691	0.99025	0.99510	0.99691	0.98875	0.99434
21	46	27.15016	22.24198	0.99653	0.98946	0.99470	0.99653	0.98699	0.99345	21.48736	18.61823	0.99691	0.99073	0.99534	0.99691	0.98920	0.99457
21	47	27.15016	21.94239	0.99653	0.99007	0.99501	0.99653	0.98760	0.99376	21.48736	18.42106	0.99691	0.99119	0.99558	0.99691	0.98963	0.99479
21	48	27.15016	21.63441	0.99653	0.99066	0.99531	0.99653	0.98816	0.99405	21.48736	18.21621	0.99691	0.99163	0.99580	0.99691	0.99004	0.99500
21	49	27.15016	21.31800	0.99653	0.99121	0.99558	0.99653	0.98870	0.99432	21.48736	18.00355	0.99691	0.99205	0.99601	0.99691	0.99044	0.99520
21	50	27.15016	20.99328	0.99653	0.99173	0.99585	0.99653	0.98921	0.99458	21.48736	17.78305	0.99691	0.99245	0.99621	0.99691	0.99081	0.99538
21	51	27.15016	20.66027	0.99653	0.99222	0.99609	0.99653	0.98970	0.99482	21.48736	17.55462	0.99691	0.99284	0.99641	0.99691	0.99117	0.99557
21	52	27.15016	20.31936	0.99653	0.99268	0.99633	0.99653	0.99015	0.99505	21.48736	17.31849	0.99691	0.99321	0.99659	0.99691	0.99151	0.99574
21	53	27.15016	19.97064	0.99653	0.99312	0.99655	0.99653	0.99059	0.99527	21.48736	17.07460	0.99691	0.99356	0.99677	0.99691	0.99184	0.99590
21	54	27.15016	19.61420	0.99653	0.99354	0.99676	0.99653	0.99100	0.99548	21.48736	16.82295	0.99691	0.99390	0.99694	0.99691	0.99216	0.99606
21	55	27.15016	19.25050	0.99653	0.99393	0.99696	0.99653	0.99139	0.99568	21.48736	16.56379	0.99691	0.99422	0.99710	0.99691	0.99246	0.99621
21	56	27.15016	18.87994	0.99653	0.99430	0.99714	0.99653	0.99176	0.99586	21.48736	16.29737	0.99691	0.99453	0.99726	0.99691	0.99275	0.99636
21	57	27.15016	18.50268	0.99653	0.99465	0.99732	0.99653	0.99211	0.99604	21.48736	16.02371	0.99691	0.99482	0.99740	0.99691	0.99302	0.99650
21	58	27.15016	18.11889	0.99653	0.99499	0.99749	0.99653	0.99245	0.99621	21.48736	15.74286	0.99691	0.99511	0.99755	0.99691	0.99329	0.99663
21	59	27.15016	17.72878	0.99653	0.99530	0.99764	0.99653	0.99277	0.99637	21.48736	15.45489	0.99691	0.99538	0.99768	0.99691	0.99354	0.99676
21	60	27.15016	17.33235	0.99653	0.99560	0.99779	0.99653	0.99308	0.99653	21.48736	15.15969	0.99691	0.99564	0.99781	0.99691	0.99379	0.99689
21	61	27.15016	16.92988	0.99653	0.99588	0.99794	0.99653	0.99337	0.99667	21.48736	14.85740	0.99691	0.99589	0.99794	0.99691	0.99403	0.99700
21	62	27.15016	16.52117	0.99653	0.99615	0.99807	0.99653	0.99365	0.99681	21.48736	14.54774	0.99691	0.99613	0.99806	0.99691	0.99426	0.99712
21	63	27.15016	16.10627	0.99653	0.99640	0.99820	0.99653	0.99392	0.99695	21.48736	14.23062	0.99691	0.99636	0.99817	0.99691	0.99448	0.99723
21	64	27.15016	15.68510	0.99653	0.99664	0.99832	0.99653	0.99417	0.99708	21.48736	13.90587	0.99691	0.99658	0.99828	0.99691	0.99469	0.99734
21	65	27.15016	15.25783	0.99653	0.99687	0.99843	0.99653	0.99442	0.99720	21.48736	13.57353	0.99691	0.99679	0.99839	0.99691	0.99490	0.99744
21	66	27.15016	14.82463	0.99653	0.99709	0.99854	0.99653	0.99466	0.99732	21.48736	13.23363	0.99691	0.99699	0.99849	0.99691	0.99510	0.99754
21	67	27.15016	14.38548	0.99653	0.99730	0.99865	0.99653	0.99489	0.99744	21.48736	12.88602	0.99691	0.99718	0.99859	0.99691	0.99529	0.99764
21	68	27.15016	13.94087	0.99653	0.99749	0.99874	0.99653	0.99511	0.99755	21.48736	12.53103	0.99691	0.99737	0.99868	0.99691	0.99548	0.99773
21	69	27.15016	13.49126	0.99653	0.99768	0.99884	0.99653	0.99532	0.99765	21.48736	12.16898	0.99691	0.99755	0.99877	0.99691	0.99566	0.99783
21	70	27.15016	13.03722	0.99653	0.99786	0.99893	0.99653	0.99552	0.99776	21.48736	11.80026	0.99691	0.99772	0.99886	0.99691	0.99584	0.99792

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
21	71	27.15016	12.57941	0.99653	0.99802	0.99901	0.99653	0.99572	0.99786	21.48736	11.42537	0.99691	0.99789	0.99894	0.99691	0.99800
21	72	27.15016	12.11856	0.99653	0.99818	0.99909	0.99653	0.99591	0.99795	21.48736	11.04490	0.99691	0.99804	0.99902	0.99691	0.99809
21	73	27.15016	11.65555	0.99653	0.99833	0.99916	0.99653	0.99610	0.99805	21.48736	10.65955	0.99691	0.99819	0.99909	0.99691	0.99817
21	74	27.15016	11.19139	0.99653	0.99847	0.99923	0.99653	0.99628	0.99814	21.48736	10.27021	0.99691	0.99833	0.99917	0.99691	0.99825
21	75	27.15016	10.72709	0.99653	0.99860	0.99930	0.99653	0.99645	0.99822	21.48736	9.87774	0.99691	0.99847	0.99923	0.99691	0.99833
21	76	27.15016	10.26405	0.99653	0.99872	0.99936	0.99653	0.99662	0.99831	21.48736	9.48337	0.99691	0.99860	0.99930	0.99691	0.99840
21	77	27.15016	9.80349	0.99653	0.99884	0.99942	0.99653	0.99678	0.99839	21.48736	9.08824	0.99691	0.99872	0.99936	0.99691	0.99848
21	78	27.15016	9.34666	0.99653	0.99895	0.99947	0.99653	0.99694	0.99847	21.48736	8.69350	0.99691	0.99883	0.99941	0.99691	0.99855
21	79	27.15016	8.89505	0.99653	0.99905	0.99952	0.99653	0.99709	0.99855	21.48736	8.30053	0.99691	0.99894	0.99947	0.99691	0.99862
21	80	27.15016	8.44994	0.99653	0.99914	0.99957	0.99653	0.99724	0.99862	21.48736	7.91061	0.99691	0.99903	0.99952	0.99691	0.99869
21	81	27.15016	8.01269	0.99653	0.99923	0.99961	0.99653	0.99738	0.99869	21.48736	7.52504	0.99691	0.99913	0.99956	0.99691	0.99875
21	82	27.15016	7.58462	0.99653	0.99931	0.99965	0.99653	0.99752	0.99876	21.48736	7.14517	0.99691	0.99921	0.99961	0.99691	0.99881
21	83	27.15016	7.16676	0.99653	0.99938	0.99969	0.99653	0.99765	0.99883	21.48736	6.77205	0.99691	0.99929	0.99965	0.99691	0.99888
21	84	27.15016	6.76024	0.99653	0.99945	0.99972	0.99653	0.99778	0.99889	21.48736	6.40687	0.99691	0.99937	0.99968	0.99691	0.99893
21	85	27.15016	6.36619	0.99653	0.99951	0.99975	0.99653	0.99790	0.99895	21.48736	6.05083	0.99691	0.99943	0.99972	0.99691	0.99899
21	86	27.15016	5.98597	0.99653	0.99956	0.99978	0.99653	0.99802	0.99901	21.48736	5.70535	0.99691	0.99949	0.99975	0.99691	0.99905
21	87	27.15016	5.62066	0.99653	0.99961	0.99981	0.99653	0.99813	0.99906	21.48736	5.37164	0.99691	0.99955	0.99977	0.99691	0.99910
21	88	27.15016	5.27144	0.99653	0.99966	0.99983	0.99653	0.99824	0.99912	21.48736	5.05099	0.99691	0.99960	0.99980	0.99691	0.99915
21	89	27.15016	4.93962	0.99653	0.99970	0.99985	0.99653	0.99834	0.99917	21.48736	4.74485	0.99691	0.99965	0.99982	0.99691	0.99920
21	90	27.15016	4.62687	0.99653	0.99973	0.99987	0.99653	0.99843	0.99922	21.48736	4.45503	0.99691	0.99969	0.99984	0.99691	0.99924
21	91	27.15016	4.33500	0.99653	0.99976	0.99988	0.99653	0.99852	0.99926	21.48736	4.18350	0.99691	0.99972	0.99986	0.99691	0.99928
21	92	27.15016	4.06328	0.99653	0.99979	0.99990	0.99653	0.99861	0.99930	21.48736	3.92982	0.99691	0.99975	0.99988	0.99691	0.99932
21	93	27.15016	3.80970	0.99653	0.99982	0.99991	0.99653	0.99869	0.99934	21.48736	3.69224	0.99691	0.99978	0.99989	0.99691	0.99936
21	94	27.15016	3.57122	0.99653	0.99984	0.99992	0.99653	0.99877	0.99938	21.48736	3.46804	0.99691	0.99981	0.99990	0.99691	0.99940
21	95	27.15016	3.34496	0.99653	0.99986	0.99993	0.99653	0.99884	0.99942	21.48736	3.25454	0.99691	0.99983	0.99991	0.99691	0.99943
21	96	27.15016	3.12856	0.99653	0.99987	0.99994	0.99653	0.99891	0.99945	21.48736	3.04956	0.99691	0.99985	0.99992	0.99691	0.99947
21	97	27.15016	2.92468	0.99653	0.99989	0.99994	0.99653	0.99898	0.99949	21.48736	2.85578	0.99691	0.99987	0.99993	0.99691	0.99950
21	98	27.15016	2.73317	0.99653	0.99990	0.99995	0.99653	0.99904	0.99952	21.48736	2.67315	0.99691	0.99988	0.99994	0.99691	0.99953
21	99	27.15016	2.55407	0.99653	0.99991	0.99996	0.99653	0.99910	0.99955	21.48736	2.50182	0.99691	0.99990	0.99995	0.99691	0.99956
21	100	27.15016	2.38797	0.99653	0.99993	0.99996	0.99653	0.99915	0.99958	21.48736	2.34248	0.99691	0.99991	0.99995	0.99691	0.99958
21	101	27.15016	2.23536	0.99653	0.99993	0.99997	0.99653	0.99920	0.99960	21.48736	2.19569	0.99691	0.99992	0.99996	0.99691	0.99961
21	102	27.15016	2.09662	0.99653	0.99994	0.99997	0.99653	0.99925	0.99962	21.48736	2.06193	0.99691	0.99993	0.99996	0.99691	0.99963
21	103	27.15016	1.97081	0.99653	0.99995	0.99997	0.99653	0.99929	0.99965	21.48736	1.94039	0.99691	0.99994	0.99997	0.99691	0.99965
21	104	27.15016	1.85678	0.99653	0.99995	0.99998	0.99653	0.99933	0.99967	21.48736	1.82999	0.99691	0.99994	0.99997	0.99691	0.99967
21	105	27.15016	1.75419	0.99653	0.99996	0.99998	0.99653	0.99937	0.99968	21.48736	1.73050	0.99691	0.99995	0.99997	0.99691	0.99969
21	106	27.15016	1.66193	0.99653	0.99996	0.99998	0.99653	0.99940	0.99970	21.48736	1.64086	0.99691	0.99995	0.99998	0.99691	0.99970
21	107	27.15016	1.57966	0.99653	0.99997	0.99998	0.99653	0.99943	0.99971	21.48736	1.56078	0.99691	0.99996	0.99998	0.99691	0.99972
21	108	27.15016	1.50704	0.99653	0.99997	0.99998	0.99653	0.99945	0.99973	21.48736	1.48999	0.99691	0.99996	0.99998	0.99691	0.99973
21	109	27.15016	1.44400	0.99653	0.99997	0.99999	0.99653	0.99948	0.99974	21.48736	1.42842	0.99691	0.99997	0.99998	0.99691	0.99974
21	110	27.15016	1.39223	0.99653	0.99997	0.99999	0.99653	0.99949	0.99975	21.48736	1.37777	0.99691	0.99997	0.99998	0.99691	0.99975

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
22	1	27.00625	29.44822	0.99643	0.91196	0.95395	0.99643	0.91147	0.95368	21.41481	22.54525	0.99683	0.94592	0.97221	0.99683	0.94569	0.97209
22	2	27.00625	29.37817	0.99643	0.91378	0.95495	0.99643	0.91327	0.95467	21.41481	22.51839	0.99683	0.94682	0.97268	0.99683	0.94658	0.97256
22	3	27.00625	29.30399	0.99643	0.91566	0.95597	0.99643	0.91511	0.95567	21.41481	22.48894	0.99683	0.94775	0.97317	0.99683	0.94750	0.97304
22	4	27.00625	29.22650	0.99643	0.91757	0.95701	0.99643	0.91699	0.95670	21.41481	22.45752	0.99683	0.94871	0.97368	0.99683	0.94845	0.97354
22	5	27.00625	29.14631	0.99643	0.91953	0.95808	0.99643	0.91891	0.95774	21.41481	22.42458	0.99683	0.94970	0.97420	0.99683	0.94942	0.97405
22	6	27.00625	29.06332	0.99643	0.92152	0.95916	0.99643	0.92087	0.95880	21.41481	22.39007	0.99683	0.95072	0.97474	0.99683	0.95042	0.97458
22	7	27.00625	28.97770	0.99643	0.92356	0.96026	0.99643	0.92286	0.95988	21.41481	22.35408	0.99683	0.95176	0.97528	0.99683	0.95145	0.97512
22	8	27.00625	28.88901	0.99643	0.92562	0.96137	0.99643	0.92488	0.96098	21.41481	22.31631	0.99683	0.95283	0.97585	0.99683	0.95250	0.97567
22	9	27.00625	28.79700	0.99643	0.92772	0.96251	0.99643	0.92694	0.96208	21.41481	22.27655	0.99683	0.95392	0.97642	0.99683	0.95357	0.97623
22	10	27.00625	28.70168	0.99643	0.92985	0.96365	0.99643	0.92902	0.96320	21.41481	22.23481	0.99683	0.95504	0.97700	0.99683	0.95466	0.97680
22	11	27.00625	28.60341	0.99643	0.93201	0.96481	0.99643	0.93112	0.96433	21.41481	22.19134	0.99683	0.95618	0.97760	0.99683	0.95577	0.97739
22	12	27.00625	28.50171	0.99643	0.93418	0.96597	0.99643	0.93324	0.96547	21.41481	22.14578	0.99683	0.95734	0.97820	0.99683	0.95691	0.97798
22	13	27.00625	28.39619	0.99643	0.93637	0.96714	0.99643	0.93538	0.96661	21.41481	22.09783	0.99683	0.95851	0.97882	0.99683	0.95805	0.97858
22	14	27.00625	28.28717	0.99643	0.93858	0.96832	0.99643	0.93752	0.96775	21.41481	22.04770	0.99683	0.95970	0.97944	0.99683	0.95921	0.97918
22	15	27.00625	28.17456	0.99643	0.94079	0.96949	0.99643	0.93967	0.96890	21.41481	21.99534	0.99683	0.96090	0.98006	0.99683	0.96038	0.97979
22	16	27.00625	28.05854	0.99643	0.94300	0.97066	0.99643	0.94182	0.97004	21.41481	21.94087	0.99683	0.96211	0.98069	0.99683	0.96156	0.98040
22	17	27.00625	27.93921	0.99643	0.94520	0.97183	0.99643	0.94396	0.97117	21.41481	21.88436	0.99683	0.96333	0.98132	0.99683	0.96275	0.98102
22	18	27.00625	27.81632	0.99643	0.94739	0.97299	0.99643	0.94609	0.97230	21.41481	21.82561	0.99683	0.96454	0.98195	0.99683	0.96393	0.98163
22	19	27.00625	27.68998	0.99643	0.94957	0.97413	0.99643	0.94820	0.97341	21.41481	21.76469	0.99683	0.96576	0.98258	0.99683	0.96512	0.98225
22	20	27.00625	27.55961	0.99643	0.95172	0.97526	0.99643	0.95029	0.97451	21.41481	21.70115	0.99683	0.96697	0.98321	0.99683	0.96629	0.98286
22	21	27.00625	27.42496	0.99643	0.95385	0.97638	0.99643	0.95235	0.97559	21.41481	21.63477	0.99683	0.96818	0.98383	0.99683	0.96747	0.98346
22	22	27.00625	27.28607	0.99643	0.95593	0.97747	0.99643	0.95438	0.97666	21.41481	21.56556	0.99683	0.96937	0.98445	0.99683	0.96863	0.98406
22	23	27.00625	27.14231	0.99643	0.95798	0.97854	0.99643	0.95636	0.97769	21.41481	21.49301	0.99683	0.97056	0.98506	0.99683	0.96977	0.98465
22	24	27.00625	26.99396	0.99643	0.95999	0.97959	0.99643	0.95830	0.97871	21.41481	21.41732	0.99683	0.97172	0.98566	0.99683	0.97090	0.98524
22	25	27.00625	26.84076	0.99643	0.96194	0.98060	0.99643	0.96019	0.97969	21.41481	21.33825	0.99683	0.97287	0.98625	0.99683	0.97201	0.98581
22	26	27.00625	26.68259	0.99643	0.96384	0.98159	0.99643	0.96203	0.98065	21.41481	21.25569	0.99683	0.97399	0.98682	0.99683	0.97310	0.98637
22	27	27.00625	26.51948	0.99643	0.96568	0.98254	0.99643	0.96381	0.98157	21.41481	21.16962	0.99683	0.97509	0.98739	0.99683	0.97416	0.98691
22	28	27.00625	26.35108	0.99643	0.96746	0.98346	0.99643	0.96553	0.98246	21.41481	21.07976	0.99683	0.97616	0.98794	0.99683	0.97519	0.98744
22	29	27.00625	26.17769	0.99643	0.96918	0.98435	0.99643	0.96719	0.98332	21.41481	20.98629	0.99683	0.97721	0.98847	0.99683	0.97620	0.98796
22	30	27.00625	25.99881	0.99643	0.97082	0.98520	0.99643	0.96878	0.98414	21.41481	20.88878	0.99683	0.97822	0.98899	0.99683	0.97717	0.98845
22	31	27.00625	25.81445	0.99643	0.97241	0.98601	0.99643	0.97031	0.98493	21.41481	20.78720	0.99683	0.97920	0.98949	0.99683	0.97812	0.98894
22	32	27.00625	25.62410	0.99643	0.97392	0.98679	0.99643	0.97178	0.98569	21.41481	20.68113	0.99683	0.98015	0.98997	0.99683	0.97903	0.98940
22	33	27.00625	25.42805	0.99643	0.97537	0.98753	0.99643	0.97318	0.98641	21.41481	20.57072	0.99683	0.98106	0.99044	0.99683	0.97990	0.98985
22	34	27.00625	25.22578	0.99643	0.97675	0.98824	0.99643	0.97451	0.98709	21.41481	20.45552	0.99683	0.98194	0.99089	0.99683	0.98075	0.99028
22	35	27.00625	25.01713	0.99643	0.97806	0.98891	0.99643	0.97578	0.98774	21.41481	20.33536	0.99683	0.98279	0.99132	0.99683	0.98156	0.99069
22	36	27.00625	24.80193	0.99643	0.97931	0.98954	0.99643	0.97699	0.98836	21.41481	20.21002	0.99683	0.98361	0.99173	0.99683	0.98234	0.99109
22	37	27.00625	24.57973	0.99643	0.98049	0.99015	0.99643	0.97814	0.98895	21.41481	20.07911	0.99683	0.98439	0.99213	0.99683	0.98308	0.99147
22	38	27.00625	24.35058	0.99643	0.98161	0.99072	0.99643	0.97923	0.98950	21.41481	19.94257	0.99683	0.98514	0.99251	0.99683	0.98380	0.99183
22	39	27.00625	24.11373	0.99643	0.98268	0.99126	0.99643	0.98026	0.99003	21.41481	19.79973	0.99683	0.98586	0.99288	0.99683	0.98448	0.99218
22	40	27.00625	23.86918	0.99643	0.98368	0.99177	0.99643	0.98123	0.99053	21.41481	19.65053	0.99683	0.98654	0.99323	0.99683	0.98514	0.99251

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
22	41	27.00625	23.61736	0.99643	0.98464	0.99226	0.99643	0.98216	0.99100	21.41481	19.49521	0.99683	0.98720	0.99356	0.99683	0.98576	0.99283
22	42	27.00625	23.35816	0.99643	0.98554	0.99271	0.99643	0.98303	0.99144	21.41481	19.33362	0.99683	0.98783	0.99388	0.99683	0.98636	0.99313
22	43	27.00625	23.09102	0.99643	0.98639	0.99315	0.99643	0.98386	0.99186	21.41481	19.16523	0.99683	0.98843	0.99418	0.99683	0.98693	0.99342
22	44	27.00625	22.81604	0.99643	0.98719	0.99355	0.99643	0.98464	0.99226	21.41481	18.99000	0.99683	0.98901	0.99447	0.99683	0.98747	0.99369
22	45	27.00625	22.53309	0.99643	0.98795	0.99394	0.99643	0.98538	0.99264	21.41481	18.80775	0.99683	0.98956	0.99475	0.99683	0.98799	0.99396
22	46	27.00625	22.24198	0.99643	0.98866	0.99430	0.99643	0.98608	0.99299	21.41481	18.61823	0.99683	0.99009	0.99502	0.99683	0.98848	0.99421
22	47	27.00625	21.94239	0.99643	0.98934	0.99464	0.99643	0.98674	0.99332	21.41481	18.42106	0.99683	0.99059	0.99527	0.99683	0.98895	0.99445
22	48	27.00625	21.63441	0.99643	0.98998	0.99496	0.99643	0.98736	0.99364	21.41481	18.21621	0.99683	0.99107	0.99551	0.99683	0.98941	0.99467
22	49	27.00625	21.31800	0.99643	0.99058	0.99527	0.99643	0.98795	0.99394	21.41481	18.00355	0.99683	0.99153	0.99575	0.99683	0.98984	0.99489
22	50	27.00625	20.99328	0.99643	0.99115	0.99555	0.99643	0.98851	0.99422	21.41481	17.78305	0.99683	0.99197	0.99597	0.99683	0.99025	0.99510
22	51	27.00625	20.66027	0.99643	0.99169	0.99583	0.99643	0.98904	0.99449	21.41481	17.55462	0.99683	0.99238	0.99618	0.99683	0.99064	0.99530
22	52	27.00625	20.31936	0.99643	0.99219	0.99608	0.99643	0.98954	0.99474	21.41481	17.31849	0.99683	0.99279	0.99638	0.99683	0.99101	0.99549
22	53	27.00625	19.97064	0.99643	0.99267	0.99632	0.99643	0.99002	0.99498	21.41481	17.07460	0.99683	0.99317	0.99657	0.99683	0.99137	0.99567
22	54	27.00625	19.61420	0.99643	0.99312	0.99655	0.99643	0.99047	0.99521	21.41481	16.82295	0.99683	0.99353	0.99676	0.99683	0.99171	0.99584
22	55	27.00625	19.25050	0.99643	0.99355	0.99676	0.99643	0.99089	0.99542	21.41481	16.56379	0.99683	0.99388	0.99693	0.99683	0.99204	0.99601
22	56	27.00625	18.87994	0.99643	0.99395	0.99697	0.99643	0.99130	0.99563	21.41481	16.29737	0.99683	0.99422	0.99710	0.99683	0.99236	0.99616
22	57	27.00625	18.50268	0.99643	0.99433	0.99716	0.99643	0.99168	0.99582	21.41481	16.02371	0.99683	0.99454	0.99726	0.99683	0.99266	0.99632
22	58	27.00625	18.11889	0.99643	0.99469	0.99734	0.99643	0.99205	0.99601	21.41481	15.74286	0.99683	0.99484	0.99741	0.99683	0.99295	0.99646
22	59	27.00625	17.72878	0.99643	0.99503	0.99751	0.99643	0.99239	0.99618	21.41481	15.45489	0.99683	0.99513	0.99756	0.99683	0.99322	0.99660
22	60	27.00625	17.33235	0.99643	0.99535	0.99767	0.99643	0.99272	0.99635	21.41481	15.15969	0.99683	0.99541	0.99770	0.99683	0.99349	0.99673
22	61	27.00625	16.92988	0.99643	0.99566	0.99782	0.99643	0.99304	0.99651	21.41481	14.85740	0.99683	0.99568	0.99783	0.99683	0.99374	0.99686
22	62	27.00625	16.52117	0.99643	0.99594	0.99797	0.99643	0.99334	0.99666	21.41481	14.54774	0.99683	0.99593	0.99796	0.99683	0.99399	0.99699
22	63	27.00625	16.10627	0.99643	0.99622	0.99810	0.99643	0.99363	0.99681	21.41481	14.23062	0.99683	0.99618	0.99809	0.99683	0.99423	0.99711
22	64	27.00625	15.68510	0.99643	0.99647	0.99823	0.99643	0.99391	0.99694	21.41481	13.90587	0.99683	0.99641	0.99820	0.99683	0.99446	0.99722
22	65	27.00625	15.25783	0.99643	0.99672	0.99836	0.99643	0.99417	0.99708	21.41481	13.57353	0.99683	0.99664	0.99832	0.99683	0.99468	0.99733
22	66	27.00625	14.82463	0.99643	0.99695	0.99847	0.99643	0.99443	0.99721	21.41481	13.23363	0.99683	0.99685	0.99842	0.99683	0.99489	0.99744
22	67	27.00625	14.38548	0.99643	0.99717	0.99858	0.99643	0.99467	0.99733	21.41481	12.88602	0.99683	0.99706	0.99853	0.99683	0.99510	0.99754
22	68	27.00625	13.94087	0.99643	0.99738	0.99869	0.99643	0.99491	0.99745	21.41481	12.53103	0.99683	0.99726	0.99863	0.99683	0.99530	0.99765
22	69	27.00625	13.49126	0.99643	0.99757	0.99879	0.99643	0.99513	0.99756	21.41481	12.16898	0.99683	0.99745	0.99872	0.99683	0.99550	0.99774
22	70	27.00625	13.03722	0.99643	0.99776	0.99888	0.99643	0.99535	0.99767	21.41481	11.80026	0.99683	0.99763	0.99881	0.99683	0.99569	0.99784
22	71	27.00625	12.57941	0.99643	0.99794	0.99897	0.99643	0.99556	0.99778	21.41481	11.42537	0.99683	0.99780	0.99890	0.99683	0.99587	0.99793
22	72	27.00625	12.11856	0.99643	0.99810	0.99905	0.99643	0.99576	0.99788	21.41481	11.04490	0.99683	0.99797	0.99898	0.99683	0.99605	0.99802
22	73	27.00625	11.65555	0.99643	0.99826	0.99913	0.99643	0.99596	0.99798	21.41481	10.65955	0.99683	0.99812	0.99906	0.99683	0.99622	0.99811
22	74	27.00625	11.19139	0.99643	0.99841	0.99920	0.99643	0.99615	0.99807	21.41481	10.27021	0.99683	0.99827	0.99913	0.99683	0.99639	0.99819
22	75	27.00625	10.72709	0.99643	0.99855	0.99927	0.99643	0.99633	0.99816	21.41481	9.87774	0.99683	0.99841	0.99921	0.99683	0.99655	0.99827
22	76	27.00625	10.26405	0.99643	0.99868	0.99934	0.99643	0.99651	0.99825	21.41481	9.48337	0.99683	0.99855	0.99927	0.99683	0.99671	0.99835
22	77	27.00625	9.80349	0.99643	0.99880	0.99940	0.99643	0.99668	0.99834	21.41481	9.08824	0.99683	0.99867	0.99934	0.99683	0.99687	0.99843
22	78	27.00625	9.34666	0.99643	0.99891	0.99945	0.99643	0.99685	0.99842	21.41481	8.69350	0.99683	0.99879	0.99939	0.99683	0.99701	0.99851
22	79	27.00625	8.89505	0.99643	0.99902	0.99951	0.99643	0.99701	0.99850	21.41481	8.30053	0.99683	0.99890	0.99945	0.99683	0.99716	0.99858
22	80	27.00625	8.44994	0.99643	0.99911	0.99956	0.99643	0.99716	0.99858	21.41481	7.91061	0.99683	0.99900	0.99950	0.99683	0.99730	0.99865

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
22	81	27.00625	8.01269	0.99643	0.99920	0.99960	0.99643	0.99731	0.99865	21.41481	7.52504	0.99683	0.99910	0.99955	0.99683	0.99744	0.99872
22	82	27.00625	7.58462	0.99643	0.99929	0.99964	0.99643	0.99745	0.99873	21.41481	7.14517	0.99683	0.99919	0.99959	0.99683	0.99757	0.99878
22	83	27.00625	7.16676	0.99643	0.99936	0.99968	0.99643	0.99759	0.99879	21.41481	6.77205	0.99683	0.99927	0.99964	0.99683	0.99770	0.99885
22	84	27.00625	6.76024	0.99643	0.99943	0.99972	0.99643	0.99772	0.99886	21.41481	6.40687	0.99683	0.99935	0.99967	0.99683	0.99782	0.99891
22	85	27.00625	6.36619	0.99643	0.99949	0.99975	0.99643	0.99785	0.99892	21.41481	6.05083	0.99683	0.99942	0.99971	0.99683	0.99794	0.99897
22	86	27.00625	5.98597	0.99643	0.99955	0.99978	0.99643	0.99797	0.99898	21.41481	5.70535	0.99683	0.99948	0.99974	0.99683	0.99805	0.99902
22	87	27.00625	5.62066	0.99643	0.99960	0.99980	0.99643	0.99809	0.99904	21.41481	5.37164	0.99683	0.99954	0.99977	0.99683	0.99816	0.99908
22	88	27.00625	5.27144	0.99643	0.99965	0.99982	0.99643	0.99820	0.99910	21.41481	5.05099	0.99683	0.99959	0.99979	0.99683	0.99826	0.99913
22	89	27.00625	4.93962	0.99643	0.99969	0.99984	0.99643	0.99830	0.99915	21.41481	4.74485	0.99683	0.99964	0.99982	0.99683	0.99836	0.99918
22	90	27.00625	4.62687	0.99643	0.99973	0.99986	0.99643	0.99840	0.99920	21.41481	4.45503	0.99683	0.99968	0.99984	0.99683	0.99845	0.99923
22	91	27.00625	4.33500	0.99643	0.99976	0.99988	0.99643	0.99849	0.99925	21.41481	4.18350	0.99683	0.99971	0.99986	0.99683	0.99854	0.99927
22	92	27.00625	4.06328	0.99643	0.99979	0.99989	0.99643	0.99858	0.99929	21.41481	3.92982	0.99683	0.99975	0.99987	0.99683	0.99862	0.99931
22	93	27.00625	3.80970	0.99643	0.99981	0.99991	0.99643	0.99867	0.99933	21.41481	3.69224	0.99683	0.99978	0.99989	0.99683	0.99870	0.99935
22	94	27.00625	3.57122	0.99643	0.99983	0.99992	0.99643	0.99875	0.99937	21.41481	3.46804	0.99683	0.99980	0.99990	0.99683	0.99878	0.99939
22	95	27.00625	3.34496	0.99643	0.99985	0.99993	0.99643	0.99882	0.99941	21.41481	3.25454	0.99683	0.99983	0.99991	0.99683	0.99885	0.99943
22	96	27.00625	3.12856	0.99643	0.99987	0.99994	0.99643	0.99889	0.99945	21.41481	3.04956	0.99683	0.99985	0.99992	0.99683	0.99892	0.99946
22	97	27.00625	2.92468	0.99643	0.99989	0.99994	0.99643	0.99896	0.99948	21.41481	2.85578	0.99683	0.99986	0.99993	0.99683	0.99899	0.99949
22	98	27.00625	2.73317	0.99643	0.99990	0.99995	0.99643	0.99903	0.99951	21.41481	2.67315	0.99683	0.99988	0.99994	0.99683	0.99905	0.99952
22	99	27.00625	2.55407	0.99643	0.99991	0.99996	0.99643	0.99909	0.99954	21.41481	2.50182	0.99683	0.99990	0.99995	0.99683	0.99911	0.99955
22	100	27.00625	2.38797	0.99643	0.99992	0.99996	0.99643	0.99914	0.99957	21.41481	2.34248	0.99683	0.99991	0.99995	0.99683	0.99916	0.99958
22	101	27.00625	2.23536	0.99643	0.99993	0.99997	0.99643	0.99919	0.99960	21.41481	2.19569	0.99683	0.99992	0.99996	0.99683	0.99921	0.99960
22	102	27.00625	2.09662	0.99643	0.99994	0.99997	0.99643	0.99924	0.99962	21.41481	2.06193	0.99683	0.99993	0.99996	0.99683	0.99926	0.99963
22	103	27.00625	1.97081	0.99643	0.99995	0.99997	0.99643	0.99929	0.99964	21.41481	1.94039	0.99683	0.99994	0.99997	0.99683	0.99930	0.99965
22	104	27.00625	1.85678	0.99643	0.99995	0.99998	0.99643	0.99933	0.99966	21.41481	1.82999	0.99683	0.99994	0.99997	0.99683	0.99934	0.99967
22	105	27.00625	1.75419	0.99643	0.99996	0.99998	0.99643	0.99936	0.99968	21.41481	1.73050	0.99683	0.99995	0.99997	0.99683	0.99937	0.99969
22	106	27.00625	1.66193	0.99643	0.99996	0.99998	0.99643	0.99940	0.99970	21.41481	1.64086	0.99683	0.99995	0.99998	0.99683	0.99941	0.99970
22	107	27.00625	1.57966	0.99643	0.99997	0.99998	0.99643	0.99942	0.99971	21.41481	1.56078	0.99683	0.99996	0.99998	0.99683	0.99943	0.99972
22	108	27.00625	1.50704	0.99643	0.99997	0.99998	0.99643	0.99945	0.99973	21.41481	1.48999	0.99683	0.99996	0.99998	0.99683	0.99946	0.99973
22	109	27.00625	1.44400	0.99643	0.99997	0.99999	0.99643	0.99947	0.99974	21.41481	1.42842	0.99683	0.99997	0.99998	0.99683	0.99948	0.99974
22	110	27.00625	1.39223	0.99643	0.99997	0.99999	0.99643	0.99949	0.99974	21.41481	1.37777	0.99683	0.99997	0.99998	0.99683	0.99950	0.99975
23	1	26.85729	29.44822	0.99632	0.90719	0.95134	0.99632	0.90669	0.95106	21.33876	22.54525	0.99673	0.94271	0.97051	0.99673	0.94248	0.97039
23	2	26.85729	29.37817	0.99632	0.90903	0.95235	0.99632	0.90851	0.95206	21.33876	22.51839	0.99673	0.94363	0.97099	0.99673	0.94339	0.97087
23	3	26.85729	29.30399	0.99632	0.91092	0.95338	0.99632	0.91037	0.95308	21.33876	22.48894	0.99673	0.94457	0.97150	0.99673	0.94432	0.97136
23	4	26.85729	29.22650	0.99632	0.91285	0.95444	0.99632	0.91227	0.95412	21.33876	22.45752	0.99673	0.94555	0.97201	0.99673	0.94528	0.97187
23	5	26.85729	29.14631	0.99632	0.91483	0.95552	0.99632	0.91421	0.95519	21.33876	22.42458	0.99673	0.94655	0.97254	0.99673	0.94627	0.97239
23	6	26.85729	29.06332	0.99632	0.91686	0.95662	0.99632	0.91620	0.95627	21.33876	22.39007	0.99673	0.94759	0.97309	0.99673	0.94729	0.97293
23	7	26.85729	28.97770	0.99632	0.91892	0.95775	0.99632	0.91822	0.95737	21.33876	22.35408	0.99673	0.94865	0.97365	0.99673	0.94833	0.97348
23	8	26.85729	28.88901	0.99632	0.92102	0.95889	0.99632	0.92028	0.95849	21.33876	22.31631	0.99673	0.94975	0.97423	0.99673	0.94941	0.97405
23	9	26.85729	28.79700	0.99632	0.92316	0.96005	0.99632	0.92237	0.95962	21.33876	22.27655	0.99673	0.95087	0.97481	0.99673	0.95050	0.97462
23	10	26.85729	28.70168	0.99632	0.92534	0.96122	0.99632	0.92450	0.96077	21.33876	22.23481	0.99673	0.95201	0.97542	0.99673	0.95162	0.97521

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
23	11	26.85729	28.60341	0.99632	0.92754	0.96241	0.99632	0.92665	0.96193	21.33876	22.19134	0.99673	0.95318	0.97603	0.99673	0.95277	0.97581
23	12	26.85729	28.50171	0.99632	0.92977	0.96361	0.99632	0.92882	0.96310	21.33876	22.14578	0.99673	0.95437	0.97665	0.99673	0.95393	0.97642
23	13	26.85729	28.39619	0.99632	0.93202	0.96481	0.99632	0.93101	0.96427	21.33876	22.09783	0.99673	0.95558	0.97729	0.99673	0.95512	0.97704
23	14	26.85729	28.28717	0.99632	0.93429	0.96603	0.99632	0.93322	0.96546	21.33876	22.04770	0.99673	0.95681	0.97793	0.99673	0.95632	0.97767
23	15	26.85729	28.17456	0.99632	0.93657	0.96725	0.99632	0.93544	0.96664	21.33876	21.99534	0.99673	0.95806	0.97858	0.99673	0.95753	0.97830
23	16	26.85729	28.05854	0.99632	0.93886	0.96847	0.99632	0.93767	0.96783	21.33876	21.94087	0.99673	0.95932	0.97924	0.99673	0.95876	0.97894
23	17	26.85729	27.93921	0.99632	0.94115	0.96968	0.99632	0.93989	0.96901	21.33876	21.88436	0.99673	0.96058	0.97990	0.99673	0.95999	0.97959
23	18	26.85729	27.81632	0.99632	0.94343	0.97089	0.99632	0.94211	0.97019	21.33876	21.82561	0.99673	0.96186	0.98056	0.99673	0.96123	0.98023
23	19	26.85729	27.68998	0.99632	0.94570	0.97209	0.99632	0.94431	0.97136	21.33876	21.76469	0.99673	0.96313	0.98122	0.99673	0.96247	0.98088
23	20	26.85729	27.55961	0.99632	0.94796	0.97328	0.99632	0.94650	0.97251	21.33876	21.70115	0.99673	0.96441	0.98188	0.99673	0.96371	0.98152
23	21	26.85729	27.42496	0.99632	0.95019	0.97446	0.99632	0.94866	0.97365	21.33876	21.63477	0.99673	0.96568	0.98254	0.99673	0.96494	0.98216
23	22	26.85729	27.28607	0.99632	0.95239	0.97561	0.99632	0.95079	0.97478	21.33876	21.56556	0.99673	0.96694	0.98319	0.99673	0.96617	0.98279
23	23	26.85729	27.14231	0.99632	0.95455	0.97675	0.99632	0.95289	0.97588	21.33876	21.49301	0.99673	0.96820	0.98384	0.99673	0.96739	0.98342
23	24	26.85729	26.99396	0.99632	0.95668	0.97786	0.99632	0.95495	0.97695	21.33876	21.41732	0.99673	0.96944	0.98448	0.99673	0.96859	0.98404
23	25	26.85729	26.84076	0.99632	0.95876	0.97894	0.99632	0.95696	0.97801	21.33876	21.33825	0.99673	0.97066	0.98511	0.99673	0.96977	0.98465
23	26	26.85729	26.68259	0.99632	0.96078	0.98000	0.99632	0.95892	0.97903	21.33876	21.25569	0.99673	0.97186	0.98573	0.99673	0.97093	0.98525
23	27	26.85729	26.51948	0.99632	0.96275	0.98102	0.99632	0.96082	0.98002	21.33876	21.16962	0.99673	0.97304	0.98633	0.99673	0.97207	0.98584
23	28	26.85729	26.35108	0.99632	0.96467	0.98201	0.99632	0.96267	0.98098	21.33876	21.07976	0.99673	0.97419	0.98693	0.99673	0.97318	0.98641
23	29	26.85729	26.17769	0.99632	0.96651	0.98297	0.99632	0.96445	0.98190	21.33876	20.98629	0.99673	0.97531	0.98750	0.99673	0.97426	0.98696
23	30	26.85729	25.99881	0.99632	0.96829	0.98389	0.99632	0.96617	0.98279	21.33876	20.88878	0.99673	0.97641	0.98806	0.99673	0.97532	0.98750
23	31	26.85729	25.81445	0.99632	0.97000	0.98477	0.99632	0.96783	0.98365	21.33876	20.78720	0.99673	0.97747	0.98861	0.99673	0.97634	0.98803
23	32	26.85729	25.62410	0.99632	0.97165	0.98562	0.99632	0.96941	0.98447	21.33876	20.68113	0.99673	0.97850	0.98913	0.99673	0.97733	0.98853
23	33	26.85729	25.42805	0.99632	0.97322	0.98643	0.99632	0.97093	0.98525	21.33876	20.57072	0.99673	0.97949	0.98964	0.99673	0.97828	0.98902
23	34	26.85729	25.22578	0.99632	0.97472	0.98720	0.99632	0.97238	0.98600	21.33876	20.45552	0.99673	0.98045	0.99013	0.99673	0.97920	0.98949
23	35	26.85729	25.01713	0.99632	0.97615	0.98793	0.99632	0.97377	0.98671	21.33876	20.33536	0.99673	0.98138	0.99060	0.99673	0.98009	0.98994
23	36	26.85729	24.80193	0.99632	0.97751	0.98863	0.99632	0.97509	0.98739	21.33876	20.21002	0.99673	0.98227	0.99105	0.99673	0.98094	0.99038
23	37	26.85729	24.57973	0.99632	0.97881	0.98929	0.99632	0.97634	0.98803	21.33876	20.07911	0.99673	0.98312	0.99149	0.99673	0.98175	0.99079
23	38	26.85729	24.35058	0.99632	0.98004	0.98992	0.99632	0.97753	0.98864	21.33876	19.94257	0.99673	0.98394	0.99191	0.99673	0.98254	0.99119
23	39	26.85729	24.11373	0.99632	0.98120	0.99051	0.99632	0.97866	0.98922	21.33876	19.79973	0.99673	0.98473	0.99231	0.99673	0.98329	0.99157
23	40	26.85729	23.86918	0.99632	0.98231	0.99107	0.99632	0.97973	0.98976	21.33876	19.65053	0.99673	0.98548	0.99269	0.99673	0.98400	0.99194
23	41	26.85729	23.61736	0.99632	0.98335	0.99161	0.99632	0.98075	0.99028	21.33876	19.49521	0.99673	0.98620	0.99305	0.99673	0.98469	0.99228
23	42	26.85729	23.35816	0.99632	0.98434	0.99211	0.99632	0.98171	0.99077	21.33876	19.33362	0.99673	0.98689	0.99340	0.99673	0.98534	0.99262
23	43	26.85729	23.09102	0.99632	0.98527	0.99258	0.99632	0.98261	0.99123	21.33876	19.16523	0.99673	0.98755	0.99374	0.99673	0.98597	0.99293
23	44	26.85729	22.81604	0.99632	0.98615	0.99303	0.99632	0.98347	0.99167	21.33876	18.99000	0.99673	0.98818	0.99406	0.99673	0.98656	0.99324
23	45	26.85729	22.53309	0.99632	0.98698	0.99345	0.99632	0.98428	0.99208	21.33876	18.80775	0.99673	0.98878	0.99436	0.99673	0.98713	0.99352
23	46	26.85729	22.24198	0.99632	0.98777	0.99385	0.99632	0.98505	0.99247	21.33876	18.61823	0.99673	0.98936	0.99465	0.99673	0.98767	0.99380
23	47	26.85729	21.94239	0.99632	0.98851	0.99422	0.99632	0.98578	0.99284	21.33876	18.42106	0.99673	0.98991	0.99493	0.99673	0.98819	0.99406
23	48	26.85729	21.63441	0.99632	0.98921	0.99458	0.99632	0.98646	0.99318	21.33876	18.21621	0.99673	0.99043	0.99519	0.99673	0.98869	0.99431
23	49	26.85729	21.31800	0.99632	0.98987	0.99491	0.99632	0.98711	0.99351	21.33876	18.00355	0.99673	0.99094	0.99545	0.99673	0.98916	0.99455
23	50	26.85729	20.99328	0.99632	0.99049	0.99522	0.99632	0.98772	0.99382	21.33876	17.78305	0.99673	0.99141	0.99569	0.99673	0.98961	0.99478

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
23	51	26.85729	20.66027	0.99632	0.99108	0.99552	0.99632	0.98830	0.99412	21.33876	17.55462	0.99673	0.99187	0.99592	0.99673	0.99004	0.99499
23	52	26.85729	20.31936	0.99632	0.99164	0.99580	0.99632	0.98885	0.99439	21.33876	17.31849	0.99673	0.99231	0.99614	0.99673	0.99045	0.99520
23	53	26.85729	19.97064	0.99632	0.99216	0.99606	0.99632	0.98937	0.99466	21.33876	17.07460	0.99673	0.99272	0.99635	0.99673	0.99084	0.99540
23	54	26.85729	19.61420	0.99632	0.99265	0.99631	0.99632	0.98986	0.99491	21.33876	16.82295	0.99673	0.99312	0.99655	0.99673	0.99122	0.99559
23	55	26.85729	19.25050	0.99632	0.99312	0.99655	0.99632	0.99033	0.99514	21.33876	16.56379	0.99673	0.99350	0.99674	0.99673	0.99157	0.99577
23	56	26.85729	18.87994	0.99632	0.99355	0.99677	0.99632	0.99077	0.99536	21.33876	16.29737	0.99673	0.99386	0.99692	0.99673	0.99192	0.99594
23	57	26.85729	18.50268	0.99632	0.99397	0.99697	0.99632	0.99119	0.99558	21.33876	16.02371	0.99673	0.99421	0.99710	0.99673	0.99224	0.99611
23	58	26.85729	18.11889	0.99632	0.99436	0.99717	0.99632	0.99159	0.99578	21.33876	15.74286	0.99673	0.99454	0.99726	0.99673	0.99256	0.99626
23	59	26.85729	17.72878	0.99632	0.99472	0.99736	0.99632	0.99197	0.99597	21.33876	15.45489	0.99673	0.99485	0.99742	0.99673	0.99286	0.99642
23	60	26.85729	17.33235	0.99632	0.99507	0.99753	0.99632	0.99233	0.99615	21.33876	15.15969	0.99673	0.99515	0.99757	0.99673	0.99315	0.99656
23	61	26.85729	16.92988	0.99632	0.99540	0.99769	0.99632	0.99267	0.99632	21.33876	14.85740	0.99673	0.99544	0.99772	0.99673	0.99342	0.99670
23	62	26.85729	16.52117	0.99632	0.99571	0.99785	0.99632	0.99300	0.99649	21.33876	14.54774	0.99673	0.99572	0.99785	0.99673	0.99369	0.99683
23	63	26.85729	16.10627	0.99632	0.99600	0.99800	0.99632	0.99331	0.99664	21.33876	14.23062	0.99673	0.99598	0.99799	0.99673	0.99395	0.99696
23	64	26.85729	15.68510	0.99632	0.99628	0.99814	0.99632	0.99361	0.99679	21.33876	13.90587	0.99673	0.99623	0.99811	0.99673	0.99419	0.99709
23	65	26.85729	15.25783	0.99632	0.99654	0.99827	0.99632	0.99389	0.99694	21.33876	13.57353	0.99673	0.99647	0.99823	0.99673	0.99443	0.99721
23	66	26.85729	14.82463	0.99632	0.99679	0.99839	0.99632	0.99416	0.99707	21.33876	13.23363	0.99673	0.99670	0.99835	0.99673	0.99466	0.99732
23	67	26.85729	14.38548	0.99632	0.99702	0.99851	0.99632	0.99443	0.99721	21.33876	12.88602	0.99673	0.99692	0.99846	0.99673	0.99488	0.99743
23	68	26.85729	13.94087	0.99632	0.99724	0.99862	0.99632	0.99468	0.99733	21.33876	12.53103	0.99673	0.99713	0.99856	0.99673	0.99510	0.99754
23	69	26.85729	13.49126	0.99632	0.99745	0.99873	0.99632	0.99492	0.99745	21.33876	12.16898	0.99673	0.99733	0.99866	0.99673	0.99530	0.99765
23	70	26.85729	13.03722	0.99632	0.99765	0.99882	0.99632	0.99515	0.99757	21.33876	11.80026	0.99673	0.99752	0.99876	0.99673	0.99551	0.99775
23	71	26.85729	12.57941	0.99632	0.99784	0.99892	0.99632	0.99538	0.99768	21.33876	11.42537	0.99673	0.99770	0.99885	0.99673	0.99570	0.99785
23	72	26.85729	12.11856	0.99632	0.99801	0.99901	0.99632	0.99559	0.99779	21.33876	11.04490	0.99673	0.99788	0.99894	0.99673	0.99589	0.99794
23	73	26.85729	11.65555	0.99632	0.99818	0.99909	0.99632	0.99580	0.99790	21.33876	10.65955	0.99673	0.99804	0.99902	0.99673	0.99607	0.99803
23	74	26.85729	11.19139	0.99632	0.99834	0.99917	0.99632	0.99600	0.99800	21.33876	10.27021	0.99673	0.99820	0.99910	0.99673	0.99625	0.99812
23	75	26.85729	10.72709	0.99632	0.99848	0.99924	0.99632	0.99619	0.99809	21.33876	9.87774	0.99673	0.99835	0.99917	0.99673	0.99642	0.99821
23	76	26.85729	10.26405	0.99632	0.99862	0.99931	0.99632	0.99638	0.99819	21.33876	9.48337	0.99673	0.99849	0.99924	0.99673	0.99659	0.99829
23	77	26.85729	9.80349	0.99632	0.99875	0.99937	0.99632	0.99656	0.99828	21.33876	9.08824	0.99673	0.99862	0.99931	0.99673	0.99675	0.99837
23	78	26.85729	9.34666	0.99632	0.99886	0.99943	0.99632	0.99673	0.99836	21.33876	8.69350	0.99673	0.99874	0.99937	0.99673	0.99691	0.99845
23	79	26.85729	8.89505	0.99632	0.99898	0.99949	0.99632	0.99690	0.99845	21.33876	8.30053	0.99673	0.99886	0.99943	0.99673	0.99706	0.99853
23	80	26.85729	8.44994	0.99632	0.99908	0.99954	0.99632	0.99706	0.99853	21.33876	7.91061	0.99673	0.99897	0.99948	0.99673	0.99721	0.99860
23	81	26.85729	8.01269	0.99632	0.99917	0.99959	0.99632	0.99722	0.99861	21.33876	7.52504	0.99673	0.99907	0.99953	0.99673	0.99735	0.99867
23	82	26.85729	7.58462	0.99632	0.99926	0.99963	0.99632	0.99737	0.99868	21.33876	7.14517	0.99673	0.99916	0.99958	0.99673	0.99749	0.99874
23	83	26.85729	7.16676	0.99632	0.99934	0.99967	0.99632	0.99751	0.99876	21.33876	6.77205	0.99673	0.99925	0.99962	0.99673	0.99762	0.99881
23	84	26.85729	6.76024	0.99632	0.99941	0.99970	0.99632	0.99765	0.99882	21.33876	6.40687	0.99673	0.99933	0.99966	0.99673	0.99775	0.99887
23	85	26.85729	6.36619	0.99632	0.99947	0.99974	0.99632	0.99778	0.99889	21.33876	6.05083	0.99673	0.99940	0.99970	0.99673	0.99787	0.99894
23	86	26.85729	5.98597	0.99632	0.99953	0.99977	0.99632	0.99791	0.99895	21.33876	5.70535	0.99673	0.99946	0.99973	0.99673	0.99799	0.99899
23	87	26.85729	5.62066	0.99632	0.99959	0.99979	0.99632	0.99803	0.99901	21.33876	5.37164	0.99673	0.99952	0.99976	0.99673	0.99810	0.99905
23	88	26.85729	5.27144	0.99632	0.99964	0.99982	0.99632	0.99815	0.99907	21.33876	5.05099	0.99673	0.99958	0.99979	0.99673	0.99821	0.99911
23	89	26.85729	4.93962	0.99632	0.99968	0.99984	0.99632	0.99825	0.99913	21.33876	4.74485	0.99673	0.99963	0.99981	0.99673	0.99831	0.99916
23	90	26.85729	4.62687	0.99632	0.99972	0.99986	0.99632	0.99836	0.99918	21.33876	4.45503	0.99673	0.99967	0.99983	0.99673	0.99841	0.99920

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
23	91	26.85729	4.33500	0.99632	0.99975	0.99988	0.99632	0.99845	0.99923	21.33876	4.18350	0.99673	0.99971	0.99985	0.99673	0.99850	0.99925
23	92	26.85729	4.06328	0.99632	0.99978	0.99989	0.99632	0.99855	0.99927	21.33876	3.92982	0.99673	0.99974	0.99987	0.99673	0.99859	0.99929
23	93	26.85729	3.80970	0.99632	0.99981	0.99990	0.99632	0.99863	0.99932	21.33876	3.69224	0.99673	0.99977	0.99989	0.99673	0.99867	0.99934
23	94	26.85729	3.57122	0.99632	0.99983	0.99991	0.99632	0.99872	0.99936	21.33876	3.46804	0.99673	0.99980	0.99990	0.99673	0.99875	0.99938
23	95	26.85729	3.34496	0.99632	0.99985	0.99993	0.99632	0.99880	0.99940	21.33876	3.25454	0.99673	0.99982	0.99991	0.99673	0.99883	0.99941
23	96	26.85729	3.12856	0.99632	0.99987	0.99993	0.99632	0.99887	0.99944	21.33876	3.04956	0.99673	0.99984	0.99992	0.99673	0.99890	0.99945
23	97	26.85729	2.92468	0.99632	0.99988	0.99994	0.99632	0.99894	0.99947	21.33876	2.85578	0.99673	0.99986	0.99993	0.99673	0.99897	0.99948
23	98	26.85729	2.73317	0.99632	0.99990	0.99995	0.99632	0.99901	0.99950	21.33876	2.67315	0.99673	0.99988	0.99994	0.99673	0.99903	0.99951
23	99	26.85729	2.55407	0.99632	0.99991	0.99996	0.99632	0.99907	0.99953	21.33876	2.50182	0.99673	0.99989	0.99995	0.99673	0.99909	0.99954
23	100	26.85729	2.38797	0.99632	0.99992	0.99996	0.99632	0.99913	0.99956	21.33876	2.34248	0.99673	0.99991	0.99995	0.99673	0.99915	0.99957
23	101	26.85729	2.23536	0.99632	0.99993	0.99997	0.99632	0.99918	0.99959	21.33876	2.19569	0.99673	0.99992	0.99996	0.99673	0.99920	0.99960
23	102	26.85729	2.09662	0.99632	0.99994	0.99997	0.99632	0.99923	0.99961	21.33876	2.06193	0.99673	0.99993	0.99996	0.99673	0.99924	0.99962
23	103	26.85729	1.97081	0.99632	0.99995	0.99997	0.99632	0.99928	0.99964	21.33876	1.94039	0.99673	0.99994	0.99997	0.99673	0.99929	0.99964
23	104	26.85729	1.85678	0.99632	0.99995	0.99998	0.99632	0.99932	0.99966	21.33876	1.82999	0.99673	0.99994	0.99997	0.99673	0.99933	0.99966
23	105	26.85729	1.75419	0.99632	0.99996	0.99998	0.99632	0.99935	0.99968	21.33876	1.73050	0.99673	0.99995	0.99997	0.99673	0.99937	0.99968
23	106	26.85729	1.66193	0.99632	0.99996	0.99998	0.99632	0.99939	0.99969	21.33876	1.64086	0.99673	0.99995	0.99998	0.99673	0.99940	0.99970
23	107	26.85729	1.57966	0.99632	0.99997	0.99998	0.99632	0.99942	0.99971	21.33876	1.56078	0.99673	0.99996	0.99998	0.99673	0.99943	0.99971
23	108	26.85729	1.50704	0.99632	0.99997	0.99998	0.99632	0.99944	0.99972	21.33876	1.48999	0.99673	0.99996	0.99998	0.99673	0.99945	0.99973
23	109	26.85729	1.44400	0.99632	0.99997	0.99999	0.99632	0.99947	0.99973	21.33876	1.42842	0.99673	0.99996	0.99998	0.99673	0.99948	0.99974
23	110	26.85729	1.39223	0.99632	0.99997	0.99999	0.99632	0.99948	0.99974	21.33876	1.37777	0.99673	0.99997	0.99998	0.99673	0.99949	0.99975
24	1	26.70315	29.44822	0.99618	0.90222	0.94860	0.99618	0.90173	0.94832	21.25907	22.54525	0.99661	0.93934	0.96872	0.99661	0.93911	0.96860
24	2	26.70315	29.37817	0.99618	0.90407	0.94962	0.99618	0.90356	0.94934	21.25907	22.51839	0.99661	0.94026	0.96921	0.99661	0.94002	0.96908
24	3	26.70315	29.30399	0.99618	0.90598	0.95067	0.99618	0.90543	0.95037	21.25907	22.48894	0.99661	0.94122	0.96972	0.99661	0.94097	0.96959
24	4	26.70315	29.22650	0.99618	0.90793	0.95175	0.99618	0.90735	0.95143	21.25907	22.45752	0.99661	0.94221	0.97025	0.99661	0.94194	0.97010
24	5	26.70315	29.14631	0.99618	0.90994	0.95284	0.99618	0.90932	0.95251	21.25907	22.42458	0.99661	0.94324	0.97079	0.99661	0.94295	0.97064
24	6	26.70315	29.06332	0.99618	0.91198	0.95397	0.99618	0.91133	0.95361	21.25907	22.39007	0.99661	0.94429	0.97135	0.99661	0.94398	0.97118
24	7	26.70315	28.97770	0.99618	0.91408	0.95511	0.99618	0.91338	0.95473	21.25907	22.35408	0.99661	0.94537	0.97192	0.99661	0.94505	0.97175
24	8	26.70315	28.88901	0.99618	0.91621	0.95627	0.99618	0.91547	0.95587	21.25907	22.31631	0.99661	0.94649	0.97251	0.99661	0.94614	0.97232
24	9	26.70315	28.79700	0.99618	0.91839	0.95746	0.99618	0.91759	0.95703	21.25907	22.27655	0.99661	0.94763	0.97311	0.99661	0.94726	0.97292
24	10	26.70315	28.70168	0.99618	0.92060	0.95866	0.99618	0.91976	0.95820	21.25907	22.23481	0.99661	0.94880	0.97373	0.99661	0.94841	0.97352
24	11	26.70315	28.60341	0.99618	0.92285	0.95988	0.99618	0.92195	0.95939	21.25907	22.19134	0.99661	0.95000	0.97436	0.99661	0.94958	0.97414
24	12	26.70315	28.50171	0.99618	0.92513	0.96111	0.99618	0.92418	0.96059	21.25907	22.14578	0.99661	0.95123	0.97500	0.99661	0.95078	0.97477
24	13	26.70315	28.39619	0.99618	0.92744	0.96235	0.99618	0.92642	0.96181	21.25907	22.09783	0.99661	0.95247	0.97566	0.99661	0.95200	0.97541
24	14	26.70315	28.28717	0.99618	0.92977	0.96361	0.99618	0.92869	0.96303	21.25907	22.04770	0.99661	0.95374	0.97632	0.99661	0.95323	0.97606
24	15	26.70315	28.17456	0.99618	0.93212	0.96487	0.99618	0.93098	0.96426	21.25907	21.99534	0.99661	0.95503	0.97700	0.99661	0.95449	0.97672
24	16	26.70315	28.05854	0.99618	0.93448	0.96613	0.99618	0.93327	0.96548	21.25907	21.94087	0.99661	0.95634	0.97768	0.99661	0.95576	0.97738
24	17	26.70315	27.93921	0.99618	0.93685	0.96739	0.99618	0.93557	0.96671	21.25907	21.88436	0.99661	0.95765	0.97837	0.99661	0.95704	0.97805
24	18	26.70315	27.81632	0.99618	0.93922	0.96866	0.99618	0.93787	0.96794	21.25907	21.82561	0.99661	0.95898	0.97906	0.99661	0.95833	0.97872
24	19	26.70315	27.68998	0.99618	0.94158	0.96991	0.99618	0.94017	0.96916	21.25907	21.76469	0.99661	0.96031	0.97975	0.99661	0.95963	0.97940
24	20	26.70315	27.55961	0.99618	0.94394	0.97116	0.99618	0.94245	0.97037	21.25907	21.70115	0.99661	0.96165	0.98045	0.99661	0.96093	0.98008

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
24	21	26.70315	27.42496	0.99618	0.94627	0.97239	0.99618	0.94472	0.97157	21.25907	21.63477	0.99661	0.96298	0.98114	0.99661	0.96223	0.98075
24	22	26.70315	27.28607	0.99618	0.94858	0.97361	0.99618	0.94696	0.97276	21.25907	21.56556	0.99661	0.96432	0.98183	0.99661	0.96352	0.98142
24	23	26.70315	27.14231	0.99618	0.95087	0.97482	0.99618	0.94916	0.97392	21.25907	21.49301	0.99661	0.96564	0.98252	0.99661	0.96481	0.98209
24	24	26.70315	26.99396	0.99618	0.95311	0.97599	0.99618	0.95134	0.97506	21.25907	21.41732	0.99661	0.96696	0.98320	0.99661	0.96608	0.98275
24	25	26.70315	26.84076	0.99618	0.95532	0.97715	0.99618	0.95347	0.97618	21.25907	21.33825	0.99661	0.96825	0.98387	0.99661	0.96734	0.98340
24	26	26.70315	26.68259	0.99618	0.95747	0.97828	0.99618	0.95555	0.97727	21.25907	21.25569	0.99661	0.96954	0.98453	0.99661	0.96857	0.98404
24	27	26.70315	26.51948	0.99618	0.95958	0.97937	0.99618	0.95758	0.97833	21.25907	21.16962	0.99661	0.97080	0.98518	0.99661	0.96979	0.98466
24	28	26.70315	26.35108	0.99618	0.96162	0.98043	0.99618	0.95956	0.97936	21.25907	21.07976	0.99661	0.97203	0.98582	0.99661	0.97098	0.98528
24	29	26.70315	26.17769	0.99618	0.96360	0.98146	0.99618	0.96147	0.98036	21.25907	20.98629	0.99661	0.97324	0.98644	0.99661	0.97215	0.98588
24	30	26.70315	25.99881	0.99618	0.96552	0.98246	0.99618	0.96332	0.98132	21.25907	20.88878	0.99661	0.97442	0.98704	0.99661	0.97328	0.98646
24	31	26.70315	25.81445	0.99618	0.96737	0.98341	0.99618	0.96510	0.98224	21.25907	20.78720	0.99661	0.97557	0.98763	0.99661	0.97439	0.98703
24	32	26.70315	25.62410	0.99618	0.96914	0.98433	0.99618	0.96682	0.98313	21.25907	20.68113	0.99661	0.97668	0.98820	0.99661	0.97546	0.98758
24	33	26.70315	25.42805	0.99618	0.97085	0.98521	0.99618	0.96847	0.98398	21.25907	20.57072	0.99661	0.97776	0.98875	0.99661	0.97649	0.98811
24	34	26.70315	25.22578	0.99618	0.97248	0.98605	0.99618	0.97004	0.98479	21.25907	20.45552	0.99661	0.97880	0.98929	0.99661	0.97749	0.98862
24	35	26.70315	25.01713	0.99618	0.97404	0.98685	0.99618	0.97155	0.98557	21.25907	20.33536	0.99661	0.97981	0.98980	0.99661	0.97846	0.98911
24	36	26.70315	24.80193	0.99618	0.97552	0.98761	0.99618	0.97299	0.98631	21.25907	20.21002	0.99661	0.98078	0.99030	0.99661	0.97939	0.98959
24	37	26.70315	24.57973	0.99618	0.97694	0.98833	0.99618	0.97435	0.98701	21.25907	20.07911	0.99661	0.98171	0.99077	0.99661	0.98028	0.99004
24	38	26.70315	24.35058	0.99618	0.97828	0.98902	0.99618	0.97566	0.98768	21.25907	19.94257	0.99661	0.98261	0.99123	0.99661	0.98113	0.99048
24	39	26.70315	24.11373	0.99618	0.97956	0.98967	0.99618	0.97689	0.98831	21.25907	19.79973	0.99661	0.98347	0.99167	0.99661	0.98195	0.99089
24	40	26.70315	23.86918	0.99618	0.98077	0.99029	0.99618	0.97806	0.98891	21.25907	19.65053	0.99661	0.98429	0.99209	0.99661	0.98274	0.99129
24	41	26.70315	23.61736	0.99618	0.98192	0.99088	0.99618	0.97918	0.98948	21.25907	19.49521	0.99661	0.98508	0.99249	0.99661	0.98349	0.99168
24	42	26.70315	23.35816	0.99618	0.98300	0.99143	0.99618	0.98023	0.99002	21.25907	19.33362	0.99661	0.98584	0.99287	0.99661	0.98421	0.99204
24	43	26.70315	23.09102	0.99618	0.98402	0.99195	0.99618	0.98122	0.99052	21.25907	19.16523	0.99661	0.98656	0.99324	0.99661	0.98489	0.99239
24	44	26.70315	22.81604	0.99618	0.98499	0.99244	0.99618	0.98217	0.99100	21.25907	18.99000	0.99661	0.98725	0.99359	0.99661	0.98555	0.99272
24	45	26.70315	22.53309	0.99618	0.98591	0.99290	0.99618	0.98306	0.99146	21.25907	18.80775	0.99661	0.98791	0.99392	0.99661	0.98617	0.99304
24	46	26.70315	22.24198	0.99618	0.98677	0.99334	0.99618	0.98390	0.99189	21.25907	18.61823	0.99661	0.98854	0.99424	0.99661	0.98677	0.99334
24	47	26.70315	21.94239	0.99618	0.98758	0.99375	0.99618	0.98470	0.99229	21.25907	18.42106	0.99661	0.98915	0.99454	0.99661	0.98734	0.99363
24	48	26.70315	21.63441	0.99618	0.98835	0.99414	0.99618	0.98545	0.99267	21.25907	18.21621	0.99661	0.98972	0.99483	0.99661	0.98788	0.99390
24	49	26.70315	21.31800	0.99618	0.98907	0.99451	0.99618	0.98616	0.99303	21.25907	18.00355	0.99661	0.99027	0.99511	0.99661	0.98840	0.99416
24	50	26.70315	20.99328	0.99618	0.98976	0.99485	0.99618	0.98684	0.99337	21.25907	17.78305	0.99661	0.99079	0.99538	0.99661	0.98889	0.99441
24	51	26.70315	20.66027	0.99618	0.99040	0.99518	0.99618	0.98747	0.99370	21.25907	17.55462	0.99661	0.99129	0.99563	0.99661	0.98936	0.99465
24	52	26.70315	20.31936	0.99618	0.99101	0.99548	0.99618	0.98807	0.99400	21.25907	17.31849	0.99661	0.99177	0.99587	0.99661	0.98981	0.99488
24	53	26.70315	19.97064	0.99618	0.99158	0.99577	0.99618	0.98864	0.99429	21.25907	17.07460	0.99661	0.99222	0.99610	0.99661	0.99024	0.99510
24	54	26.70315	19.61420	0.99618	0.99212	0.99604	0.99618	0.98918	0.99456	21.25907	16.82295	0.99661	0.99266	0.99631	0.99661	0.99065	0.99530
24	55	26.70315	19.25050	0.99618	0.99262	0.99630	0.99618	0.98969	0.99482	21.25907	16.56379	0.99661	0.99307	0.99652	0.99661	0.99104	0.99550
24	56	26.70315	18.87994	0.99618	0.99310	0.99654	0.99618	0.99018	0.99506	21.25907	16.29737	0.99661	0.99346	0.99672	0.99661	0.99142	0.99569
24	57	26.70315	18.50268	0.99618	0.99355	0.99677	0.99618	0.99063	0.99529	21.25907	16.02371	0.99661	0.99384	0.99691	0.99661	0.99177	0.99587
24	58	26.70315	18.11889	0.99618	0.99398	0.99698	0.99618	0.99107	0.99551	21.25907	15.74286	0.99661	0.99419	0.99709	0.99661	0.99211	0.99604
24	59	26.70315	17.72878	0.99618	0.99438	0.99718	0.99618	0.99148	0.99572	21.25907	15.45489	0.99661	0.99454	0.99726	0.99661	0.99244	0.99621
24	60	26.70315	17.33235	0.99618	0.99475	0.99737	0.99618	0.99187	0.99592	21.25907	15.15969	0.99661	0.99486	0.99742	0.99661	0.99276	0.99636

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
24	61	26.70315	16.92988	0.99618	0.99511	0.99755	0.99618	0.99224	0.99611	21.25907	14.85740	0.99661	0.99517	0.99758	0.99661	0.99306	0.99652
24	62	26.70315	16.52117	0.99618	0.99544	0.99772	0.99618	0.99260	0.99629	21.25907	14.54774	0.99661	0.99547	0.99773	0.99661	0.99334	0.99666
24	63	26.70315	16.10627	0.99618	0.99576	0.99787	0.99618	0.99294	0.99646	21.25907	14.23062	0.99661	0.99575	0.99787	0.99661	0.99362	0.99680
24	64	26.70315	15.68510	0.99618	0.99606	0.99802	0.99618	0.99326	0.99662	21.25907	13.90587	0.99661	0.99602	0.99801	0.99661	0.99389	0.99693
24	65	26.70315	15.25783	0.99618	0.99634	0.99817	0.99618	0.99357	0.99677	21.25907	13.57353	0.99661	0.99628	0.99813	0.99661	0.99414	0.99706
24	66	26.70315	14.82463	0.99618	0.99660	0.99830	0.99618	0.99386	0.99692	21.25907	13.23363	0.99661	0.99652	0.99826	0.99661	0.99439	0.99719
24	67	26.70315	14.38548	0.99618	0.99685	0.99843	0.99618	0.99414	0.99706	21.25907	12.88602	0.99661	0.99676	0.99838	0.99661	0.99463	0.99731
24	68	26.70315	13.94087	0.99618	0.99709	0.99854	0.99618	0.99441	0.99720	21.25907	12.53103	0.99661	0.99698	0.99849	0.99661	0.99486	0.99742
24	69	26.70315	13.49126	0.99618	0.99732	0.99866	0.99618	0.99467	0.99733	21.25907	12.16898	0.99661	0.99719	0.99859	0.99661	0.99508	0.99753
24	70	26.70315	13.03722	0.99618	0.99753	0.99876	0.99618	0.99492	0.99745	21.25907	11.80026	0.99661	0.99740	0.99870	0.99661	0.99530	0.99764
24	71	26.70315	12.57941	0.99618	0.99773	0.99886	0.99618	0.99516	0.99757	21.25907	11.42537	0.99661	0.99759	0.99879	0.99661	0.99550	0.99775
24	72	26.70315	12.11856	0.99618	0.99791	0.99896	0.99618	0.99539	0.99769	21.25907	11.04490	0.99661	0.99777	0.99889	0.99661	0.99571	0.99785
24	73	26.70315	11.65555	0.99618	0.99809	0.99904	0.99618	0.99561	0.99780	21.25907	10.65955	0.99661	0.99795	0.99897	0.99661	0.99590	0.99795
24	74	26.70315	11.19139	0.99618	0.99825	0.99913	0.99618	0.99582	0.99791	21.25907	10.27021	0.99661	0.99811	0.99906	0.99661	0.99609	0.99804
24	75	26.70315	10.72709	0.99618	0.99841	0.99920	0.99618	0.99603	0.99801	21.25907	9.87774	0.99661	0.99827	0.99913	0.99661	0.99627	0.99813
24	76	26.70315	10.26405	0.99618	0.99855	0.99928	0.99618	0.99623	0.99811	21.25907	9.48337	0.99661	0.99842	0.99921	0.99661	0.99645	0.99822
24	77	26.70315	9.80349	0.99618	0.99869	0.99934	0.99618	0.99642	0.99821	21.25907	9.08824	0.99661	0.99856	0.99928	0.99661	0.99662	0.99831
24	78	26.70315	9.34666	0.99618	0.99881	0.99941	0.99618	0.99660	0.99830	21.25907	8.69350	0.99661	0.99869	0.99934	0.99661	0.99678	0.99839
24	79	26.70315	8.89505	0.99618	0.99893	0.99946	0.99618	0.99678	0.99839	21.25907	8.30053	0.99661	0.99881	0.99940	0.99661	0.99694	0.99847
24	80	26.70315	8.44994	0.99618	0.99903	0.99952	0.99618	0.99695	0.99847	21.25907	7.91061	0.99661	0.99892	0.99946	0.99661	0.99710	0.99855
24	81	26.70315	8.01269	0.99618	0.99913	0.99957	0.99618	0.99711	0.99855	21.25907	7.52504	0.99661	0.99903	0.99951	0.99661	0.99725	0.99862
24	82	26.70315	7.58462	0.99618	0.99922	0.99961	0.99618	0.99727	0.99863	21.25907	7.14517	0.99661	0.99912	0.99956	0.99661	0.99739	0.99869
24	83	26.70315	7.16676	0.99618	0.99931	0.99965	0.99618	0.99742	0.99871	21.25907	6.77205	0.99661	0.99921	0.99961	0.99661	0.99753	0.99876
24	84	26.70315	6.76024	0.99618	0.99938	0.99969	0.99618	0.99756	0.99878	21.25907	6.40687	0.99661	0.99930	0.99965	0.99661	0.99767	0.99883
24	85	26.70315	6.36619	0.99618	0.99945	0.99973	0.99618	0.99770	0.99885	21.25907	6.05083	0.99661	0.99937	0.99969	0.99661	0.99780	0.99890
24	86	26.70315	5.98597	0.99618	0.99951	0.99976	0.99618	0.99783	0.99892	21.25907	5.70535	0.99661	0.99944	0.99972	0.99661	0.99792	0.99896
24	87	26.70315	5.62066	0.99618	0.99957	0.99979	0.99618	0.99796	0.99898	21.25907	5.37164	0.99661	0.99950	0.99975	0.99661	0.99804	0.99902
24	88	26.70315	5.27144	0.99618	0.99962	0.99981	0.99618	0.99808	0.99904	21.25907	5.05099	0.99661	0.99956	0.99978	0.99661	0.99815	0.99907
24	89	26.70315	4.93962	0.99618	0.99967	0.99983	0.99618	0.99819	0.99910	21.25907	4.74485	0.99661	0.99961	0.99981	0.99661	0.99826	0.99913
24	90	26.70315	4.62687	0.99618	0.99971	0.99985	0.99618	0.99830	0.99915	21.25907	4.45503	0.99661	0.99966	0.99983	0.99661	0.99836	0.99918
24	91	26.70315	4.33500	0.99618	0.99974	0.99987	0.99618	0.99840	0.99920	21.25907	4.18350	0.99661	0.99970	0.99985	0.99661	0.99845	0.99923
24	92	26.70315	4.06328	0.99618	0.99977	0.99989	0.99618	0.99850	0.99925	21.25907	3.92982	0.99661	0.99973	0.99987	0.99661	0.99854	0.99927
24	93	26.70315	3.80970	0.99618	0.99980	0.99990	0.99618	0.99859	0.99929	21.25907	3.69224	0.99661	0.99976	0.99988	0.99661	0.99863	0.99931
24	94	26.70315	3.57122	0.99618	0.99982	0.99991	0.99618	0.99868	0.99934	21.25907	3.46804	0.99661	0.99979	0.99990	0.99661	0.99871	0.99936
24	95	26.70315	3.34496	0.99618	0.99984	0.99992	0.99618	0.99876	0.99938	21.25907	3.25454	0.99661	0.99982	0.99991	0.99661	0.99879	0.99940
24	96	26.70315	3.12856	0.99618	0.99986	0.99993	0.99618	0.99884	0.99942	21.25907	3.04956	0.99661	0.99984	0.99992	0.99661	0.99887	0.99943
24	97	26.70315	2.92468	0.99618	0.99988	0.99994	0.99618	0.99891	0.99946	21.25907	2.85578	0.99661	0.99986	0.99993	0.99661	0.99894	0.99947
24	98	26.70315	2.73317	0.99618	0.99990	0.99995	0.99618	0.99898	0.99949	21.25907	2.67315	0.99661	0.99987	0.99994	0.99661	0.99900	0.99950
24	99	26.70315	2.55407	0.99618	0.99991	0.99995	0.99618	0.99904	0.99952	21.25907	2.50182	0.99661	0.99989	0.99995	0.99661	0.99907	0.99953
24	100	26.70315	2.38797	0.99618	0.99992	0.99996	0.99618	0.99910	0.99955	21.25907	2.34248	0.99661	0.99990	0.99995	0.99661	0.99912	0.99956

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
24	101	26.70315	2.23536	0.99618	0.99993	0.99996	0.99618	0.99916	0.99958	21.25907	2.19569	0.99661	0.99992	0.99996	0.99661	0.99918	0.99959
24	102	26.70315	2.09662	0.99618	0.99994	0.99997	0.99618	0.99921	0.99961	21.25907	2.06193	0.99661	0.99993	0.99996	0.99661	0.99923	0.99961
24	103	26.70315	1.97081	0.99618	0.99995	0.99997	0.99618	0.99926	0.99963	21.25907	1.94039	0.99661	0.99993	0.99997	0.99661	0.99927	0.99964
24	104	26.70315	1.85678	0.99618	0.99995	0.99998	0.99618	0.99930	0.99965	21.25907	1.82999	0.99661	0.99994	0.99997	0.99661	0.99931	0.99966
24	105	26.70315	1.75419	0.99618	0.99996	0.99998	0.99618	0.99934	0.99967	21.25907	1.73050	0.99661	0.99995	0.99997	0.99661	0.99935	0.99968
24	106	26.70315	1.66193	0.99618	0.99996	0.99998	0.99618	0.99938	0.99969	21.25907	1.64086	0.99661	0.99995	0.99998	0.99661	0.99939	0.99969
24	107	26.70315	1.57966	0.99618	0.99996	0.99998	0.99618	0.99941	0.99970	21.25907	1.56078	0.99661	0.99996	0.99998	0.99661	0.99942	0.99971
24	108	26.70315	1.50704	0.99618	0.99997	0.99998	0.99618	0.99943	0.99972	21.25907	1.48999	0.99661	0.99996	0.99998	0.99661	0.99944	0.99972
24	109	26.70315	1.44400	0.99618	0.99997	0.99999	0.99618	0.99946	0.99973	21.25907	1.42842	0.99661	0.99996	0.99998	0.99661	0.99947	0.99973
24	110	26.70315	1.39223	0.99618	0.99997	0.99999	0.99618	0.99947	0.99974	21.25907	1.37777	0.99661	0.99997	0.99998	0.99661	0.99948	0.99974
25	1	26.54374	29.44822	0.99603	0.89706	0.94574	0.99603	0.89657	0.94546	21.17565	22.54525	0.99648	0.93579	0.96683	0.99648	0.93556	0.96671
25	2	26.54374	29.37817	0.99603	0.89892	0.94677	0.99603	0.89841	0.94649	21.17565	22.51839	0.99648	0.93673	0.96733	0.99648	0.93648	0.96720
25	3	26.54374	29.30399	0.99603	0.90084	0.94784	0.99603	0.90030	0.94753	21.17565	22.48894	0.99648	0.93770	0.96785	0.99648	0.93744	0.96771
25	4	26.54374	29.22650	0.99603	0.90282	0.94893	0.99603	0.90223	0.94861	21.17565	22.45752	0.99648	0.93870	0.96838	0.99648	0.93843	0.96824
25	5	26.54374	29.14631	0.99603	0.90484	0.95004	0.99603	0.90422	0.94970	21.17565	22.42458	0.99648	0.93974	0.96893	0.99648	0.93945	0.96878
25	6	26.54374	29.06332	0.99603	0.90691	0.95118	0.99603	0.90625	0.95082	21.17565	22.39007	0.99648	0.94081	0.96950	0.99648	0.94050	0.96934
25	7	26.54374	28.97770	0.99603	0.90902	0.95234	0.99603	0.90832	0.95196	21.17565	22.35408	0.99648	0.94191	0.97009	0.99648	0.94158	0.96991
25	8	26.54374	28.88901	0.99603	0.91119	0.95353	0.99603	0.91044	0.95312	21.17565	22.31631	0.99648	0.94305	0.97069	0.99648	0.94269	0.97050
25	9	26.54374	28.79700	0.99603	0.91339	0.95474	0.99603	0.91260	0.95430	21.17565	22.27655	0.99648	0.94421	0.97131	0.99648	0.94384	0.97111
25	10	26.54374	28.70168	0.99603	0.91565	0.95597	0.99603	0.91480	0.95550	21.17565	22.23481	0.99648	0.94541	0.97194	0.99648	0.94501	0.97173
25	11	26.54374	28.60341	0.99603	0.91794	0.95721	0.99603	0.91704	0.95672	21.17565	22.19134	0.99648	0.94664	0.97259	0.99648	0.94621	0.97236
25	12	26.54374	28.50171	0.99603	0.92026	0.95848	0.99603	0.91930	0.95796	21.17565	22.14578	0.99648	0.94789	0.97325	0.99648	0.94743	0.97301
25	13	26.54374	28.39619	0.99603	0.92262	0.95975	0.99603	0.92160	0.95920	21.17565	22.09783	0.99648	0.94917	0.97392	0.99648	0.94869	0.97367
25	14	26.54374	28.28717	0.99603	0.92501	0.96104	0.99603	0.92393	0.96046	21.17565	22.04770	0.99648	0.95048	0.97461	0.99648	0.94996	0.97434
25	15	26.54374	28.17456	0.99603	0.92742	0.96235	0.99603	0.92627	0.96173	21.17565	21.99534	0.99648	0.95181	0.97531	0.99648	0.95126	0.97502
25	16	26.54374	28.05854	0.99603	0.92986	0.96365	0.99603	0.92864	0.96300	21.17565	21.94087	0.99648	0.95316	0.97602	0.99648	0.95257	0.97571
25	17	26.54374	27.93921	0.99603	0.93230	0.96496	0.99603	0.93101	0.96427	21.17565	21.88436	0.99648	0.95452	0.97673	0.99648	0.95390	0.97641
25	18	26.54374	27.81632	0.99603	0.93475	0.96628	0.99603	0.93339	0.96555	21.17565	21.82561	0.99648	0.95590	0.97745	0.99648	0.95524	0.97711
25	19	26.54374	27.68998	0.99603	0.93721	0.96759	0.99603	0.93577	0.96682	21.17565	21.76469	0.99648	0.95729	0.97818	0.99648	0.95659	0.97781
25	20	26.54374	27.55961	0.99603	0.93966	0.96889	0.99603	0.93815	0.96809	21.17565	21.70115	0.99648	0.95869	0.97891	0.99648	0.95795	0.97852
25	21	26.54374	27.42496	0.99603	0.94210	0.97018	0.99603	0.94051	0.96934	21.17565	21.63477	0.99648	0.96009	0.97964	0.99648	0.95931	0.97923
25	22	26.54374	27.28607	0.99603	0.94452	0.97147	0.99603	0.94286	0.97059	21.17565	21.56556	0.99648	0.96149	0.98037	0.99648	0.96067	0.97994
25	23	26.54374	27.14231	0.99603	0.94692	0.97273	0.99603	0.94518	0.97182	21.17565	21.49301	0.99648	0.96288	0.98109	0.99648	0.96202	0.98064
25	24	26.54374	26.99396	0.99603	0.94928	0.97398	0.99603	0.94746	0.97302	21.17565	21.41732	0.99648	0.96427	0.98181	0.99648	0.96337	0.98134
25	25	26.54374	26.84076	0.99603	0.95161	0.97521	0.99603	0.94971	0.97421	21.17565	21.33825	0.99648	0.96565	0.98253	0.99648	0.96470	0.98203
25	26	26.54374	26.68259	0.99603	0.95390	0.97641	0.99603	0.95192	0.97537	21.17565	21.25569	0.99648	0.96701	0.98323	0.99648	0.96602	0.98271
25	27	26.54374	26.51948	0.99603	0.95613	0.97758	0.99603	0.95408	0.97650	21.17565	21.16962	0.99648	0.96836	0.98392	0.99648	0.96731	0.98339
25	28	26.54374	26.35108	0.99603	0.95832	0.97871	0.99603	0.95618	0.97760	21.17565	21.07976	0.99648	0.96968	0.98461	0.99648	0.96859	0.98404
25	29	26.54374	26.17769	0.99603	0.96044	0.97982	0.99603	0.95823	0.97867	21.17565	20.98629	0.99648	0.97098	0.98527	0.99648	0.96984	0.98469
25	30	26.54374	25.99881	0.99603	0.96249	0.98089	0.99603	0.96022	0.97970	21.17565	20.88878	0.99648	0.97224	0.98593	0.99648	0.97106	0.98532

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
25	31	26.54374	25.81445	0.99603	0.96448	0.98192	0.99603	0.96213	0.98070	21.17565	20.78720	0.99648	0.97348	0.98656	0.99648	0.97225	0.98593
25	32	26.54374	25.62410	0.99603	0.96640	0.98291	0.99603	0.96398	0.98166	21.17565	20.68113	0.99648	0.97468	0.98718	0.99648	0.97340	0.98652
25	33	26.54374	25.42805	0.99603	0.96824	0.98387	0.99603	0.96576	0.98258	21.17565	20.57072	0.99648	0.97585	0.98778	0.99648	0.97453	0.98710
25	34	26.54374	25.22578	0.99603	0.97001	0.98478	0.99603	0.96747	0.98347	21.17565	20.45552	0.99648	0.97698	0.98836	0.99648	0.97561	0.98766
25	35	26.54374	25.01713	0.99603	0.97171	0.98565	0.99603	0.96911	0.98431	21.17565	20.33536	0.99648	0.97808	0.98892	0.99648	0.97666	0.98819
25	36	26.54374	24.80193	0.99603	0.97333	0.98648	0.99603	0.97067	0.98512	21.17565	20.21002	0.99648	0.97913	0.98946	0.99648	0.97767	0.98871
25	37	26.54374	24.57973	0.99603	0.97487	0.98728	0.99603	0.97216	0.98588	21.17565	20.07911	0.99648	0.98015	0.98998	0.99648	0.97864	0.98921
25	38	26.54374	24.35058	0.99603	0.97634	0.98803	0.99603	0.97358	0.98661	21.17565	19.94257	0.99648	0.98113	0.99047	0.99648	0.97958	0.98968
25	39	26.54374	24.11373	0.99603	0.97774	0.98874	0.99603	0.97493	0.98731	21.17565	19.79973	0.99648	0.98207	0.99095	0.99648	0.98047	0.99014
25	40	26.54374	23.86918	0.99603	0.97906	0.98942	0.99603	0.97622	0.98797	21.17565	19.65053	0.99648	0.98297	0.99141	0.99648	0.98133	0.99058
25	41	26.54374	23.61736	0.99603	0.98032	0.99006	0.99603	0.97743	0.98859	21.17565	19.49521	0.99648	0.98384	0.99185	0.99648	0.98216	0.99100
25	42	26.54374	23.35816	0.99603	0.98151	0.99067	0.99603	0.97859	0.98918	21.17565	19.33362	0.99648	0.98467	0.99227	0.99648	0.98294	0.99140
25	43	26.54374	23.09102	0.99603	0.98263	0.99124	0.99603	0.97968	0.98974	21.17565	19.16523	0.99648	0.98546	0.99268	0.99648	0.98370	0.99178
25	44	26.54374	22.81604	0.99603	0.98369	0.99178	0.99603	0.98072	0.99026	21.17565	18.99000	0.99648	0.98622	0.99306	0.99648	0.98441	0.99215
25	45	26.54374	22.53309	0.99603	0.98470	0.99229	0.99603	0.98169	0.99076	21.17565	18.80775	0.99648	0.98694	0.99343	0.99648	0.98510	0.99249
25	46	26.54374	22.24198	0.99603	0.98565	0.99277	0.99603	0.98262	0.99123	21.17565	18.61823	0.99648	0.98763	0.99378	0.99648	0.98575	0.99283
25	47	26.54374	21.94239	0.99603	0.98654	0.99322	0.99603	0.98350	0.99168	21.17565	18.42106	0.99648	0.98829	0.99411	0.99648	0.98638	0.99314
25	48	26.54374	21.63441	0.99603	0.98738	0.99365	0.99603	0.98432	0.99210	21.17565	18.21621	0.99648	0.98892	0.99443	0.99648	0.98698	0.99344
25	49	26.54374	21.31800	0.99603	0.98818	0.99405	0.99603	0.98511	0.99250	21.17565	18.00355	0.99648	0.98952	0.99473	0.99648	0.98754	0.99373
25	50	26.54374	20.99328	0.99603	0.98893	0.99443	0.99603	0.98584	0.99287	21.17565	17.78305	0.99648	0.99009	0.99502	0.99648	0.98809	0.99401
25	51	26.54374	20.66027	0.99603	0.98963	0.99479	0.99603	0.98654	0.99323	21.17565	17.55462	0.99648	0.99064	0.99530	0.99648	0.98860	0.99427
25	52	26.54374	20.31936	0.99603	0.99030	0.99513	0.99603	0.98720	0.99356	21.17565	17.31849	0.99648	0.99116	0.99556	0.99648	0.98910	0.99452
25	53	26.54374	19.97064	0.99603	0.99093	0.99544	0.99603	0.98783	0.99388	21.17565	17.07460	0.99648	0.99166	0.99581	0.99648	0.98957	0.99476
25	54	26.54374	19.61420	0.99603	0.99152	0.99574	0.99603	0.98842	0.99418	21.17565	16.82295	0.99648	0.99213	0.99605	0.99648	0.99001	0.99498
25	55	26.54374	19.25050	0.99603	0.99207	0.99602	0.99603	0.98898	0.99446	21.17565	16.56379	0.99648	0.99258	0.99628	0.99648	0.99044	0.99520
25	56	26.54374	18.87994	0.99603	0.99259	0.99628	0.99603	0.98951	0.99473	21.17565	16.29737	0.99648	0.99301	0.99649	0.99648	0.99085	0.99540
25	57	26.54374	18.50268	0.99603	0.99308	0.99653	0.99603	0.99001	0.99498	21.17565	16.02371	0.99648	0.99342	0.99670	0.99648	0.99124	0.99560
25	58	26.54374	18.11889	0.99603	0.99355	0.99676	0.99603	0.99048	0.99522	21.17565	15.74286	0.99648	0.99381	0.99689	0.99648	0.99162	0.99579
25	59	26.54374	17.72878	0.99603	0.99398	0.99698	0.99603	0.99093	0.99545	21.17565	15.45489	0.99648	0.99418	0.99708	0.99648	0.99197	0.99597
25	60	26.54374	17.33235	0.99603	0.99439	0.99719	0.99603	0.99136	0.99566	21.17565	15.15969	0.99648	0.99453	0.99726	0.99648	0.99231	0.99614
25	61	26.54374	16.92988	0.99603	0.99478	0.99738	0.99603	0.99177	0.99587	21.17565	14.85740	0.99648	0.99486	0.99742	0.99648	0.99264	0.99631
25	62	26.54374	16.52117	0.99603	0.99514	0.99756	0.99603	0.99215	0.99606	21.17565	14.54774	0.99648	0.99518	0.99759	0.99648	0.99295	0.99646
25	63	26.54374	16.10627	0.99603	0.99548	0.99774	0.99603	0.99252	0.99625	21.17565	14.23062	0.99648	0.99549	0.99774	0.99648	0.99325	0.99662
25	64	26.54374	15.68510	0.99603	0.99580	0.99790	0.99603	0.99287	0.99642	21.17565	13.90587	0.99648	0.99578	0.99788	0.99648	0.99354	0.99676
25	65	26.54374	15.25783	0.99603	0.99611	0.99805	0.99603	0.99320	0.99659	21.17565	13.57353	0.99648	0.99605	0.99802	0.99648	0.99382	0.99690
25	66	26.54374	14.82463	0.99603	0.99639	0.99819	0.99603	0.99352	0.99675	21.17565	13.23363	0.99648	0.99632	0.99816	0.99648	0.99409	0.99703
25	67	26.54374	14.38548	0.99603	0.99666	0.99833	0.99603	0.99382	0.99690	21.17565	12.88602	0.99648	0.99657	0.99828	0.99648	0.99434	0.99716
25	68	26.54374	13.94087	0.99603	0.99692	0.99846	0.99603	0.99411	0.99705	21.17565	12.53103	0.99648	0.99681	0.99840	0.99648	0.99459	0.99729
25	69	26.54374	13.49126	0.99603	0.99716	0.99858	0.99603	0.99439	0.99719	21.17565	12.16898	0.99648	0.99704	0.99852	0.99648	0.99483	0.99741
25	70	26.54374	13.03722	0.99603	0.99738	0.99869	0.99603	0.99466	0.99732	21.17565	11.80026	0.99648	0.99725	0.99862	0.99648	0.99506	0.99752

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
25	71	26.54374	12.57941	0.99603	0.99760	0.99880	0.99603	0.99491	0.99745	21.17565	11.42537	0.99648	0.99746	0.99873	0.99648	0.99528	0.99763
25	72	26.54374	12.11856	0.99603	0.99779	0.99890	0.99603	0.99516	0.99757	21.17565	11.04490	0.99648	0.99766	0.99883	0.99648	0.99549	0.99774
25	73	26.54374	11.65555	0.99603	0.99798	0.99899	0.99603	0.99540	0.99769	21.17565	10.65955	0.99648	0.99784	0.99892	0.99648	0.99570	0.99785
25	74	26.54374	11.19139	0.99603	0.99816	0.99908	0.99603	0.99562	0.99781	21.17565	10.27021	0.99648	0.99802	0.99901	0.99648	0.99590	0.99795
25	75	26.54374	10.72709	0.99603	0.99832	0.99916	0.99603	0.99584	0.99792	21.17565	9.87774	0.99648	0.99818	0.99909	0.99648	0.99609	0.99804
25	76	26.54374	10.26405	0.99603	0.99847	0.99924	0.99603	0.99605	0.99802	21.17565	9.48337	0.99648	0.99834	0.99917	0.99648	0.99628	0.99814
25	77	26.54374	9.80349	0.99603	0.99862	0.99931	0.99603	0.99625	0.99812	21.17565	9.08824	0.99648	0.99848	0.99924	0.99648	0.99646	0.99823
25	78	26.54374	9.34666	0.99603	0.99875	0.99937	0.99603	0.99644	0.99822	21.17565	8.69350	0.99648	0.99862	0.99931	0.99648	0.99664	0.99832
25	79	26.54374	8.89505	0.99603	0.99887	0.99944	0.99603	0.99663	0.99831	21.17565	8.30053	0.99648	0.99875	0.99937	0.99648	0.99681	0.99840
25	80	26.54374	8.44994	0.99603	0.99899	0.99949	0.99603	0.99681	0.99840	21.17565	7.91061	0.99648	0.99887	0.99943	0.99648	0.99697	0.99848
25	81	26.54374	8.01269	0.99603	0.99909	0.99954	0.99603	0.99698	0.99849	21.17565	7.52504	0.99648	0.99898	0.99949	0.99648	0.99713	0.99856
25	82	26.54374	7.58462	0.99603	0.99919	0.99959	0.99603	0.99715	0.99857	21.17565	7.14517	0.99648	0.99908	0.99954	0.99648	0.99728	0.99864
25	83	26.54374	7.16676	0.99603	0.99927	0.99964	0.99603	0.99730	0.99865	21.17565	6.77205	0.99648	0.99918	0.99959	0.99648	0.99742	0.99871
25	84	26.54374	6.76024	0.99603	0.99935	0.99968	0.99603	0.99746	0.99873	21.17565	6.40687	0.99648	0.99926	0.99963	0.99648	0.99756	0.99878
25	85	26.54374	6.36619	0.99603	0.99942	0.99971	0.99603	0.99760	0.99880	21.17565	6.05083	0.99648	0.99934	0.99967	0.99648	0.99770	0.99885
25	86	26.54374	5.98597	0.99603	0.99949	0.99975	0.99603	0.99774	0.99887	21.17565	5.70535	0.99648	0.99942	0.99971	0.99648	0.99783	0.99891
25	87	26.54374	5.62066	0.99603	0.99955	0.99977	0.99603	0.99787	0.99893	21.17565	5.37164	0.99648	0.99948	0.99974	0.99648	0.99795	0.99897
25	88	26.54374	5.27144	0.99603	0.99960	0.99980	0.99603	0.99800	0.99900	21.17565	5.05099	0.99648	0.99954	0.99977	0.99648	0.99807	0.99903
25	89	26.54374	4.93962	0.99603	0.99965	0.99982	0.99603	0.99812	0.99906	21.17565	4.74485	0.99648	0.99959	0.99980	0.99648	0.99818	0.99909
25	90	26.54374	4.62687	0.99603	0.99969	0.99985	0.99603	0.99823	0.99911	21.17565	4.45503	0.99648	0.99964	0.99982	0.99648	0.99829	0.99914
25	91	26.54374	4.33500	0.99603	0.99973	0.99986	0.99603	0.99833	0.99917	21.17565	4.18350	0.99648	0.99968	0.99984	0.99648	0.99839	0.99919
25	92	26.54374	4.06328	0.99603	0.99976	0.99988	0.99603	0.99844	0.99922	21.17565	3.92982	0.99648	0.99972	0.99986	0.99648	0.99848	0.99924
25	93	26.54374	3.80970	0.99603	0.99979	0.99989	0.99603	0.99853	0.99926	21.17565	3.69224	0.99648	0.99975	0.99988	0.99648	0.99857	0.99929
25	94	26.54374	3.57122	0.99603	0.99981	0.99991	0.99603	0.99862	0.99931	21.17565	3.46804	0.99648	0.99978	0.99989	0.99648	0.99866	0.99933
25	95	26.54374	3.34496	0.99603	0.99984	0.99992	0.99603	0.99871	0.99935	21.17565	3.25454	0.99648	0.99981	0.99990	0.99648	0.99874	0.99937
25	96	26.54374	3.12856	0.99603	0.99986	0.99993	0.99603	0.99879	0.99939	21.17565	3.04956	0.99648	0.99983	0.99992	0.99648	0.99882	0.99941
25	97	26.54374	2.92468	0.99603	0.99988	0.99994	0.99603	0.99887	0.99943	21.17565	2.85578	0.99648	0.99985	0.99993	0.99648	0.99889	0.99945
25	98	26.54374	2.73317	0.99603	0.99989	0.99995	0.99603	0.99894	0.99947	21.17565	2.67315	0.99648	0.99987	0.99993	0.99648	0.99896	0.99948
25	99	26.54374	2.55407	0.99603	0.99990	0.99995	0.99603	0.99901	0.99950	21.17565	2.50182	0.99648	0.99989	0.99994	0.99648	0.99903	0.99951
25	100	26.54374	2.38797	0.99603	0.99992	0.99996	0.99603	0.99907	0.99954	21.17565	2.34248	0.99648	0.99990	0.99995	0.99648	0.99909	0.99955
25	101	26.54374	2.23536	0.99603	0.99993	0.99996	0.99603	0.99913	0.99956	21.17565	2.19569	0.99648	0.99991	0.99996	0.99648	0.99915	0.99957
25	102	26.54374	2.09662	0.99603	0.99994	0.99997	0.99603	0.99918	0.99959	21.17565	2.06193	0.99648	0.99992	0.99996	0.99648	0.99920	0.99960
25	103	26.54374	1.97081	0.99603	0.99994	0.99997	0.99603	0.99923	0.99962	21.17565	1.94039	0.99648	0.99993	0.99997	0.99648	0.99925	0.99962
25	104	26.54374	1.85678	0.99603	0.99995	0.99997	0.99603	0.99928	0.99964	21.17565	1.82999	0.99648	0.99994	0.99997	0.99648	0.99929	0.99964
25	105	26.54374	1.75419	0.99603	0.99995	0.99998	0.99603	0.99932	0.99966	21.17565	1.73050	0.99648	0.99995	0.99997	0.99648	0.99933	0.99966
25	106	26.54374	1.66193	0.99603	0.99996	0.99998	0.99603	0.99935	0.99968	21.17565	1.64086	0.99648	0.99995	0.99998	0.99648	0.99937	0.99968
25	107	26.54374	1.57966	0.99603	0.99996	0.99998	0.99603	0.99939	0.99969	21.17565	1.56078	0.99648	0.99996	0.99998	0.99648	0.99940	0.99970
25	108	26.54374	1.50704	0.99603	0.99997	0.99998	0.99603	0.99942	0.99971	21.17565	1.48999	0.99648	0.99996	0.99998	0.99648	0.99943	0.99971
25	109	26.54374	1.44400	0.99603	0.99997	0.99998	0.99603	0.99944	0.99972	21.17565	1.42842	0.99648	0.99996	0.99998	0.99648	0.99945	0.99972
25	110	26.54374	1.39223	0.99603	0.99997	0.99999	0.99603	0.99946	0.99973	21.17565	1.37777	0.99648	0.99997	0.99998	0.99648	0.99947	0.99973

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
26	1	26.37877	29.44822	0.99584	0.89170	0.94275	0.99584	0.89120	0.94247	21.08823	22.54525	0.99631	0.93207	0.96484	0.99631	0.93183	0.96471
26	2	26.37877	29.37817	0.99584	0.89357	0.94379	0.99584	0.89306	0.94351	21.08823	22.51839	0.99631	0.93301	0.96534	0.99631	0.93276	0.96521
26	3	26.37877	29.30399	0.99584	0.89550	0.94487	0.99584	0.89496	0.94457	21.08823	22.48894	0.99631	0.93399	0.96587	0.99631	0.93373	0.96573
26	4	26.37877	29.22650	0.99584	0.89749	0.94597	0.99584	0.89691	0.94565	21.08823	22.45752	0.99631	0.93500	0.96641	0.99631	0.93472	0.96626
26	5	26.37877	29.14631	0.99584	0.89952	0.94710	0.99584	0.89891	0.94676	21.08823	22.42458	0.99631	0.93605	0.96697	0.99631	0.93576	0.96681
26	6	26.37877	29.06332	0.99584	0.90161	0.94826	0.99584	0.90096	0.94790	21.08823	22.39007	0.99631	0.93714	0.96755	0.99631	0.93682	0.96738
26	7	26.37877	28.97770	0.99584	0.90375	0.94944	0.99584	0.90305	0.94906	21.08823	22.35408	0.99631	0.93826	0.96815	0.99631	0.93792	0.96797
26	8	26.37877	28.88901	0.99584	0.90594	0.95065	0.99584	0.90520	0.95024	21.08823	22.31631	0.99631	0.93941	0.96876	0.99631	0.93905	0.96857
26	9	26.37877	28.79700	0.99584	0.90818	0.95188	0.99584	0.90739	0.95144	21.08823	22.27655	0.99631	0.94060	0.96939	0.99631	0.94022	0.96919
26	10	26.37877	28.70168	0.99584	0.91046	0.95313	0.99584	0.90962	0.95267	21.08823	22.23481	0.99631	0.94182	0.97004	0.99631	0.94141	0.96982
26	11	26.37877	28.60341	0.99584	0.91279	0.95441	0.99584	0.91189	0.95391	21.08823	22.19134	0.99631	0.94307	0.97070	0.99631	0.94264	0.97047
26	12	26.37877	28.50171	0.99584	0.91516	0.95570	0.99584	0.91420	0.95518	21.08823	22.14578	0.99631	0.94436	0.97138	0.99631	0.94389	0.97114
26	13	26.37877	28.39619	0.99584	0.91757	0.95701	0.99584	0.91654	0.95646	21.08823	22.09783	0.99631	0.94567	0.97208	0.99631	0.94518	0.97182
26	14	26.37877	28.28717	0.99584	0.92001	0.95834	0.99584	0.91892	0.95775	21.08823	22.04770	0.99631	0.94701	0.97279	0.99631	0.94648	0.97251
26	15	26.37877	28.17456	0.99584	0.92248	0.95968	0.99584	0.92133	0.95905	21.08823	21.99534	0.99631	0.94838	0.97351	0.99631	0.94782	0.97321
26	16	26.37877	28.05854	0.99584	0.92498	0.96103	0.99584	0.92375	0.96036	21.08823	21.94087	0.99631	0.94977	0.97424	0.99631	0.94917	0.97392
26	17	26.37877	27.93921	0.99584	0.92750	0.96239	0.99584	0.92620	0.96168	21.08823	21.88436	0.99631	0.95119	0.97498	0.99631	0.95055	0.97465
26	18	26.37877	27.81632	0.99584	0.93003	0.96375	0.99584	0.92865	0.96301	21.08823	21.82561	0.99631	0.95261	0.97573	0.99631	0.95194	0.97538
26	19	26.37877	27.68998	0.99584	0.93257	0.96511	0.99584	0.93112	0.96433	21.08823	21.76469	0.99631	0.95406	0.97649	0.99631	0.95334	0.97611
26	20	26.37877	27.55961	0.99584	0.93511	0.96647	0.99584	0.93358	0.96565	21.08823	21.70115	0.99631	0.95551	0.97725	0.99631	0.95476	0.97685
26	21	26.37877	27.42496	0.99584	0.93765	0.96782	0.99584	0.93604	0.96696	21.08823	21.63477	0.99631	0.95698	0.97801	0.99631	0.95618	0.97760
26	22	26.37877	27.28607	0.99584	0.94017	0.96916	0.99584	0.93848	0.96827	21.08823	21.56556	0.99631	0.95844	0.97878	0.99631	0.95760	0.97834
26	23	26.37877	27.14231	0.99584	0.94269	0.97050	0.99584	0.94091	0.96956	21.08823	21.49301	0.99631	0.95991	0.97955	0.99631	0.95902	0.97908
26	24	26.37877	26.99396	0.99584	0.94517	0.97181	0.99584	0.94331	0.97083	21.08823	21.41732	0.99631	0.96137	0.98031	0.99631	0.96044	0.97982
26	25	26.37877	26.84076	0.99584	0.94763	0.97311	0.99584	0.94568	0.97208	21.08823	21.33825	0.99631	0.96283	0.98106	0.99631	0.96185	0.98055
26	26	26.37877	26.68259	0.99584	0.95004	0.97438	0.99584	0.94801	0.97331	21.08823	21.25569	0.99631	0.96428	0.98181	0.99631	0.96324	0.98128
26	27	26.37877	26.51948	0.99584	0.95241	0.97563	0.99584	0.95030	0.97452	21.08823	21.16962	0.99631	0.96570	0.98255	0.99631	0.96462	0.98199
26	28	26.37877	26.35108	0.99584	0.95473	0.97684	0.99584	0.95254	0.97569	21.08823	21.07976	0.99631	0.96711	0.98328	0.99631	0.96598	0.98270
26	29	26.37877	26.17769	0.99584	0.95700	0.97803	0.99584	0.95472	0.97684	21.08823	20.98629	0.99631	0.96850	0.98400	0.99631	0.96732	0.98339
26	30	26.37877	25.99881	0.99584	0.95920	0.97917	0.99584	0.95684	0.97794	21.08823	20.88878	0.99631	0.96986	0.98470	0.99631	0.96863	0.98406
26	31	26.37877	25.81445	0.99584	0.96133	0.98029	0.99584	0.95890	0.97902	21.08823	20.78720	0.99631	0.97119	0.98538	0.99631	0.96990	0.98472
26	32	26.37877	25.62410	0.99584	0.96340	0.98136	0.99584	0.96089	0.98005	21.08823	20.68113	0.99631	0.97249	0.98605	0.99631	0.97115	0.98536
26	33	26.37877	25.42805	0.99584	0.96539	0.98239	0.99584	0.96281	0.98105	21.08823	20.57072	0.99631	0.97375	0.98670	0.99631	0.97236	0.98599
26	34	26.37877	25.22578	0.99584	0.96730	0.98338	0.99584	0.96465	0.98201	21.08823	20.45552	0.99631	0.97497	0.98733	0.99631	0.97354	0.98659
26	35	26.37877	25.01713	0.99584	0.96914	0.98433	0.99584	0.96642	0.98293	21.08823	20.33536	0.99631	0.97616	0.98794	0.99631	0.97468	0.98718
26	36	26.37877	24.80193	0.99584	0.97090	0.98524	0.99584	0.96812	0.98380	21.08823	20.21002	0.99631	0.97731	0.98852	0.99631	0.97577	0.98774
26	37	26.37877	24.57973	0.99584	0.97258	0.98610	0.99584	0.96974	0.98464	21.08823	20.07911	0.99631	0.97842	0.98909	0.99631	0.97683	0.98828
26	38	26.37877	24.35058	0.99584	0.97418	0.98692	0.99584	0.97129	0.98544	21.08823	19.94257	0.99631	0.97949	0.98964	0.99631	0.97785	0.98880
26	39	26.37877	24.11373	0.99584	0.97571	0.98771	0.99584	0.97277	0.98620	21.08823	19.79973	0.99631	0.98051	0.99016	0.99631	0.97883	0.98930
26	40	26.37877	23.86918	0.99584	0.97716	0.98845	0.99584	0.97417	0.98692	21.08823	19.65053	0.99631	0.98150	0.99066	0.99631	0.97977	0.98978

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
26	41	26.37877	23.61736	0.99584	0.97854	0.98915	0.99584	0.97550	0.98760	21.08823	19.49521	0.99631	0.98245	0.99115	0.99631	0.98067	0.99024
26	42	26.37877	23.35816	0.99584	0.97984	0.98982	0.99584	0.97677	0.98825	21.08823	19.33362	0.99631	0.98335	0.99161	0.99631	0.98154	0.99068
26	43	26.37877	23.09102	0.99584	0.98108	0.99045	0.99584	0.97796	0.98886	21.08823	19.16523	0.99631	0.98422	0.99205	0.99631	0.98236	0.99110
26	44	26.37877	22.81604	0.99584	0.98224	0.99104	0.99584	0.97910	0.98944	21.08823	18.99000	0.99631	0.98505	0.99247	0.99631	0.98315	0.99150
26	45	26.37877	22.53309	0.99584	0.98335	0.99160	0.99584	0.98017	0.98999	21.08823	18.80775	0.99631	0.98585	0.99287	0.99631	0.98390	0.99189
26	46	26.37877	22.24198	0.99584	0.98439	0.99213	0.99584	0.98119	0.99051	21.08823	18.61823	0.99631	0.98660	0.99326	0.99631	0.98462	0.99225
26	47	26.37877	21.94239	0.99584	0.98537	0.99263	0.99584	0.98215	0.99100	21.08823	18.42106	0.99631	0.98733	0.99362	0.99631	0.98531	0.99260
26	48	26.37877	21.63441	0.99584	0.98630	0.99310	0.99584	0.98306	0.99146	21.08823	18.21621	0.99631	0.98802	0.99397	0.99631	0.98596	0.99293
26	49	26.37877	21.31800	0.99584	0.98717	0.99354	0.99584	0.98392	0.99189	21.08823	18.00355	0.99631	0.98868	0.99431	0.99631	0.98659	0.99325
26	50	26.37877	20.99328	0.99584	0.98800	0.99396	0.99584	0.98473	0.99231	21.08823	17.78305	0.99631	0.98931	0.99462	0.99631	0.98718	0.99355
26	51	26.37877	20.66027	0.99584	0.98877	0.99435	0.99584	0.98550	0.99270	21.08823	17.55462	0.99631	0.98990	0.99493	0.99631	0.98775	0.99384
26	52	26.37877	20.31936	0.99584	0.98950	0.99472	0.99584	0.98623	0.99306	21.08823	17.31849	0.99631	0.99047	0.99521	0.99631	0.98829	0.99411
26	53	26.37877	19.97064	0.99584	0.99019	0.99507	0.99584	0.98691	0.99341	21.08823	17.07460	0.99631	0.99102	0.99549	0.99631	0.98880	0.99437
26	54	26.37877	19.61420	0.99584	0.99083	0.99540	0.99584	0.98756	0.99374	21.08823	16.82295	0.99631	0.99153	0.99575	0.99631	0.98930	0.99462
26	55	26.37877	19.25050	0.99584	0.99144	0.99570	0.99584	0.98817	0.99405	21.08823	16.56379	0.99631	0.99203	0.99600	0.99631	0.98977	0.99486
26	56	26.37877	18.87994	0.99584	0.99201	0.99599	0.99584	0.98875	0.99434	21.08823	16.29737	0.99631	0.99249	0.99623	0.99631	0.99021	0.99508
26	57	26.37877	18.50268	0.99584	0.99255	0.99626	0.99584	0.98930	0.99462	21.08823	16.02371	0.99631	0.99294	0.99646	0.99631	0.99064	0.99530
26	58	26.37877	18.11889	0.99584	0.99306	0.99652	0.99584	0.98982	0.99488	21.08823	15.74286	0.99631	0.99336	0.99667	0.99631	0.99105	0.99550
26	59	26.37877	17.72878	0.99584	0.99353	0.99676	0.99584	0.99031	0.99513	21.08823	15.45489	0.99631	0.99377	0.99687	0.99631	0.99144	0.99570
26	60	26.37877	17.33235	0.99584	0.99398	0.99698	0.99584	0.99078	0.99537	21.08823	15.15969	0.99631	0.99415	0.99707	0.99631	0.99181	0.99589
26	61	26.37877	16.92988	0.99584	0.99440	0.99719	0.99584	0.99122	0.99559	21.08823	14.85740	0.99631	0.99451	0.99725	0.99631	0.99217	0.99607
26	62	26.37877	16.52117	0.99584	0.99479	0.99739	0.99584	0.99164	0.99580	21.08823	14.54774	0.99631	0.99486	0.99742	0.99631	0.99251	0.99624
26	63	26.37877	16.10627	0.99584	0.99517	0.99758	0.99584	0.99204	0.99601	21.08823	14.23062	0.99631	0.99519	0.99759	0.99631	0.99284	0.99640
26	64	26.37877	15.68510	0.99584	0.99551	0.99775	0.99584	0.99242	0.99620	21.08823	13.90587	0.99631	0.99550	0.99775	0.99631	0.99315	0.99656
26	65	26.37877	15.25783	0.99584	0.99584	0.99792	0.99584	0.99278	0.99638	21.08823	13.57353	0.99631	0.99580	0.99790	0.99631	0.99345	0.99671
26	66	26.37877	14.82463	0.99584	0.99615	0.99807	0.99584	0.99313	0.99655	21.08823	13.23363	0.99631	0.99608	0.99804	0.99631	0.99374	0.99686
26	67	26.37877	14.38548	0.99584	0.99644	0.99822	0.99584	0.99346	0.99672	21.08823	12.88602	0.99631	0.99635	0.99817	0.99631	0.99401	0.99700
26	68	26.37877	13.94087	0.99584	0.99672	0.99836	0.99584	0.99377	0.99688	21.08823	12.53103	0.99631	0.99661	0.99830	0.99631	0.99428	0.99713
26	69	26.37877	13.49126	0.99584	0.99698	0.99849	0.99584	0.99407	0.99703	21.08823	12.16898	0.99631	0.99686	0.99843	0.99631	0.99454	0.99726
26	70	26.37877	13.03722	0.99584	0.99722	0.99861	0.99584	0.99436	0.99717	21.08823	11.80026	0.99631	0.99709	0.99854	0.99631	0.99478	0.99738
26	71	26.37877	12.57941	0.99584	0.99745	0.99872	0.99584	0.99463	0.99731	21.08823	11.42537	0.99631	0.99731	0.99865	0.99631	0.99502	0.99750
26	72	26.37877	12.11856	0.99584	0.99766	0.99883	0.99584	0.99489	0.99744	21.08823	11.04490	0.99631	0.99752	0.99876	0.99631	0.99525	0.99762
26	73	26.37877	11.65555	0.99584	0.99786	0.99893	0.99584	0.99515	0.99757	21.08823	10.65955	0.99631	0.99772	0.99886	0.99631	0.99547	0.99773
26	74	26.37877	11.19139	0.99584	0.99805	0.99902	0.99584	0.99539	0.99769	21.08823	10.27021	0.99631	0.99790	0.99895	0.99631	0.99568	0.99784
26	75	26.37877	10.72709	0.99584	0.99822	0.99911	0.99584	0.99562	0.99780	21.08823	9.87774	0.99631	0.99808	0.99904	0.99631	0.99589	0.99794
26	76	26.37877	10.26405	0.99584	0.99838	0.99919	0.99584	0.99584	0.99792	21.08823	9.48337	0.99631	0.99824	0.99912	0.99631	0.99609	0.99804
26	77	26.37877	9.80349	0.99584	0.99854	0.99927	0.99584	0.99605	0.99802	21.08823	9.08824	0.99631	0.99840	0.99920	0.99631	0.99628	0.99814
26	78	26.37877	9.34666	0.99584	0.99868	0.99934	0.99584	0.99626	0.99813	21.08823	8.69350	0.99631	0.99854	0.99927	0.99631	0.99646	0.99823
26	79	26.37877	8.89505	0.99584	0.99881	0.99940	0.99584	0.99646	0.99823	21.08823	8.30053	0.99631	0.99868	0.99934	0.99631	0.99664	0.99832
26	80	26.37877	8.44994	0.99584	0.99893	0.99946	0.99584	0.99665	0.99832	21.08823	7.91061	0.99631	0.99881	0.99940	0.99631	0.99681	0.99840

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
26	81	26.37877	8.01269	0.99584	0.99904	0.99952	0.99584	0.99683	0.99841	21.08823	7.52504	0.99631	0.99892	0.99946	0.99631	0.99698	0.99849
26	82	26.37877	7.58462	0.99584	0.99914	0.99957	0.99584	0.99700	0.99850	21.08823	7.14517	0.99631	0.99903	0.99952	0.99631	0.99714	0.99857
26	83	26.37877	7.16676	0.99584	0.99923	0.99962	0.99584	0.99717	0.99858	21.08823	6.77205	0.99631	0.99913	0.99957	0.99631	0.99729	0.99864
26	84	26.37877	6.76024	0.99584	0.99932	0.99966	0.99584	0.99733	0.99866	21.08823	6.40687	0.99631	0.99922	0.99961	0.99631	0.99744	0.99872
26	85	26.37877	6.36619	0.99584	0.99939	0.99970	0.99584	0.99748	0.99874	21.08823	6.05083	0.99631	0.99931	0.99965	0.99631	0.99758	0.99879
26	86	26.37877	5.98597	0.99584	0.99946	0.99973	0.99584	0.99762	0.99881	21.08823	5.70535	0.99631	0.99938	0.99969	0.99631	0.99772	0.99886
26	87	26.37877	5.62066	0.99584	0.99952	0.99976	0.99584	0.99776	0.99888	21.08823	5.37164	0.99631	0.99945	0.99973	0.99631	0.99785	0.99892
26	88	26.37877	5.27144	0.99584	0.99958	0.99979	0.99584	0.99789	0.99895	21.08823	5.05099	0.99631	0.99951	0.99976	0.99631	0.99797	0.99898
26	89	26.37877	4.93962	0.99584	0.99963	0.99981	0.99584	0.99802	0.99901	21.08823	4.74485	0.99631	0.99957	0.99978	0.99631	0.99809	0.99904
26	90	26.37877	4.62687	0.99584	0.99967	0.99984	0.99584	0.99814	0.99907	21.08823	4.45503	0.99631	0.99962	0.99981	0.99631	0.99820	0.99910
26	91	26.37877	4.33500	0.99584	0.99971	0.99986	0.99584	0.99825	0.99912	21.08823	4.18350	0.99631	0.99966	0.99983	0.99631	0.99830	0.99915
26	92	26.37877	4.06328	0.99584	0.99975	0.99987	0.99584	0.99835	0.99918	21.08823	3.92982	0.99631	0.99970	0.99985	0.99631	0.99840	0.99920
26	93	26.37877	3.80970	0.99584	0.99978	0.99989	0.99584	0.99845	0.99923	21.08823	3.69224	0.99631	0.99974	0.99987	0.99631	0.99850	0.99925
26	94	26.37877	3.57122	0.99584	0.99980	0.99990	0.99584	0.99855	0.99927	21.08823	3.46804	0.99631	0.99977	0.99988	0.99631	0.99859	0.99929
26	95	26.37877	3.34496	0.99584	0.99983	0.99991	0.99584	0.99864	0.99932	21.08823	3.25454	0.99631	0.99980	0.99990	0.99631	0.99867	0.99934
26	96	26.37877	3.12856	0.99584	0.99985	0.99992	0.99584	0.99872	0.99936	21.08823	3.04956	0.99631	0.99982	0.99991	0.99631	0.99876	0.99938
26	97	26.37877	2.92468	0.99584	0.99987	0.99993	0.99584	0.99880	0.99940	21.08823	2.85578	0.99631	0.99984	0.99992	0.99631	0.99883	0.99942
26	98	26.37877	2.73317	0.99584	0.99988	0.99994	0.99584	0.99888	0.99944	21.08823	2.67315	0.99631	0.99986	0.99993	0.99631	0.99891	0.99945
26	99	26.37877	2.55407	0.99584	0.99990	0.99995	0.99584	0.99895	0.99948	21.08823	2.50182	0.99631	0.99988	0.99994	0.99631	0.99898	0.99949
26	100	26.37877	2.38797	0.99584	0.99991	0.99996	0.99584	0.99902	0.99951	21.08823	2.34248	0.99631	0.99989	0.99995	0.99631	0.99904	0.99952
26	101	26.37877	2.23536	0.99584	0.99992	0.99996	0.99584	0.99908	0.99954	21.08823	2.19569	0.99631	0.99991	0.99995	0.99631	0.99910	0.99955
26	102	26.37877	2.09662	0.99584	0.99993	0.99997	0.99584	0.99914	0.99957	21.08823	2.06193	0.99631	0.99992	0.99996	0.99631	0.99915	0.99958
26	103	26.37877	1.97081	0.99584	0.99994	0.99997	0.99584	0.99919	0.99959	21.08823	1.94039	0.99631	0.99993	0.99996	0.99631	0.99920	0.99960
26	104	26.37877	1.85678	0.99584	0.99995	0.99997	0.99584	0.99924	0.99962	21.08823	1.82999	0.99631	0.99993	0.99997	0.99631	0.99925	0.99962
26	105	26.37877	1.75419	0.99584	0.99995	0.99998	0.99584	0.99928	0.99964	21.08823	1.73050	0.99631	0.99994	0.99997	0.99631	0.99929	0.99965
26	106	26.37877	1.66193	0.99584	0.99996	0.99998	0.99584	0.99932	0.99966	21.08823	1.64086	0.99631	0.99995	0.99997	0.99631	0.99933	0.99966
26	107	26.37877	1.57966	0.99584	0.99996	0.99998	0.99584	0.99935	0.99968	21.08823	1.56078	0.99631	0.99995	0.99998	0.99631	0.99936	0.99968
26	108	26.37877	1.50704	0.99584	0.99996	0.99998	0.99584	0.99938	0.99969	21.08823	1.48999	0.99631	0.99996	0.99998	0.99631	0.99939	0.99970
26	109	26.37877	1.44400	0.99584	0.99997	0.99998	0.99584	0.99941	0.99970	21.08823	1.42842	0.99631	0.99996	0.99998	0.99631	0.99942	0.99971
26	110	26.37877	1.39223	0.99584	0.99997	0.99998	0.99584	0.99943	0.99971	21.08823	1.37777	0.99631	0.99996	0.99998	0.99631	0.99944	0.99972
27	1	26.20869	29.44822	0.99565	0.88615	0.93964	0.99565	0.88566	0.93936	20.99713	22.54525	0.99615	0.92817	0.96275	0.99615	0.92792	0.96261
27	2	26.20869	29.37817	0.99565	0.88803	0.94069	0.99565	0.88751	0.94041	20.99713	22.51839	0.99615	0.92912	0.96326	0.99615	0.92887	0.96312
27	3	26.20869	29.30399	0.99565	0.88997	0.94178	0.99565	0.88942	0.94148	20.99713	22.48894	0.99615	0.93011	0.96379	0.99615	0.92984	0.96365
27	4	26.20869	29.22650	0.99565	0.89197	0.94290	0.99565	0.89139	0.94258	20.99713	22.45752	0.99615	0.93113	0.96434	0.99615	0.93085	0.96419
27	5	26.20869	29.14631	0.99565	0.89402	0.94404	0.99565	0.89340	0.94370	20.99713	22.42458	0.99615	0.93220	0.96491	0.99615	0.93190	0.96475
27	6	26.20869	29.06332	0.99565	0.89612	0.94522	0.99565	0.89547	0.94485	20.99713	22.39007	0.99615	0.93330	0.96550	0.99615	0.93297	0.96533
27	7	26.20869	28.97770	0.99565	0.89828	0.94641	0.99565	0.89758	0.94603	20.99713	22.35408	0.99615	0.93443	0.96610	0.99615	0.93409	0.96592
27	8	26.20869	28.88901	0.99565	0.90049	0.94764	0.99565	0.89975	0.94723	20.99713	22.31631	0.99615	0.93560	0.96673	0.99615	0.93524	0.96653
27	9	26.20869	28.79700	0.99565	0.90276	0.94889	0.99565	0.90196	0.94845	20.99713	22.27655	0.99615	0.93681	0.96737	0.99615	0.93642	0.96717
27	10	26.20869	28.70168	0.99565	0.90507	0.95017	0.99565	0.90422	0.94970	20.99713	22.23481	0.99615	0.93805	0.96804	0.99615	0.93764	0.96781

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
27	11	26.20869	28.60341	0.99565	0.90743	0.95147	0.99565	0.90653	0.95097	20.99713	22.19134	0.99615	0.93933	0.96872	0.99615	0.93889	0.96848
27	12	26.20869	28.50171	0.99565	0.90984	0.95279	0.99565	0.90888	0.95226	20.99713	22.14578	0.99615	0.94064	0.96941	0.99615	0.94017	0.96916
27	13	26.20869	28.39619	0.99565	0.91229	0.95413	0.99565	0.91126	0.95357	20.99713	22.09783	0.99615	0.94198	0.97013	0.99615	0.94148	0.96986
27	14	26.20869	28.28717	0.99565	0.91478	0.95549	0.99565	0.91369	0.95490	20.99713	22.04770	0.99615	0.94336	0.97085	0.99615	0.94282	0.97057
27	15	26.20869	28.17456	0.99565	0.91731	0.95687	0.99565	0.91615	0.95624	20.99713	21.99534	0.99615	0.94477	0.97160	0.99615	0.94419	0.97129
27	16	26.20869	28.05854	0.99565	0.91987	0.95826	0.99565	0.91863	0.95759	20.99713	21.94087	0.99615	0.94620	0.97236	0.99615	0.94558	0.97203
27	17	26.20869	27.93921	0.99565	0.92245	0.95966	0.99565	0.92114	0.95895	20.99713	21.88436	0.99615	0.94765	0.97312	0.99615	0.94700	0.97278
27	18	26.20869	27.81632	0.99565	0.92506	0.96107	0.99565	0.92367	0.96032	20.99713	21.82561	0.99615	0.94913	0.97390	0.99615	0.94844	0.97354
27	19	26.20869	27.68998	0.99565	0.92768	0.96248	0.99565	0.92621	0.96169	20.99713	21.76469	0.99615	0.95063	0.97469	0.99615	0.94989	0.97430
27	20	26.20869	27.55961	0.99565	0.93031	0.96390	0.99565	0.92876	0.96306	20.99713	21.70115	0.99615	0.95214	0.97548	0.99615	0.95136	0.97508
27	21	26.20869	27.42496	0.99565	0.93294	0.96531	0.99565	0.93131	0.96443	20.99713	21.63477	0.99615	0.95366	0.97628	0.99615	0.95284	0.97585
27	22	26.20869	27.28607	0.99565	0.93557	0.96671	0.99565	0.93385	0.96579	20.99713	21.56556	0.99615	0.95520	0.97708	0.99615	0.95433	0.97663
27	23	26.20869	27.14231	0.99565	0.93819	0.96811	0.99565	0.93638	0.96715	20.99713	21.49301	0.99615	0.95673	0.97789	0.99615	0.95582	0.97741
27	24	26.20869	26.99396	0.99565	0.94079	0.96949	0.99565	0.93890	0.96849	20.99713	21.41732	0.99615	0.95827	0.97869	0.99615	0.95731	0.97819
27	25	26.20869	26.84076	0.99565	0.94337	0.97086	0.99565	0.94138	0.96981	20.99713	21.33825	0.99615	0.95981	0.97949	0.99615	0.95879	0.97896
27	26	26.20869	26.68259	0.99565	0.94592	0.97221	0.99565	0.94384	0.97111	20.99713	21.25569	0.99615	0.96133	0.98029	0.99615	0.96027	0.97973
27	27	26.20869	26.51948	0.99565	0.94842	0.97353	0.99565	0.94625	0.97239	20.99713	21.16962	0.99615	0.96285	0.98107	0.99615	0.96173	0.98049
27	28	26.20869	26.35108	0.99565	0.95088	0.97482	0.99565	0.94862	0.97363	20.99713	21.07976	0.99615	0.96435	0.98185	0.99615	0.96317	0.98124
27	29	26.20869	26.17769	0.99565	0.95329	0.97609	0.99565	0.95094	0.97485	20.99713	20.98629	0.99615	0.96582	0.98262	0.99615	0.96460	0.98198
27	30	26.20869	25.99881	0.99565	0.95564	0.97732	0.99565	0.95320	0.97604	20.99713	20.88878	0.99615	0.96728	0.98337	0.99615	0.96600	0.98270
27	31	26.20869	25.81445	0.99565	0.95792	0.97851	0.99565	0.95540	0.97719	20.99713	20.78720	0.99615	0.96870	0.98410	0.99615	0.96737	0.98341
27	32	26.20869	25.62410	0.99565	0.96014	0.97966	0.99565	0.95754	0.97831	20.99713	20.68113	0.99615	0.97010	0.98482	0.99615	0.96871	0.98410
27	33	26.20869	25.42805	0.99565	0.96228	0.98078	0.99565	0.95960	0.97938	20.99713	20.57072	0.99615	0.97146	0.98552	0.99615	0.97001	0.98478
27	34	26.20869	25.22578	0.99565	0.96435	0.98185	0.99565	0.96159	0.98042	20.99713	20.45552	0.99615	0.97278	0.98620	0.99615	0.97128	0.98543
27	35	26.20869	25.01713	0.99565	0.96634	0.98288	0.99565	0.96350	0.98141	20.99713	20.33536	0.99615	0.97407	0.98686	0.99615	0.97251	0.98606
27	36	26.20869	24.80193	0.99565	0.96825	0.98387	0.99565	0.96534	0.98237	20.99713	20.21002	0.99615	0.97532	0.98750	0.99615	0.97371	0.98668
27	37	26.20869	24.57973	0.99565	0.97007	0.98481	0.99565	0.96711	0.98328	20.99713	20.07911	0.99615	0.97652	0.98812	0.99615	0.97486	0.98727
27	38	26.20869	24.35058	0.99565	0.97182	0.98571	0.99565	0.96879	0.98415	20.99713	19.94257	0.99615	0.97768	0.98872	0.99615	0.97597	0.98784
27	39	26.20869	24.11373	0.99565	0.97348	0.98656	0.99565	0.97040	0.98498	20.99713	19.79973	0.99615	0.97880	0.98929	0.99615	0.97704	0.98838
27	40	26.20869	23.86918	0.99565	0.97507	0.98738	0.99565	0.97193	0.98576	20.99713	19.65053	0.99615	0.97988	0.98984	0.99615	0.97806	0.98891
27	41	26.20869	23.61736	0.99565	0.97658	0.98815	0.99565	0.97338	0.98651	20.99713	19.49521	0.99615	0.98092	0.99037	0.99615	0.97905	0.98941
27	42	26.20869	23.35816	0.99565	0.97801	0.98888	0.99565	0.97477	0.98722	20.99713	19.33362	0.99615	0.98191	0.99087	0.99615	0.97999	0.98989
27	43	26.20869	23.09102	0.99565	0.97936	0.98957	0.99565	0.97608	0.98789	20.99713	19.16523	0.99615	0.98286	0.99136	0.99615	0.98090	0.99036
27	44	26.20869	22.81604	0.99565	0.98064	0.99023	0.99565	0.97732	0.98853	20.99713	18.99000	0.99615	0.98377	0.99182	0.99615	0.98176	0.99080
27	45	26.20869	22.53309	0.99565	0.98185	0.99084	0.99565	0.97850	0.98913	20.99713	18.80775	0.99615	0.98464	0.99226	0.99615	0.98259	0.99122
27	46	26.20869	22.24198	0.99565	0.98300	0.99143	0.99565	0.97962	0.98970	20.99713	18.61823	0.99615	0.98547	0.99268	0.99615	0.98338	0.99162
27	47	26.20869	21.94239	0.99565	0.98408	0.99198	0.99565	0.98067	0.99024	20.99713	18.42106	0.99615	0.98627	0.99309	0.99615	0.98413	0.99200
27	48	26.20869	21.63441	0.99565	0.98510	0.99249	0.99565	0.98167	0.99075	20.99713	18.21621	0.99615	0.98703	0.99347	0.99615	0.98485	0.99237
27	49	26.20869	21.31800	0.99565	0.98606	0.99298	0.99565	0.98262	0.99123	20.99713	18.00355	0.99615	0.98775	0.99384	0.99615	0.98553	0.99271
27	50	26.20869	20.99328	0.99565	0.98696	0.99344	0.99565	0.98351	0.99169	20.99713	17.78305	0.99615	0.98844	0.99418	0.99615	0.98619	0.99305

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
27	51	26.20869	20.66027	0.99565	0.98782	0.99387	0.99565	0.98435	0.99211	20.99713	17.55462	0.99615	0.98909	0.99452	0.99615	0.98681	0.99336
27	52	26.20869	20.31936	0.99565	0.98862	0.99428	0.99565	0.98515	0.99252	20.99713	17.31849	0.99615	0.98972	0.99483	0.99615	0.98740	0.99366
27	53	26.20869	19.97064	0.99565	0.98937	0.99466	0.99565	0.98590	0.99290	20.99713	17.07460	0.99615	0.99031	0.99513	0.99615	0.98797	0.99395
27	54	26.20869	19.61420	0.99565	0.99008	0.99502	0.99565	0.98662	0.99326	20.99713	16.82295	0.99615	0.99088	0.99542	0.99615	0.98851	0.99422
27	55	26.20869	19.25050	0.99565	0.99075	0.99535	0.99565	0.98729	0.99360	20.99713	16.56379	0.99615	0.99142	0.99569	0.99615	0.98903	0.99448
27	56	26.20869	18.87994	0.99565	0.99138	0.99567	0.99565	0.98793	0.99393	20.99713	16.29737	0.99615	0.99193	0.99595	0.99615	0.98952	0.99473
27	57	26.20869	18.50268	0.99565	0.99197	0.99597	0.99565	0.98853	0.99423	20.99713	16.02371	0.99615	0.99242	0.99619	0.99615	0.98999	0.99497
27	58	26.20869	18.11889	0.99565	0.99252	0.99625	0.99565	0.98910	0.99452	20.99713	15.74286	0.99615	0.99288	0.99643	0.99615	0.99043	0.99519
27	59	26.20869	17.72878	0.99565	0.99304	0.99651	0.99565	0.98964	0.99479	20.99713	15.45489	0.99615	0.99332	0.99665	0.99615	0.99086	0.99541
27	60	26.20869	17.33235	0.99565	0.99353	0.99675	0.99565	0.99015	0.99505	20.99713	15.15969	0.99615	0.99373	0.99686	0.99615	0.99127	0.99561
27	61	26.20869	16.92988	0.99565	0.99398	0.99698	0.99565	0.99063	0.99529	20.99713	14.85740	0.99615	0.99413	0.99706	0.99615	0.99165	0.99581
27	62	26.20869	16.52117	0.99565	0.99441	0.99720	0.99565	0.99109	0.99553	20.99713	14.54774	0.99615	0.99451	0.99725	0.99615	0.99203	0.99600
27	63	26.20869	16.10627	0.99565	0.99482	0.99740	0.99565	0.99153	0.99574	20.99713	14.23062	0.99615	0.99486	0.99742	0.99615	0.99238	0.99618
27	64	26.20869	15.68510	0.99565	0.99520	0.99759	0.99565	0.99194	0.99595	20.99713	13.90587	0.99615	0.99520	0.99760	0.99615	0.99272	0.99635
27	65	26.20869	15.25783	0.99565	0.99556	0.99777	0.99565	0.99233	0.99615	20.99713	13.57353	0.99615	0.99553	0.99776	0.99615	0.99305	0.99651
27	66	26.20869	14.82463	0.99565	0.99589	0.99794	0.99565	0.99271	0.99634	20.99713	13.23363	0.99615	0.99583	0.99791	0.99615	0.99336	0.99667
27	67	26.20869	14.38548	0.99565	0.99621	0.99810	0.99565	0.99306	0.99652	20.99713	12.88602	0.99615	0.99612	0.99806	0.99615	0.99366	0.99682
27	68	26.20869	13.94087	0.99565	0.99650	0.99825	0.99565	0.99340	0.99669	20.99713	12.53103	0.99615	0.99640	0.99820	0.99615	0.99395	0.99696
27	69	26.20869	13.49126	0.99565	0.99678	0.99839	0.99565	0.99372	0.99685	20.99713	12.16898	0.99615	0.99666	0.99833	0.99615	0.99422	0.99710
27	70	26.20869	13.03722	0.99565	0.99704	0.99852	0.99565	0.99403	0.99701	20.99713	11.80026	0.99615	0.99691	0.99845	0.99615	0.99449	0.99724
27	71	26.20869	12.57941	0.99565	0.99729	0.99864	0.99565	0.99433	0.99716	20.99713	11.42537	0.99615	0.99715	0.99857	0.99615	0.99474	0.99736
27	72	26.20869	12.11856	0.99565	0.99751	0.99876	0.99565	0.99461	0.99730	20.99713	11.04490	0.99615	0.99737	0.99868	0.99615	0.99499	0.99749
27	73	26.20869	11.65555	0.99565	0.99773	0.99886	0.99565	0.99488	0.99743	20.99713	10.65955	0.99615	0.99758	0.99879	0.99615	0.99523	0.99761
27	74	26.20869	11.19139	0.99565	0.99793	0.99896	0.99565	0.99514	0.99756	20.99713	10.27021	0.99615	0.99778	0.99889	0.99615	0.99545	0.99772
27	75	26.20869	10.72709	0.99565	0.99812	0.99906	0.99565	0.99539	0.99769	20.99713	9.87774	0.99615	0.99797	0.99898	0.99615	0.99567	0.99783
27	76	26.20869	10.26405	0.99565	0.99829	0.99914	0.99565	0.99562	0.99781	20.99713	9.48337	0.99615	0.99814	0.99907	0.99615	0.99588	0.99794
27	77	26.20869	9.80349	0.99565	0.99845	0.99922	0.99565	0.99585	0.99792	20.99713	9.08824	0.99615	0.99831	0.99915	0.99615	0.99609	0.99804
27	78	26.20869	9.34666	0.99565	0.99860	0.99930	0.99565	0.99607	0.99803	20.99713	8.69350	0.99615	0.99846	0.99923	0.99615	0.99628	0.99814
27	79	26.20869	8.89505	0.99565	0.99874	0.99937	0.99565	0.99628	0.99814	20.99713	8.30053	0.99615	0.99861	0.99930	0.99615	0.99647	0.99823
27	80	26.20869	8.44994	0.99565	0.99887	0.99943	0.99565	0.99648	0.99824	20.99713	7.91061	0.99615	0.99874	0.99937	0.99615	0.99665	0.99832
27	81	26.20869	8.01269	0.99565	0.99898	0.99949	0.99565	0.99667	0.99833	20.99713	7.52504	0.99615	0.99887	0.99943	0.99615	0.99683	0.99841
27	82	26.20869	7.58462	0.99565	0.99909	0.99954	0.99565	0.99685	0.99842	20.99713	7.14517	0.99615	0.99898	0.99949	0.99615	0.99700	0.99850
27	83	26.20869	7.16676	0.99565	0.99919	0.99959	0.99565	0.99703	0.99851	20.99713	6.77205	0.99615	0.99908	0.99954	0.99615	0.99716	0.99858
27	84	26.20869	6.76024	0.99565	0.99928	0.99964	0.99565	0.99719	0.99860	20.99713	6.40687	0.99615	0.99918	0.99959	0.99615	0.99731	0.99866
27	85	26.20869	6.36619	0.99565	0.99936	0.99968	0.99565	0.99735	0.99868	20.99713	6.05083	0.99615	0.99927	0.99963	0.99615	0.99746	0.99873
27	86	26.20869	5.98597	0.99565	0.99943	0.99972	0.99565	0.99751	0.99875	20.99713	5.70535	0.99615	0.99935	0.99967	0.99615	0.99760	0.99880
27	87	26.20869	5.62066	0.99565	0.99950	0.99975	0.99565	0.99765	0.99882	20.99713	5.37164	0.99615	0.99942	0.99971	0.99615	0.99774	0.99887
27	88	26.20869	5.27144	0.99565	0.99956	0.99978	0.99565	0.99779	0.99889	20.99713	5.05099	0.99615	0.99949	0.99974	0.99615	0.99787	0.99893
27	89	26.20869	4.93962	0.99565	0.99961	0.99980	0.99565	0.99792	0.99896	20.99713	4.74485	0.99615	0.99955	0.99977	0.99615	0.99799	0.99899
27	90	26.20869	4.62687	0.99565	0.99965	0.99983	0.99565	0.99804	0.99902	20.99713	4.45503	0.99615	0.99960	0.99980	0.99615	0.99811	0.99905

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
27	91	26.20869	4.33500	0.99565	0.99970	0.99985	0.99565	0.99816	0.99908	20.99713	4.18350	0.99615	0.99964	0.99982	0.99615	0.99822	0.99911
27	92	26.20869	4.06328	0.99565	0.99973	0.99987	0.99565	0.99827	0.99913	20.99713	3.92982	0.99615	0.99969	0.99984	0.99615	0.99832	0.99916
27	93	26.20869	3.80970	0.99565	0.99976	0.99988	0.99565	0.99837	0.99919	20.99713	3.69224	0.99615	0.99972	0.99986	0.99615	0.99842	0.99921
27	94	26.20869	3.57122	0.99565	0.99979	0.99990	0.99565	0.99847	0.99924	20.99713	3.46804	0.99615	0.99975	0.99988	0.99615	0.99852	0.99926
27	95	26.20869	3.34496	0.99565	0.99982	0.99991	0.99565	0.99857	0.99928	20.99713	3.25454	0.99615	0.99978	0.99989	0.99615	0.99861	0.99930
27	96	26.20869	3.12856	0.99565	0.99984	0.99992	0.99565	0.99866	0.99933	20.99713	3.04956	0.99615	0.99981	0.99990	0.99615	0.99869	0.99935
27	97	26.20869	2.92468	0.99565	0.99986	0.99993	0.99565	0.99874	0.99937	20.99713	2.85578	0.99615	0.99983	0.99992	0.99615	0.99877	0.99939
27	98	26.20869	2.73317	0.99565	0.99988	0.99994	0.99565	0.99882	0.99941	20.99713	2.67315	0.99615	0.99985	0.99993	0.99615	0.99885	0.99942
27	99	26.20869	2.55407	0.99565	0.99989	0.99995	0.99565	0.99890	0.99945	20.99713	2.50182	0.99615	0.99987	0.99994	0.99615	0.99892	0.99946
27	100	26.20869	2.38797	0.99565	0.99991	0.99995	0.99565	0.99897	0.99948	20.99713	2.34248	0.99615	0.99989	0.99994	0.99615	0.99899	0.99949
27	101	26.20869	2.23536	0.99565	0.99992	0.99996	0.99565	0.99903	0.99951	20.99713	2.19569	0.99615	0.99990	0.99995	0.99615	0.99905	0.99952
27	102	26.20869	2.09662	0.99565	0.99993	0.99996	0.99565	0.99909	0.99954	20.99713	2.06193	0.99615	0.99991	0.99996	0.99615	0.99911	0.99955
27	103	26.20869	1.97081	0.99565	0.99994	0.99997	0.99565	0.99914	0.99957	20.99713	1.94039	0.99615	0.99992	0.99996	0.99615	0.99916	0.99958
27	104	26.20869	1.85678	0.99565	0.99994	0.99997	0.99565	0.99919	0.99960	20.99713	1.82999	0.99615	0.99993	0.99997	0.99615	0.99921	0.99960
27	105	26.20869	1.75419	0.99565	0.99995	0.99997	0.99565	0.99924	0.99962	20.99713	1.73050	0.99615	0.99994	0.99997	0.99615	0.99925	0.99963
27	106	26.20869	1.66193	0.99565	0.99995	0.99998	0.99565	0.99928	0.99964	20.99713	1.64086	0.99615	0.99994	0.99997	0.99615	0.99929	0.99965
27	107	26.20869	1.57966	0.99565	0.99996	0.99998	0.99565	0.99932	0.99966	20.99713	1.56078	0.99615	0.99995	0.99997	0.99615	0.99933	0.99966
27	108	26.20869	1.50704	0.99565	0.99996	0.99998	0.99565	0.99935	0.99967	20.99713	1.48999	0.99615	0.99995	0.99998	0.99615	0.99936	0.99968
27	109	26.20869	1.44400	0.99565	0.99997	0.99998	0.99565	0.99937	0.99969	20.99713	1.42842	0.99615	0.99996	0.99998	0.99615	0.99938	0.99969
27	110	26.20869	1.39223	0.99565	0.99997	0.99998	0.99565	0.99939	0.99970	20.99713	1.37777	0.99615	0.99996	0.99998	0.99615	0.99940	0.99970
28	1	26.03344	29.44822	0.99546	0.88041	0.93640	0.99546	0.87992	0.93612	20.90228	22.54525	0.99597	0.92410	0.96055	0.99597	0.92385	0.96042
28	2	26.03344	29.37817	0.99546	0.88230	0.93747	0.99546	0.88178	0.93718	20.90228	22.51839	0.99597	0.92506	0.96107	0.99597	0.92480	0.96093
28	3	26.03344	29.30399	0.99546	0.88424	0.93857	0.99546	0.88370	0.93826	20.90228	22.48894	0.99597	0.92605	0.96161	0.99597	0.92578	0.96146
28	4	26.03344	29.22650	0.99546	0.88625	0.93970	0.99546	0.88567	0.93937	20.90228	22.45752	0.99597	0.92709	0.96217	0.99597	0.92680	0.96201
28	5	26.03344	29.14631	0.99546	0.88831	0.94085	0.99546	0.88770	0.94051	20.90228	22.42458	0.99597	0.92816	0.96274	0.99597	0.92786	0.96258
28	6	26.03344	29.06332	0.99546	0.89043	0.94204	0.99546	0.88978	0.94168	20.90228	22.39007	0.99597	0.92927	0.96334	0.99597	0.92895	0.96317
28	7	26.03344	28.97770	0.99546	0.89261	0.94326	0.99546	0.89191	0.94287	20.90228	22.35408	0.99597	0.93042	0.96396	0.99597	0.93008	0.96377
28	8	26.03344	28.88901	0.99546	0.89484	0.94450	0.99546	0.89410	0.94409	20.90228	22.31631	0.99597	0.93161	0.96459	0.99597	0.93124	0.96440
28	9	26.03344	28.79700	0.99546	0.89712	0.94577	0.99546	0.89633	0.94533	20.90228	22.27655	0.99597	0.93283	0.96525	0.99597	0.93244	0.96504
28	10	26.03344	28.70168	0.99546	0.89947	0.94707	0.99546	0.89862	0.94660	20.90228	22.23481	0.99597	0.93410	0.96593	0.99597	0.93368	0.96570
28	11	26.03344	28.60341	0.99546	0.90186	0.94840	0.99546	0.90095	0.94790	20.90228	22.19134	0.99597	0.93540	0.96662	0.99597	0.93495	0.96638
28	12	26.03344	28.50171	0.99546	0.90430	0.94975	0.99546	0.90334	0.94921	20.90228	22.14578	0.99597	0.93674	0.96733	0.99597	0.93625	0.96708
28	13	26.03344	28.39619	0.99546	0.90679	0.95112	0.99546	0.90576	0.95055	20.90228	22.09783	0.99597	0.93811	0.96807	0.99597	0.93759	0.96779
28	14	26.03344	28.28717	0.99546	0.90933	0.95251	0.99546	0.90823	0.95191	20.90228	22.04770	0.99597	0.93952	0.96881	0.99597	0.93897	0.96852
28	15	26.03344	28.17456	0.99546	0.91190	0.95392	0.99546	0.91074	0.95328	20.90228	21.99534	0.99597	0.94096	0.96958	0.99597	0.94037	0.96927
28	16	26.03344	28.05854	0.99546	0.91452	0.95535	0.99546	0.91328	0.95467	20.90228	21.94087	0.99597	0.94243	0.97036	0.99597	0.94180	0.97003
28	17	26.03344	27.93921	0.99546	0.91717	0.95679	0.99546	0.91585	0.95607	20.90228	21.88436	0.99597	0.94392	0.97115	0.99597	0.94326	0.97080
28	18	26.03344	27.81632	0.99546	0.91984	0.95825	0.99546	0.91844	0.95749	20.90228	21.82561	0.99597	0.94545	0.97196	0.99597	0.94474	0.97159
28	19	26.03344	27.68998	0.99546	0.92254	0.95971	0.99546	0.92105	0.95891	20.90228	21.76469	0.99597	0.94699	0.97278	0.99597	0.94625	0.97238
28	20	26.03344	27.55961	0.99546	0.92525	0.96117	0.99546	0.92368	0.96033	20.90228	21.70115	0.99597	0.94856	0.97360	0.99597	0.94777	0.97318

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
28	21	26.03344	27.42496	0.99546	0.92797	0.96264	0.99546	0.92632	0.96175	20.90228	21.63477	0.99597	0.95014	0.97443	0.99597	0.94930	0.97399
28	22	26.03344	27.28607	0.99546	0.93070	0.96411	0.99546	0.92896	0.96317	20.90228	21.56556	0.99597	0.95174	0.97527	0.99597	0.95085	0.97481
28	23	26.03344	27.14231	0.99546	0.93343	0.96557	0.99546	0.93159	0.96459	20.90228	21.49301	0.99597	0.95335	0.97612	0.99597	0.95241	0.97562
28	24	26.03344	26.99396	0.99546	0.93614	0.96702	0.99546	0.93421	0.96599	20.90228	21.41732	0.99597	0.95496	0.97696	0.99597	0.95397	0.97644
28	25	26.03344	26.84076	0.99546	0.93884	0.96846	0.99546	0.93682	0.96738	20.90228	21.33825	0.99597	0.95657	0.97780	0.99597	0.95553	0.97726
28	26	26.03344	26.68259	0.99546	0.94151	0.96988	0.99546	0.93939	0.96875	20.90228	21.25569	0.99597	0.95818	0.97864	0.99597	0.95708	0.97807
28	27	26.03344	26.51948	0.99546	0.94415	0.97128	0.99546	0.94194	0.97010	20.90228	21.16962	0.99597	0.95978	0.97948	0.99597	0.95862	0.97888
28	28	26.03344	26.35108	0.99546	0.94675	0.97265	0.99546	0.94444	0.97142	20.90228	21.07976	0.99597	0.96137	0.98030	0.99597	0.96016	0.97967
28	29	26.03344	26.17769	0.99546	0.94931	0.97399	0.99546	0.94689	0.97272	20.90228	20.98629	0.99597	0.96294	0.98112	0.99597	0.96167	0.98046
28	30	26.03344	25.99881	0.99546	0.95180	0.97531	0.99546	0.94930	0.97399	20.90228	20.88878	0.99597	0.96449	0.98192	0.99597	0.96316	0.98123
28	31	26.03344	25.81445	0.99546	0.95424	0.97658	0.99546	0.95164	0.97522	20.90228	20.78720	0.99597	0.96601	0.98271	0.99597	0.96462	0.98199
28	32	26.03344	25.62410	0.99546	0.95661	0.97783	0.99546	0.95392	0.97642	20.90228	20.68113	0.99597	0.96751	0.98349	0.99597	0.96606	0.98274
28	33	26.03344	25.42805	0.99546	0.95891	0.97903	0.99546	0.95613	0.97757	20.90228	20.57072	0.99597	0.96897	0.98424	0.99597	0.96746	0.98346
28	34	26.03344	25.22578	0.99546	0.96114	0.98018	0.99546	0.95827	0.97869	20.90228	20.45552	0.99597	0.97040	0.98498	0.99597	0.96883	0.98417
28	35	26.03344	25.01713	0.99546	0.96328	0.98130	0.99546	0.96034	0.97977	20.90228	20.33536	0.99597	0.97179	0.98569	0.99597	0.97016	0.98485
28	36	26.03344	24.80193	0.99546	0.96535	0.98237	0.99546	0.96232	0.98080	20.90228	20.21002	0.99597	0.97314	0.98639	0.99597	0.97145	0.98552
28	37	26.03344	24.57973	0.99546	0.96733	0.98339	0.99546	0.96423	0.98179	20.90228	20.07911	0.99597	0.97445	0.98706	0.99597	0.97270	0.98616
28	38	26.03344	24.35058	0.99546	0.96923	0.98437	0.99546	0.96606	0.98274	20.90228	19.94257	0.99597	0.97571	0.98771	0.99597	0.97391	0.98678
28	39	26.03344	24.11373	0.99546	0.97104	0.98531	0.99546	0.96781	0.98364	20.90228	19.79973	0.99597	0.97693	0.98833	0.99597	0.97507	0.98738
28	40	26.03344	23.86918	0.99546	0.97278	0.98620	0.99546	0.96948	0.98450	20.90228	19.65053	0.99597	0.97811	0.98893	0.99597	0.97619	0.98795
28	41	26.03344	23.61736	0.99546	0.97442	0.98705	0.99546	0.97106	0.98532	20.90228	19.49521	0.99597	0.97924	0.98951	0.99597	0.97727	0.98850
28	42	26.03344	23.35816	0.99546	0.97599	0.98785	0.99546	0.97258	0.98610	20.90228	19.33362	0.99597	0.98033	0.99007	0.99597	0.97830	0.98903
28	43	26.03344	23.09102	0.99546	0.97747	0.98861	0.99546	0.97401	0.98684	20.90228	19.16523	0.99597	0.98137	0.99060	0.99597	0.97929	0.98954
28	44	26.03344	22.81604	0.99546	0.97888	0.98933	0.99546	0.97538	0.98753	20.90228	18.99000	0.99597	0.98236	0.99110	0.99597	0.98024	0.99002
28	45	26.03344	22.53309	0.99546	0.98021	0.99000	0.99546	0.97667	0.98820	20.90228	18.80775	0.99597	0.98332	0.99159	0.99597	0.98115	0.99048
28	46	26.03344	22.24198	0.99546	0.98146	0.99064	0.99546	0.97789	0.98882	20.90228	18.61823	0.99597	0.98423	0.99205	0.99597	0.98201	0.99092
28	47	26.03344	21.94239	0.99546	0.98265	0.99125	0.99546	0.97905	0.98942	20.90228	18.42106	0.99597	0.98510	0.99249	0.99597	0.98284	0.99134
28	48	26.03344	21.63441	0.99546	0.98377	0.99182	0.99546	0.98015	0.98998	20.90228	18.21621	0.99597	0.98593	0.99292	0.99597	0.98363	0.99175
28	49	26.03344	21.31800	0.99546	0.98483	0.99236	0.99546	0.98119	0.99050	20.90228	18.00355	0.99597	0.98673	0.99332	0.99597	0.98438	0.99213
28	50	26.03344	20.99328	0.99546	0.98582	0.99286	0.99546	0.98217	0.99100	20.90228	17.78305	0.99597	0.98748	0.99370	0.99597	0.98510	0.99249
28	51	26.03344	20.66027	0.99546	0.98676	0.99334	0.99546	0.98310	0.99148	20.90228	17.55462	0.99597	0.98820	0.99407	0.99597	0.98578	0.99284
28	52	26.03344	20.31936	0.99546	0.98764	0.99378	0.99546	0.98397	0.99192	20.90228	17.31849	0.99597	0.98889	0.99441	0.99597	0.98644	0.99317
28	53	26.03344	19.97064	0.99546	0.98847	0.99420	0.99546	0.98480	0.99234	20.90228	17.07460	0.99597	0.98954	0.99474	0.99597	0.98706	0.99349
28	54	26.03344	19.61420	0.99546	0.98925	0.99460	0.99546	0.98558	0.99274	20.90228	16.82295	0.99597	0.99016	0.99506	0.99597	0.98765	0.99379
28	55	26.03344	19.25050	0.99546	0.98999	0.99497	0.99546	0.98632	0.99311	20.90228	16.56379	0.99597	0.99075	0.99535	0.99597	0.98822	0.99407
28	56	26.03344	18.87994	0.99546	0.99067	0.99532	0.99546	0.98702	0.99347	20.90228	16.29737	0.99597	0.99131	0.99564	0.99597	0.98876	0.99435
28	57	26.03344	18.50268	0.99546	0.99132	0.99564	0.99546	0.98768	0.99380	20.90228	16.02371	0.99597	0.99184	0.99590	0.99597	0.98927	0.99461
28	58	26.03344	18.11889	0.99546	0.99193	0.99595	0.99546	0.98831	0.99412	20.90228	15.74286	0.99597	0.99235	0.99616	0.99597	0.98976	0.99485
28	59	26.03344	17.72878	0.99546	0.99250	0.99623	0.99546	0.98890	0.99442	20.90228	15.45489	0.99597	0.99282	0.99640	0.99597	0.99023	0.99509
28	60	26.03344	17.33235	0.99546	0.99303	0.99650	0.99546	0.98946	0.99470	20.90228	15.15969	0.99597	0.99328	0.99663	0.99597	0.99067	0.99531

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
28	61	26.03344	16.92988	0.99546	0.99353	0.99675	0.99546	0.98999	0.99497	20.90228	14.85740	0.99597	0.99371	0.99685	0.99597	0.99110	0.99553
28	62	26.03344	16.52117	0.99546	0.99400	0.99699	0.99546	0.99049	0.99522	20.90228	14.54774	0.99597	0.99412	0.99705	0.99597	0.99150	0.99573
28	63	26.03344	16.10627	0.99546	0.99444	0.99721	0.99546	0.99096	0.99546	20.90228	14.23062	0.99597	0.99451	0.99725	0.99597	0.99189	0.99593
28	64	26.03344	15.68510	0.99546	0.99485	0.99742	0.99546	0.99142	0.99569	20.90228	13.90587	0.99597	0.99488	0.99743	0.99597	0.99226	0.99612
28	65	26.03344	15.25783	0.99546	0.99524	0.99762	0.99546	0.99184	0.99591	20.90228	13.57353	0.99597	0.99523	0.99761	0.99597	0.99262	0.99629
28	66	26.03344	14.82463	0.99546	0.99561	0.99780	0.99546	0.99225	0.99611	20.90228	13.23363	0.99597	0.99556	0.99777	0.99597	0.99295	0.99646
28	67	26.03344	14.38548	0.99546	0.99595	0.99797	0.99546	0.99264	0.99630	20.90228	12.88602	0.99597	0.99587	0.99793	0.99597	0.99328	0.99663
28	68	26.03344	13.94087	0.99546	0.99627	0.99813	0.99546	0.99300	0.99649	20.90228	12.53103	0.99597	0.99617	0.99808	0.99597	0.99359	0.99679
28	69	26.03344	13.49126	0.99546	0.99657	0.99828	0.99546	0.99335	0.99667	20.90228	12.16898	0.99597	0.99645	0.99822	0.99597	0.99389	0.99694
28	70	26.03344	13.03722	0.99546	0.99685	0.99842	0.99546	0.99369	0.99683	20.90228	11.80026	0.99597	0.99672	0.99836	0.99597	0.99418	0.99708
28	71	26.03344	12.57941	0.99546	0.99711	0.99855	0.99546	0.99401	0.99699	20.90228	11.42537	0.99597	0.99698	0.99849	0.99597	0.99445	0.99722
28	72	26.03344	12.11856	0.99546	0.99736	0.99868	0.99546	0.99431	0.99715	20.90228	11.04490	0.99597	0.99721	0.99861	0.99597	0.99471	0.99735
28	73	26.03344	11.65555	0.99546	0.99759	0.99879	0.99546	0.99460	0.99729	20.90228	10.65955	0.99597	0.99744	0.99872	0.99597	0.99497	0.99748
28	74	26.03344	11.19139	0.99546	0.99780	0.99890	0.99546	0.99488	0.99743	20.90228	10.27021	0.99597	0.99765	0.99883	0.99597	0.99521	0.99760
28	75	26.03344	10.72709	0.99546	0.99800	0.99900	0.99546	0.99514	0.99757	20.90228	9.87774	0.99597	0.99785	0.99893	0.99597	0.99545	0.99772
28	76	26.03344	10.26405	0.99546	0.99819	0.99909	0.99546	0.99540	0.99769	20.90228	9.48337	0.99597	0.99804	0.99902	0.99597	0.99567	0.99783
28	77	26.03344	9.80349	0.99546	0.99836	0.99918	0.99546	0.99564	0.99781	20.90228	9.08824	0.99597	0.99822	0.99911	0.99597	0.99589	0.99794
28	78	26.03344	9.34666	0.99546	0.99852	0.99926	0.99546	0.99587	0.99793	20.90228	8.69350	0.99597	0.99838	0.99919	0.99597	0.99610	0.99805
28	79	26.03344	8.89505	0.99546	0.99867	0.99933	0.99546	0.99609	0.99804	20.90228	8.30053	0.99597	0.99853	0.99927	0.99597	0.99630	0.99815
28	80	26.03344	8.44994	0.99546	0.99880	0.99940	0.99546	0.99630	0.99815	20.90228	7.91061	0.99597	0.99867	0.99934	0.99597	0.99649	0.99824
28	81	26.03344	8.01269	0.99546	0.99893	0.99946	0.99546	0.99651	0.99825	20.90228	7.52504	0.99597	0.99880	0.99940	0.99597	0.99668	0.99834
28	82	26.03344	7.58462	0.99546	0.99904	0.99952	0.99546	0.99670	0.99835	20.90228	7.14517	0.99597	0.99893	0.99946	0.99597	0.99685	0.99842
28	83	26.03344	7.16676	0.99546	0.99914	0.99957	0.99546	0.99689	0.99844	20.90228	6.77205	0.99597	0.99904	0.99952	0.99597	0.99702	0.99851
28	84	26.03344	6.76024	0.99546	0.99924	0.99962	0.99546	0.99706	0.99853	20.90228	6.40687	0.99597	0.99914	0.99957	0.99597	0.99719	0.99859
28	85	26.03344	6.36619	0.99546	0.99932	0.99966	0.99546	0.99723	0.99861	20.90228	6.05083	0.99597	0.99923	0.99962	0.99597	0.99734	0.99867
28	86	26.03344	5.98597	0.99546	0.99940	0.99970	0.99546	0.99739	0.99869	20.90228	5.70535	0.99597	0.99932	0.99966	0.99597	0.99749	0.99874
28	87	26.03344	5.62066	0.99546	0.99947	0.99973	0.99546	0.99754	0.99877	20.90228	5.37164	0.99597	0.99939	0.99970	0.99597	0.99763	0.99882
28	88	26.03344	5.27144	0.99546	0.99953	0.99977	0.99546	0.99769	0.99884	20.90228	5.05099	0.99597	0.99946	0.99973	0.99597	0.99777	0.99888
28	89	26.03344	4.93962	0.99546	0.99959	0.99979	0.99546	0.99782	0.99891	20.90228	4.74485	0.99597	0.99952	0.99976	0.99597	0.99790	0.99895
28	90	26.03344	4.62687	0.99546	0.99964	0.99982	0.99546	0.99795	0.99897	20.90228	4.45503	0.99597	0.99958	0.99979	0.99597	0.99802	0.99901
28	91	26.03344	4.33500	0.99546	0.99968	0.99984	0.99546	0.99807	0.99904	20.90228	4.18350	0.99597	0.99963	0.99981	0.99597	0.99813	0.99907
28	92	26.03344	4.06328	0.99546	0.99972	0.99986	0.99546	0.99819	0.99909	20.90228	3.92982	0.99597	0.99967	0.99983	0.99597	0.99824	0.99912
28	93	26.03344	3.80970	0.99546	0.99975	0.99988	0.99546	0.99830	0.99915	20.90228	3.69224	0.99597	0.99971	0.99985	0.99597	0.99835	0.99917
28	94	26.03344	3.57122	0.99546	0.99978	0.99989	0.99546	0.99840	0.99920	20.90228	3.46804	0.99597	0.99974	0.99987	0.99597	0.99844	0.99922
28	95	26.03344	3.34496	0.99546	0.99981	0.99990	0.99546	0.99850	0.99925	20.90228	3.25454	0.99597	0.99977	0.99989	0.99597	0.99854	0.99927
28	96	26.03344	3.12856	0.99546	0.99983	0.99992	0.99546	0.99859	0.99930	20.90228	3.04956	0.99597	0.99980	0.99990	0.99597	0.99863	0.99931
28	97	26.03344	2.92468	0.99546	0.99985	0.99993	0.99546	0.99868	0.99934	20.90228	2.85578	0.99597	0.99982	0.99991	0.99597	0.99871	0.99936
28	98	26.03344	2.73317	0.99546	0.99987	0.99994	0.99546	0.99876	0.99938	20.90228	2.67315	0.99597	0.99985	0.99992	0.99597	0.99879	0.99940
28	99	26.03344	2.55407	0.99546	0.99989	0.99994	0.99546	0.99884	0.99942	20.90228	2.50182	0.99597	0.99986	0.99993	0.99597	0.99887	0.99943
28	100	26.03344	2.38797	0.99546	0.99990	0.99995	0.99546	0.99891	0.99946	20.90228	2.34248	0.99597	0.99988	0.99994	0.99597	0.99894	0.99947

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
28	101	26.03344	2.23536	0.99546	0.99991	0.99996	0.99546	0.99898	0.99949	20.90228	2.19569	0.99597	0.99990	0.99995	0.99597	0.99900	0.99950
28	102	26.03344	2.09662	0.99546	0.99992	0.99996	0.99546	0.99904	0.99952	20.90228	2.06193	0.99597	0.99991	0.99995	0.99597	0.99906	0.99953
28	103	26.03344	1.97081	0.99546	0.99993	0.99997	0.99546	0.99910	0.99955	20.90228	1.94039	0.99597	0.99992	0.99996	0.99597	0.99912	0.99956
28	104	26.03344	1.85678	0.99546	0.99994	0.99997	0.99546	0.99915	0.99958	20.90228	1.82999	0.99597	0.99993	0.99996	0.99597	0.99917	0.99958
28	105	26.03344	1.75419	0.99546	0.99995	0.99997	0.99546	0.99920	0.99960	20.90228	1.73050	0.99597	0.99993	0.99997	0.99597	0.99921	0.99961
28	106	26.03344	1.66193	0.99546	0.99995	0.99998	0.99546	0.99924	0.99962	20.90228	1.64086	0.99597	0.99994	0.99997	0.99597	0.99925	0.99963
28	107	26.03344	1.57966	0.99546	0.99996	0.99998	0.99546	0.99928	0.99964	20.90228	1.56078	0.99597	0.99995	0.99997	0.99597	0.99929	0.99965
28	108	26.03344	1.50704	0.99546	0.99996	0.99998	0.99546	0.99931	0.99966	20.90228	1.48999	0.99597	0.99995	0.99998	0.99597	0.99932	0.99966
28	109	26.03344	1.44400	0.99546	0.99996	0.99998	0.99546	0.99934	0.99967	20.90228	1.42842	0.99597	0.99996	0.99998	0.99597	0.99935	0.99968
28	110	26.03344	1.39223	0.99546	0.99997	0.99998	0.99546	0.99936	0.99968	20.90228	1.37777	0.99597	0.99996	0.99998	0.99597	0.99937	0.99969
29	1	25.85281	29.44822	0.99525	0.87448	0.93304	0.99525	0.87399	0.93276	20.80347	22.54525	0.99579	0.91985	0.95825	0.99579	0.91959	0.95811
29	2	25.85281	29.37817	0.99525	0.87637	0.93411	0.99525	0.87586	0.93382	20.80347	22.51839	0.99579	0.92081	0.95877	0.99579	0.92055	0.95863
29	3	25.85281	29.30399	0.99525	0.87832	0.93522	0.99525	0.87778	0.93491	20.80347	22.48894	0.99579	0.92182	0.95932	0.99579	0.92154	0.95917
29	4	25.85281	29.22650	0.99525	0.88034	0.93636	0.99525	0.87976	0.93603	20.80347	22.45752	0.99579	0.92286	0.95988	0.99579	0.92257	0.95972
29	5	25.85281	29.14631	0.99525	0.88241	0.93753	0.99525	0.88180	0.93719	20.80347	22.42458	0.99579	0.92394	0.96047	0.99579	0.92363	0.96030
29	6	25.85281	29.06332	0.99525	0.88454	0.93873	0.99525	0.88389	0.93836	20.80347	22.39007	0.99579	0.92507	0.96107	0.99579	0.92474	0.96090
29	7	25.85281	28.97770	0.99525	0.88673	0.93996	0.99525	0.88603	0.93957	20.80347	22.35408	0.99579	0.92623	0.96170	0.99579	0.92588	0.96151
29	8	25.85281	28.88901	0.99525	0.88897	0.94122	0.99525	0.88823	0.94081	20.80347	22.31631	0.99579	0.92743	0.96235	0.99579	0.92705	0.96215
29	9	25.85281	28.79700	0.99525	0.89128	0.94252	0.99525	0.89049	0.94207	20.80347	22.27655	0.99579	0.92867	0.96302	0.99579	0.92827	0.96280
29	10	25.85281	28.70168	0.99525	0.89364	0.94384	0.99525	0.89280	0.94336	20.80347	22.23481	0.99579	0.92995	0.96371	0.99579	0.92953	0.96348
29	11	25.85281	28.60341	0.99525	0.89606	0.94518	0.99525	0.89516	0.94468	20.80347	22.19134	0.99579	0.93127	0.96441	0.99579	0.93082	0.96417
29	12	25.85281	28.50171	0.99525	0.89854	0.94656	0.99525	0.89757	0.94602	20.80347	22.14578	0.99579	0.93263	0.96514	0.99579	0.93215	0.96488
29	13	25.85281	28.39619	0.99525	0.90106	0.94796	0.99525	0.90003	0.94739	20.80347	22.09783	0.99579	0.93403	0.96589	0.99579	0.93351	0.96561
29	14	25.85281	28.28717	0.99525	0.90364	0.94938	0.99525	0.90254	0.94877	20.80347	22.04770	0.99579	0.93547	0.96666	0.99579	0.93491	0.96636
29	15	25.85281	28.17456	0.99525	0.90626	0.95083	0.99525	0.90509	0.95018	20.80347	21.99534	0.99579	0.93694	0.96745	0.99579	0.93635	0.96713
29	16	25.85281	28.05854	0.99525	0.90893	0.95229	0.99525	0.90768	0.95161	20.80347	21.94087	0.99579	0.93845	0.96825	0.99579	0.93781	0.96791
29	17	25.85281	27.93921	0.99525	0.91163	0.95377	0.99525	0.91031	0.95305	20.80347	21.88436	0.99579	0.93999	0.96907	0.99579	0.93931	0.96871
29	18	25.85281	27.81632	0.99525	0.91437	0.95527	0.99525	0.91296	0.95450	20.80347	21.82561	0.99579	0.94156	0.96990	0.99579	0.94084	0.96952
29	19	25.85281	27.68998	0.99525	0.91714	0.95678	0.99525	0.91565	0.95597	20.80347	21.76469	0.99579	0.94315	0.97074	0.99579	0.94239	0.97034
29	20	25.85281	27.55961	0.99525	0.91993	0.95829	0.99525	0.91835	0.95744	20.80347	21.70115	0.99579	0.94477	0.97160	0.99579	0.94396	0.97117
29	21	25.85281	27.42496	0.99525	0.92274	0.95982	0.99525	0.92107	0.95891	20.80347	21.63477	0.99579	0.94641	0.97247	0.99579	0.94555	0.97201
29	22	25.85281	27.28607	0.99525	0.92556	0.96134	0.99525	0.92380	0.96039	20.80347	21.56556	0.99579	0.94807	0.97334	0.99579	0.94716	0.97286
29	23	25.85281	27.14231	0.99525	0.92839	0.96286	0.99525	0.92653	0.96186	20.80347	21.49301	0.99579	0.94974	0.97422	0.99579	0.94878	0.97372
29	24	25.85281	26.99396	0.99525	0.93121	0.96438	0.99525	0.92926	0.96333	20.80347	21.41732	0.99579	0.95143	0.97511	0.99579	0.95041	0.97457
29	25	25.85281	26.84076	0.99525	0.93403	0.96589	0.99525	0.93197	0.96479	20.80347	21.33825	0.99579	0.95311	0.97599	0.99579	0.95204	0.97543
29	26	25.85281	26.68259	0.99525	0.93683	0.96738	0.99525	0.93466	0.96623	20.80347	21.25569	0.99579	0.95480	0.97688	0.99579	0.95367	0.97629
29	27	25.85281	26.51948	0.99525	0.93960	0.96886	0.99525	0.93733	0.96765	20.80347	21.16962	0.99579	0.95649	0.97776	0.99579	0.95530	0.97714
29	28	25.85281	26.35108	0.99525	0.94234	0.97031	0.99525	0.93996	0.96905	20.80347	21.07976	0.99579	0.95817	0.97864	0.99579	0.95692	0.97798
29	29	25.85281	26.17769	0.99525	0.94503	0.97174	0.99525	0.94256	0.97043	20.80347	20.98629	0.99579	0.95983	0.97951	0.99579	0.95852	0.97882
29	30	25.85281	25.99881	0.99525	0.94768	0.97314	0.99525	0.94510	0.97178	20.80347	20.88878	0.99579	0.96148	0.98036	0.99579	0.96010	0.97964

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
29	31	25.85281	25.81445	0.99525	0.95027	0.97450	0.99525	0.94759	0.97309	20.80347	20.78720	0.99579	0.96311	0.98121	0.99579	0.96166	0.98046
29	32	25.85281	25.62410	0.99525	0.95280	0.97583	0.99525	0.95002	0.97437	20.80347	20.68113	0.99579	0.96471	0.98204	0.99579	0.96320	0.98125
29	33	25.85281	25.42805	0.99525	0.95526	0.97712	0.99525	0.95239	0.97561	20.80347	20.57072	0.99579	0.96627	0.98285	0.99579	0.96470	0.98203
29	34	25.85281	25.22578	0.99525	0.95765	0.97837	0.99525	0.95468	0.97681	20.80347	20.45552	0.99579	0.96781	0.98364	0.99579	0.96617	0.98280
29	35	25.85281	25.01713	0.99525	0.95996	0.97957	0.99525	0.95690	0.97797	20.80347	20.33536	0.99579	0.96931	0.98441	0.99579	0.96761	0.98354
29	36	25.85281	24.80193	0.99525	0.96219	0.98073	0.99525	0.95904	0.97909	20.80347	20.21002	0.99579	0.97077	0.98517	0.99579	0.96900	0.98426
29	37	25.85281	24.57973	0.99525	0.96434	0.98184	0.99525	0.96110	0.98017	20.80347	20.07911	0.99579	0.97218	0.98589	0.99579	0.97035	0.98495
29	38	25.85281	24.35058	0.99525	0.96640	0.98291	0.99525	0.96308	0.98119	20.80347	19.94257	0.99579	0.97355	0.98660	0.99579	0.97166	0.98563
29	39	25.85281	24.11373	0.99525	0.96837	0.98393	0.99525	0.96498	0.98218	20.80347	19.79973	0.99579	0.97488	0.98728	0.99579	0.97293	0.98628
29	40	25.85281	23.86918	0.99525	0.97025	0.98490	0.99525	0.96680	0.98312	20.80347	19.65053	0.99579	0.97616	0.98794	0.99579	0.97415	0.98690
29	41	25.85281	23.61736	0.99525	0.97205	0.98583	0.99525	0.96853	0.98401	20.80347	19.49521	0.99579	0.97740	0.98857	0.99579	0.97532	0.98751
29	42	25.85281	23.35816	0.99525	0.97376	0.98671	0.99525	0.97018	0.98486	20.80347	19.33362	0.99579	0.97858	0.98918	0.99579	0.97645	0.98808
29	43	25.85281	23.09102	0.99525	0.97539	0.98754	0.99525	0.97175	0.98567	20.80347	19.16523	0.99579	0.97972	0.98976	0.99579	0.97753	0.98864
29	44	25.85281	22.81604	0.99525	0.97693	0.98833	0.99525	0.97324	0.98644	20.80347	18.99000	0.99579	0.98081	0.99031	0.99579	0.97857	0.98917
29	45	25.85281	22.53309	0.99525	0.97839	0.98908	0.99525	0.97466	0.98716	20.80347	18.80775	0.99579	0.98186	0.99085	0.99579	0.97956	0.98968
29	46	25.85281	22.24198	0.99525	0.97977	0.98978	0.99525	0.97600	0.98785	20.80347	18.61823	0.99579	0.98286	0.99136	0.99579	0.98051	0.99016
29	47	25.85281	21.94239	0.99525	0.98107	0.99045	0.99525	0.97727	0.98850	20.80347	18.42106	0.99579	0.98381	0.99184	0.99579	0.98142	0.99062
29	48	25.85281	21.63441	0.99525	0.98231	0.99107	0.99525	0.97847	0.98912	20.80347	18.21621	0.99579	0.98473	0.99230	0.99579	0.98229	0.99106
29	49	25.85281	21.31800	0.99525	0.98347	0.99166	0.99525	0.97961	0.98970	20.80347	18.00355	0.99579	0.98560	0.99275	0.99579	0.98311	0.99149
29	50	25.85281	20.99328	0.99525	0.98456	0.99222	0.99525	0.98069	0.99025	20.80347	17.78305	0.99579	0.98643	0.99317	0.99579	0.98390	0.99189
29	51	25.85281	20.66027	0.99525	0.98559	0.99274	0.99525	0.98171	0.99077	20.80347	17.55462	0.99579	0.98722	0.99357	0.99579	0.98466	0.99227
29	52	25.85281	20.31936	0.99525	0.98657	0.99324	0.99525	0.98267	0.99126	20.80347	17.31849	0.99579	0.98797	0.99395	0.99579	0.98537	0.99263
29	53	25.85281	19.97064	0.99525	0.98748	0.99370	0.99525	0.98358	0.99172	20.80347	17.07460	0.99579	0.98869	0.99431	0.99579	0.98606	0.99298
29	54	25.85281	19.61420	0.99525	0.98834	0.99413	0.99525	0.98444	0.99216	20.80347	16.82295	0.99579	0.98937	0.99465	0.99579	0.98671	0.99331
29	55	25.85281	19.25050	0.99525	0.98914	0.99454	0.99525	0.98526	0.99257	20.80347	16.56379	0.99579	0.99001	0.99498	0.99579	0.98733	0.99362
29	56	25.85281	18.87994	0.99525	0.98990	0.99492	0.99525	0.98603	0.99296	20.80347	16.29737	0.99579	0.99063	0.99529	0.99579	0.98792	0.99392
29	57	25.85281	18.50268	0.99525	0.99061	0.99528	0.99525	0.98675	0.99333	20.80347	16.02371	0.99579	0.99121	0.99558	0.99579	0.98848	0.99421
29	58	25.85281	18.11889	0.99525	0.99127	0.99562	0.99525	0.98744	0.99368	20.80347	15.74286	0.99579	0.99176	0.99586	0.99579	0.98902	0.99448
29	59	25.85281	17.72878	0.99525	0.99190	0.99593	0.99525	0.98809	0.99401	20.80347	15.45489	0.99579	0.99228	0.99613	0.99579	0.98953	0.99474
29	60	25.85281	17.33235	0.99525	0.99248	0.99623	0.99525	0.98870	0.99432	20.80347	15.15969	0.99579	0.99278	0.99638	0.99579	0.99002	0.99499
29	61	25.85281	16.92988	0.99525	0.99303	0.99650	0.99525	0.98928	0.99461	20.80347	14.85740	0.99579	0.99325	0.99661	0.99579	0.99049	0.99522
29	62	25.85281	16.52117	0.99525	0.99354	0.99676	0.99525	0.98983	0.99489	20.80347	14.54774	0.99579	0.99370	0.99684	0.99579	0.99093	0.99545
29	63	25.85281	16.10627	0.99525	0.99402	0.99700	0.99525	0.99035	0.99515	20.80347	14.23062	0.99579	0.99412	0.99705	0.99579	0.99136	0.99566
29	64	25.85281	15.68510	0.99525	0.99448	0.99723	0.99525	0.99084	0.99540	20.80347	13.90587	0.99579	0.99452	0.99725	0.99579	0.99176	0.99586
29	65	25.85281	15.25783	0.99525	0.99490	0.99744	0.99525	0.99131	0.99564	20.80347	13.57353	0.99579	0.99490	0.99744	0.99579	0.99215	0.99606
29	66	25.85281	14.82463	0.99525	0.99529	0.99764	0.99525	0.99176	0.99586	20.80347	13.23363	0.99579	0.99526	0.99763	0.99579	0.99252	0.99624
29	67	25.85281	14.38548	0.99525	0.99567	0.99783	0.99525	0.99218	0.99607	20.80347	12.88602	0.99579	0.99560	0.99780	0.99579	0.99287	0.99642
29	68	25.85281	13.94087	0.99525	0.99601	0.99800	0.99525	0.99258	0.99627	20.80347	12.53103	0.99579	0.99593	0.99796	0.99579	0.99321	0.99659
29	69	25.85281	13.49126	0.99525	0.99634	0.99817	0.99525	0.99296	0.99647	20.80347	12.16898	0.99579	0.99623	0.99811	0.99579	0.99353	0.99675
29	70	25.85281	13.03722	0.99525	0.99664	0.99832	0.99525	0.99332	0.99665	20.80347	11.80026	0.99579	0.99652	0.99826	0.99579	0.99384	0.99691

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
29	71	25.85281	12.57941	0.99525	0.99693	0.99846	0.99525	0.99366	0.99682	20.80347	11.42537	0.99579	0.99679	0.99839	0.99579	0.99414	0.99706
29	72	25.85281	12.11856	0.99525	0.99719	0.99859	0.99525	0.99399	0.99699	20.80347	11.04490	0.99579	0.99705	0.99852	0.99579	0.99442	0.99720
29	73	25.85281	11.65555	0.99525	0.99744	0.99872	0.99525	0.99430	0.99714	20.80347	10.65955	0.99579	0.99729	0.99864	0.99579	0.99470	0.99734
29	74	25.85281	11.19139	0.99525	0.99767	0.99883	0.99525	0.99460	0.99729	20.80347	10.27021	0.99579	0.99752	0.99876	0.99579	0.99496	0.99747
29	75	25.85281	10.72709	0.99525	0.99788	0.99894	0.99525	0.99489	0.99744	20.80347	9.87774	0.99579	0.99773	0.99886	0.99579	0.99521	0.99760
29	76	25.85281	10.26405	0.99525	0.99808	0.99904	0.99525	0.99516	0.99757	20.80347	9.48337	0.99579	0.99793	0.99896	0.99579	0.99545	0.99772
29	77	25.85281	9.80349	0.99525	0.99826	0.99913	0.99525	0.99542	0.99770	20.80347	9.08824	0.99579	0.99812	0.99906	0.99579	0.99568	0.99784
29	78	25.85281	9.34666	0.99525	0.99843	0.99922	0.99525	0.99566	0.99783	20.80347	8.69350	0.99579	0.99829	0.99915	0.99579	0.99591	0.99795
29	79	25.85281	8.89505	0.99525	0.99859	0.99930	0.99525	0.99590	0.99795	20.80347	8.30053	0.99579	0.99845	0.99923	0.99579	0.99612	0.99806
29	80	25.85281	8.44994	0.99525	0.99874	0.99937	0.99525	0.99613	0.99806	20.80347	7.91061	0.99579	0.99860	0.99930	0.99579	0.99632	0.99816
29	81	25.85281	8.01269	0.99525	0.99887	0.99943	0.99525	0.99634	0.99817	20.80347	7.52504	0.99579	0.99874	0.99937	0.99579	0.99652	0.99826
29	82	25.85281	7.58462	0.99525	0.99899	0.99949	0.99525	0.99655	0.99827	20.80347	7.14517	0.99579	0.99887	0.99943	0.99579	0.99671	0.99835
29	83	25.85281	7.16676	0.99525	0.99910	0.99955	0.99525	0.99674	0.99837	20.80347	6.77205	0.99579	0.99899	0.99949	0.99579	0.99689	0.99844
29	84	25.85281	6.76024	0.99525	0.99920	0.99960	0.99525	0.99693	0.99846	20.80347	6.40687	0.99579	0.99910	0.99955	0.99579	0.99706	0.99853
29	85	25.85281	6.36619	0.99525	0.99929	0.99964	0.99525	0.99710	0.99855	20.80347	6.05083	0.99579	0.99919	0.99960	0.99579	0.99722	0.99861
29	86	25.85281	5.98597	0.99525	0.99937	0.99968	0.99525	0.99727	0.99863	20.80347	5.70535	0.99579	0.99928	0.99964	0.99579	0.99738	0.99869
29	87	25.85281	5.62066	0.99525	0.99944	0.99972	0.99525	0.99743	0.99871	20.80347	5.37164	0.99579	0.99936	0.99968	0.99579	0.99753	0.99876
29	88	25.85281	5.27144	0.99525	0.99951	0.99975	0.99525	0.99758	0.99879	20.80347	5.05099	0.99579	0.99943	0.99972	0.99579	0.99767	0.99883
29	89	25.85281	4.93962	0.99525	0.99957	0.99978	0.99525	0.99773	0.99886	20.80347	4.74485	0.99579	0.99950	0.99975	0.99579	0.99780	0.99890
29	90	25.85281	4.62687	0.99525	0.99962	0.99981	0.99525	0.99786	0.99893	20.80347	4.45503	0.99579	0.99956	0.99978	0.99579	0.99793	0.99896
29	91	25.85281	4.33500	0.99525	0.99966	0.99983	0.99525	0.99799	0.99899	20.80347	4.18350	0.99579	0.99961	0.99980	0.99579	0.99805	0.99902
29	92	25.85281	4.06328	0.99525	0.99970	0.99985	0.99525	0.99811	0.99905	20.80347	3.92982	0.99579	0.99965	0.99983	0.99579	0.99817	0.99908
29	93	25.85281	3.80970	0.99525	0.99974	0.99987	0.99525	0.99822	0.99911	20.80347	3.69224	0.99579	0.99969	0.99985	0.99579	0.99827	0.99914
29	94	25.85281	3.57122	0.99525	0.99977	0.99988	0.99525	0.99833	0.99916	20.80347	3.46804	0.99579	0.99973	0.99986	0.99579	0.99838	0.99919
29	95	25.85281	3.34496	0.99525	0.99980	0.99990	0.99525	0.99843	0.99922	20.80347	3.25454	0.99579	0.99976	0.99988	0.99579	0.99847	0.99924
29	96	25.85281	3.12856	0.99525	0.99982	0.99991	0.99525	0.99853	0.99926	20.80347	3.04956	0.99579	0.99979	0.99990	0.99579	0.99857	0.99928
29	97	25.85281	2.92468	0.99525	0.99984	0.99992	0.99525	0.99862	0.99931	20.80347	2.85578	0.99579	0.99982	0.99991	0.99579	0.99866	0.99933
29	98	25.85281	2.73317	0.99525	0.99986	0.99993	0.99525	0.99871	0.99935	20.80347	2.67315	0.99579	0.99984	0.99992	0.99579	0.99874	0.99937
29	99	25.85281	2.55407	0.99525	0.99988	0.99994	0.99525	0.99879	0.99939	20.80347	2.50182	0.99579	0.99986	0.99993	0.99579	0.99882	0.99941
29	100	25.85281	2.38797	0.99525	0.99990	0.99995	0.99525	0.99887	0.99943	20.80347	2.34248	0.99579	0.99987	0.99994	0.99579	0.99889	0.99944
29	101	25.85281	2.23536	0.99525	0.99991	0.99995	0.99525	0.99894	0.99947	20.80347	2.19569	0.99579	0.99989	0.99994	0.99579	0.99896	0.99948
29	102	25.85281	2.09662	0.99525	0.99992	0.99996	0.99525	0.99900	0.99950	20.80347	2.06193	0.99579	0.99990	0.99995	0.99579	0.99902	0.99951
29	103	25.85281	1.97081	0.99525	0.99993	0.99996	0.99525	0.99906	0.99953	20.80347	1.94039	0.99579	0.99991	0.99996	0.99579	0.99908	0.99954
29	104	25.85281	1.85678	0.99525	0.99994	0.99997	0.99525	0.99911	0.99956	20.80347	1.82999	0.99579	0.99992	0.99996	0.99579	0.99913	0.99956
29	105	25.85281	1.75419	0.99525	0.99994	0.99997	0.99525	0.99916	0.99958	20.80347	1.73050	0.99579	0.99993	0.99997	0.99579	0.99918	0.99959
29	106	25.85281	1.66193	0.99525	0.99995	0.99997	0.99525	0.99921	0.99960	20.80347	1.64086	0.99579	0.99994	0.99997	0.99579	0.99922	0.99961
29	107	25.85281	1.57966	0.99525	0.99995	0.99998	0.99525	0.99925	0.99962	20.80347	1.56078	0.99579	0.99994	0.99997	0.99579	0.99926	0.99963
29	108	25.85281	1.50704	0.99525	0.99996	0.99998	0.99525	0.99928	0.99964	20.80347	1.48999	0.99579	0.99995	0.99997	0.99579	0.99929	0.99965
29	109	25.85281	1.44400	0.99525	0.99996	0.99998	0.99525	0.99931	0.99966	20.80347	1.42842	0.99579	0.99995	0.99998	0.99579	0.99932	0.99966
29	110	25.85281	1.39223	0.99525	0.99996	0.99998	0.99525	0.99933	0.99967	20.80347	1.37777	0.99579	0.99996	0.99998	0.99579	0.99934	0.99967

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
30	1	25.66648	29.44822	0.99504	0.86834	0.92953	0.99504	0.86785	0.92925	20.70042	22.54525	0.99561	0.91540	0.95583	0.99561	0.91514	0.95569
30	2	25.66648	29.37817	0.99504	0.87023	0.93061	0.99504	0.86972	0.93032	20.70042	22.51839	0.99561	0.91637	0.95636	0.99561	0.91611	0.95622
30	3	25.66648	29.30399	0.99504	0.87219	0.93173	0.99504	0.87165	0.93143	20.70042	22.48894	0.99561	0.91738	0.95691	0.99561	0.91710	0.95676
30	4	25.66648	29.22650	0.99504	0.87421	0.93288	0.99504	0.87364	0.93256	20.70042	22.45752	0.99561	0.91843	0.95748	0.99561	0.91814	0.95732
30	5	25.66648	29.14631	0.99504	0.87629	0.93407	0.99504	0.87568	0.93372	20.70042	22.42458	0.99561	0.91953	0.95808	0.99561	0.91921	0.95791
30	6	25.66648	29.06332	0.99504	0.87843	0.93528	0.99504	0.87778	0.93491	20.70042	22.39007	0.99561	0.92066	0.95869	0.99561	0.92033	0.95851
30	7	25.66648	28.97770	0.99504	0.88063	0.93653	0.99504	0.87994	0.93613	20.70042	22.35408	0.99561	0.92183	0.95933	0.99561	0.92148	0.95913
30	8	25.66648	28.88901	0.99504	0.88289	0.93780	0.99504	0.88215	0.93739	20.70042	22.31631	0.99561	0.92305	0.95998	0.99561	0.92267	0.95978
30	9	25.66648	28.79700	0.99504	0.88521	0.93911	0.99504	0.88442	0.93867	20.70042	22.27655	0.99561	0.92430	0.96066	0.99561	0.92390	0.96044
30	10	25.66648	28.70168	0.99504	0.88760	0.94045	0.99504	0.88675	0.93998	20.70042	22.23481	0.99561	0.92560	0.96136	0.99561	0.92517	0.96113
30	11	25.66648	28.60341	0.99504	0.89004	0.94182	0.99504	0.88914	0.94132	20.70042	22.19134	0.99561	0.92694	0.96209	0.99561	0.92648	0.96184
30	12	25.66648	28.50171	0.99504	0.89254	0.94322	0.99504	0.89158	0.94268	20.70042	22.14578	0.99561	0.92833	0.96283	0.99561	0.92783	0.96257
30	13	25.66648	28.39619	0.99504	0.89510	0.94464	0.99504	0.89407	0.94407	20.70042	22.09783	0.99561	0.92975	0.96360	0.99561	0.92922	0.96331
30	14	25.66648	28.28717	0.99504	0.89771	0.94610	0.99504	0.89661	0.94549	20.70042	22.04770	0.99561	0.93121	0.96438	0.99561	0.93065	0.96408
30	15	25.66648	28.17456	0.99504	0.90037	0.94758	0.99504	0.89920	0.94693	20.70042	21.99534	0.99561	0.93272	0.96519	0.99561	0.93211	0.96486
30	16	25.66648	28.05854	0.99504	0.90309	0.94908	0.99504	0.90184	0.94838	20.70042	21.94087	0.99561	0.93426	0.96601	0.99561	0.93361	0.96567
30	17	25.66648	27.93921	0.99504	0.90584	0.95060	0.99504	0.90451	0.94986	20.70042	21.88436	0.99561	0.93583	0.96685	0.99561	0.93514	0.96649
30	18	25.66648	27.81632	0.99504	0.90864	0.95213	0.99504	0.90723	0.95136	20.70042	21.82561	0.99561	0.93744	0.96771	0.99561	0.93671	0.96732
30	19	25.66648	27.68998	0.99504	0.91147	0.95369	0.99504	0.90997	0.95286	20.70042	21.76469	0.99561	0.93908	0.96858	0.99561	0.93830	0.96817
30	20	25.66648	27.55961	0.99504	0.91434	0.95525	0.99504	0.91275	0.95438	20.70042	21.70115	0.99561	0.94075	0.96947	0.99561	0.93993	0.96903
30	21	25.66648	27.42496	0.99504	0.91723	0.95683	0.99504	0.91554	0.95591	20.70042	21.63477	0.99561	0.94245	0.97037	0.99561	0.94157	0.96991
30	22	25.66648	27.28607	0.99504	0.92014	0.95841	0.99504	0.91836	0.95744	20.70042	21.56556	0.99561	0.94417	0.97128	0.99561	0.94324	0.97079
30	23	25.66648	27.14231	0.99504	0.92306	0.95999	0.99504	0.92118	0.95897	20.70042	21.49301	0.99561	0.94590	0.97220	0.99561	0.94492	0.97168
30	24	25.66648	26.99396	0.99504	0.92599	0.96157	0.99504	0.92401	0.96050	20.70042	21.41732	0.99561	0.94766	0.97313	0.99561	0.94662	0.97258
30	25	25.66648	26.84076	0.99504	0.92892	0.96315	0.99504	0.92683	0.96203	20.70042	21.33825	0.99561	0.94942	0.97405	0.99561	0.94832	0.97347
30	26	25.66648	26.68259	0.99504	0.93184	0.96472	0.99504	0.92964	0.96354	20.70042	21.25569	0.99561	0.95119	0.97499	0.99561	0.95003	0.97437
30	27	25.66648	26.51948	0.99504	0.93474	0.96627	0.99504	0.93243	0.96503	20.70042	21.16962	0.99561	0.95296	0.97591	0.99561	0.95174	0.97527
30	28	25.66648	26.35108	0.99504	0.93761	0.96780	0.99504	0.93519	0.96651	20.70042	21.07976	0.99561	0.95473	0.97684	0.99561	0.95344	0.97616
30	29	25.66648	26.17769	0.99504	0.94045	0.96931	0.99504	0.93792	0.96797	20.70042	20.98629	0.99561	0.95649	0.97776	0.99561	0.95513	0.97705
30	30	25.66648	25.99881	0.99504	0.94325	0.97080	0.99504	0.94061	0.96939	20.70042	20.88878	0.99561	0.95824	0.97867	0.99561	0.95681	0.97793
30	31	25.66648	25.81445	0.99504	0.94600	0.97225	0.99504	0.94324	0.97079	20.70042	20.78720	0.99561	0.95996	0.97957	0.99561	0.95847	0.97879
30	32	25.66648	25.62410	0.99504	0.94869	0.97367	0.99504	0.94582	0.97216	20.70042	20.68113	0.99561	0.96167	0.98046	0.99561	0.96010	0.97965
30	33	25.66648	25.42805	0.99504	0.95131	0.97505	0.99504	0.94834	0.97349	20.70042	20.57072	0.99561	0.96334	0.98133	0.99561	0.96171	0.98048
30	34	25.66648	25.22578	0.99504	0.95387	0.97639	0.99504	0.95079	0.97478	20.70042	20.45552	0.99561	0.96499	0.98218	0.99561	0.96329	0.98130
30	35	25.66648	25.01713	0.99504	0.95635	0.97769	0.99504	0.95317	0.97603	20.70042	20.33536	0.99561	0.96660	0.98302	0.99561	0.96483	0.98210
30	36	25.66648	24.80193	0.99504	0.95875	0.97894	0.99504	0.95548	0.97723	20.70042	20.21002	0.99561	0.96817	0.98383	0.99561	0.96633	0.98288
30	37	25.66648	24.57973	0.99504	0.96107	0.98015	0.99504	0.95770	0.97839	20.70042	20.07911	0.99561	0.96970	0.98462	0.99561	0.96779	0.98363
30	38	25.66648	24.35058	0.99504	0.96329	0.98130	0.99504	0.95984	0.97951	20.70042	19.94257	0.99561	0.97119	0.98538	0.99561	0.96921	0.98436
30	39	25.66648	24.11373	0.99504	0.96544	0.98241	0.99504	0.96189	0.98058	20.70042	19.79973	0.99561	0.97263	0.98613	0.99561	0.97058	0.98507
30	40	25.66648	23.86918	0.99504	0.96749	0.98347	0.99504	0.96386	0.98160	20.70042	19.65053	0.99561	0.97402	0.98684	0.99561	0.97191	0.98575

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
30	41	25.66648	23.61736	0.99504	0.96944	0.98448	0.99504	0.96575	0.98257	20.70042	19.49521	0.99561	0.97537	0.98753	0.99561	0.97318	0.98641
30	42	25.66648	23.35816	0.99504	0.97131	0.98545	0.99504	0.96754	0.98350	20.70042	19.33362	0.99561	0.97666	0.98819	0.99561	0.97442	0.98704
30	43	25.66648	23.09102	0.99504	0.97309	0.98636	0.99504	0.96926	0.98439	20.70042	19.16523	0.99561	0.97791	0.98883	0.99561	0.97560	0.98765
30	44	25.66648	22.81604	0.99504	0.97477	0.98723	0.99504	0.97089	0.98523	20.70042	18.99000	0.99561	0.97910	0.98944	0.99561	0.97673	0.98823
30	45	25.66648	22.53309	0.99504	0.97637	0.98805	0.99504	0.97244	0.98603	20.70042	18.80775	0.99561	0.98025	0.99002	0.99561	0.97782	0.98879
30	46	25.66648	22.24198	0.99504	0.97789	0.98882	0.99504	0.97391	0.98678	20.70042	18.61823	0.99561	0.98134	0.99058	0.99561	0.97886	0.98932
30	47	25.66648	21.94239	0.99504	0.97932	0.98955	0.99504	0.97530	0.98750	20.70042	18.42106	0.99561	0.98239	0.99112	0.99561	0.97986	0.98983
30	48	25.66648	21.63441	0.99504	0.98068	0.99024	0.99504	0.97662	0.98817	20.70042	18.21621	0.99561	0.98339	0.99163	0.99561	0.98081	0.99031
30	49	25.66648	21.31800	0.99504	0.98196	0.99090	0.99504	0.97788	0.98881	20.70042	18.00355	0.99561	0.98435	0.99211	0.99561	0.98172	0.99077
30	50	25.66648	20.99328	0.99504	0.98316	0.99151	0.99504	0.97906	0.98942	20.70042	17.78305	0.99561	0.98526	0.99257	0.99561	0.98258	0.99122
30	51	25.66648	20.66027	0.99504	0.98430	0.99209	0.99504	0.98018	0.98999	20.70042	17.55462	0.99561	0.98613	0.99301	0.99561	0.98341	0.99164
30	52	25.66648	20.31936	0.99504	0.98537	0.99263	0.99504	0.98124	0.99053	20.70042	17.31849	0.99561	0.98695	0.99343	0.99561	0.98420	0.99204
30	53	25.66648	19.97064	0.99504	0.98637	0.99314	0.99504	0.98224	0.99104	20.70042	17.07460	0.99561	0.98774	0.99383	0.99561	0.98495	0.99242
30	54	25.66648	19.61420	0.99504	0.98731	0.99362	0.99504	0.98319	0.99152	20.70042	16.82295	0.99561	0.98849	0.99421	0.99561	0.98567	0.99278
30	55	25.66648	19.25050	0.99504	0.98820	0.99407	0.99504	0.98408	0.99198	20.70042	16.56379	0.99561	0.98920	0.99457	0.99561	0.98635	0.99313
30	56	25.66648	18.87994	0.99504	0.98903	0.99449	0.99504	0.98493	0.99241	20.70042	16.29737	0.99561	0.98987	0.99491	0.99561	0.98700	0.99346
30	57	25.66648	18.50268	0.99504	0.98981	0.99488	0.99504	0.98572	0.99281	20.70042	16.02371	0.99561	0.99051	0.99523	0.99561	0.98762	0.99377
30	58	25.66648	18.11889	0.99504	0.99054	0.99525	0.99504	0.98648	0.99319	20.70042	15.74286	0.99561	0.99111	0.99554	0.99561	0.98821	0.99407
30	59	25.66648	17.72878	0.99504	0.99123	0.99560	0.99504	0.98719	0.99355	20.70042	15.45489	0.99561	0.99169	0.99583	0.99561	0.98877	0.99435
30	60	25.66648	17.33235	0.99504	0.99187	0.99592	0.99504	0.98786	0.99390	20.70042	15.15969	0.99561	0.99223	0.99610	0.99561	0.98931	0.99462
30	61	25.66648	16.92988	0.99504	0.99247	0.99622	0.99504	0.98850	0.99422	20.70042	14.85740	0.99561	0.99274	0.99636	0.99561	0.98982	0.99488
30	62	25.66648	16.52117	0.99504	0.99304	0.99651	0.99504	0.98911	0.99452	20.70042	14.54774	0.99561	0.99323	0.99660	0.99561	0.99030	0.99513
30	63	25.66648	16.10627	0.99504	0.99356	0.99677	0.99504	0.98968	0.99481	20.70042	14.23062	0.99561	0.99369	0.99684	0.99561	0.99077	0.99536
30	64	25.66648	15.68510	0.99504	0.99406	0.99702	0.99504	0.99022	0.99508	20.70042	13.90587	0.99561	0.99413	0.99706	0.99561	0.99121	0.99559
30	65	25.66648	15.25783	0.99504	0.99452	0.99725	0.99504	0.99073	0.99534	20.70042	13.57353	0.99561	0.99454	0.99726	0.99561	0.99163	0.99580
30	66	25.66648	14.82463	0.99504	0.99495	0.99747	0.99504	0.99121	0.99559	20.70042	13.23363	0.99561	0.99493	0.99746	0.99561	0.99204	0.99600
30	67	25.66648	14.38548	0.99504	0.99535	0.99767	0.99504	0.99167	0.99582	20.70042	12.88602	0.99561	0.99530	0.99765	0.99561	0.99242	0.99620
30	68	25.66648	13.94087	0.99504	0.99573	0.99786	0.99504	0.99211	0.99604	20.70042	12.53103	0.99561	0.99565	0.99782	0.99561	0.99279	0.99638
30	69	25.66648	13.49126	0.99504	0.99608	0.99804	0.99504	0.99252	0.99625	20.70042	12.16898	0.99561	0.99598	0.99799	0.99561	0.99314	0.99656
30	70	25.66648	13.03722	0.99504	0.99641	0.99820	0.99504	0.99291	0.99644	20.70042	11.80026	0.99561	0.99630	0.99814	0.99561	0.99348	0.99673
30	71	25.66648	12.57941	0.99504	0.99672	0.99836	0.99504	0.99329	0.99663	20.70042	11.42537	0.99561	0.99659	0.99829	0.99561	0.99380	0.99689
30	72	25.66648	12.11856	0.99504	0.99701	0.99850	0.99504	0.99364	0.99681	20.70042	11.04490	0.99561	0.99687	0.99843	0.99561	0.99411	0.99704
30	73	25.66648	11.65555	0.99504	0.99727	0.99863	0.99504	0.99398	0.99698	20.70042	10.65955	0.99561	0.99713	0.99856	0.99561	0.99440	0.99719
30	74	25.66648	11.19139	0.99504	0.99752	0.99876	0.99504	0.99430	0.99714	20.70042	10.27021	0.99561	0.99737	0.99868	0.99561	0.99468	0.99733
30	75	25.66648	10.72709	0.99504	0.99775	0.99887	0.99504	0.99461	0.99730	20.70042	9.87774	0.99561	0.99760	0.99880	0.99561	0.99495	0.99747
30	76	25.66648	10.26405	0.99504	0.99796	0.99898	0.99504	0.99490	0.99744	20.70042	9.48337	0.99561	0.99781	0.99890	0.99561	0.99521	0.99760
30	77	25.66648	9.80349	0.99504	0.99816	0.99908	0.99504	0.99518	0.99758	20.70042	9.08824	0.99561	0.99801	0.99900	0.99561	0.99546	0.99773
30	78	25.66648	9.34666	0.99504	0.99834	0.99917	0.99504	0.99544	0.99772	20.70042	8.69350	0.99561	0.99820	0.99910	0.99561	0.99570	0.99785
30	79	25.66648	8.89505	0.99504	0.99851	0.99925	0.99504	0.99570	0.99784	20.70042	8.30053	0.99561	0.99837	0.99918	0.99561	0.99593	0.99796
30	80	25.66648	8.44994	0.99504	0.99866	0.99933	0.99504	0.99594	0.99796	20.70042	7.91061	0.99561	0.99853	0.99926	0.99561	0.99615	0.99807

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
30	81	25.66648	8.01269	0.99504	0.99880	0.99940	0.99504	0.99617	0.99808	20.70042	7.52504	0.99561	0.99868	0.99934	0.99561	0.99636	0.99817
30	82	25.66648	7.58462	0.99504	0.99893	0.99947	0.99504	0.99638	0.99819	20.70042	7.14517	0.99561	0.99881	0.99941	0.99561	0.99656	0.99827
30	83	25.66648	7.16676	0.99504	0.99905	0.99952	0.99504	0.99659	0.99829	20.70042	6.77205	0.99561	0.99894	0.99947	0.99561	0.99675	0.99837
30	84	25.66648	6.76024	0.99504	0.99915	0.99958	0.99504	0.99679	0.99839	20.70042	6.40687	0.99561	0.99905	0.99952	0.99561	0.99693	0.99846
30	85	25.66648	6.36619	0.99504	0.99925	0.99963	0.99504	0.99698	0.99849	20.70042	6.05083	0.99561	0.99915	0.99958	0.99561	0.99710	0.99855
30	86	25.66648	5.98597	0.99504	0.99934	0.99967	0.99504	0.99715	0.99858	20.70042	5.70535	0.99561	0.99925	0.99962	0.99561	0.99727	0.99863
30	87	25.66648	5.62066	0.99504	0.99941	0.99971	0.99504	0.99732	0.99866	20.70042	5.37164	0.99561	0.99933	0.99967	0.99561	0.99742	0.99871
30	88	25.66648	5.27144	0.99504	0.99948	0.99974	0.99504	0.99748	0.99874	20.70042	5.05099	0.99561	0.99941	0.99970	0.99561	0.99757	0.99878
30	89	25.66648	4.93962	0.99504	0.99954	0.99977	0.99504	0.99763	0.99881	20.70042	4.74485	0.99561	0.99948	0.99974	0.99561	0.99771	0.99886
30	90	25.66648	4.62687	0.99504	0.99960	0.99980	0.99504	0.99777	0.99888	20.70042	4.45503	0.99561	0.99954	0.99977	0.99561	0.99785	0.99892
30	91	25.66648	4.33500	0.99504	0.99965	0.99982	0.99504	0.99791	0.99895	20.70042	4.18350	0.99561	0.99959	0.99980	0.99561	0.99797	0.99898
30	92	25.66648	4.06328	0.99504	0.99969	0.99984	0.99504	0.99803	0.99901	20.70042	3.92982	0.99561	0.99964	0.99982	0.99561	0.99809	0.99904
30	93	25.66648	3.80970	0.99504	0.99973	0.99986	0.99504	0.99815	0.99907	20.70042	3.69224	0.99561	0.99968	0.99984	0.99561	0.99820	0.99910
30	94	25.66648	3.57122	0.99504	0.99976	0.99988	0.99504	0.99826	0.99913	20.70042	3.46804	0.99561	0.99972	0.99986	0.99561	0.99831	0.99915
30	95	25.66648	3.34496	0.99504	0.99979	0.99989	0.99504	0.99837	0.99918	20.70042	3.25454	0.99561	0.99975	0.99988	0.99561	0.99841	0.99921
30	96	25.66648	3.12856	0.99504	0.99981	0.99991	0.99504	0.99847	0.99924	20.70042	3.04956	0.99561	0.99978	0.99989	0.99561	0.99851	0.99925
30	97	25.66648	2.92468	0.99504	0.99984	0.99992	0.99504	0.99857	0.99928	20.70042	2.85578	0.99561	0.99981	0.99990	0.99561	0.99860	0.99930
30	98	25.66648	2.73317	0.99504	0.99986	0.99993	0.99504	0.99866	0.99933	20.70042	2.67315	0.99561	0.99983	0.99992	0.99561	0.99869	0.99934
30	99	25.66648	2.55407	0.99504	0.99987	0.99994	0.99504	0.99874	0.99937	20.70042	2.50182	0.99561	0.99985	0.99993	0.99561	0.99877	0.99938
30	100	25.66648	2.38797	0.99504	0.99989	0.99995	0.99504	0.99882	0.99941	20.70042	2.34248	0.99561	0.99987	0.99993	0.99561	0.99885	0.99942
30	101	25.66648	2.23536	0.99504	0.99990	0.99995	0.99504	0.99889	0.99945	20.70042	2.19569	0.99561	0.99988	0.99994	0.99561	0.99892	0.99946
30	102	25.66648	2.09662	0.99504	0.99992	0.99996	0.99504	0.99896	0.99948	20.70042	2.06193	0.99561	0.99990	0.99995	0.99561	0.99898	0.99949
30	103	25.66648	1.97081	0.99504	0.99992	0.99996	0.99504	0.99902	0.99951	20.70042	1.94039	0.99561	0.99991	0.99995	0.99561	0.99904	0.99952
30	104	25.66648	1.85678	0.99504	0.99993	0.99997	0.99504	0.99908	0.99954	20.70042	1.82999	0.99561	0.99992	0.99996	0.99561	0.99909	0.99955
30	105	25.66648	1.75419	0.99504	0.99994	0.99997	0.99504	0.99913	0.99956	20.70042	1.73050	0.99561	0.99993	0.99996	0.99561	0.99914	0.99957
30	106	25.66648	1.66193	0.99504	0.99995	0.99997	0.99504	0.99918	0.99959	20.70042	1.64086	0.99561	0.99994	0.99997	0.99561	0.99919	0.99959
30	107	25.66648	1.57966	0.99504	0.99995	0.99998	0.99504	0.99922	0.99961	20.70042	1.56078	0.99561	0.99994	0.99997	0.99561	0.99923	0.99961
30	108	25.66648	1.50704	0.99504	0.99996	0.99998	0.99504	0.99925	0.99963	20.70042	1.48999	0.99561	0.99995	0.99997	0.99561	0.99927	0.99963
30	109	25.66648	1.44400	0.99504	0.99996	0.99998	0.99504	0.99928	0.99964	20.70042	1.42842	0.99561	0.99995	0.99998	0.99561	0.99929	0.99965
30	110	25.66648	1.39223	0.99504	0.99996	0.99998	0.99504	0.99931	0.99965	20.70042	1.37777	0.99561	0.99995	0.99998	0.99561	0.99932	0.99966
31	1	25.47416	29.44822	0.99480	0.86199	0.92588	0.99480	0.86150	0.92560	20.59285	22.54525	0.99540	0.91075	0.95329	0.99540	0.91049	0.95315
31	2	25.47416	29.37817	0.99480	0.86388	0.92697	0.99480	0.86338	0.92668	20.59285	22.51839	0.99540	0.91172	0.95382	0.99540	0.91146	0.95368
31	3	25.47416	29.30399	0.99480	0.86584	0.92810	0.99480	0.86531	0.92779	20.59285	22.48894	0.99540	0.91274	0.95438	0.99540	0.91246	0.95423
31	4	25.47416	29.22650	0.99480	0.86787	0.92926	0.99480	0.86729	0.92893	20.59285	22.45752	0.99540	0.91380	0.95496	0.99540	0.91350	0.95480
31	5	25.47416	29.14631	0.99480	0.86995	0.93045	0.99480	0.86934	0.93011	20.59285	22.42458	0.99540	0.91490	0.95556	0.99540	0.91458	0.95539
31	6	25.47416	29.06332	0.99480	0.87210	0.93168	0.99480	0.87145	0.93131	20.59285	22.39007	0.99540	0.91604	0.95618	0.99540	0.91570	0.95600
31	7	25.47416	28.97770	0.99480	0.87430	0.93294	0.99480	0.87362	0.93255	20.59285	22.35408	0.99540	0.91723	0.95683	0.99540	0.91687	0.95663
31	8	25.47416	28.88901	0.99480	0.87658	0.93423	0.99480	0.87584	0.93381	20.59285	22.31631	0.99540	0.91845	0.95749	0.99540	0.91807	0.95728
31	9	25.47416	28.79700	0.99480	0.87891	0.93556	0.99480	0.87813	0.93511	20.59285	22.27655	0.99540	0.91972	0.95818	0.99540	0.91931	0.95796
31	10	25.47416	28.70168	0.99480	0.88131	0.93691	0.99480	0.88047	0.93644	20.59285	22.23481	0.99540	0.92104	0.95890	0.99540	0.92060	0.95866

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
31	11	25.47416	28.60341	0.99480	0.88378	0.93830	0.99480	0.88288	0.93780	20.59285	22.19134	0.99540	0.92240	0.95963	0.99540	0.92193	0.95938
31	12	25.47416	28.50171	0.99480	0.88630	0.93972	0.99480	0.88534	0.93918	20.59285	22.14578	0.99540	0.92380	0.96039	0.99540	0.92330	0.96012
31	13	25.47416	28.39619	0.99480	0.88889	0.94117	0.99480	0.88786	0.94060	20.59285	22.09783	0.99540	0.92525	0.96117	0.99540	0.92471	0.96088
31	14	25.47416	28.28717	0.99480	0.89153	0.94265	0.99480	0.89043	0.94204	20.59285	22.04770	0.99540	0.92673	0.96197	0.99540	0.92616	0.96166
31	15	25.47416	28.17456	0.99480	0.89423	0.94416	0.99480	0.89306	0.94351	20.59285	21.99534	0.99540	0.92827	0.96280	0.99540	0.92765	0.96247
31	16	25.47416	28.05854	0.99480	0.89699	0.94570	0.99480	0.89573	0.94500	20.59285	21.94087	0.99540	0.92984	0.96364	0.99540	0.92918	0.96329
31	17	25.47416	27.93921	0.99480	0.89979	0.94725	0.99480	0.89846	0.94651	20.59285	21.88436	0.99540	0.93145	0.96451	0.99540	0.93075	0.96413
31	18	25.47416	27.81632	0.99480	0.90264	0.94883	0.99480	0.90122	0.94805	20.59285	21.82561	0.99540	0.93310	0.96539	0.99540	0.93235	0.96499
31	19	25.47416	27.68998	0.99480	0.90553	0.95043	0.99480	0.90403	0.94960	20.59285	21.76469	0.99540	0.93478	0.96629	0.99540	0.93399	0.96587
31	20	25.47416	27.55961	0.99480	0.90847	0.95204	0.99480	0.90687	0.95116	20.59285	21.70115	0.99540	0.93650	0.96721	0.99540	0.93565	0.96676
31	21	25.47416	27.42496	0.99480	0.91143	0.95366	0.99480	0.90974	0.95274	20.59285	21.63477	0.99540	0.93824	0.96814	0.99540	0.93735	0.96766
31	22	25.47416	27.28607	0.99480	0.91442	0.95530	0.99480	0.91263	0.95432	20.59285	21.56556	0.99540	0.94002	0.96908	0.99540	0.93907	0.96858
31	23	25.47416	27.14231	0.99480	0.91744	0.95694	0.99480	0.91554	0.95591	20.59285	21.49301	0.99540	0.94182	0.97004	0.99540	0.94081	0.96950
31	24	25.47416	26.99396	0.99480	0.92047	0.95859	0.99480	0.91846	0.95750	20.59285	21.41732	0.99540	0.94364	0.97100	0.99540	0.94257	0.97044
31	25	25.47416	26.84076	0.99480	0.92350	0.96023	0.99480	0.92139	0.95908	20.59285	21.33825	0.99540	0.94548	0.97197	0.99540	0.94435	0.97138
31	26	25.47416	26.68259	0.99480	0.92654	0.96187	0.99480	0.92431	0.96066	20.59285	21.25569	0.99540	0.94733	0.97295	0.99540	0.94613	0.97232
31	27	25.47416	26.51948	0.99480	0.92957	0.96350	0.99480	0.92721	0.96223	20.59285	21.16962	0.99540	0.94918	0.97393	0.99540	0.94792	0.97326
31	28	25.47416	26.35108	0.99480	0.93257	0.96511	0.99480	0.93010	0.96379	20.59285	21.07976	0.99540	0.95104	0.97490	0.99540	0.94971	0.97420
31	29	25.47416	26.17769	0.99480	0.93555	0.96670	0.99480	0.93297	0.96532	20.59285	20.98629	0.99540	0.95289	0.97588	0.99540	0.95149	0.97514
31	30	25.47416	25.99881	0.99480	0.93850	0.96827	0.99480	0.93579	0.96683	20.59285	20.88878	0.99540	0.95474	0.97684	0.99540	0.95326	0.97607
31	31	25.47416	25.81445	0.99480	0.94140	0.96982	0.99480	0.93858	0.96831	20.59285	20.78720	0.99540	0.95657	0.97780	0.99540	0.95502	0.97699
31	32	25.47416	25.62410	0.99480	0.94425	0.97133	0.99480	0.94131	0.96977	20.59285	20.68113	0.99540	0.95838	0.97875	0.99540	0.95676	0.97790
31	33	25.47416	25.42805	0.99480	0.94705	0.97280	0.99480	0.94398	0.97118	20.59285	20.57072	0.99540	0.96016	0.97968	0.99540	0.95847	0.97879
31	34	25.47416	25.22578	0.99480	0.94977	0.97424	0.99480	0.94659	0.97256	20.59285	20.45552	0.99540	0.96192	0.98059	0.99540	0.96015	0.97967
31	35	25.47416	25.01713	0.99480	0.95243	0.97563	0.99480	0.94914	0.97390	20.59285	20.33536	0.99540	0.96365	0.98149	0.99540	0.96180	0.98053
31	36	25.47416	24.80193	0.99480	0.95500	0.97698	0.99480	0.95160	0.97520	20.59285	20.21002	0.99540	0.96534	0.98236	0.99540	0.96342	0.98137
31	37	25.47416	24.57973	0.99480	0.95749	0.97829	0.99480	0.95399	0.97645	20.59285	20.07911	0.99540	0.96699	0.98322	0.99540	0.96499	0.98218
31	38	25.47416	24.35058	0.99480	0.95990	0.97954	0.99480	0.95630	0.97766	20.59285	19.94257	0.99540	0.96860	0.98405	0.99540	0.96652	0.98298
31	39	25.47416	24.11373	0.99480	0.96222	0.98074	0.99480	0.95852	0.97882	20.59285	19.79973	0.99540	0.97016	0.98485	0.99540	0.96801	0.98374
31	40	25.47416	23.86918	0.99480	0.96444	0.98190	0.99480	0.96065	0.97993	20.59285	19.65053	0.99540	0.97167	0.98563	0.99540	0.96945	0.98449
31	41	25.47416	23.61736	0.99480	0.96657	0.98300	0.99480	0.96270	0.98099	20.59285	19.49521	0.99540	0.97313	0.98638	0.99540	0.97084	0.98520
31	42	25.47416	23.35816	0.99480	0.96860	0.98405	0.99480	0.96465	0.98201	20.59285	19.33362	0.99540	0.97454	0.98711	0.99540	0.97218	0.98589
31	43	25.47416	23.09102	0.99480	0.97054	0.98505	0.99480	0.96652	0.98297	20.59285	19.16523	0.99540	0.97590	0.98780	0.99540	0.97347	0.98655
31	44	25.47416	22.81604	0.99480	0.97239	0.98600	0.99480	0.96830	0.98389	20.59285	18.99000	0.99540	0.97721	0.98847	0.99540	0.97471	0.98719
31	45	25.47416	22.53309	0.99480	0.97414	0.98690	0.99480	0.96999	0.98477	20.59285	18.80775	0.99540	0.97846	0.98911	0.99540	0.97589	0.98780
31	46	25.47416	22.24198	0.99480	0.97580	0.98775	0.99480	0.97160	0.98560	20.59285	18.61823	0.99540	0.97966	0.98973	0.99540	0.97703	0.98838
31	47	25.47416	21.94239	0.99480	0.97738	0.98856	0.99480	0.97313	0.98638	20.59285	18.42106	0.99540	0.98081	0.99031	0.99540	0.97813	0.98894
31	48	25.47416	21.63441	0.99480	0.97887	0.98932	0.99480	0.97458	0.98713	20.59285	18.21621	0.99540	0.98191	0.99087	0.99540	0.97917	0.98948
31	49	25.47416	21.31800	0.99480	0.98027	0.99004	0.99480	0.97595	0.98783	20.59285	18.00355	0.99540	0.98296	0.99140	0.99540	0.98017	0.98998
31	50	25.47416	20.99328	0.99480	0.98160	0.99071	0.99480	0.97725	0.98850	20.59285	17.78305	0.99540	0.98396	0.99191	0.99540	0.98112	0.99047

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
31	51	25.47416	20.66027	0.99480	0.98285	0.99135	0.99480	0.97848	0.98912	20.59285	17.55462	0.99540	0.98491	0.99240	0.99540	0.98203	0.99093
31	52	25.47416	20.31936	0.99480	0.98403	0.99195	0.99480	0.97965	0.98972	20.59285	17.31849	0.99540	0.98582	0.99286	0.99540	0.98289	0.99137
31	53	25.47416	19.97064	0.99480	0.98513	0.99251	0.99480	0.98075	0.99028	20.59285	17.07460	0.99540	0.98668	0.99330	0.99540	0.98372	0.99179
31	54	25.47416	19.61420	0.99480	0.98617	0.99304	0.99480	0.98179	0.99081	20.59285	16.82295	0.99540	0.98750	0.99371	0.99540	0.98451	0.99219
31	55	25.47416	19.25050	0.99480	0.98715	0.99353	0.99480	0.98277	0.99131	20.59285	16.56379	0.99540	0.98828	0.99411	0.99540	0.98526	0.99257
31	56	25.47416	18.87994	0.99480	0.98806	0.99400	0.99480	0.98370	0.99178	20.59285	16.29737	0.99540	0.98902	0.99448	0.99540	0.98597	0.99294
31	57	25.47416	18.50268	0.99480	0.98892	0.99443	0.99480	0.98458	0.99223	20.59285	16.02371	0.99540	0.98972	0.99483	0.99540	0.98665	0.99328
31	58	25.47416	18.11889	0.99480	0.98973	0.99484	0.99480	0.98541	0.99265	20.59285	15.74286	0.99540	0.99039	0.99517	0.99540	0.98730	0.99361
31	59	25.47416	17.72878	0.99480	0.99048	0.99522	0.99480	0.98619	0.99305	20.59285	15.45489	0.99540	0.99102	0.99549	0.99540	0.98792	0.99392
31	60	25.47416	17.33235	0.99480	0.99119	0.99557	0.99480	0.98693	0.99342	20.59285	15.15969	0.99540	0.99161	0.99579	0.99540	0.98851	0.99422
31	61	25.47416	16.92988	0.99480	0.99185	0.99591	0.99480	0.98763	0.99378	20.59285	14.85740	0.99540	0.99218	0.99607	0.99540	0.98907	0.99450
31	62	25.47416	16.52117	0.99480	0.99247	0.99622	0.99480	0.98830	0.99411	20.59285	14.54774	0.99540	0.99271	0.99634	0.99540	0.98960	0.99477
31	63	25.47416	16.10627	0.99480	0.99304	0.99651	0.99480	0.98892	0.99443	20.59285	14.23062	0.99540	0.99321	0.99660	0.99540	0.99011	0.99503
31	64	25.47416	15.68510	0.99480	0.99358	0.99678	0.99480	0.98951	0.99473	20.59285	13.90587	0.99540	0.99369	0.99684	0.99540	0.99060	0.99528
31	65	25.47416	15.25783	0.99480	0.99409	0.99704	0.99480	0.99007	0.99501	20.59285	13.57353	0.99540	0.99414	0.99706	0.99540	0.99106	0.99551
31	66	25.47416	14.82463	0.99480	0.99456	0.99727	0.99480	0.99060	0.99528	20.59285	13.23363	0.99540	0.99457	0.99728	0.99540	0.99150	0.99573
31	67	25.47416	14.38548	0.99480	0.99500	0.99749	0.99480	0.99111	0.99553	20.59285	12.88602	0.99540	0.99497	0.99748	0.99540	0.99192	0.99594
31	68	25.47416	13.94087	0.99480	0.99541	0.99770	0.99480	0.99158	0.99577	20.59285	12.53103	0.99540	0.99535	0.99767	0.99540	0.99232	0.99615
31	69	25.47416	13.49126	0.99480	0.99580	0.99789	0.99480	0.99203	0.99600	20.59285	12.16898	0.99540	0.99571	0.99785	0.99540	0.99270	0.99634
31	70	25.47416	13.03722	0.99480	0.99616	0.99807	0.99480	0.99246	0.99622	20.59285	11.80026	0.99540	0.99604	0.99802	0.99540	0.99307	0.99652
31	71	25.47416	12.57941	0.99480	0.99649	0.99824	0.99480	0.99287	0.99642	20.59285	11.42537	0.99540	0.99636	0.99818	0.99540	0.99342	0.99670
31	72	25.47416	12.11856	0.99480	0.99680	0.99840	0.99480	0.99325	0.99661	20.59285	11.04490	0.99540	0.99666	0.99833	0.99540	0.99375	0.99687
31	73	25.47416	11.65555	0.99480	0.99709	0.99854	0.99480	0.99362	0.99680	20.59285	10.65955	0.99540	0.99694	0.99847	0.99540	0.99407	0.99703
31	74	25.47416	11.19139	0.99480	0.99736	0.99868	0.99480	0.99397	0.99697	20.59285	10.27021	0.99540	0.99720	0.99860	0.99540	0.99438	0.99718
31	75	25.47416	10.72709	0.99480	0.99760	0.99880	0.99480	0.99430	0.99714	20.59285	9.87774	0.99540	0.99745	0.99872	0.99540	0.99467	0.99733
31	76	25.47416	10.26405	0.99480	0.99783	0.99892	0.99480	0.99461	0.99730	20.59285	9.48337	0.99540	0.99768	0.99884	0.99540	0.99495	0.99747
31	77	25.47416	9.80349	0.99480	0.99805	0.99902	0.99480	0.99491	0.99745	20.59285	9.08824	0.99540	0.99789	0.99895	0.99540	0.99522	0.99760
31	78	25.47416	9.34666	0.99480	0.99824	0.99912	0.99480	0.99520	0.99759	20.59285	8.69350	0.99540	0.99809	0.99905	0.99540	0.99547	0.99773
31	79	25.47416	8.89505	0.99480	0.99842	0.99921	0.99480	0.99547	0.99773	20.59285	8.30053	0.99540	0.99828	0.99914	0.99540	0.99572	0.99785
31	80	25.47416	8.44994	0.99480	0.99858	0.99929	0.99480	0.99573	0.99786	20.59285	7.91061	0.99540	0.99845	0.99922	0.99540	0.99595	0.99797
31	81	25.47416	8.01269	0.99480	0.99873	0.99937	0.99480	0.99597	0.99798	20.59285	7.52504	0.99540	0.99860	0.99930	0.99540	0.99617	0.99808
31	82	25.47416	7.58462	0.99480	0.99887	0.99944	0.99480	0.99620	0.99810	20.59285	7.14517	0.99540	0.99875	0.99937	0.99540	0.99639	0.99819
31	83	25.47416	7.16676	0.99480	0.99900	0.99950	0.99480	0.99643	0.99821	20.59285	6.77205	0.99540	0.99888	0.99944	0.99540	0.99659	0.99829
31	84	25.47416	6.76024	0.99480	0.99911	0.99955	0.99480	0.99664	0.99832	20.59285	6.40687	0.99540	0.99900	0.99950	0.99540	0.99678	0.99839
31	85	25.47416	6.36619	0.99480	0.99921	0.99960	0.99480	0.99683	0.99841	20.59285	6.05083	0.99540	0.99911	0.99955	0.99540	0.99697	0.99848
31	86	25.47416	5.98597	0.99480	0.99930	0.99965	0.99480	0.99702	0.99851	20.59285	5.70535	0.99540	0.99921	0.99960	0.99540	0.99714	0.99857
31	87	25.47416	5.62066	0.99480	0.99938	0.99969	0.99480	0.99720	0.99860	20.59285	5.37164	0.99540	0.99930	0.99965	0.99540	0.99731	0.99865
31	88	25.47416	5.27144	0.99480	0.99946	0.99973	0.99480	0.99737	0.99868	20.59285	5.05099	0.99540	0.99938	0.99969	0.99540	0.99746	0.99873
31	89	25.47416	4.93962	0.99480	0.99952	0.99976	0.99480	0.99753	0.99876	20.59285	4.74485	0.99540	0.99945	0.99973	0.99540	0.99761	0.99880
31	90	25.47416	4.62687	0.99480	0.99958	0.99979	0.99480	0.99767	0.99884	20.59285	4.45503	0.99540	0.99951	0.99976	0.99540	0.99775	0.99887

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
31	91	25.47416	4.33500	0.99480	0.99963	0.99981	0.99480	0.99781	0.99891	20.59285	4.18350	0.99540	0.99957	0.99979	0.99540	0.99788	0.99894
31	92	25.47416	4.06328	0.99480	0.99967	0.99984	0.99480	0.99795	0.99897	20.59285	3.92982	0.99540	0.99962	0.99981	0.99540	0.99801	0.99900
31	93	25.47416	3.80970	0.99480	0.99971	0.99986	0.99480	0.99807	0.99903	20.59285	3.69224	0.99540	0.99966	0.99983	0.99540	0.99813	0.99906
31	94	25.47416	3.57122	0.99480	0.99975	0.99987	0.99480	0.99819	0.99909	20.59285	3.46804	0.99540	0.99970	0.99985	0.99540	0.99824	0.99912
31	95	25.47416	3.34496	0.99480	0.99978	0.99989	0.99480	0.99830	0.99915	20.59285	3.25454	0.99540	0.99974	0.99987	0.99540	0.99835	0.99917
31	96	25.47416	3.12856	0.99480	0.99980	0.99990	0.99480	0.99841	0.99920	20.59285	3.04956	0.99540	0.99977	0.99988	0.99540	0.99845	0.99922
31	97	25.47416	2.92468	0.99480	0.99983	0.99991	0.99480	0.99851	0.99925	20.59285	2.85578	0.99540	0.99980	0.99990	0.99540	0.99854	0.99927
31	98	25.47416	2.73317	0.99480	0.99985	0.99992	0.99480	0.99860	0.99930	20.59285	2.67315	0.99540	0.99982	0.99991	0.99540	0.99863	0.99932
31	99	25.47416	2.55407	0.99480	0.99987	0.99993	0.99480	0.99869	0.99934	20.59285	2.50182	0.99540	0.99984	0.99992	0.99540	0.99872	0.99936
31	100	25.47416	2.38797	0.99480	0.99988	0.99994	0.99480	0.99877	0.99938	20.59285	2.34248	0.99540	0.99986	0.99993	0.99540	0.99880	0.99940
31	101	25.47416	2.23536	0.99480	0.99990	0.99995	0.99480	0.99885	0.99942	20.59285	2.19569	0.99540	0.99988	0.99994	0.99540	0.99887	0.99943
31	102	25.47416	2.09662	0.99480	0.99991	0.99996	0.99480	0.99892	0.99946	20.59285	2.06193	0.99540	0.99989	0.99995	0.99540	0.99894	0.99947
31	103	25.47416	1.97081	0.99480	0.99992	0.99996	0.99480	0.99898	0.99949	20.59285	1.94039	0.99540	0.99991	0.99995	0.99540	0.99900	0.99950
31	104	25.47416	1.85678	0.99480	0.99993	0.99996	0.99480	0.99904	0.99952	20.59285	1.82999	0.99540	0.99992	0.99996	0.99540	0.99906	0.99953
31	105	25.47416	1.75419	0.99480	0.99994	0.99997	0.99480	0.99909	0.99955	20.59285	1.73050	0.99540	0.99992	0.99996	0.99540	0.99911	0.99955
31	106	25.47416	1.66193	0.99480	0.99994	0.99997	0.99480	0.99914	0.99957	20.59285	1.64086	0.99540	0.99993	0.99997	0.99540	0.99915	0.99958
31	107	25.47416	1.57966	0.99480	0.99995	0.99997	0.99480	0.99918	0.99959	20.59285	1.56078	0.99540	0.99994	0.99997	0.99540	0.99920	0.99960
31	108	25.47416	1.50704	0.99480	0.99995	0.99998	0.99480	0.99922	0.99961	20.59285	1.48999	0.99540	0.99994	0.99997	0.99540	0.99923	0.99962
31	109	25.47416	1.44400	0.99480	0.99996	0.99998	0.99480	0.99925	0.99963	20.59285	1.42842	0.99540	0.99995	0.99997	0.99540	0.99926	0.99963
31	110	25.47416	1.39223	0.99480	0.99996	0.99998	0.99480	0.99928	0.99964	20.59285	1.37777	0.99540	0.99995	0.99998	0.99540	0.99929	0.99964
32	1	25.27577	29.44822	0.99455	0.85542	0.92208	0.99455	0.85494	0.92180	20.48063	22.54525	0.99517	0.90589	0.95062	0.99517	0.90563	0.95048
32	2	25.27577	29.37817	0.99455	0.85732	0.92318	0.99455	0.85681	0.92288	20.48063	22.51839	0.99517	0.90687	0.95116	0.99517	0.90660	0.95101
32	3	25.27577	29.30399	0.99455	0.85928	0.92431	0.99455	0.85874	0.92400	20.48063	22.48894	0.99517	0.90789	0.95172	0.99517	0.90760	0.95156
32	4	25.27577	29.22650	0.99455	0.86130	0.92548	0.99455	0.86073	0.92515	20.48063	22.45752	0.99517	0.90895	0.95231	0.99517	0.90865	0.95214
32	5	25.27577	29.14631	0.99455	0.86339	0.92669	0.99455	0.86278	0.92634	20.48063	22.42458	0.99517	0.91006	0.95291	0.99517	0.90974	0.95274
32	6	25.27577	29.06332	0.99455	0.86554	0.92792	0.99455	0.86489	0.92755	20.48063	22.39007	0.99517	0.91121	0.95354	0.99517	0.91087	0.95336
32	7	25.27577	28.97770	0.99455	0.86775	0.92919	0.99455	0.86707	0.92880	20.48063	22.35408	0.99517	0.91240	0.95420	0.99517	0.91204	0.95400
32	8	25.27577	28.88901	0.99455	0.87003	0.93050	0.99455	0.86930	0.93008	20.48063	22.31631	0.99517	0.91364	0.95487	0.99517	0.91325	0.95466
32	9	25.27577	28.79700	0.99455	0.87238	0.93184	0.99455	0.87160	0.93140	20.48063	22.27655	0.99517	0.91492	0.95557	0.99517	0.91451	0.95535
32	10	25.27577	28.70168	0.99455	0.87480	0.93322	0.99455	0.87396	0.93274	20.48063	22.23481	0.99517	0.91625	0.95630	0.99517	0.91581	0.95605
32	11	25.27577	28.60341	0.99455	0.87727	0.93463	0.99455	0.87638	0.93412	20.48063	22.19134	0.99517	0.91763	0.95704	0.99517	0.91715	0.95679
32	12	25.27577	28.50171	0.99455	0.87982	0.93607	0.99455	0.87886	0.93553	20.48063	22.14578	0.99517	0.91905	0.95782	0.99517	0.91854	0.95754
32	13	25.27577	28.39619	0.99455	0.88243	0.93754	0.99455	0.88140	0.93696	20.48063	22.09783	0.99517	0.92051	0.95861	0.99517	0.91997	0.95832
32	14	25.27577	28.28717	0.99455	0.88510	0.93905	0.99455	0.88400	0.93843	20.48063	22.04770	0.99517	0.92203	0.95943	0.99517	0.92144	0.95912
32	15	25.27577	28.17456	0.99455	0.88783	0.94058	0.99455	0.88666	0.93993	20.48063	21.99534	0.99517	0.92358	0.96027	0.99517	0.92296	0.95994
32	16	25.27577	28.05854	0.99455	0.89062	0.94215	0.99455	0.88937	0.94145	20.48063	21.94087	0.99517	0.92519	0.96114	0.99517	0.92452	0.96078
32	17	25.27577	27.93921	0.99455	0.89347	0.94374	0.99455	0.89214	0.94299	20.48063	21.88436	0.99517	0.92683	0.96202	0.99517	0.92612	0.96164
32	18	25.27577	27.81632	0.99455	0.89637	0.94535	0.99455	0.89495	0.94456	20.48063	21.82561	0.99517	0.92851	0.96293	0.99517	0.92775	0.96252
32	19	25.27577	27.68998	0.99455	0.89932	0.94699	0.99455	0.89781	0.94615	20.48063	21.76469	0.99517	0.93024	0.96386	0.99517	0.92943	0.96342
32	20	25.27577	27.55961	0.99455	0.90231	0.94865	0.99455	0.90071	0.94776	20.48063	21.70115	0.99517	0.93200	0.96480	0.99517	0.93114	0.96434

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
32	21	25.27577	27.42496	0.99455	0.90535	0.95032	0.99455	0.90364	0.94938	20.48063	21.63477	0.99517	0.93380	0.96576	0.99517	0.93288	0.96528
32	22	25.27577	27.28607	0.99455	0.90842	0.95201	0.99455	0.90661	0.95102	20.48063	21.56556	0.99517	0.93562	0.96674	0.99517	0.93466	0.96622
32	23	25.27577	27.14231	0.99455	0.91152	0.95371	0.99455	0.90960	0.95266	20.48063	21.49301	0.99517	0.93748	0.96773	0.99517	0.93646	0.96719
32	24	25.27577	26.99396	0.99455	0.91464	0.95542	0.99455	0.91261	0.95431	20.48063	21.41732	0.99517	0.93937	0.96874	0.99517	0.93828	0.96816
32	25	25.27577	26.84076	0.99455	0.91778	0.95713	0.99455	0.91564	0.95596	20.48063	21.33825	0.99517	0.94128	0.96975	0.99517	0.94012	0.96914
32	26	25.27577	26.68259	0.99455	0.92093	0.95884	0.99455	0.91866	0.95761	20.48063	21.25569	0.99517	0.94320	0.97077	0.99517	0.94198	0.97012
32	27	25.27577	26.51948	0.99455	0.92407	0.96054	0.99455	0.92169	0.95925	20.48063	21.16962	0.99517	0.94514	0.97180	0.99517	0.94384	0.97111
32	28	25.27577	26.35108	0.99455	0.92721	0.96223	0.99455	0.92470	0.96088	20.48063	21.07976	0.99517	0.94708	0.97282	0.99517	0.94571	0.97210
32	29	25.27577	26.17769	0.99455	0.93033	0.96391	0.99455	0.92769	0.96249	20.48063	20.98629	0.99517	0.94903	0.97385	0.99517	0.94758	0.97309
32	30	25.27577	25.99881	0.99455	0.93342	0.96556	0.99455	0.93065	0.96408	20.48063	20.88878	0.99517	0.95097	0.97487	0.99517	0.94945	0.97407
32	31	25.27577	25.81445	0.99455	0.93647	0.96720	0.99455	0.93358	0.96565	20.48063	20.78720	0.99517	0.95290	0.97588	0.99517	0.95131	0.97505
32	32	25.27577	25.62410	0.99455	0.93949	0.96880	0.99455	0.93646	0.96719	20.48063	20.68113	0.99517	0.95482	0.97689	0.99517	0.95315	0.97601
32	33	25.27577	25.42805	0.99455	0.94245	0.97037	0.99455	0.93930	0.96870	20.48063	20.57072	0.99517	0.95672	0.97788	0.99517	0.95496	0.97696
32	34	25.27577	25.22578	0.99455	0.94534	0.97190	0.99455	0.94207	0.97017	20.48063	20.45552	0.99517	0.95860	0.97886	0.99517	0.95676	0.97790
32	35	25.27577	25.01713	0.99455	0.94817	0.97340	0.99455	0.94478	0.97160	20.48063	20.33536	0.99517	0.96044	0.97982	0.99517	0.95852	0.97882
32	36	25.27577	24.80193	0.99455	0.95093	0.97485	0.99455	0.94741	0.97300	20.48063	20.21002	0.99517	0.96226	0.98077	0.99517	0.96025	0.97972
32	37	25.27577	24.57973	0.99455	0.95361	0.97625	0.99455	0.94997	0.97434	20.48063	20.07911	0.99517	0.96403	0.98169	0.99517	0.96194	0.98060
32	38	25.27577	24.35058	0.99455	0.95620	0.97761	0.99455	0.95245	0.97565	20.48063	19.94257	0.99517	0.96576	0.98258	0.99517	0.96359	0.98146
32	39	25.27577	24.11373	0.99455	0.95870	0.97891	0.99455	0.95484	0.97690	20.48063	19.79973	0.99517	0.96745	0.98345	0.99517	0.96520	0.98229
32	40	25.27577	23.86918	0.99455	0.96111	0.98017	0.99455	0.95715	0.97810	20.48063	19.65053	0.99517	0.96909	0.98430	0.99517	0.96675	0.98310
32	41	25.27577	23.61736	0.99455	0.96342	0.98137	0.99455	0.95936	0.97926	20.48063	19.49521	0.99517	0.97067	0.98512	0.99517	0.96826	0.98387
32	42	25.27577	23.35816	0.99455	0.96563	0.98251	0.99455	0.96148	0.98036	20.48063	19.33362	0.99517	0.97221	0.98591	0.99517	0.96972	0.98463
32	43	25.27577	23.09102	0.99455	0.96774	0.98361	0.99455	0.96351	0.98142	20.48063	19.16523	0.99517	0.97369	0.98667	0.99517	0.97112	0.98535
32	44	25.27577	22.81604	0.99455	0.96976	0.98465	0.99455	0.96545	0.98242	20.48063	18.99000	0.99517	0.97511	0.98740	0.99517	0.97247	0.98604
32	45	25.27577	22.53309	0.99455	0.97167	0.98563	0.99455	0.96730	0.98338	20.48063	18.80775	0.99517	0.97648	0.98810	0.99517	0.97377	0.98671
32	46	25.27577	22.24198	0.99455	0.97350	0.98657	0.99455	0.96906	0.98429	20.48063	18.61823	0.99517	0.97780	0.98877	0.99517	0.97502	0.98735
32	47	25.27577	21.94239	0.99455	0.97522	0.98746	0.99455	0.97073	0.98515	20.48063	18.42106	0.99517	0.97906	0.98942	0.99517	0.97622	0.98796
32	48	25.27577	21.63441	0.99455	0.97686	0.98829	0.99455	0.97232	0.98597	20.48063	18.21621	0.99517	0.98026	0.99003	0.99517	0.97736	0.98855
32	49	25.27577	21.31800	0.99455	0.97840	0.98908	0.99455	0.97383	0.98674	20.48063	18.00355	0.99517	0.98141	0.99062	0.99517	0.97845	0.98911
32	50	25.27577	20.99328	0.99455	0.97986	0.98983	0.99455	0.97525	0.98747	20.48063	17.78305	0.99517	0.98251	0.99118	0.99517	0.97950	0.98964
32	51	25.27577	20.66027	0.99455	0.98124	0.99053	0.99455	0.97661	0.98816	20.48063	17.55462	0.99517	0.98356	0.99171	0.99517	0.98050	0.99015
32	52	25.27577	20.31936	0.99455	0.98253	0.99119	0.99455	0.97788	0.98882	20.48063	17.31849	0.99517	0.98456	0.99222	0.99517	0.98145	0.99064
32	53	25.27577	19.97064	0.99455	0.98375	0.99181	0.99455	0.97909	0.98944	20.48063	17.07460	0.99517	0.98550	0.99270	0.99517	0.98236	0.99110
32	54	25.27577	19.61420	0.99455	0.98490	0.99239	0.99455	0.98024	0.99002	20.48063	16.82295	0.99517	0.98641	0.99316	0.99517	0.98322	0.99154
32	55	25.27577	19.25050	0.99455	0.98597	0.99294	0.99455	0.98132	0.99057	20.48063	16.56379	0.99517	0.98726	0.99359	0.99517	0.98405	0.99196
32	56	25.27577	18.87994	0.99455	0.98698	0.99345	0.99455	0.98234	0.99109	20.48063	16.29737	0.99517	0.98808	0.99400	0.99517	0.98483	0.99236
32	57	25.27577	18.50268	0.99455	0.98793	0.99393	0.99455	0.98331	0.99158	20.48063	16.02371	0.99517	0.98885	0.99439	0.99517	0.98558	0.99274
32	58	25.27577	18.11889	0.99455	0.98882	0.99438	0.99455	0.98422	0.99205	20.48063	15.74286	0.99517	0.98958	0.99476	0.99517	0.98630	0.99310
32	59	25.27577	17.72878	0.99455	0.98965	0.99480	0.99455	0.98508	0.99249	20.48063	15.45489	0.99517	0.99027	0.99511	0.99517	0.98698	0.99345
32	60	25.27577	17.33235	0.99455	0.99042	0.99519	0.99455	0.98590	0.99290	20.48063	15.15969	0.99517	0.99092	0.99544	0.99517	0.98762	0.99377

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
32	61	25.27577	16.92988	0.99455	0.99115	0.99555	0.99455	0.98667	0.99329	20.48063	14.85740	0.99517	0.99154	0.99575	0.99517	0.98824	0.99408
32	62	25.27577	16.52117	0.99455	0.99183	0.99590	0.99455	0.98740	0.99366	20.48063	14.54774	0.99517	0.99212	0.99605	0.99517	0.98883	0.99438
32	63	25.27577	16.10627	0.99455	0.99246	0.99622	0.99455	0.98808	0.99401	20.48063	14.23062	0.99517	0.99268	0.99633	0.99517	0.98938	0.99466
32	64	25.27577	15.68510	0.99455	0.99306	0.99652	0.99455	0.98873	0.99433	20.48063	13.90587	0.99517	0.99320	0.99659	0.99517	0.98992	0.99493
32	65	25.27577	15.25783	0.99455	0.99361	0.99680	0.99455	0.98935	0.99465	20.48063	13.57353	0.99517	0.99369	0.99684	0.99517	0.99042	0.99519
32	66	25.27577	14.82463	0.99455	0.99413	0.99706	0.99455	0.98993	0.99494	20.48063	13.23363	0.99517	0.99416	0.99707	0.99517	0.99091	0.99543
32	67	25.27577	14.38548	0.99455	0.99461	0.99730	0.99455	0.99048	0.99522	20.48063	12.88602	0.99517	0.99460	0.99729	0.99517	0.99137	0.99566
32	68	25.27577	13.94087	0.99455	0.99506	0.99752	0.99455	0.99100	0.99548	20.48063	12.53103	0.99517	0.99501	0.99750	0.99517	0.99180	0.99589
32	69	25.27577	13.49126	0.99455	0.99548	0.99773	0.99455	0.99149	0.99573	20.48063	12.16898	0.99517	0.99540	0.99769	0.99517	0.99222	0.99610
32	70	25.27577	13.03722	0.99455	0.99587	0.99793	0.99455	0.99196	0.99596	20.48063	11.80026	0.99517	0.99577	0.99788	0.99517	0.99262	0.99630
32	71	25.27577	12.57941	0.99455	0.99623	0.99811	0.99455	0.99240	0.99619	20.48063	11.42537	0.99517	0.99611	0.99805	0.99517	0.99300	0.99649
32	72	25.27577	12.11856	0.99455	0.99657	0.99828	0.99455	0.99282	0.99640	20.48063	11.04490	0.99517	0.99643	0.99821	0.99517	0.99336	0.99667
32	73	25.27577	11.65555	0.99455	0.99688	0.99844	0.99455	0.99322	0.99660	20.48063	10.65955	0.99517	0.99674	0.99837	0.99517	0.99371	0.99685
32	74	25.27577	11.19139	0.99455	0.99717	0.99858	0.99455	0.99360	0.99679	20.48063	10.27021	0.99517	0.99702	0.99851	0.99517	0.99404	0.99701
32	75	25.27577	10.72709	0.99455	0.99744	0.99872	0.99455	0.99396	0.99697	20.48063	9.87774	0.99517	0.99729	0.99864	0.99517	0.99436	0.99717
32	76	25.27577	10.26405	0.99455	0.99769	0.99884	0.99455	0.99430	0.99714	20.48063	9.48337	0.99517	0.99753	0.99877	0.99517	0.99466	0.99732
32	77	25.27577	9.80349	0.99455	0.99792	0.99896	0.99455	0.99462	0.99730	20.48063	9.08824	0.99517	0.99776	0.99888	0.99517	0.99495	0.99747
32	78	25.27577	9.34666	0.99455	0.99813	0.99906	0.99455	0.99493	0.99746	20.48063	8.69350	0.99517	0.99798	0.99899	0.99517	0.99522	0.99761
32	79	25.27577	8.89505	0.99455	0.99832	0.99916	0.99455	0.99522	0.99760	20.48063	8.30053	0.99517	0.99817	0.99909	0.99517	0.99549	0.99774
32	80	25.27577	8.44994	0.99455	0.99850	0.99925	0.99455	0.99550	0.99774	20.48063	7.91061	0.99517	0.99836	0.99918	0.99517	0.99574	0.99786
32	81	25.27577	8.01269	0.99455	0.99866	0.99933	0.99455	0.99576	0.99788	20.48063	7.52504	0.99517	0.99852	0.99926	0.99517	0.99598	0.99798
32	82	25.27577	7.58462	0.99455	0.99880	0.99940	0.99455	0.99601	0.99800	20.48063	7.14517	0.99517	0.99868	0.99934	0.99517	0.99620	0.99810
32	83	25.27577	7.16676	0.99455	0.99894	0.99947	0.99455	0.99625	0.99812	20.48063	6.77205	0.99517	0.99882	0.99941	0.99517	0.99642	0.99821
32	84	25.27577	6.76024	0.99455	0.99906	0.99953	0.99455	0.99647	0.99823	20.48063	6.40687	0.99517	0.99895	0.99947	0.99517	0.99663	0.99831
32	85	25.27577	6.36619	0.99455	0.99917	0.99958	0.99455	0.99668	0.99834	20.48063	6.05083	0.99517	0.99906	0.99953	0.99517	0.99682	0.99841
32	86	25.27577	5.98597	0.99455	0.99926	0.99963	0.99455	0.99688	0.99844	20.48063	5.70535	0.99517	0.99917	0.99958	0.99517	0.99701	0.99850
32	87	25.27577	5.62066	0.99455	0.99935	0.99967	0.99455	0.99707	0.99853	20.48063	5.37164	0.99517	0.99926	0.99963	0.99517	0.99719	0.99859
32	88	25.27577	5.27144	0.99455	0.99943	0.99971	0.99455	0.99725	0.99862	20.48063	5.05099	0.99517	0.99935	0.99967	0.99517	0.99735	0.99867
32	89	25.27577	4.93962	0.99455	0.99950	0.99975	0.99455	0.99742	0.99871	20.48063	4.74485	0.99517	0.99942	0.99971	0.99517	0.99751	0.99875
32	90	25.27577	4.62687	0.99455	0.99956	0.99978	0.99455	0.99757	0.99879	20.48063	4.45503	0.99517	0.99949	0.99975	0.99517	0.99765	0.99883
32	91	25.27577	4.33500	0.99455	0.99961	0.99980	0.99455	0.99772	0.99886	20.48063	4.18350	0.99517	0.99955	0.99977	0.99517	0.99779	0.99890
32	92	25.27577	4.06328	0.99455	0.99966	0.99983	0.99455	0.99786	0.99893	20.48063	3.92982	0.99517	0.99960	0.99980	0.99517	0.99792	0.99896
32	93	25.27577	3.80970	0.99455	0.99970	0.99985	0.99455	0.99799	0.99899	20.48063	3.69224	0.99517	0.99965	0.99982	0.99517	0.99805	0.99902
32	94	25.27577	3.57122	0.99455	0.99973	0.99987	0.99455	0.99811	0.99906	20.48063	3.46804	0.99517	0.99969	0.99984	0.99517	0.99817	0.99908
32	95	25.27577	3.34496	0.99455	0.99977	0.99988	0.99455	0.99823	0.99911	20.48063	3.25454	0.99517	0.99973	0.99986	0.99517	0.99828	0.99914
32	96	25.27577	3.12856	0.99455	0.99979	0.99990	0.99455	0.99834	0.99917	20.48063	3.04956	0.99517	0.99976	0.99988	0.99517	0.99838	0.99919
32	97	25.27577	2.92468	0.99455	0.99982	0.99991	0.99455	0.99845	0.99922	20.48063	2.85578	0.99517	0.99979	0.99989	0.99517	0.99848	0.99924
32	98	25.27577	2.73317	0.99455	0.99984	0.99992	0.99455	0.99854	0.99927	20.48063	2.67315	0.99517	0.99981	0.99991	0.99517	0.99858	0.99929
32	99	25.27577	2.55407	0.99455	0.99986	0.99993	0.99455	0.99863	0.99932	20.48063	2.50182	0.99517	0.99984	0.99992	0.99517	0.99866	0.99933
32	100	25.27577	2.38797	0.99455	0.99988	0.99994	0.99455	0.99872	0.99936	20.48063	2.34248	0.99517	0.99986	0.99993	0.99517	0.99875	0.99937

**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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
32	101	25.27577	2.23536	0.99455	0.99989	0.99995	0.99455	0.99880	0.99940	20.48063	2.19569	0.99517	0.99987	0.99994	0.99517	0.99882	0.99941
32	102	25.27577	2.09662	0.99455	0.99991	0.99995	0.99455	0.99887	0.99944	20.48063	2.06193	0.99517	0.99989	0.99994	0.99517	0.99889	0.99945
32	103	25.27577	1.97081	0.99455	0.99992	0.99996	0.99455	0.99894	0.99947	20.48063	1.94039	0.99517	0.99990	0.99995	0.99517	0.99896	0.99948
32	104	25.27577	1.85678	0.99455	0.99993	0.99996	0.99455	0.99900	0.99950	20.48063	1.82999	0.99517	0.99991	0.99996	0.99517	0.99902	0.99951
32	105	25.27577	1.75419	0.99455	0.99993	0.99997	0.99455	0.99905	0.99953	20.48063	1.73050	0.99517	0.99992	0.99996	0.99517	0.99907	0.99953
32	106	25.27577	1.66193	0.99455	0.99994	0.99997	0.99455	0.99910	0.99955	20.48063	1.64086	0.99517	0.99993	0.99996	0.99517	0.99912	0.99956
32	107	25.27577	1.57966	0.99455	0.99995	0.99997	0.99455	0.99915	0.99957	20.48063	1.56078	0.99517	0.99994	0.99997	0.99517	0.99916	0.99958
32	108	25.27577	1.50704	0.99455	0.99995	0.99998	0.99455	0.99919	0.99959	20.48063	1.48999	0.99517	0.99994	0.99997	0.99517	0.99920	0.99960
32	109	25.27577	1.44400	0.99455	0.99996	0.99998	0.99455	0.99922	0.99961	20.48063	1.42842	0.99517	0.99995	0.99997	0.99517	0.99923	0.99962
32	110	25.27577	1.39223	0.99455	0.99996	0.99998	0.99455	0.99925	0.99962	20.48063	1.37777	0.99517	0.99995	0.99998	0.99517	0.99926	0.99963
33	1	25.07119	29.44822	0.99427	0.84864	0.91812	0.99427	0.84815	0.91784	20.36363	22.54525	0.99493	0.90081	0.94782	0.99493	0.90054	0.94767
33	2	25.07119	29.37817	0.99427	0.85053	0.91923	0.99427	0.85002	0.91893	20.36363	22.51839	0.99493	0.90179	0.94836	0.99493	0.90152	0.94821
33	3	25.07119	29.30399	0.99427	0.85249	0.92037	0.99427	0.85195	0.92006	20.36363	22.48894	0.99493	0.90282	0.94893	0.99493	0.90253	0.94877
33	4	25.07119	29.22650	0.99427	0.85451	0.92155	0.99427	0.85394	0.92122	20.36363	22.45752	0.99493	0.90389	0.94952	0.99493	0.90358	0.94935
33	5	25.07119	29.14631	0.99427	0.85660	0.92276	0.99427	0.85600	0.92241	20.36363	22.42458	0.99493	0.90500	0.95013	0.99493	0.90468	0.94995
33	6	25.07119	29.06332	0.99427	0.85875	0.92401	0.99427	0.85811	0.92364	20.36363	22.39007	0.99493	0.90616	0.95077	0.99493	0.90581	0.95058
33	7	25.07119	28.97770	0.99427	0.86097	0.92529	0.99427	0.86029	0.92490	20.36363	22.35408	0.99493	0.90736	0.95143	0.99493	0.90699	0.95123
33	8	25.07119	28.88901	0.99427	0.86326	0.92661	0.99427	0.86253	0.92619	20.36363	22.31631	0.99493	0.90860	0.95211	0.99493	0.90821	0.95190
33	9	25.07119	28.79700	0.99427	0.86561	0.92797	0.99427	0.86484	0.92752	20.36363	22.27655	0.99493	0.90990	0.95282	0.99493	0.90948	0.95259
33	10	25.07119	28.70168	0.99427	0.86804	0.92936	0.99427	0.86721	0.92888	20.36363	22.23481	0.99493	0.91124	0.95356	0.99493	0.91079	0.95331
33	11	25.07119	28.60341	0.99427	0.87053	0.93078	0.99427	0.86964	0.93028	20.36363	22.19134	0.99493	0.91263	0.95432	0.99493	0.91215	0.95406
33	12	25.07119	28.50171	0.99427	0.87309	0.93225	0.99427	0.87214	0.93170	20.36363	22.14578	0.99493	0.91406	0.95510	0.99493	0.91355	0.95482
33	13	25.07119	28.39619	0.99427	0.87572	0.93374	0.99427	0.87470	0.93316	20.36363	22.09783	0.99493	0.91555	0.95591	0.99493	0.91500	0.95561
33	14	25.07119	28.28717	0.99427	0.87842	0.93527	0.99427	0.87732	0.93465	20.36363	22.04770	0.99493	0.91708	0.95675	0.99493	0.91649	0.95643
33	15	25.07119	28.17456	0.99427	0.88118	0.93684	0.99427	0.88001	0.93617	20.36363	21.99534	0.99493	0.91866	0.95761	0.99493	0.91803	0.95726
33	16	25.07119	28.05854	0.99427	0.88400	0.93843	0.99427	0.88275	0.93772	20.36363	21.94087	0.99493	0.92029	0.95849	0.99493	0.91962	0.95812
33	17	25.07119	27.93921	0.99427	0.88689	0.94005	0.99427	0.88555	0.93930	20.36363	21.88436	0.99493	0.92197	0.95940	0.99493	0.92124	0.95901
33	18	25.07119	27.81632	0.99427	0.88983	0.94170	0.99427	0.88841	0.94091	20.36363	21.82561	0.99493	0.92369	0.96033	0.99493	0.92291	0.95991
33	19	25.07119	27.68998	0.99427	0.89283	0.94338	0.99427	0.89131	0.94253	20.36363	21.76469	0.99493	0.92545	0.96128	0.99493	0.92463	0.96084
33	20	25.07119	27.55961	0.99427	0.89588	0.94508	0.99427	0.89427	0.94418	20.36363	21.70115	0.99493	0.92725	0.96225	0.99493	0.92638	0.96178
33	21	25.07119	27.42496	0.99427	0.89897	0.94680	0.99427	0.89726	0.94585	20.36363	21.63477	0.99493	0.92909	0.96324	0.99493	0.92817	0.96274
33	22	25.07119	27.28607	0.99427	0.90211	0.94854	0.99427	0.90030	0.94753	20.36363	21.56556	0.99493	0.93097	0.96425	0.99493	0.92999	0.96372
33	23	25.07119	27.14231	0.99427	0.90529	0.95029	0.99427	0.90337	0.94923	20.36363	21.49301	0.99493	0.93289	0.96528	0.99493	0.93184	0.96472
33	24	25.07119	26.99396	0.99427	0.90850	0.95206	0.99427	0.90646	0.95094	20.36363	21.41732	0.99493	0.93484	0.96632	0.99493	0.93372	0.96573
33	25	25.07119	26.84076	0.99427	0.91174	0.95383	0.99427	0.90958	0.95265	20.36363	21.33825	0.99493	0.93681	0.96738	0.99493	0.93563	0.96675
33	26	25.07119	26.68259	0.99427	0.91499	0.95561	0.99427	0.91270	0.95436	20.36363	21.25569	0.99493	0.93881	0.96844	0.99493	0.93756	0.96777
33	27	25.07119	26.51948	0.99427	0.91825	0.95738	0.99427	0.91584	0.95607	20.36363	21.16962	0.99493	0.94083	0.96951	0.99493	0.93950	0.96881
33	28	25.07119	26.35108	0.99427	0.92151	0.95915	0.99427	0.91896	0.95777	20.36363	21.07976	0.99493	0.94286	0.97059	0.99493	0.94145	0.96984
33	29	25.07119	26.17769	0.99427	0.92476	0.96091	0.99427	0.92208	0.95946	20.36363	20.98629	0.99493	0.94489	0.97167	0.99493	0.94341	0.97088
33	30	25.07119	25.99881	0.99427	0.92800	0.96265	0.99427	0.92518	0.96114	20.36363	20.88878	0.99493	0.94693	0.97274	0.99493	0.94537	0.97192

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
33	31	25.07119	25.81445	0.99427	0.93121	0.96438	0.99427	0.92825	0.96279	20.36363	20.78720	0.99493	0.94897	0.97382	0.99493	0.94732	0.97295
33	32	25.07119	25.62410	0.99427	0.93438	0.96608	0.99427	0.93128	0.96442	20.36363	20.68113	0.99493	0.95100	0.97488	0.99493	0.94926	0.97397
33	33	25.07119	25.42805	0.99427	0.93750	0.96774	0.99427	0.93427	0.96602	20.36363	20.57072	0.99493	0.95301	0.97594	0.99493	0.95119	0.97498
33	34	25.07119	25.22578	0.99427	0.94057	0.96938	0.99427	0.93721	0.96759	20.36363	20.45552	0.99493	0.95500	0.97698	0.99493	0.95309	0.97598
33	35	25.07119	25.01713	0.99427	0.94358	0.97097	0.99427	0.94008	0.96912	20.36363	20.33536	0.99493	0.95697	0.97801	0.99493	0.95497	0.97697
33	36	25.07119	24.80193	0.99427	0.94652	0.97253	0.99427	0.94289	0.97061	20.36363	20.21002	0.99493	0.95891	0.97902	0.99493	0.95682	0.97793
33	37	25.07119	24.57973	0.99427	0.94939	0.97404	0.99427	0.94562	0.97205	20.36363	20.07911	0.99493	0.96081	0.98001	0.99493	0.95863	0.97888
33	38	25.07119	24.35058	0.99427	0.95217	0.97550	0.99427	0.94828	0.97345	20.36363	19.94257	0.99493	0.96267	0.98098	0.99493	0.96040	0.97980
33	39	25.07119	24.11373	0.99427	0.95486	0.97691	0.99427	0.95085	0.97480	20.36363	19.79973	0.99493	0.96449	0.98192	0.99493	0.96213	0.98070
33	40	25.07119	23.86918	0.99427	0.95746	0.97827	0.99427	0.95333	0.97611	20.36363	19.65053	0.99493	0.96626	0.98284	0.99493	0.96381	0.98157
33	41	25.07119	23.61736	0.99427	0.95996	0.97957	0.99427	0.95572	0.97736	20.36363	19.49521	0.99493	0.96798	0.98373	0.99493	0.96544	0.98242
33	42	25.07119	23.35816	0.99427	0.96236	0.98082	0.99427	0.95802	0.97856	20.36363	19.33362	0.99493	0.96964	0.98459	0.99493	0.96702	0.98324
33	43	25.07119	23.09102	0.99427	0.96466	0.98201	0.99427	0.96022	0.97971	20.36363	19.16523	0.99493	0.97125	0.98542	0.99493	0.96855	0.98402
33	44	25.07119	22.81604	0.99427	0.96686	0.98315	0.99427	0.96233	0.98080	20.36363	18.99000	0.99493	0.97280	0.98622	0.99493	0.97002	0.98478
33	45	25.07119	22.53309	0.99427	0.96895	0.98423	0.99427	0.96435	0.98185	20.36363	18.80775	0.99493	0.97430	0.98698	0.99493	0.97144	0.98551
33	46	25.07119	22.24198	0.99427	0.97094	0.98526	0.99427	0.96627	0.98284	20.36363	18.61823	0.99493	0.97574	0.98772	0.99493	0.97280	0.98621
33	47	25.07119	21.94239	0.99427	0.97283	0.98623	0.99427	0.96809	0.98379	20.36363	18.42106	0.99493	0.97712	0.98843	0.99493	0.97411	0.98688
33	48	25.07119	21.63441	0.99427	0.97463	0.98715	0.99427	0.96983	0.98468	20.36363	18.21621	0.99493	0.97844	0.98910	0.99493	0.97536	0.98753
33	49	25.07119	21.31800	0.99427	0.97632	0.98802	0.99427	0.97148	0.98553	20.36363	18.00355	0.99493	0.97970	0.98975	0.99493	0.97656	0.98814
33	50	25.07119	20.99328	0.99427	0.97793	0.98884	0.99427	0.97305	0.98634	20.36363	17.78305	0.99493	0.98090	0.99036	0.99493	0.97771	0.98873
33	51	25.07119	20.66027	0.99427	0.97944	0.98961	0.99427	0.97453	0.98710	20.36363	17.55462	0.99493	0.98206	0.99095	0.99493	0.97880	0.98929
33	52	25.07119	20.31936	0.99427	0.98087	0.99034	0.99427	0.97593	0.98782	20.36363	17.31849	0.99493	0.98315	0.99150	0.99493	0.97985	0.98982
33	53	25.07119	19.97064	0.99427	0.98221	0.99103	0.99427	0.97726	0.98850	20.36363	17.07460	0.99493	0.98420	0.99203	0.99493	0.98085	0.99033
33	54	25.07119	19.61420	0.99427	0.98347	0.99167	0.99427	0.97852	0.98914	20.36363	16.82295	0.99493	0.98519	0.99254	0.99493	0.98180	0.99082
33	55	25.07119	19.25050	0.99427	0.98466	0.99227	0.99427	0.97971	0.98975	20.36363	16.56379	0.99493	0.98613	0.99302	0.99493	0.98271	0.99128
33	56	25.07119	18.87994	0.99427	0.98577	0.99284	0.99427	0.98084	0.99033	20.36363	16.29737	0.99493	0.98702	0.99347	0.99493	0.98357	0.99172
33	57	25.07119	18.50268	0.99427	0.98682	0.99336	0.99427	0.98190	0.99087	20.36363	16.02371	0.99493	0.98787	0.99390	0.99493	0.98440	0.99214
33	58	25.07119	18.11889	0.99427	0.98780	0.99386	0.99427	0.98290	0.99138	20.36363	15.74286	0.99493	0.98867	0.99430	0.99493	0.98518	0.99254
33	59	25.07119	17.72878	0.99427	0.98871	0.99432	0.99427	0.98385	0.99186	20.36363	15.45489	0.99493	0.98943	0.99469	0.99493	0.98593	0.99291
33	60	25.07119	17.33235	0.99427	0.98957	0.99476	0.99427	0.98475	0.99232	20.36363	15.15969	0.99493	0.99015	0.99505	0.99493	0.98664	0.99328
33	61	25.07119	16.92988	0.99427	0.99037	0.99516	0.99427	0.98560	0.99275	20.36363	14.85740	0.99493	0.99083	0.99539	0.99493	0.98732	0.99362
33	62	25.07119	16.52117	0.99427	0.99112	0.99554	0.99427	0.98640	0.99315	20.36363	14.54774	0.99493	0.99147	0.99572	0.99493	0.98796	0.99394
33	63	25.07119	16.10627	0.99427	0.99181	0.99589	0.99427	0.98715	0.99353	20.36363	14.23062	0.99493	0.99208	0.99602	0.99493	0.98858	0.99426
33	64	25.07119	15.68510	0.99427	0.99247	0.99622	0.99427	0.98787	0.99390	20.36363	13.90587	0.99493	0.99265	0.99631	0.99493	0.98916	0.99455
33	65	25.07119	15.25783	0.99427	0.99308	0.99653	0.99427	0.98854	0.99424	20.36363	13.57353	0.99493	0.99319	0.99658	0.99493	0.98972	0.99483
33	66	25.07119	14.82463	0.99427	0.99364	0.99681	0.99427	0.98918	0.99456	20.36363	13.23363	0.99493	0.99370	0.99684	0.99493	0.99025	0.99510
33	67	25.07119	14.38548	0.99427	0.99417	0.99708	0.99427	0.98978	0.99487	20.36363	12.88602	0.99493	0.99418	0.99708	0.99493	0.99075	0.99535
33	68	25.07119	13.94087	0.99427	0.99467	0.99733	0.99427	0.99036	0.99515	20.36363	12.53103	0.99493	0.99463	0.99731	0.99493	0.99123	0.99560
33	69	25.07119	13.49126	0.99427	0.99512	0.99756	0.99427	0.99090	0.99543	20.36363	12.16898	0.99493	0.99506	0.99752	0.99493	0.99169	0.99583
33	70	25.07119	13.03722	0.99427	0.99555	0.99777	0.99427	0.99141	0.99568	20.36363	11.80026	0.99493	0.99546	0.99772	0.99493	0.99212	0.99605

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
33	71	25.07119	12.57941	0.99427	0.99595	0.99797	0.99427	0.99189	0.99593	20.36363	11.42537	0.99493	0.99583	0.99791	0.99493	0.99254	0.99626
33	72	25.07119	12.11856	0.99427	0.99631	0.99815	0.99427	0.99235	0.99616	20.36363	11.04490	0.99493	0.99618	0.99809	0.99493	0.99294	0.99646
33	73	25.07119	11.65555	0.99427	0.99666	0.99833	0.99427	0.99278	0.99638	20.36363	10.65955	0.99493	0.99651	0.99825	0.99493	0.99331	0.99665
33	74	25.07119	11.19139	0.99427	0.99697	0.99848	0.99427	0.99319	0.99659	20.36363	10.27021	0.99493	0.99682	0.99841	0.99493	0.99367	0.99683
33	75	25.07119	10.72709	0.99427	0.99726	0.99863	0.99427	0.99358	0.99678	20.36363	9.87774	0.99493	0.99711	0.99855	0.99493	0.99402	0.99700
33	76	25.07119	10.26405	0.99427	0.99753	0.99876	0.99427	0.99395	0.99697	20.36363	9.48337	0.99493	0.99737	0.99868	0.99493	0.99434	0.99716
33	77	25.07119	9.80349	0.99427	0.99778	0.99889	0.99427	0.99430	0.99714	20.36363	9.08824	0.99493	0.99762	0.99881	0.99493	0.99466	0.99732
33	78	25.07119	9.34666	0.99427	0.99800	0.99900	0.99427	0.99464	0.99731	20.36363	8.69350	0.99493	0.99785	0.99892	0.99493	0.99495	0.99747
33	79	25.07119	8.89505	0.99427	0.99821	0.99911	0.99427	0.99495	0.99747	20.36363	8.30053	0.99493	0.99806	0.99903	0.99493	0.99524	0.99761
33	80	25.07119	8.44994	0.99427	0.99840	0.99920	0.99427	0.99525	0.99762	20.36363	7.91061	0.99493	0.99826	0.99913	0.99493	0.99551	0.99775
33	81	25.07119	8.01269	0.99427	0.99857	0.99929	0.99427	0.99553	0.99776	20.36363	7.52504	0.99493	0.99844	0.99922	0.99493	0.99576	0.99788
33	82	25.07119	7.58462	0.99427	0.99873	0.99937	0.99427	0.99580	0.99790	20.36363	7.14517	0.99493	0.99860	0.99930	0.99493	0.99601	0.99800
33	83	25.07119	7.16676	0.99427	0.99887	0.99944	0.99427	0.99606	0.99802	20.36363	6.77205	0.99493	0.99875	0.99938	0.99493	0.99624	0.99812
33	84	25.07119	6.76024	0.99427	0.99900	0.99950	0.99427	0.99630	0.99814	20.36363	6.40687	0.99493	0.99889	0.99944	0.99493	0.99646	0.99823
33	85	25.07119	6.36619	0.99427	0.99912	0.99956	0.99427	0.99652	0.99826	20.36363	6.05083	0.99493	0.99901	0.99951	0.99493	0.99667	0.99833
33	86	25.07119	5.98597	0.99427	0.99922	0.99961	0.99427	0.99674	0.99837	20.36363	5.70535	0.99493	0.99912	0.99956	0.99493	0.99687	0.99843
33	87	25.07119	5.62066	0.99427	0.99931	0.99966	0.99427	0.99694	0.99847	20.36363	5.37164	0.99493	0.99922	0.99961	0.99493	0.99706	0.99853
33	88	25.07119	5.27144	0.99427	0.99940	0.99970	0.99427	0.99713	0.99856	20.36363	5.05099	0.99493	0.99931	0.99966	0.99493	0.99723	0.99861
33	89	25.07119	4.93962	0.99427	0.99947	0.99973	0.99427	0.99730	0.99865	20.36363	4.74485	0.99493	0.99939	0.99970	0.99493	0.99740	0.99870
33	90	25.07119	4.62687	0.99427	0.99953	0.99977	0.99427	0.99747	0.99873	20.36363	4.45503	0.99493	0.99947	0.99973	0.99493	0.99756	0.99878
33	91	25.07119	4.33500	0.99427	0.99959	0.99979	0.99427	0.99762	0.99881	20.36363	4.18350	0.99493	0.99953	0.99976	0.99493	0.99770	0.99885
33	92	25.07119	4.06328	0.99427	0.99964	0.99982	0.99427	0.99777	0.99888	20.36363	3.92982	0.99493	0.99958	0.99979	0.99493	0.99784	0.99892
33	93	25.07119	3.80970	0.99427	0.99968	0.99984	0.99427	0.99791	0.99895	20.36363	3.69224	0.99493	0.99963	0.99982	0.99493	0.99797	0.99898
33	94	25.07119	3.57122	0.99427	0.99972	0.99986	0.99427	0.99804	0.99902	20.36363	3.46804	0.99493	0.99968	0.99984	0.99493	0.99809	0.99905
33	95	25.07119	3.34496	0.99427	0.99975	0.99988	0.99427	0.99816	0.99908	20.36363	3.25454	0.99493	0.99971	0.99986	0.99493	0.99821	0.99910
33	96	25.07119	3.12856	0.99427	0.99979	0.99989	0.99427	0.99828	0.99914	20.36363	3.04956	0.99493	0.99975	0.99987	0.99493	0.99832	0.99916
33	97	25.07119	2.92468	0.99427	0.99981	0.99991	0.99427	0.99839	0.99919	20.36363	2.85578	0.99493	0.99978	0.99989	0.99493	0.99843	0.99921
33	98	25.07119	2.73317	0.99427	0.99984	0.99992	0.99427	0.99849	0.99924	20.36363	2.67315	0.99493	0.99981	0.99990	0.99493	0.99852	0.99926
33	99	25.07119	2.55407	0.99427	0.99986	0.99993	0.99427	0.99858	0.99929	20.36363	2.50182	0.99493	0.99983	0.99991	0.99493	0.99862	0.99931
33	100	25.07119	2.38797	0.99427	0.99987	0.99994	0.99427	0.99867	0.99934	20.36363	2.34248	0.99493	0.99985	0.99993	0.99493	0.99870	0.99935
33	101	25.07119	2.23536	0.99427	0.99989	0.99994	0.99427	0.99875	0.99938	20.36363	2.19569	0.99493	0.99987	0.99993	0.99493	0.99878	0.99939
33	102	25.07119	2.09662	0.99427	0.99990	0.99995	0.99427	0.99883	0.99941	20.36363	2.06193	0.99493	0.99988	0.99994	0.99493	0.99885	0.99943
33	103	25.07119	1.97081	0.99427	0.99991	0.99996	0.99427	0.99890	0.99945	20.36363	1.94039	0.99493	0.99990	0.99995	0.99493	0.99892	0.99946
33	104	25.07119	1.85678	0.99427	0.99992	0.99996	0.99427	0.99896	0.99948	20.36363	1.82999	0.99493	0.99991	0.99995	0.99493	0.99898	0.99949
33	105	25.07119	1.75419	0.99427	0.99993	0.99997	0.99427	0.99902	0.99951	20.36363	1.73050	0.99493	0.99992	0.99996	0.99493	0.99904	0.99952
33	106	25.07119	1.66193	0.99427	0.99994	0.99997	0.99427	0.99907	0.99954	20.36363	1.64086	0.99493	0.99993	0.99996	0.99493	0.99909	0.99954
33	107	25.07119	1.57966	0.99427	0.99994	0.99997	0.99427	0.99912	0.99956	20.36363	1.56078	0.99493	0.99993	0.99997	0.99493	0.99913	0.99957
33	108	25.07119	1.50704	0.99427	0.99995	0.99997	0.99427	0.99916	0.99958	20.36363	1.48999	0.99493	0.99994	0.99997	0.99493	0.99917	0.99959
33	109	25.07119	1.44400	0.99427	0.99995	0.99998	0.99427	0.99919	0.99960	20.36363	1.42842	0.99493	0.99994	0.99997	0.99493	0.99920	0.99960
33	110	25.07119	1.39223	0.99427	0.99996	0.99998	0.99427	0.99922	0.99961	20.36363	1.37777	0.99493	0.99995	0.99997	0.99493	0.99923	0.99962

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
34	1	24.86008	29.44822	0.99397	0.84162	0.91400	0.99397	0.84114	0.91371	20.24152	22.54525	0.99466	0.89550	0.94487	0.99466	0.89523	0.94472
34	2	24.86008	29.37817	0.99397	0.84351	0.91511	0.99397	0.84301	0.91482	20.24152	22.51839	0.99466	0.89649	0.94542	0.99466	0.89621	0.94526
34	3	24.86008	29.30399	0.99397	0.84546	0.91626	0.99397	0.84493	0.91595	20.24152	22.48894	0.99466	0.89751	0.94599	0.99466	0.89722	0.94583
34	4	24.86008	29.22650	0.99397	0.84748	0.91745	0.99397	0.84692	0.91712	20.24152	22.45752	0.99466	0.89859	0.94659	0.99466	0.89828	0.94641
34	5	24.86008	29.14631	0.99397	0.84957	0.91867	0.99397	0.84897	0.91832	20.24152	22.42458	0.99466	0.89971	0.94721	0.99466	0.89938	0.94702
34	6	24.86008	29.06332	0.99397	0.85173	0.91993	0.99397	0.85109	0.91956	20.24152	22.39007	0.99466	0.90087	0.94785	0.99466	0.90052	0.94766
34	7	24.86008	28.97770	0.99397	0.85395	0.92122	0.99397	0.85327	0.92083	20.24152	22.35408	0.99466	0.90207	0.94852	0.99466	0.90170	0.94831
34	8	24.86008	28.88901	0.99397	0.85624	0.92255	0.99397	0.85552	0.92213	20.24152	22.31631	0.99466	0.90333	0.94921	0.99466	0.90293	0.94899
34	9	24.86008	28.79700	0.99397	0.85860	0.92392	0.99397	0.85783	0.92347	20.24152	22.27655	0.99466	0.90463	0.94993	0.99466	0.90421	0.94970
34	10	24.86008	28.70168	0.99397	0.86103	0.92533	0.99397	0.86020	0.92485	20.24152	22.23481	0.99466	0.90598	0.95067	0.99466	0.90553	0.95042
34	11	24.86008	28.60341	0.99397	0.86353	0.92677	0.99397	0.86265	0.92626	20.24152	22.19134	0.99466	0.90739	0.95144	0.99466	0.90690	0.95118
34	12	24.86008	28.50171	0.99397	0.86611	0.92825	0.99397	0.86516	0.92771	20.24152	22.14578	0.99466	0.90884	0.95224	0.99466	0.90832	0.95196
34	13	24.86008	28.39619	0.99397	0.86875	0.92977	0.99397	0.86774	0.92919	20.24152	22.09783	0.99466	0.91034	0.95307	0.99466	0.90978	0.95276
34	14	24.86008	28.28717	0.99397	0.87147	0.93132	0.99397	0.87038	0.93070	20.24152	22.04770	0.99466	0.91189	0.95392	0.99466	0.91129	0.95359
34	15	24.86008	28.17456	0.99397	0.87425	0.93291	0.99397	0.87309	0.93224	20.24152	21.99534	0.99466	0.91350	0.95479	0.99466	0.91285	0.95444
34	16	24.86008	28.05854	0.99397	0.87711	0.93453	0.99397	0.87586	0.93382	20.24152	21.94087	0.99466	0.91515	0.95569	0.99466	0.91446	0.95532
34	17	24.86008	27.93921	0.99397	0.88002	0.93618	0.99397	0.87869	0.93543	20.24152	21.88436	0.99466	0.91685	0.95662	0.99466	0.91612	0.95622
34	18	24.86008	27.81632	0.99397	0.88300	0.93787	0.99397	0.88158	0.93707	20.24152	21.82561	0.99466	0.91860	0.95757	0.99466	0.91782	0.95715
34	19	24.86008	27.68998	0.99397	0.88604	0.93958	0.99397	0.88453	0.93873	20.24152	21.76469	0.99466	0.92039	0.95855	0.99466	0.91956	0.95810
34	20	24.86008	27.55961	0.99397	0.88914	0.94132	0.99397	0.88754	0.94042	20.24152	21.70115	0.99466	0.92224	0.95955	0.99466	0.92135	0.95907
34	21	24.86008	27.42496	0.99397	0.89230	0.94308	0.99397	0.89059	0.94213	20.24152	21.63477	0.99466	0.92412	0.96057	0.99466	0.92318	0.96006
34	22	24.86008	27.28607	0.99397	0.89550	0.94487	0.99397	0.89369	0.94386	20.24152	21.56556	0.99466	0.92605	0.96161	0.99466	0.92505	0.96107
34	23	24.86008	27.14231	0.99397	0.89876	0.94668	0.99397	0.89682	0.94561	20.24152	21.49301	0.99466	0.92802	0.96267	0.99466	0.92696	0.96209
34	24	24.86008	26.99396	0.99397	0.90205	0.94850	0.99397	0.90000	0.94737	20.24152	21.41732	0.99466	0.93003	0.96375	0.99466	0.92890	0.96314
34	25	24.86008	26.84076	0.99397	0.90537	0.95034	0.99397	0.90320	0.94914	20.24152	21.33825	0.99466	0.93207	0.96484	0.99466	0.93086	0.96419
34	26	24.86008	26.68259	0.99397	0.90872	0.95218	0.99397	0.90642	0.95091	20.24152	21.25569	0.99466	0.93414	0.96595	0.99466	0.93286	0.96526
34	27	24.86008	26.51948	0.99397	0.91209	0.95403	0.99397	0.90965	0.95269	20.24152	21.16962	0.99466	0.93623	0.96706	0.99466	0.93487	0.96634
34	28	24.86008	26.35108	0.99397	0.91547	0.95587	0.99397	0.91289	0.95446	20.24152	21.07976	0.99466	0.93834	0.96819	0.99466	0.93690	0.96742
34	29	24.86008	26.17769	0.99397	0.91885	0.95771	0.99397	0.91613	0.95623	20.24152	20.98629	0.99466	0.94047	0.96932	0.99466	0.93895	0.96851
34	30	24.86008	25.99881	0.99397	0.92223	0.95954	0.99397	0.91936	0.95799	20.24152	20.88878	0.99466	0.94260	0.97045	0.99466	0.94099	0.96960
34	31	24.86008	25.81445	0.99397	0.92558	0.96135	0.99397	0.92257	0.95972	20.24152	20.78720	0.99466	0.94474	0.97158	0.99466	0.94304	0.97069
34	32	24.86008	25.62410	0.99397	0.92891	0.96314	0.99397	0.92575	0.96144	20.24152	20.68113	0.99466	0.94687	0.97271	0.99466	0.94509	0.97177
34	33	24.86008	25.42805	0.99397	0.93220	0.96491	0.99397	0.92889	0.96313	20.24152	20.57072	0.99466	0.94900	0.97383	0.99466	0.94712	0.97284
34	34	24.86008	25.22578	0.99397	0.93544	0.96664	0.99397	0.93199	0.96480	20.24152	20.45552	0.99466	0.95111	0.97494	0.99466	0.94914	0.97390
34	35	24.86008	25.01713	0.99397	0.93863	0.96834	0.99397	0.93503	0.96642	20.24152	20.33536	0.99466	0.95320	0.97604	0.99466	0.95113	0.97495
34	36	24.86008	24.80193	0.99397	0.94176	0.97000	0.99397	0.93801	0.96801	20.24152	20.21002	0.99466	0.95527	0.97712	0.99466	0.95310	0.97599
34	37	24.86008	24.57973	0.99397	0.94481	0.97162	0.99397	0.94092	0.96956	20.24152	20.07911	0.99466	0.95730	0.97818	0.99466	0.95503	0.97700
34	38	24.86008	24.35058	0.99397	0.94778	0.97319	0.99397	0.94376	0.97106	20.24152	19.94257	0.99466	0.95929	0.97922	0.99466	0.95693	0.97799
34	39	24.86008	24.11373	0.99397	0.95067	0.97471	0.99397	0.94651	0.97252	20.24152	19.79973	0.99466	0.96125	0.98024	0.99466	0.95879	0.97896
34	40	24.86008	23.86918	0.99397	0.95347	0.97618	0.99397	0.94918	0.97393	20.24152	19.65053	0.99466	0.96316	0.98123	0.99466	0.96060	0.97990

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
34	41	24.86008	23.61736	0.99397	0.95617	0.97760	0.99397	0.95175	0.97528	20.24152	19.49521	0.99466	0.96502	0.98220	0.99466	0.96236	0.98082
34	42	24.86008	23.35816	0.99397	0.95877	0.97895	0.99397	0.95423	0.97658	20.24152	19.33362	0.99466	0.96682	0.98313	0.99466	0.96407	0.98171
34	43	24.86008	23.09102	0.99397	0.96127	0.98025	0.99397	0.95662	0.97783	20.24152	19.16523	0.99466	0.96857	0.98403	0.99466	0.96573	0.98256
34	44	24.86008	22.81604	0.99397	0.96366	0.98149	0.99397	0.95891	0.97902	20.24152	18.99000	0.99466	0.97026	0.98490	0.99466	0.96733	0.98339
34	45	24.86008	22.53309	0.99397	0.96594	0.98267	0.99397	0.96110	0.98016	20.24152	18.80775	0.99466	0.97189	0.98574	0.99466	0.96887	0.98419
34	46	24.86008	22.24198	0.99397	0.96812	0.98380	0.99397	0.96319	0.98125	20.24152	18.61823	0.99466	0.97346	0.98655	0.99466	0.97035	0.98495
34	47	24.86008	21.94239	0.99397	0.97019	0.98487	0.99397	0.96518	0.98228	20.24152	18.42106	0.99466	0.97496	0.98732	0.99466	0.97178	0.98569
34	48	24.86008	21.63441	0.99397	0.97215	0.98588	0.99397	0.96708	0.98327	20.24152	18.21621	0.99466	0.97641	0.98806	0.99466	0.97315	0.98639
34	49	24.86008	21.31800	0.99397	0.97401	0.98684	0.99397	0.96889	0.98420	20.24152	18.00355	0.99466	0.97779	0.98877	0.99466	0.97447	0.98707
34	50	24.86008	20.99328	0.99397	0.97578	0.98774	0.99397	0.97060	0.98508	20.24152	17.78305	0.99466	0.97912	0.98945	0.99466	0.97572	0.98771
34	51	24.86008	20.66027	0.99397	0.97744	0.98859	0.99397	0.97223	0.98592	20.24152	17.55462	0.99466	0.98038	0.99009	0.99466	0.97693	0.98833
34	52	24.86008	20.31936	0.99397	0.97901	0.98939	0.99397	0.97377	0.98671	20.24152	17.31849	0.99466	0.98159	0.99071	0.99466	0.97807	0.98892
34	53	24.86008	19.97064	0.99397	0.98049	0.99015	0.99397	0.97523	0.98746	20.24152	17.07460	0.99466	0.98273	0.99129	0.99466	0.97917	0.98948
34	54	24.86008	19.61420	0.99397	0.98188	0.99086	0.99397	0.97662	0.98817	20.24152	16.82295	0.99466	0.98383	0.99185	0.99466	0.98022	0.99001
34	55	24.86008	19.25050	0.99397	0.98319	0.99152	0.99397	0.97792	0.98884	20.24152	16.56379	0.99466	0.98486	0.99237	0.99466	0.98122	0.99052
34	56	24.86008	18.87994	0.99397	0.98442	0.99215	0.99397	0.97916	0.98947	20.24152	16.29737	0.99466	0.98585	0.99287	0.99466	0.98217	0.99100
34	57	24.86008	18.50268	0.99397	0.98557	0.99273	0.99397	0.98033	0.99007	20.24152	16.02371	0.99466	0.98678	0.99335	0.99466	0.98307	0.99146
34	58	24.86008	18.11889	0.99397	0.98665	0.99328	0.99397	0.98143	0.99063	20.24152	15.74286	0.99466	0.98766	0.99379	0.99466	0.98394	0.99190
34	59	24.86008	17.72878	0.99397	0.98766	0.99379	0.99397	0.98248	0.99116	20.24152	15.45489	0.99466	0.98850	0.99422	0.99466	0.98476	0.99232
34	60	24.86008	17.33235	0.99397	0.98860	0.99427	0.99397	0.98347	0.99166	20.24152	15.15969	0.99466	0.98929	0.99462	0.99466	0.98554	0.99272
34	61	24.86008	16.92988	0.99397	0.98949	0.99472	0.99397	0.98440	0.99214	20.24152	14.85740	0.99466	0.99004	0.99499	0.99466	0.98629	0.99310
34	62	24.86008	16.52117	0.99397	0.99031	0.99513	0.99397	0.98528	0.99259	20.24152	14.54774	0.99466	0.99074	0.99535	0.99466	0.98700	0.99346
34	63	24.86008	16.10627	0.99397	0.99108	0.99552	0.99397	0.98611	0.99301	20.24152	14.23062	0.99466	0.99141	0.99569	0.99466	0.98767	0.99380
34	64	24.86008	15.68510	0.99397	0.99180	0.99588	0.99397	0.98690	0.99341	20.24152	13.90587	0.99466	0.99204	0.99600	0.99466	0.98831	0.99412
34	65	24.86008	15.25783	0.99397	0.99247	0.99622	0.99397	0.98764	0.99378	20.24152	13.57353	0.99466	0.99263	0.99630	0.99466	0.98893	0.99443
34	66	24.86008	14.82463	0.99397	0.99310	0.99654	0.99397	0.98834	0.99414	20.24152	13.23363	0.99466	0.99319	0.99658	0.99466	0.98951	0.99473
34	67	24.86008	14.38548	0.99397	0.99368	0.99683	0.99397	0.98901	0.99447	20.24152	12.88602	0.99466	0.99371	0.99685	0.99466	0.99006	0.99501
34	68	24.86008	13.94087	0.99397	0.99422	0.99710	0.99397	0.98963	0.99479	20.24152	12.53103	0.99466	0.99421	0.99710	0.99466	0.99059	0.99527
34	69	24.86008	13.49126	0.99397	0.99472	0.99735	0.99397	0.99022	0.99509	20.24152	12.16898	0.99466	0.99467	0.99733	0.99466	0.99109	0.99553
34	70	24.86008	13.03722	0.99397	0.99519	0.99759	0.99397	0.99078	0.99537	20.24152	11.80026	0.99466	0.99511	0.99755	0.99466	0.99157	0.99577
34	71	24.86008	12.57941	0.99397	0.99562	0.99781	0.99397	0.99131	0.99564	20.24152	11.42537	0.99466	0.99552	0.99775	0.99466	0.99202	0.99600
34	72	24.86008	12.11856	0.99397	0.99603	0.99801	0.99397	0.99182	0.99589	20.24152	11.04490	0.99466	0.99590	0.99795	0.99466	0.99245	0.99621
34	73	24.86008	11.65555	0.99397	0.99640	0.99820	0.99397	0.99229	0.99613	20.24152	10.65955	0.99466	0.99626	0.99813	0.99466	0.99287	0.99642
34	74	24.86008	11.19139	0.99397	0.99674	0.99837	0.99397	0.99274	0.99636	20.24152	10.27021	0.99466	0.99659	0.99829	0.99466	0.99326	0.99662
34	75	24.86008	10.72709	0.99397	0.99706	0.99853	0.99397	0.99316	0.99657	20.24152	9.87774	0.99466	0.99690	0.99845	0.99466	0.99363	0.99681
34	76	24.86008	10.26405	0.99397	0.99735	0.99867	0.99397	0.99357	0.99677	20.24152	9.48337	0.99466	0.99719	0.99859	0.99466	0.99399	0.99699
34	77	24.86008	9.80349	0.99397	0.99762	0.99881	0.99397	0.99395	0.99696	20.24152	9.08824	0.99466	0.99746	0.99873	0.99466	0.99433	0.99716
34	78	24.86008	9.34666	0.99397	0.99786	0.99893	0.99397	0.99431	0.99715	20.24152	8.69350	0.99466	0.99771	0.99885	0.99466	0.99465	0.99732
34	79	24.86008	8.89505	0.99397	0.99809	0.99904	0.99397	0.99465	0.99732	20.24152	8.30053	0.99466	0.99794	0.99897	0.99466	0.99496	0.99747
34	80	24.86008	8.44994	0.99397	0.99829	0.99915	0.99397	0.99497	0.99748	20.24152	7.91061	0.99466	0.99815	0.99907	0.99466	0.99525	0.99762

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
34	81	24.86008	8.01269	0.99397	0.99848	0.99924	0.99397	0.99528	0.99763	20.24152	7.52504	0.99466	0.99834	0.99917	0.99466	0.99553	0.99776
34	82	24.86008	7.58462	0.99397	0.99865	0.99932	0.99397	0.99557	0.99778	20.24152	7.14517	0.99466	0.99852	0.99926	0.99466	0.99579	0.99789
34	83	24.86008	7.16676	0.99397	0.99880	0.99940	0.99397	0.99584	0.99792	20.24152	6.77205	0.99466	0.99868	0.99934	0.99466	0.99604	0.99802
34	84	24.86008	6.76024	0.99397	0.99894	0.99947	0.99397	0.99610	0.99805	20.24152	6.40687	0.99466	0.99882	0.99941	0.99466	0.99628	0.99813
34	85	24.86008	6.36619	0.99397	0.99906	0.99953	0.99397	0.99634	0.99817	20.24152	6.05083	0.99466	0.99896	0.99948	0.99466	0.99650	0.99825
34	86	24.86008	5.98597	0.99397	0.99917	0.99959	0.99397	0.99657	0.99828	20.24152	5.70535	0.99466	0.99907	0.99954	0.99466	0.99671	0.99835
34	87	24.86008	5.62066	0.99397	0.99927	0.99964	0.99397	0.99679	0.99839	20.24152	5.37164	0.99466	0.99918	0.99959	0.99466	0.99691	0.99845
34	88	24.86008	5.27144	0.99397	0.99936	0.99968	0.99397	0.99699	0.99849	20.24152	5.05099	0.99466	0.99928	0.99964	0.99466	0.99710	0.99855
34	89	24.86008	4.93962	0.99397	0.99944	0.99972	0.99397	0.99718	0.99859	20.24152	4.74485	0.99466	0.99936	0.99968	0.99466	0.99728	0.99864
34	90	24.86008	4.62687	0.99397	0.99951	0.99975	0.99397	0.99735	0.99868	20.24152	4.45503	0.99466	0.99944	0.99972	0.99466	0.99744	0.99872
34	91	24.86008	4.33500	0.99397	0.99957	0.99978	0.99397	0.99752	0.99876	20.24152	4.18350	0.99466	0.99950	0.99975	0.99466	0.99760	0.99880
34	92	24.86008	4.06328	0.99397	0.99962	0.99981	0.99397	0.99767	0.99884	20.24152	3.92982	0.99466	0.99956	0.99978	0.99466	0.99775	0.99887
34	93	24.86008	3.80970	0.99397	0.99967	0.99983	0.99397	0.99782	0.99891	20.24152	3.69224	0.99466	0.99961	0.99981	0.99466	0.99789	0.99894
34	94	24.86008	3.57122	0.99397	0.99971	0.99985	0.99397	0.99796	0.99898	20.24152	3.46804	0.99466	0.99966	0.99983	0.99466	0.99802	0.99901
34	95	24.86008	3.34496	0.99397	0.99974	0.99987	0.99397	0.99809	0.99904	20.24152	3.25454	0.99466	0.99970	0.99985	0.99466	0.99814	0.99907
34	96	24.86008	3.12856	0.99397	0.99977	0.99989	0.99397	0.99821	0.99910	20.24152	3.04956	0.99466	0.99974	0.99987	0.99466	0.99826	0.99913
34	97	24.86008	2.92468	0.99397	0.99980	0.99990	0.99397	0.99832	0.99916	20.24152	2.85578	0.99466	0.99977	0.99988	0.99466	0.99836	0.99918
34	98	24.86008	2.73317	0.99397	0.99983	0.99991	0.99397	0.99843	0.99922	20.24152	2.67315	0.99466	0.99980	0.99990	0.99466	0.99847	0.99923
34	99	24.86008	2.55407	0.99397	0.99985	0.99992	0.99397	0.99853	0.99926	20.24152	2.50182	0.99466	0.99982	0.99991	0.99466	0.99856	0.99928
34	100	24.86008	2.38797	0.99397	0.99987	0.99993	0.99397	0.99862	0.99931	20.24152	2.34248	0.99466	0.99984	0.99992	0.99466	0.99865	0.99933
34	101	24.86008	2.23536	0.99397	0.99988	0.99994	0.99397	0.99871	0.99935	20.24152	2.19569	0.99466	0.99986	0.99993	0.99466	0.99873	0.99937
34	102	24.86008	2.09662	0.99397	0.99990	0.99995	0.99397	0.99879	0.99939	20.24152	2.06193	0.99466	0.99988	0.99994	0.99466	0.99881	0.99940
34	103	24.86008	1.97081	0.99397	0.99991	0.99995	0.99397	0.99886	0.99943	20.24152	1.94039	0.99466	0.99989	0.99995	0.99466	0.99888	0.99944
34	104	24.86008	1.85678	0.99397	0.99992	0.99996	0.99397	0.99892	0.99946	20.24152	1.82999	0.99466	0.99990	0.99995	0.99466	0.99894	0.99947
34	105	24.86008	1.75419	0.99397	0.99993	0.99996	0.99397	0.99898	0.99949	20.24152	1.73050	0.99466	0.99991	0.99996	0.99466	0.99900	0.99950
34	106	24.86008	1.66193	0.99397	0.99994	0.99997	0.99397	0.99904	0.99952	20.24152	1.64086	0.99466	0.99992	0.99996	0.99466	0.99905	0.99953
34	107	24.86008	1.57966	0.99397	0.99994	0.99997	0.99397	0.99909	0.99954	20.24152	1.56078	0.99466	0.99993	0.99997	0.99466	0.99910	0.99955
34	108	24.86008	1.50704	0.99397	0.99995	0.99997	0.99397	0.99913	0.99956	20.24152	1.48999	0.99466	0.99994	0.99997	0.99466	0.99914	0.99957
34	109	24.86008	1.44400	0.99397	0.99995	0.99998	0.99397	0.99916	0.99958	20.24152	1.42842	0.99466	0.99994	0.99997	0.99466	0.99918	0.99959
34	110	24.86008	1.39223	0.99397	0.99995	0.99998	0.99397	0.99919	0.99960	20.24152	1.37777	0.99466	0.99995	0.99997	0.99466	0.99920	0.99960
35	1	24.64211	29.44822	0.99362	0.83436	0.90970	0.99362	0.83388	0.90942	20.11398	22.54525	0.99436	0.88995	0.94177	0.99436	0.88967	0.94162
35	2	24.64211	29.37817	0.99362	0.83624	0.91082	0.99362	0.83575	0.91052	20.11398	22.51839	0.99436	0.89093	0.94232	0.99436	0.89065	0.94216
35	3	24.64211	29.30399	0.99362	0.83819	0.91198	0.99362	0.83767	0.91166	20.11398	22.48894	0.99436	0.89196	0.94290	0.99436	0.89167	0.94273
35	4	24.64211	29.22650	0.99362	0.84021	0.91317	0.99362	0.83966	0.91284	20.11398	22.45752	0.99436	0.89304	0.94350	0.99436	0.89273	0.94332
35	5	24.64211	29.14631	0.99362	0.84230	0.91440	0.99362	0.84170	0.91405	20.11398	22.42458	0.99436	0.89416	0.94412	0.99436	0.89383	0.94394
35	6	24.64211	29.06332	0.99362	0.84445	0.91567	0.99362	0.84382	0.91529	20.11398	22.39007	0.99436	0.89533	0.94477	0.99436	0.89498	0.94458
35	7	24.64211	28.97770	0.99362	0.84667	0.91697	0.99362	0.84600	0.91658	20.11398	22.35408	0.99436	0.89654	0.94545	0.99436	0.89617	0.94524
35	8	24.64211	28.88901	0.99362	0.84896	0.91831	0.99362	0.84825	0.91789	20.11398	22.31631	0.99436	0.89780	0.94615	0.99436	0.89740	0.94593
35	9	24.64211	28.79700	0.99362	0.85133	0.91969	0.99362	0.85056	0.91925	20.11398	22.27655	0.99436	0.89911	0.94688	0.99436	0.89869	0.94664
35	10	24.64211	28.70168	0.99362	0.85376	0.92111	0.99362	0.85294	0.92064	20.11398	22.23481	0.99436	0.90048	0.94763	0.99436	0.90002	0.94738

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
35	11	24.64211	28.60341	0.99362	0.85627	0.92257	0.99362	0.85540	0.92206	20.11398	22.19134	0.99436	0.90189	0.94841	0.99436	0.90140	0.94814
35	12	24.64211	28.50171	0.99362	0.85886	0.92407	0.99362	0.85792	0.92352	20.11398	22.14578	0.99436	0.90335	0.94922	0.99436	0.90283	0.94893
35	13	24.64211	28.39619	0.99362	0.86152	0.92561	0.99362	0.86051	0.92502	20.11398	22.09783	0.99436	0.90487	0.95006	0.99436	0.90431	0.94975
35	14	24.64211	28.28717	0.99362	0.86425	0.92718	0.99362	0.86316	0.92656	20.11398	22.04770	0.99436	0.90644	0.95092	0.99436	0.90583	0.95059
35	15	24.64211	28.17456	0.99362	0.86705	0.92879	0.99362	0.86589	0.92813	20.11398	21.99534	0.99436	0.90806	0.95182	0.99436	0.90741	0.95146
35	16	24.64211	28.05854	0.99362	0.86993	0.93044	0.99362	0.86869	0.92973	20.11398	21.94087	0.99436	0.90974	0.95274	0.99436	0.90904	0.95235
35	17	24.64211	27.93921	0.99362	0.87287	0.93212	0.99362	0.87155	0.93136	20.11398	21.88436	0.99436	0.91146	0.95368	0.99436	0.91072	0.95327
35	18	24.64211	27.81632	0.99362	0.87589	0.93384	0.99362	0.87447	0.93303	20.11398	21.82561	0.99436	0.91324	0.95465	0.99436	0.91245	0.95422
35	19	24.64211	27.68998	0.99362	0.87897	0.93559	0.99362	0.87746	0.93473	20.11398	21.76469	0.99436	0.91507	0.95565	0.99436	0.91423	0.95519
35	20	24.64211	27.55961	0.99362	0.88211	0.93736	0.99362	0.88050	0.93645	20.11398	21.70115	0.99436	0.91695	0.95667	0.99436	0.91605	0.95619
35	21	24.64211	27.42496	0.99362	0.88532	0.93917	0.99362	0.88361	0.93821	20.11398	21.63477	0.99436	0.91887	0.95772	0.99436	0.91792	0.95720
35	22	24.64211	27.28607	0.99362	0.88858	0.94100	0.99362	0.88676	0.93998	20.11398	21.56556	0.99436	0.92085	0.95879	0.99436	0.91983	0.95824
35	23	24.64211	27.14231	0.99362	0.89190	0.94286	0.99362	0.88996	0.94178	20.11398	21.49301	0.99436	0.92287	0.95989	0.99436	0.92178	0.95930
35	24	24.64211	26.99396	0.99362	0.89526	0.94474	0.99362	0.89320	0.94359	20.11398	21.41732	0.99436	0.92493	0.96100	0.99436	0.92378	0.96038
35	25	24.64211	26.84076	0.99362	0.89867	0.94663	0.99362	0.89648	0.94542	20.11398	21.33825	0.99436	0.92703	0.96213	0.99436	0.92580	0.96147
35	26	24.64211	26.68259	0.99362	0.90212	0.94854	0.99362	0.89979	0.94725	20.11398	21.25569	0.99436	0.92917	0.96328	0.99436	0.92786	0.96258
35	27	24.64211	26.51948	0.99362	0.90559	0.95045	0.99362	0.90312	0.94910	20.11398	21.16962	0.99436	0.93133	0.96444	0.99436	0.92994	0.96370
35	28	24.64211	26.35108	0.99362	0.90908	0.95237	0.99362	0.90647	0.95094	20.11398	21.07976	0.99436	0.93352	0.96562	0.99436	0.93205	0.96483
35	29	24.64211	26.17769	0.99362	0.91258	0.95429	0.99362	0.90983	0.95278	20.11398	20.98629	0.99436	0.93574	0.96680	0.99436	0.93418	0.96597
35	30	24.64211	25.99881	0.99362	0.91608	0.95620	0.99362	0.91318	0.95462	20.11398	20.88878	0.99436	0.93796	0.96799	0.99436	0.93631	0.96711
35	31	24.64211	25.81445	0.99362	0.91958	0.95811	0.99362	0.91652	0.95644	20.11398	20.78720	0.99436	0.94020	0.96918	0.99436	0.93846	0.96825
35	32	24.64211	25.62410	0.99362	0.92306	0.95999	0.99362	0.91984	0.95825	20.11398	20.68113	0.99436	0.94244	0.97037	0.99436	0.94060	0.96939
35	33	24.64211	25.42805	0.99362	0.92651	0.96185	0.99362	0.92313	0.96003	20.11398	20.57072	0.99436	0.94468	0.97155	0.99436	0.94274	0.97053
35	34	24.64211	25.22578	0.99362	0.92993	0.96369	0.99362	0.92639	0.96179	20.11398	20.45552	0.99436	0.94691	0.97273	0.99436	0.94487	0.97165
35	35	24.64211	25.01713	0.99362	0.93329	0.96550	0.99362	0.92960	0.96352	20.11398	20.33536	0.99436	0.94912	0.97390	0.99436	0.94698	0.97277
35	36	24.64211	24.80193	0.99362	0.93661	0.96727	0.99362	0.93275	0.96521	20.11398	20.21002	0.99436	0.95132	0.97505	0.99436	0.94907	0.97387
35	37	24.64211	24.57973	0.99362	0.93985	0.96899	0.99362	0.93584	0.96686	20.11398	20.07911	0.99436	0.95348	0.97619	0.99436	0.95113	0.97495
35	38	24.64211	24.35058	0.99362	0.94303	0.97068	0.99362	0.93886	0.96847	20.11398	19.94257	0.99436	0.95562	0.97730	0.99436	0.95316	0.97602
35	39	24.64211	24.11373	0.99362	0.94612	0.97231	0.99362	0.94180	0.97003	20.11398	19.79973	0.99436	0.95771	0.97840	0.99436	0.95514	0.97706
35	40	24.64211	23.86918	0.99362	0.94912	0.97390	0.99362	0.94466	0.97154	20.11398	19.65053	0.99436	0.95976	0.97947	0.99436	0.95709	0.97807
35	41	24.64211	23.61736	0.99362	0.95203	0.97542	0.99362	0.94742	0.97300	20.11398	19.49521	0.99436	0.96177	0.98051	0.99436	0.95898	0.97906
35	42	24.64211	23.35816	0.99362	0.95483	0.97690	0.99362	0.95010	0.97441	20.11398	19.33362	0.99436	0.96372	0.98152	0.99436	0.96083	0.98002
35	43	24.64211	23.09102	0.99362	0.95754	0.97831	0.99362	0.95267	0.97576	20.11398	19.16523	0.99436	0.96561	0.98250	0.99436	0.96262	0.98095
35	44	24.64211	22.81604	0.99362	0.96013	0.97966	0.99362	0.95515	0.97706	20.11398	18.99000	0.99436	0.96744	0.98345	0.99436	0.96436	0.98186
35	45	24.64211	22.53309	0.99362	0.96261	0.98095	0.99362	0.95753	0.97830	20.11398	18.80775	0.99436	0.96922	0.98437	0.99436	0.96603	0.98272
35	46	24.64211	22.24198	0.99362	0.96499	0.98218	0.99362	0.95980	0.97949	20.11398	18.61823	0.99436	0.97093	0.98525	0.99436	0.96765	0.98356
35	47	24.64211	21.94239	0.99362	0.96725	0.98335	0.99362	0.96197	0.98062	20.11398	18.42106	0.99436	0.97257	0.98610	0.99436	0.96921	0.98436
35	48	24.64211	21.63441	0.99362	0.96940	0.98446	0.99362	0.96405	0.98169	20.11398	18.21621	0.99436	0.97416	0.98691	0.99436	0.97071	0.98514
35	49	24.64211	21.31800	0.99362	0.97144	0.98551	0.99362	0.96602	0.98272	20.11398	18.00355	0.99436	0.97567	0.98769	0.99436	0.97214	0.98587
35	50	24.64211	20.99328	0.99362	0.97338	0.98651	0.99362	0.96790	0.98369	20.11398	17.78305	0.99436	0.97712	0.98843	0.99436	0.97352	0.98658

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
35	51	24.64211	20.66027	0.99362	0.97521	0.98745	0.99362	0.96968	0.98461	20.11398	17.55462	0.99436	0.97851	0.98914	0.99436	0.97484	0.98726
35	52	24.64211	20.31936	0.99362	0.97694	0.98833	0.99362	0.97137	0.98548	20.11398	17.31849	0.99436	0.97984	0.98982	0.99436	0.97610	0.98790
35	53	24.64211	19.97064	0.99362	0.97857	0.98917	0.99362	0.97297	0.98630	20.11398	17.07460	0.99436	0.98110	0.99046	0.99436	0.97730	0.98852
35	54	24.64211	19.61420	0.99362	0.98010	0.98995	0.99362	0.97449	0.98708	20.11398	16.82295	0.99436	0.98230	0.99107	0.99436	0.97845	0.98911
35	55	24.64211	19.25050	0.99362	0.98154	0.99069	0.99362	0.97593	0.98782	20.11398	16.56379	0.99436	0.98344	0.99165	0.99436	0.97955	0.98967
35	56	24.64211	18.87994	0.99362	0.98290	0.99138	0.99362	0.97729	0.98851	20.11398	16.29737	0.99436	0.98452	0.99220	0.99436	0.98060	0.99020
35	57	24.64211	18.50268	0.99362	0.98417	0.99202	0.99362	0.97858	0.98917	20.11398	16.02371	0.99436	0.98555	0.99272	0.99436	0.98159	0.99071
35	58	24.64211	18.11889	0.99362	0.98536	0.99263	0.99362	0.97979	0.98979	20.11398	15.74286	0.99436	0.98652	0.99322	0.99436	0.98254	0.99120
35	59	24.64211	17.72878	0.99362	0.98648	0.99319	0.99362	0.98094	0.99038	20.11398	15.45489	0.99436	0.98744	0.99368	0.99436	0.98345	0.99166
35	60	24.64211	17.33235	0.99362	0.98752	0.99372	0.99362	0.98203	0.99093	20.11398	15.15969	0.99436	0.98831	0.99412	0.99436	0.98431	0.99209
35	61	24.64211	16.92988	0.99362	0.98849	0.99421	0.99362	0.98306	0.99146	20.11398	14.85740	0.99436	0.98914	0.99454	0.99436	0.98513	0.99251
35	62	24.64211	16.52117	0.99362	0.98940	0.99467	0.99362	0.98403	0.99195	20.11398	14.54774	0.99436	0.98991	0.99493	0.99436	0.98591	0.99291
35	63	24.64211	16.10627	0.99362	0.99025	0.99510	0.99362	0.98494	0.99241	20.11398	14.23062	0.99436	0.99065	0.99530	0.99436	0.98666	0.99328
35	64	24.64211	15.68510	0.99362	0.99105	0.99550	0.99362	0.98581	0.99285	20.11398	13.90587	0.99436	0.99134	0.99565	0.99436	0.98736	0.99364
35	65	24.64211	15.25783	0.99362	0.99179	0.99588	0.99362	0.98663	0.99327	20.11398	13.57353	0.99436	0.99199	0.99598	0.99436	0.98804	0.99398
35	66	24.64211	14.82463	0.99362	0.99248	0.99622	0.99362	0.98740	0.99366	20.11398	13.23363	0.99436	0.99260	0.99629	0.99436	0.98868	0.99431
35	67	24.64211	14.38548	0.99362	0.99312	0.99655	0.99362	0.98813	0.99403	20.11398	12.88602	0.99436	0.99318	0.99658	0.99436	0.98928	0.99461
35	68	24.64211	13.94087	0.99362	0.99371	0.99685	0.99362	0.98882	0.99438	20.11398	12.53103	0.99436	0.99372	0.99685	0.99436	0.98986	0.99491
35	69	24.64211	13.49126	0.99362	0.99427	0.99712	0.99362	0.98947	0.99471	20.11398	12.16898	0.99436	0.99423	0.99711	0.99436	0.99041	0.99518
35	70	24.64211	13.03722	0.99362	0.99478	0.99738	0.99362	0.99008	0.99502	20.11398	11.80026	0.99436	0.99471	0.99735	0.99436	0.99094	0.99545
35	71	24.64211	12.57941	0.99362	0.99526	0.99762	0.99362	0.99066	0.99531	20.11398	11.42537	0.99436	0.99516	0.99757	0.99436	0.99144	0.99570
35	72	24.64211	12.11856	0.99362	0.99570	0.99784	0.99362	0.99121	0.99559	20.11398	11.04490	0.99436	0.99558	0.99778	0.99436	0.99191	0.99594
35	73	24.64211	11.65555	0.99362	0.99610	0.99805	0.99362	0.99173	0.99585	20.11398	10.65955	0.99436	0.99597	0.99798	0.99436	0.99236	0.99617
35	74	24.64211	11.19139	0.99362	0.99648	0.99824	0.99362	0.99222	0.99610	20.11398	10.27021	0.99436	0.99633	0.99816	0.99436	0.99279	0.99638
35	75	24.64211	10.72709	0.99362	0.99683	0.99841	0.99362	0.99269	0.99633	20.11398	9.87774	0.99436	0.99667	0.99833	0.99436	0.99320	0.99659
35	76	24.64211	10.26405	0.99362	0.99714	0.99857	0.99362	0.99312	0.99655	20.11398	9.48337	0.99436	0.99698	0.99849	0.99436	0.99358	0.99678
35	77	24.64211	9.80349	0.99362	0.99744	0.99872	0.99362	0.99354	0.99676	20.11398	9.08824	0.99436	0.99728	0.99864	0.99436	0.99395	0.99697
35	78	24.64211	9.34666	0.99362	0.99770	0.99885	0.99362	0.99393	0.99696	20.11398	8.69350	0.99436	0.99754	0.99877	0.99436	0.99430	0.99714
35	79	24.64211	8.89505	0.99362	0.99795	0.99897	0.99362	0.99430	0.99714	20.11398	8.30053	0.99436	0.99779	0.99889	0.99436	0.99464	0.99731
35	80	24.64211	8.44994	0.99362	0.99817	0.99908	0.99362	0.99465	0.99732	20.11398	7.91061	0.99436	0.99802	0.99901	0.99436	0.99495	0.99747
35	81	24.64211	8.01269	0.99362	0.99837	0.99919	0.99362	0.99499	0.99749	20.11398	7.52504	0.99436	0.99823	0.99911	0.99436	0.99525	0.99762
35	82	24.64211	7.58462	0.99362	0.99856	0.99928	0.99362	0.99530	0.99764	20.11398	7.14517	0.99436	0.99842	0.99921	0.99436	0.99554	0.99776
35	83	24.64211	7.16676	0.99362	0.99872	0.99936	0.99362	0.99559	0.99779	20.11398	6.77205	0.99436	0.99859	0.99930	0.99436	0.99581	0.99790
35	84	24.64211	6.76024	0.99362	0.99887	0.99943	0.99362	0.99587	0.99793	20.11398	6.40687	0.99436	0.99875	0.99937	0.99436	0.99607	0.99803
35	85	24.64211	6.36619	0.99362	0.99900	0.99950	0.99362	0.99614	0.99806	20.11398	6.05083	0.99436	0.99889	0.99944	0.99436	0.99631	0.99815
35	86	24.64211	5.98597	0.99362	0.99912	0.99956	0.99362	0.99638	0.99819	20.11398	5.70535	0.99436	0.99902	0.99951	0.99436	0.99654	0.99826
35	87	24.64211	5.62066	0.99362	0.99923	0.99961	0.99362	0.99661	0.99830	20.11398	5.37164	0.99436	0.99913	0.99957	0.99436	0.99675	0.99837
35	88	24.64211	5.27144	0.99362	0.99932	0.99966	0.99362	0.99683	0.99841	20.11398	5.05099	0.99436	0.99924	0.99962	0.99436	0.99695	0.99847
35	89	24.64211	4.93962	0.99362	0.99941	0.99970	0.99362	0.99703	0.99851	20.11398	4.74485	0.99436	0.99933	0.99966	0.99436	0.99714	0.99857
35	90	24.64211	4.62687	0.99362	0.99948	0.99974	0.99362	0.99722	0.99861	20.11398	4.45503	0.99436	0.99941	0.99970	0.99436	0.99732	0.99866

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
35	91	24.64211	4.33500	0.99362	0.99954	0.99977	0.99362	0.99740	0.99870	20.11398	4.18350	0.99436	0.99948	0.99974	0.99436	0.99749	0.99874
35	92	24.64211	4.06328	0.99362	0.99960	0.99980	0.99362	0.99757	0.99878	20.11398	3.92982	0.99436	0.99954	0.99977	0.99436	0.99764	0.99882
35	93	24.64211	3.80970	0.99362	0.99965	0.99982	0.99362	0.99772	0.99886	20.11398	3.69224	0.99436	0.99959	0.99980	0.99436	0.99779	0.99889
35	94	24.64211	3.57122	0.99362	0.99969	0.99985	0.99362	0.99787	0.99893	20.11398	3.46804	0.99436	0.99964	0.99982	0.99436	0.99793	0.99896
35	95	24.64211	3.34496	0.99362	0.99973	0.99986	0.99362	0.99801	0.99900	20.11398	3.25454	0.99436	0.99969	0.99984	0.99436	0.99806	0.99903
35	96	24.64211	3.12856	0.99362	0.99976	0.99988	0.99362	0.99813	0.99907	20.11398	3.04956	0.99436	0.99972	0.99986	0.99436	0.99818	0.99909
35	97	24.64211	2.92468	0.99362	0.99979	0.99990	0.99362	0.99826	0.99913	20.11398	2.85578	0.99436	0.99976	0.99988	0.99436	0.99830	0.99915
35	98	24.64211	2.73317	0.99362	0.99982	0.99991	0.99362	0.99837	0.99918	20.11398	2.67315	0.99436	0.99979	0.99989	0.99436	0.99841	0.99920
35	99	24.64211	2.55407	0.99362	0.99984	0.99992	0.99362	0.99847	0.99924	20.11398	2.50182	0.99436	0.99981	0.99991	0.99436	0.99851	0.99925
35	100	24.64211	2.38797	0.99362	0.99986	0.99993	0.99362	0.99857	0.99928	20.11398	2.34248	0.99436	0.99984	0.99992	0.99436	0.99860	0.99930
35	101	24.64211	2.23536	0.99362	0.99988	0.99994	0.99362	0.99866	0.99933	20.11398	2.19569	0.99436	0.99986	0.99993	0.99436	0.99869	0.99934
35	102	24.64211	2.09662	0.99362	0.99989	0.99995	0.99362	0.99874	0.99937	20.11398	2.06193	0.99436	0.99987	0.99994	0.99436	0.99877	0.99938
35	103	24.64211	1.97081	0.99362	0.99991	0.99995	0.99362	0.99882	0.99941	20.11398	1.94039	0.99436	0.99989	0.99994	0.99436	0.99884	0.99942
35	104	24.64211	1.85678	0.99362	0.99992	0.99996	0.99362	0.99888	0.99944	20.11398	1.82999	0.99436	0.99990	0.99995	0.99436	0.99890	0.99945
35	105	24.64211	1.75419	0.99362	0.99993	0.99996	0.99362	0.99895	0.99947	20.11398	1.73050	0.99436	0.99991	0.99996	0.99436	0.99896	0.99948
35	106	24.64211	1.66193	0.99362	0.99993	0.99997	0.99362	0.99900	0.99950	20.11398	1.64086	0.99436	0.99992	0.99996	0.99436	0.99902	0.99951
35	107	24.64211	1.57966	0.99362	0.99994	0.99997	0.99362	0.99905	0.99953	20.11398	1.56078	0.99436	0.99993	0.99996	0.99436	0.99907	0.99953
35	108	24.64211	1.50704	0.99362	0.99994	0.99997	0.99362	0.99910	0.99955	20.11398	1.48999	0.99436	0.99993	0.99997	0.99436	0.99911	0.99956
35	109	24.64211	1.44400	0.99362	0.99995	0.99997	0.99362	0.99913	0.99957	20.11398	1.42842	0.99436	0.99994	0.99997	0.99436	0.99915	0.99957
35	110	24.64211	1.39223	0.99362	0.99995	0.99998	0.99362	0.99916	0.99958	20.11398	1.37777	0.99436	0.99994	0.99997	0.99436	0.99917	0.99959
36	1	24.4172	29.44822	0.99323	0.82686	0.90523	0.99323	0.82638	0.90494	19.98088	22.54525	0.99402	0.88414	0.93851	0.99402	0.88387	0.93835
36	2	24.4172	29.37817	0.99323	0.82874	0.90635	0.99323	0.82824	0.90605	19.98088	22.51839	0.99402	0.88513	0.93906	0.99402	0.88485	0.93891
36	3	24.4172	29.30399	0.99323	0.83068	0.90751	0.99323	0.83016	0.90720	19.98088	22.48894	0.99402	0.88616	0.93965	0.99402	0.88586	0.93948
36	4	24.4172	29.22650	0.99323	0.83269	0.90871	0.99323	0.83214	0.90838	19.98088	22.45752	0.99402	0.88724	0.94025	0.99402	0.88693	0.94007
36	5	24.4172	29.14631	0.99323	0.83477	0.90995	0.99323	0.83419	0.90960	19.98088	22.42458	0.99402	0.88836	0.94088	0.99402	0.88803	0.94069
36	6	24.4172	29.06332	0.99323	0.83692	0.91122	0.99323	0.83630	0.91085	19.98088	22.39007	0.99402	0.88954	0.94154	0.99402	0.88918	0.94134
36	7	24.4172	28.97770	0.99323	0.83914	0.91254	0.99323	0.83848	0.91214	19.98088	22.35408	0.99402	0.89075	0.94222	0.99402	0.89037	0.94201
36	8	24.4172	28.88901	0.99323	0.84143	0.91389	0.99323	0.84072	0.91347	19.98088	22.31631	0.99402	0.89202	0.94293	0.99402	0.89162	0.94270
36	9	24.4172	28.79700	0.99323	0.84380	0.91528	0.99323	0.84304	0.91483	19.98088	22.27655	0.99402	0.89334	0.94366	0.99402	0.89291	0.94342
36	10	24.4172	28.70168	0.99323	0.84624	0.91672	0.99323	0.84542	0.91624	19.98088	22.23481	0.99402	0.89471	0.94443	0.99402	0.89425	0.94417
36	11	24.4172	28.60341	0.99323	0.84875	0.91819	0.99323	0.84788	0.91768	19.98088	22.19134	0.99402	0.89613	0.94522	0.99402	0.89563	0.94494
36	12	24.4172	28.50171	0.99323	0.85134	0.91970	0.99323	0.85041	0.91916	19.98088	22.14578	0.99402	0.89760	0.94604	0.99402	0.89707	0.94574
36	13	24.4172	28.39619	0.99323	0.85401	0.92126	0.99323	0.85301	0.92067	19.98088	22.09783	0.99402	0.89913	0.94689	0.99402	0.89856	0.94657
36	14	24.4172	28.28717	0.99323	0.85675	0.92285	0.99323	0.85568	0.92223	19.98088	22.04770	0.99402	0.90072	0.94777	0.99402	0.90011	0.94743
36	15	24.4172	28.17456	0.99323	0.85957	0.92448	0.99323	0.85842	0.92382	19.98088	21.99534	0.99402	0.90236	0.94867	0.99402	0.90170	0.94831
36	16	24.4172	28.05854	0.99323	0.86247	0.92616	0.99323	0.86123	0.92544	19.98088	21.94087	0.99402	0.90405	0.94961	0.99402	0.90335	0.94922
36	17	24.4172	27.93921	0.99323	0.86544	0.92787	0.99323	0.86411	0.92710	19.98088	21.88436	0.99402	0.90580	0.95057	0.99402	0.90505	0.95016
36	18	24.4172	27.81632	0.99323	0.86848	0.92961	0.99323	0.86707	0.92880	19.98088	21.82561	0.99402	0.90761	0.95157	0.99402	0.90680	0.95112
36	19	24.4172	27.68998	0.99323	0.87159	0.93139	0.99323	0.87009	0.93053	19.98088	21.76469	0.99402	0.90946	0.95259	0.99402	0.90861	0.95212
36	20	24.4172	27.55961	0.99323	0.87477	0.93320	0.99323	0.87317	0.93229	19.98088	21.70115	0.99402	0.91137	0.95363	0.99402	0.91046	0.95313

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
36	21	24.4172	27.42496	0.99323	0.87802	0.93505	0.99323	0.87632	0.93408	19.98088	21.63477	0.99402	0.91334	0.95471	0.99402	0.91237	0.95418
36	22	24.4172	27.28607	0.99323	0.88134	0.93693	0.99323	0.87952	0.93590	19.98088	21.56556	0.99402	0.91535	0.95581	0.99402	0.91432	0.95524
36	23	24.4172	27.14231	0.99323	0.88472	0.93883	0.99323	0.88278	0.93774	19.98088	21.49301	0.99402	0.91742	0.95693	0.99402	0.91632	0.95633
36	24	24.4172	26.99396	0.99323	0.88815	0.94076	0.99323	0.88609	0.93960	19.98088	21.41732	0.99402	0.91953	0.95808	0.99402	0.91836	0.95744
36	25	24.4172	26.84076	0.99323	0.89164	0.94271	0.99323	0.88944	0.94148	19.98088	21.33825	0.99402	0.92169	0.95925	0.99402	0.92044	0.95857
36	26	24.4172	26.68259	0.99323	0.89516	0.94468	0.99323	0.89283	0.94338	19.98088	21.25569	0.99402	0.92389	0.96044	0.99402	0.92256	0.95972
36	27	24.4172	26.51948	0.99323	0.89873	0.94666	0.99323	0.89625	0.94529	19.98088	21.16962	0.99402	0.92613	0.96165	0.99402	0.92471	0.96088
36	28	24.4172	26.35108	0.99323	0.90233	0.94866	0.99323	0.89970	0.94720	19.98088	21.07976	0.99402	0.92839	0.96287	0.99402	0.92689	0.96206
36	29	24.4172	26.17769	0.99323	0.90594	0.95065	0.99323	0.90316	0.94912	19.98088	20.98629	0.99402	0.93069	0.96410	0.99402	0.92910	0.96324
36	30	24.4172	25.99881	0.99323	0.90957	0.95265	0.99323	0.90663	0.95103	19.98088	20.88878	0.99402	0.93301	0.96534	0.99402	0.93132	0.96444
36	31	24.4172	25.81445	0.99323	0.91321	0.95463	0.99323	0.91010	0.95293	19.98088	20.78720	0.99402	0.93534	0.96659	0.99402	0.93355	0.96563
36	32	24.4172	25.62410	0.99323	0.91683	0.95661	0.99323	0.91356	0.95483	19.98088	20.68113	0.99402	0.93769	0.96784	0.99402	0.93580	0.96683
36	33	24.4172	25.42805	0.99323	0.92044	0.95857	0.99323	0.91700	0.95670	19.98088	20.57072	0.99402	0.94004	0.96909	0.99402	0.93804	0.96803
36	34	24.4172	25.22578	0.99323	0.92402	0.96051	0.99323	0.92041	0.95856	19.98088	20.45552	0.99402	0.94238	0.97034	0.99402	0.94028	0.96922
36	35	24.4172	25.01713	0.99323	0.92757	0.96242	0.99323	0.92378	0.96038	19.98088	20.33536	0.99402	0.94472	0.97157	0.99402	0.94251	0.97040
36	36	24.4172	24.80193	0.99323	0.93106	0.96430	0.99323	0.92711	0.96218	19.98088	20.21002	0.99402	0.94704	0.97280	0.99402	0.94472	0.97157
36	37	24.4172	24.57973	0.99323	0.93450	0.96614	0.99323	0.93038	0.96393	19.98088	20.07911	0.99402	0.94935	0.97401	0.99402	0.94690	0.97273
36	38	24.4172	24.35058	0.99323	0.93788	0.96794	0.99323	0.93358	0.96565	19.98088	19.94257	0.99402	0.95162	0.97521	0.99402	0.94906	0.97386
36	39	24.4172	24.11373	0.99323	0.94117	0.96970	0.99323	0.93671	0.96732	19.98088	19.79973	0.99402	0.95386	0.97638	0.99402	0.95118	0.97498
36	40	24.4172	23.86918	0.99323	0.94439	0.97140	0.99323	0.93976	0.96894	19.98088	19.65053	0.99402	0.95606	0.97754	0.99402	0.95327	0.97607
36	41	24.4172	23.61736	0.99323	0.94751	0.97305	0.99323	0.94272	0.97052	19.98088	19.49521	0.99402	0.95821	0.97866	0.99402	0.95530	0.97714
36	42	24.4172	23.35816	0.99323	0.95053	0.97464	0.99323	0.94559	0.97204	19.98088	19.33362	0.99402	0.96031	0.97975	0.99402	0.95729	0.97818
36	43	24.4172	23.09102	0.99323	0.95345	0.97617	0.99323	0.94837	0.97350	19.98088	19.16523	0.99402	0.96236	0.98082	0.99402	0.95922	0.97919
36	44	24.4172	22.81604	0.99323	0.95626	0.97764	0.99323	0.95104	0.97491	19.98088	18.99000	0.99402	0.96435	0.98185	0.99402	0.96110	0.98016
36	45	24.4172	22.53309	0.99323	0.95895	0.97905	0.99323	0.95362	0.97626	19.98088	18.80775	0.99402	0.96627	0.98285	0.99402	0.96292	0.98111
36	46	24.4172	22.24198	0.99323	0.96153	0.98039	0.99323	0.95608	0.97755	19.98088	18.61823	0.99402	0.96813	0.98381	0.99402	0.96468	0.98202
36	47	24.4172	21.94239	0.99323	0.96400	0.98167	0.99323	0.95845	0.97878	19.98088	18.42106	0.99402	0.96993	0.98474	0.99402	0.96637	0.98290
36	48	24.4172	21.63441	0.99323	0.96635	0.98289	0.99323	0.96070	0.97996	19.98088	18.21621	0.99402	0.97166	0.98563	0.99402	0.96801	0.98374
36	49	24.4172	21.31800	0.99323	0.96859	0.98404	0.99323	0.96286	0.98108	19.98088	18.00355	0.99402	0.97332	0.98648	0.99402	0.96957	0.98455
36	50	24.4172	20.99328	0.99323	0.97071	0.98514	0.99323	0.96491	0.98214	19.98088	17.78305	0.99402	0.97491	0.98729	0.99402	0.97108	0.98533
36	51	24.4172	20.66027	0.99323	0.97272	0.98617	0.99323	0.96686	0.98315	19.98088	17.55462	0.99402	0.97643	0.98807	0.99402	0.97252	0.98607
36	52	24.4172	20.31936	0.99323	0.97462	0.98715	0.99323	0.96871	0.98411	19.98088	17.31849	0.99402	0.97788	0.98882	0.99402	0.97391	0.98678
36	53	24.4172	19.97064	0.99323	0.97642	0.98807	0.99323	0.97047	0.98501	19.98088	17.07460	0.99402	0.97927	0.98953	0.99402	0.97523	0.98746
36	54	24.4172	19.61420	0.99323	0.97811	0.98893	0.99323	0.97214	0.98587	19.98088	16.82295	0.99402	0.98059	0.99020	0.99402	0.97649	0.98811
36	55	24.4172	19.25050	0.99323	0.97970	0.98974	0.99323	0.97371	0.98668	19.98088	16.56379	0.99402	0.98185	0.99084	0.99402	0.97770	0.98872
36	56	24.4172	18.87994	0.99323	0.98119	0.99051	0.99323	0.97521	0.98745	19.98088	16.29737	0.99402	0.98304	0.99145	0.99402	0.97885	0.98931
36	57	24.4172	18.50268	0.99323	0.98260	0.99122	0.99323	0.97663	0.98817	19.98088	16.02371	0.99402	0.98417	0.99202	0.99402	0.97994	0.98987
36	58	24.4172	18.11889	0.99323	0.98391	0.99189	0.99323	0.97796	0.98886	19.98088	15.74286	0.99402	0.98524	0.99257	0.99402	0.98099	0.99040
36	59	24.4172	17.72878	0.99323	0.98514	0.99252	0.99323	0.97923	0.98951	19.98088	15.45489	0.99402	0.98626	0.99308	0.99402	0.98199	0.99091
36	60	24.4172	17.33235	0.99323	0.98630	0.99310	0.99323	0.98043	0.99012	19.98088	15.15969	0.99402	0.98722	0.99357	0.99402	0.98294	0.99139

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
36	61	24.4172	16.92988	0.99323	0.98737	0.99365	0.99323	0.98156	0.99069	19.98088	14.85740	0.99402	0.98813	0.99403	0.99402	0.98384	0.99185
36	62	24.4172	16.52117	0.99323	0.98838	0.99416	0.99323	0.98263	0.99124	19.98088	14.54774	0.99402	0.98898	0.99446	0.99402	0.98470	0.99229
36	63	24.4172	16.10627	0.99323	0.98932	0.99463	0.99323	0.98363	0.99175	19.98088	14.23062	0.99402	0.98979	0.99487	0.99402	0.98552	0.99271
36	64	24.4172	15.68510	0.99323	0.99020	0.99507	0.99323	0.98459	0.99223	19.98088	13.90587	0.99402	0.99055	0.99525	0.99402	0.98630	0.99310
36	65	24.4172	15.25783	0.99323	0.99101	0.99549	0.99323	0.98549	0.99269	19.98088	13.57353	0.99402	0.99127	0.99562	0.99402	0.98704	0.99348
36	66	24.4172	14.82463	0.99323	0.99177	0.99587	0.99323	0.98634	0.99312	19.98088	13.23363	0.99402	0.99195	0.99596	0.99402	0.98774	0.99383
36	67	24.4172	14.38548	0.99323	0.99248	0.99623	0.99323	0.98714	0.99353	19.98088	12.88602	0.99402	0.99258	0.99628	0.99402	0.98841	0.99417
36	68	24.4172	13.94087	0.99323	0.99314	0.99656	0.99323	0.98790	0.99391	19.98088	12.53103	0.99402	0.99318	0.99658	0.99402	0.98905	0.99449
36	69	24.4172	13.49126	0.99323	0.99375	0.99686	0.99323	0.98862	0.99428	19.98088	12.16898	0.99402	0.99374	0.99686	0.99402	0.98965	0.99480
36	70	24.4172	13.03722	0.99323	0.99431	0.99715	0.99323	0.98929	0.99462	19.98088	11.80026	0.99402	0.99426	0.99712	0.99402	0.99023	0.99509
36	71	24.4172	12.57941	0.99323	0.99484	0.99741	0.99323	0.98993	0.99494	19.98088	11.42537	0.99402	0.99475	0.99737	0.99402	0.99078	0.99537
36	72	24.4172	12.11856	0.99323	0.99532	0.99766	0.99323	0.99053	0.99524	19.98088	11.04490	0.99402	0.99521	0.99760	0.99402	0.99129	0.99563
36	73	24.4172	11.65555	0.99323	0.99577	0.99788	0.99323	0.99110	0.99553	19.98088	10.65955	0.99402	0.99564	0.99781	0.99402	0.99179	0.99588
36	74	24.4172	11.19139	0.99323	0.99618	0.99809	0.99323	0.99164	0.99580	19.98088	10.27021	0.99402	0.99604	0.99801	0.99402	0.99226	0.99611
36	75	24.4172	10.72709	0.99323	0.99656	0.99828	0.99323	0.99215	0.99606	19.98088	9.87774	0.99402	0.99641	0.99820	0.99402	0.99270	0.99634
36	76	24.4172	10.26405	0.99323	0.99691	0.99845	0.99323	0.99263	0.99630	19.98088	9.48337	0.99402	0.99675	0.99837	0.99402	0.99313	0.99655
36	77	24.4172	9.80349	0.99323	0.99723	0.99861	0.99323	0.99308	0.99653	19.98088	9.08824	0.99402	0.99707	0.99853	0.99402	0.99353	0.99675
36	78	24.4172	9.34666	0.99323	0.99752	0.99876	0.99323	0.99351	0.99674	19.98088	8.69350	0.99402	0.99736	0.99868	0.99402	0.99391	0.99695
36	79	24.4172	8.89505	0.99323	0.99779	0.99889	0.99323	0.99391	0.99695	19.98088	8.30053	0.99402	0.99763	0.99881	0.99402	0.99428	0.99713
36	80	24.4172	8.44994	0.99323	0.99803	0.99901	0.99323	0.99430	0.99714	19.98088	7.91061	0.99402	0.99787	0.99894	0.99402	0.99462	0.99730
36	81	24.4172	8.01269	0.99323	0.99825	0.99912	0.99323	0.99466	0.99732	19.98088	7.52504	0.99402	0.99810	0.99905	0.99402	0.99495	0.99747
36	82	24.4172	7.58462	0.99323	0.99845	0.99922	0.99323	0.99500	0.99749	19.98088	7.14517	0.99402	0.99831	0.99915	0.99402	0.99526	0.99762
36	83	24.4172	7.16676	0.99323	0.99863	0.99931	0.99323	0.99532	0.99765	19.98088	6.77205	0.99402	0.99849	0.99925	0.99402	0.99555	0.99777
36	84	24.4172	6.76024	0.99323	0.99879	0.99939	0.99323	0.99562	0.99780	19.98088	6.40687	0.99402	0.99866	0.99933	0.99402	0.99583	0.99791
36	85	24.4172	6.36619	0.99323	0.99893	0.99947	0.99323	0.99590	0.99795	19.98088	6.05083	0.99402	0.99882	0.99941	0.99402	0.99609	0.99804
36	86	24.4172	5.98597	0.99323	0.99906	0.99953	0.99323	0.99617	0.99808	19.98088	5.70535	0.99402	0.99895	0.99948	0.99402	0.99633	0.99816
36	87	24.4172	5.62066	0.99323	0.99918	0.99959	0.99323	0.99642	0.99821	19.98088	5.37164	0.99402	0.99908	0.99954	0.99402	0.99657	0.99828
36	88	24.4172	5.27144	0.99323	0.99928	0.99964	0.99323	0.99665	0.99832	19.98088	5.05099	0.99402	0.99919	0.99959	0.99402	0.99679	0.99839
36	89	24.4172	4.93962	0.99323	0.99937	0.99968	0.99323	0.99687	0.99843	19.98088	4.74485	0.99402	0.99929	0.99964	0.99402	0.99699	0.99849
36	90	24.4172	4.62687	0.99323	0.99945	0.99972	0.99323	0.99708	0.99854	19.98088	4.45503	0.99402	0.99937	0.99969	0.99402	0.99718	0.99859
36	91	24.4172	4.33500	0.99323	0.99951	0.99976	0.99323	0.99727	0.99863	19.98088	4.18350	0.99402	0.99945	0.99972	0.99402	0.99736	0.99868
36	92	24.4172	4.06328	0.99323	0.99957	0.99979	0.99323	0.99744	0.99872	19.98088	3.92982	0.99402	0.99951	0.99976	0.99402	0.99753	0.99876
36	93	24.4172	3.80970	0.99323	0.99963	0.99981	0.99323	0.99761	0.99880	19.98088	3.69224	0.99402	0.99957	0.99979	0.99402	0.99768	0.99884
36	94	24.4172	3.57122	0.99323	0.99967	0.99984	0.99323	0.99777	0.99888	19.98088	3.46804	0.99402	0.99962	0.99981	0.99402	0.99783	0.99892
36	95	24.4172	3.34496	0.99323	0.99971	0.99986	0.99323	0.99792	0.99896	19.98088	3.25454	0.99402	0.99967	0.99983	0.99402	0.99797	0.99899
36	96	24.4172	3.12856	0.99323	0.99975	0.99988	0.99323	0.99805	0.99903	19.98088	3.04956	0.99402	0.99971	0.99986	0.99402	0.99810	0.99905
36	97	24.4172	2.92468	0.99323	0.99978	0.99989	0.99323	0.99818	0.99909	19.98088	2.85578	0.99402	0.99975	0.99987	0.99402	0.99823	0.99911
36	98	24.4172	2.73317	0.99323	0.99981	0.99990	0.99323	0.99830	0.99915	19.98088	2.67315	0.99402	0.99978	0.99989	0.99402	0.99834	0.99917
36	99	24.4172	2.55407	0.99323	0.99983	0.99992	0.99323	0.99841	0.99921	19.98088	2.50182	0.99402	0.99981	0.99990	0.99402	0.99845	0.99922
36	100	24.4172	2.38797	0.99323	0.99985	0.99993	0.99323	0.99852	0.99926	19.98088	2.34248	0.99402	0.99983	0.99991	0.99402	0.99855	0.99927

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CORRECTIONAL OFFICERS, STATE POLICE AND LAW ENFORCEMENT OFFICERS
SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
36	101	24.4172	2.23536	0.99323	0.99987	0.99994	0.99323	0.99861	0.99930	19.98088	2.19569	0.99402	0.99985	0.99993	0.99402	0.99864	0.99932
36	102	24.4172	2.09662	0.99323	0.99989	0.99994	0.99323	0.99870	0.99935	19.98088	2.06193	0.99402	0.99987	0.99993	0.99402	0.99872	0.99936
36	103	24.4172	1.97081	0.99323	0.99990	0.99995	0.99323	0.99877	0.99939	19.98088	1.94039	0.99402	0.99988	0.99994	0.99402	0.99880	0.99940
36	104	24.4172	1.85678	0.99323	0.99991	0.99996	0.99323	0.99885	0.99942	19.98088	1.82999	0.99402	0.99990	0.99995	0.99402	0.99887	0.99943
36	105	24.4172	1.75419	0.99323	0.99992	0.99996	0.99323	0.99891	0.99946	19.98088	1.73050	0.99402	0.99991	0.99995	0.99402	0.99893	0.99946
36	106	24.4172	1.66193	0.99323	0.99993	0.99996	0.99323	0.99897	0.99948	19.98088	1.64086	0.99402	0.99992	0.99996	0.99402	0.99899	0.99949
36	107	24.4172	1.57966	0.99323	0.99994	0.99997	0.99323	0.99902	0.99951	19.98088	1.56078	0.99402	0.99992	0.99996	0.99402	0.99904	0.99952
36	108	24.4172	1.50704	0.99323	0.99994	0.99997	0.99323	0.99907	0.99953	19.98088	1.48999	0.99402	0.99993	0.99997	0.99402	0.99908	0.99954
36	109	24.4172	1.44400	0.99323	0.99995	0.99997	0.99323	0.99910	0.99955	19.98088	1.42842	0.99402	0.99994	0.99997	0.99402	0.99912	0.99956
36	110	24.4172	1.39223	0.99323	0.99995	0.99998	0.99323	0.99913	0.99957	19.98088	1.37777	0.99402	0.99994	0.99997	0.99402	0.99915	0.99957
37	1	24.18515	29.44822	0.99280	0.81911	0.90056	0.99280	0.81864	0.90028	19.84197	22.54525	0.99364	0.87808	0.93508	0.99364	0.87780	0.93492
37	2	24.18515	29.37817	0.99280	0.82098	0.90169	0.99280	0.82049	0.90139	19.84197	22.51839	0.99364	0.87906	0.93564	0.99364	0.87878	0.93548
37	3	24.18515	29.30399	0.99280	0.82291	0.90286	0.99280	0.82240	0.90254	19.84197	22.48894	0.99364	0.88010	0.93623	0.99364	0.87980	0.93606
37	4	24.18515	29.22650	0.99280	0.82492	0.90406	0.99280	0.82437	0.90373	19.84197	22.45752	0.99364	0.88118	0.93684	0.99364	0.88086	0.93666
37	5	24.18515	29.14631	0.99280	0.82699	0.90531	0.99280	0.82641	0.90496	19.84197	22.42458	0.99364	0.88230	0.93747	0.99364	0.88197	0.93728
37	6	24.18515	29.06332	0.99280	0.82914	0.90659	0.99280	0.82852	0.90622	19.84197	22.39007	0.99364	0.88348	0.93813	0.99364	0.88312	0.93793
37	7	24.18515	28.97770	0.99280	0.83135	0.90791	0.99280	0.83069	0.90752	19.84197	22.35408	0.99364	0.88470	0.93882	0.99364	0.88432	0.93861
37	8	24.18515	28.88901	0.99280	0.83364	0.90927	0.99280	0.83294	0.90885	19.84197	22.31631	0.99364	0.88597	0.93954	0.99364	0.88556	0.93931
37	9	24.18515	28.79700	0.99280	0.83600	0.91068	0.99280	0.83525	0.91023	19.84197	22.27655	0.99364	0.88729	0.94028	0.99364	0.88686	0.94004
37	10	24.18515	28.70168	0.99280	0.83844	0.91212	0.99280	0.83763	0.91164	19.84197	22.23481	0.99364	0.88867	0.94105	0.99364	0.88820	0.94079
37	11	24.18515	28.60341	0.99280	0.84096	0.91361	0.99280	0.84009	0.91310	19.84197	22.19134	0.99364	0.89010	0.94185	0.99364	0.88960	0.94157
37	12	24.18515	28.50171	0.99280	0.84355	0.91514	0.99280	0.84262	0.91459	19.84197	22.14578	0.99364	0.89158	0.94268	0.99364	0.89105	0.94238
37	13	24.18515	28.39619	0.99280	0.84622	0.91671	0.99280	0.84523	0.91612	19.84197	22.09783	0.99364	0.89312	0.94354	0.99364	0.89255	0.94322
37	14	24.18515	28.28717	0.99280	0.84898	0.91832	0.99280	0.84791	0.91770	19.84197	22.04770	0.99364	0.89472	0.94444	0.99364	0.89410	0.94409
37	15	24.18515	28.17456	0.99280	0.85181	0.91998	0.99280	0.85066	0.91931	19.84197	21.99534	0.99364	0.89638	0.94536	0.99364	0.89571	0.94499
37	16	24.18515	28.05854	0.99280	0.85472	0.92167	0.99280	0.85349	0.92095	19.84197	21.94087	0.99364	0.89809	0.94631	0.99364	0.89738	0.94591
37	17	24.18515	27.93921	0.99280	0.85771	0.92340	0.99280	0.85639	0.92264	19.84197	21.88436	0.99364	0.89986	0.94729	0.99364	0.89910	0.94687
37	18	24.18515	27.81632	0.99280	0.86077	0.92518	0.99280	0.85937	0.92437	19.84197	21.82561	0.99364	0.90168	0.94830	0.99364	0.90087	0.94785
37	19	24.18515	27.68998	0.99280	0.86391	0.92699	0.99280	0.86241	0.92612	19.84197	21.76469	0.99364	0.90357	0.94934	0.99364	0.90270	0.94886
37	20	24.18515	27.55961	0.99280	0.86713	0.92884	0.99280	0.86553	0.92792	19.84197	21.70115	0.99364	0.90551	0.95041	0.99364	0.90459	0.94990
37	21	24.18515	27.42496	0.99280	0.87042	0.93072	0.99280	0.86871	0.92975	19.84197	21.63477	0.99364	0.90751	0.95151	0.99364	0.90652	0.95097
37	22	24.18515	27.28607	0.99280	0.87378	0.93264	0.99280	0.87196	0.93160	19.84197	21.56556	0.99364	0.90956	0.95264	0.99364	0.90851	0.95206
37	23	24.18515	27.14231	0.99280	0.87721	0.93459	0.99280	0.87527	0.93349	19.84197	21.49301	0.99364	0.91167	0.95379	0.99364	0.91055	0.95318
37	24	24.18515	26.99396	0.99280	0.88070	0.93657	0.99280	0.87864	0.93540	19.84197	21.41732	0.99364	0.91383	0.95498	0.99364	0.91264	0.95433
37	25	24.18515	26.84076	0.99280	0.88426	0.93857	0.99280	0.88206	0.93733	19.84197	21.33825	0.99364	0.91604	0.95618	0.99364	0.91477	0.95549
37	26	24.18515	26.68259	0.99280	0.88786	0.94060	0.99280	0.88552	0.93929	19.84197	21.25569	0.99364	0.91830	0.95741	0.99364	0.91695	0.95668
37	27	24.18515	26.51948	0.99280	0.89152	0.94265	0.99280	0.88903	0.94125	19.84197	21.16962	0.99364	0.92060	0.95866	0.99364	0.91916	0.95788
37	28	24.18515	26.35108	0.99280	0.89521	0.94471	0.99280	0.89256	0.94323	19.84197	21.07976	0.99364	0.92294	0.95993	0.99364	0.92141	0.95910
37	29	24.18515	26.17769	0.99280	0.89893	0.94678	0.99280	0.89613	0.94522	19.84197	20.98629	0.99364	0.92532	0.96121	0.99364	0.92369	0.96033
37	30	24.18515	25.99881	0.99280	0.90268	0.94885	0.99280	0.89971	0.94721	19.84197	20.88878	0.99364	0.92772	0.96251	0.99364	0.92599	0.96158

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
37	31	24.18515	25.81445	0.99280	0.90644	0.95093	0.99280	0.90330	0.94919	19.84197	20.78720	0.99364	0.93015	0.96381	0.99364	0.92832	0.96283
37	32	24.18515	25.62410	0.99280	0.91021	0.95300	0.99280	0.90689	0.95117	19.84197	20.68113	0.99364	0.93260	0.96512	0.99364	0.93066	0.96408
37	33	24.18515	25.42805	0.99280	0.91397	0.95505	0.99280	0.91047	0.95314	19.84197	20.57072	0.99364	0.93505	0.96644	0.99364	0.93300	0.96534
37	34	24.18515	25.22578	0.99280	0.91772	0.95709	0.99280	0.91404	0.95509	19.84197	20.45552	0.99364	0.93752	0.96775	0.99364	0.93535	0.96660
37	35	24.18515	25.01713	0.99280	0.92143	0.95911	0.99280	0.91757	0.95701	19.84197	20.33536	0.99364	0.93998	0.96906	0.99364	0.93769	0.96784
37	36	24.18515	24.80193	0.99280	0.92511	0.96110	0.99280	0.92106	0.95891	19.84197	20.21002	0.99364	0.94243	0.97036	0.99364	0.94003	0.96909
37	37	24.18515	24.57973	0.99280	0.92874	0.96306	0.99280	0.92451	0.96077	19.84197	20.07911	0.99364	0.94487	0.97165	0.99364	0.94234	0.97031
37	38	24.18515	24.35058	0.99280	0.93232	0.96497	0.99280	0.92790	0.96260	19.84197	19.94257	0.99364	0.94728	0.97293	0.99364	0.94463	0.97153
37	39	24.18515	24.11373	0.99280	0.93582	0.96685	0.99280	0.93122	0.96438	19.84197	19.79973	0.99364	0.94967	0.97418	0.99364	0.94689	0.97272
37	40	24.18515	23.86918	0.99280	0.93925	0.96867	0.99280	0.93446	0.96612	19.84197	19.65053	0.99364	0.95202	0.97542	0.99364	0.94911	0.97389
37	41	24.18515	23.61736	0.99280	0.94259	0.97045	0.99280	0.93763	0.96781	19.84197	19.49521	0.99364	0.95433	0.97663	0.99364	0.95129	0.97504
37	42	24.18515	23.35816	0.99280	0.94583	0.97216	0.99280	0.94070	0.96944	19.84197	19.33362	0.99364	0.95659	0.97781	0.99364	0.95342	0.97616
37	43	24.18515	23.09102	0.99280	0.94897	0.97382	0.99280	0.94368	0.97102	19.84197	19.16523	0.99364	0.95879	0.97896	0.99364	0.95551	0.97725
37	44	24.18515	22.81604	0.99280	0.95201	0.97541	0.99280	0.94656	0.97255	19.84197	18.99000	0.99364	0.96094	0.98008	0.99364	0.95753	0.97831
37	45	24.18515	22.53309	0.99280	0.95493	0.97694	0.99280	0.94934	0.97401	19.84197	18.80775	0.99364	0.96303	0.98117	0.99364	0.95950	0.97933
37	46	24.18515	22.24198	0.99280	0.95773	0.97841	0.99280	0.95201	0.97541	19.84197	18.61823	0.99364	0.96505	0.98221	0.99364	0.96141	0.98032
37	47	24.18515	21.94239	0.99280	0.96041	0.97981	0.99280	0.95457	0.97676	19.84197	18.42106	0.99364	0.96701	0.98323	0.99364	0.96325	0.98128
37	48	24.18515	21.63441	0.99280	0.96298	0.98114	0.99280	0.95702	0.97804	19.84197	18.21621	0.99364	0.96889	0.98420	0.99364	0.96503	0.98220
37	49	24.18515	21.31800	0.99280	0.96542	0.98241	0.99280	0.95937	0.97926	19.84197	18.00355	0.99364	0.97070	0.98513	0.99364	0.96674	0.98309
37	50	24.18515	20.99328	0.99280	0.96775	0.98361	0.99280	0.96161	0.98043	19.84197	17.78305	0.99364	0.97244	0.98603	0.99364	0.96838	0.98394
37	51	24.18515	20.66027	0.99280	0.96995	0.98475	0.99280	0.96374	0.98153	19.84197	17.55462	0.99364	0.97411	0.98689	0.99364	0.96996	0.98475
37	52	24.18515	20.31936	0.99280	0.97204	0.98582	0.99280	0.96577	0.98258	19.84197	17.31849	0.99364	0.97571	0.98770	0.99364	0.97147	0.98553
37	53	24.18515	19.97064	0.99280	0.97401	0.98684	0.99280	0.96769	0.98358	19.84197	17.07460	0.99364	0.97723	0.98848	0.99364	0.97292	0.98628
37	54	24.18515	19.61420	0.99280	0.97588	0.98779	0.99280	0.96952	0.98452	19.84197	16.82295	0.99364	0.97868	0.98923	0.99364	0.97431	0.98699
37	55	24.18515	19.25050	0.99280	0.97763	0.98869	0.99280	0.97125	0.98542	19.84197	16.56379	0.99364	0.98006	0.98993	0.99364	0.97563	0.98767
37	56	24.18515	18.87994	0.99280	0.97928	0.98953	0.99280	0.97290	0.98626	19.84197	16.29737	0.99364	0.98138	0.99060	0.99364	0.97690	0.98831
37	57	24.18515	18.50268	0.99280	0.98083	0.99032	0.99280	0.97445	0.98706	19.84197	16.02371	0.99364	0.98262	0.99124	0.99364	0.97810	0.98893
37	58	24.18515	18.11889	0.99280	0.98228	0.99106	0.99280	0.97592	0.98782	19.84197	15.74286	0.99364	0.98381	0.99184	0.99364	0.97925	0.98952
37	59	24.18515	17.72878	0.99280	0.98364	0.99175	0.99280	0.97732	0.98853	19.84197	15.45489	0.99364	0.98493	0.99241	0.99364	0.98035	0.99008
37	60	24.18515	17.33235	0.99280	0.98492	0.99240	0.99280	0.97863	0.98920	19.84197	15.15969	0.99364	0.98599	0.99294	0.99364	0.98140	0.99061
37	61	24.18515	16.92988	0.99280	0.98611	0.99301	0.99280	0.97988	0.98984	19.84197	14.85740	0.99364	0.98699	0.99345	0.99364	0.98239	0.99112
37	62	24.18515	16.52117	0.99280	0.98722	0.99357	0.99280	0.98106	0.99044	19.84197	14.54774	0.99364	0.98793	0.99393	0.99364	0.98334	0.99160
37	63	24.18515	16.10627	0.99280	0.98826	0.99410	0.99280	0.98217	0.99100	19.84197	14.23062	0.99364	0.98882	0.99438	0.99364	0.98424	0.99206
37	64	24.18515	15.68510	0.99280	0.98923	0.99459	0.99280	0.98322	0.99154	19.84197	13.90587	0.99364	0.98966	0.99480	0.99364	0.98510	0.99249
37	65	24.18515	15.25783	0.99280	0.99014	0.99504	0.99280	0.98421	0.99204	19.84197	13.57353	0.99364	0.99046	0.99520	0.99364	0.98591	0.99291
37	66	24.18515	14.82463	0.99280	0.99098	0.99547	0.99280	0.98515	0.99252	19.84197	13.23363	0.99364	0.99120	0.99558	0.99364	0.98669	0.99330
37	67	24.18515	14.38548	0.99280	0.99176	0.99586	0.99280	0.98603	0.99297	19.84197	12.88602	0.99364	0.99190	0.99593	0.99364	0.98743	0.99367
37	68	24.18515	13.94087	0.99280	0.99249	0.99623	0.99280	0.98687	0.99339	19.84197	12.53103	0.99364	0.99256	0.99627	0.99364	0.98813	0.99403
37	69	24.18515	13.49126	0.99280	0.99316	0.99657	0.99280	0.98766	0.99379	19.84197	12.16898	0.99364	0.99317	0.99658	0.99364	0.98879	0.99437
37	70	24.18515	13.03722	0.99280	0.99379	0.99688	0.99280	0.98840	0.99417	19.84197	11.80026	0.99364	0.99375	0.99687	0.99364	0.98943	0.99469

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<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
37	71	24.18515	12.57941	0.99280	0.99436	0.99717	0.99280	0.98910	0.99452	19.84197	11.42537	0.99364	0.99429	0.99714	0.99364	0.99003	0.99499
37	72	24.18515	12.11856	0.99280	0.99490	0.99744	0.99280	0.98976	0.99486	19.84197	11.04490	0.99364	0.99479	0.99739	0.99364	0.99060	0.99528
37	73	24.18515	11.65555	0.99280	0.99539	0.99769	0.99280	0.99039	0.99517	19.84197	10.65955	0.99364	0.99526	0.99763	0.99364	0.99114	0.99555
37	74	24.18515	11.19139	0.99280	0.99584	0.99792	0.99280	0.99098	0.99547	19.84197	10.27021	0.99364	0.99570	0.99785	0.99364	0.99166	0.99581
37	75	24.18515	10.72709	0.99280	0.99626	0.99813	0.99280	0.99154	0.99575	19.84197	9.87774	0.99364	0.99611	0.99805	0.99364	0.99215	0.99606
37	76	24.18515	10.26405	0.99280	0.99664	0.99832	0.99280	0.99206	0.99602	19.84197	9.48337	0.99364	0.99648	0.99824	0.99364	0.99261	0.99629
37	77	24.18515	9.80349	0.99280	0.99699	0.99849	0.99280	0.99256	0.99627	19.84197	9.08824	0.99364	0.99683	0.99841	0.99364	0.99305	0.99651
37	78	24.18515	9.34666	0.99280	0.99731	0.99865	0.99280	0.99303	0.99650	19.84197	8.69350	0.99364	0.99715	0.99857	0.99364	0.99347	0.99672
37	79	24.18515	8.89505	0.99280	0.99760	0.99880	0.99280	0.99347	0.99672	19.84197	8.30053	0.99364	0.99744	0.99872	0.99364	0.99386	0.99692
37	80	24.18515	8.44994	0.99280	0.99787	0.99893	0.99280	0.99389	0.99693	19.84197	7.91061	0.99364	0.99771	0.99885	0.99364	0.99424	0.99711
37	81	24.18515	8.01269	0.99280	0.99811	0.99905	0.99280	0.99428	0.99713	19.84197	7.52504	0.99364	0.99795	0.99898	0.99364	0.99459	0.99729
37	82	24.18515	7.58462	0.99280	0.99832	0.99916	0.99280	0.99465	0.99732	19.84197	7.14517	0.99364	0.99818	0.99909	0.99364	0.99493	0.99746
37	83	24.18515	7.16676	0.99280	0.99852	0.99926	0.99280	0.99500	0.99749	19.84197	6.77205	0.99364	0.99838	0.99919	0.99364	0.99525	0.99762
37	84	24.18515	6.76024	0.99280	0.99870	0.99935	0.99280	0.99533	0.99766	19.84197	6.40687	0.99364	0.99857	0.99928	0.99364	0.99555	0.99777
37	85	24.18515	6.36619	0.99280	0.99885	0.99943	0.99280	0.99563	0.99781	19.84197	6.05083	0.99364	0.99873	0.99937	0.99364	0.99584	0.99791
37	86	24.18515	5.98597	0.99280	0.99899	0.99950	0.99280	0.99592	0.99796	19.84197	5.70535	0.99364	0.99888	0.99944	0.99364	0.99610	0.99805
37	87	24.18515	5.62066	0.99280	0.99912	0.99956	0.99280	0.99619	0.99809	19.84197	5.37164	0.99364	0.99901	0.99951	0.99364	0.99635	0.99817
37	88	24.18515	5.27144	0.99280	0.99923	0.99961	0.99280	0.99645	0.99822	19.84197	5.05099	0.99364	0.99913	0.99957	0.99364	0.99659	0.99829
37	89	24.18515	4.93962	0.99280	0.99932	0.99966	0.99280	0.99668	0.99834	19.84197	4.74485	0.99364	0.99924	0.99962	0.99364	0.99681	0.99840
37	90	24.18515	4.62687	0.99280	0.99941	0.99970	0.99280	0.99691	0.99845	19.84197	4.45503	0.99364	0.99933	0.99967	0.99364	0.99702	0.99851
37	91	24.18515	4.33500	0.99280	0.99948	0.99974	0.99280	0.99711	0.99855	19.84197	4.18350	0.99364	0.99941	0.99971	0.99364	0.99721	0.99860
37	92	24.18515	4.06328	0.99280	0.99955	0.99977	0.99280	0.99730	0.99865	19.84197	3.92982	0.99364	0.99948	0.99974	0.99364	0.99739	0.99869
37	93	24.18515	3.80970	0.99280	0.99960	0.99980	0.99280	0.99748	0.99874	19.84197	3.69224	0.99364	0.99955	0.99977	0.99364	0.99756	0.99878
37	94	24.18515	3.57122	0.99280	0.99965	0.99983	0.99280	0.99765	0.99882	19.84197	3.46804	0.99364	0.99960	0.99980	0.99364	0.99772	0.99886
37	95	24.18515	3.34496	0.99280	0.99970	0.99985	0.99280	0.99781	0.99890	19.84197	3.25454	0.99364	0.99965	0.99983	0.99364	0.99787	0.99894
37	96	24.18515	3.12856	0.99280	0.99974	0.99987	0.99280	0.99796	0.99898	19.84197	3.04956	0.99364	0.99969	0.99985	0.99364	0.99801	0.99901
37	97	24.18515	2.92468	0.99280	0.99977	0.99988	0.99280	0.99810	0.99905	19.84197	2.85578	0.99364	0.99973	0.99987	0.99364	0.99815	0.99907
37	98	24.18515	2.73317	0.99280	0.99980	0.99990	0.99280	0.99823	0.99911	19.84197	2.67315	0.99364	0.99977	0.99988	0.99364	0.99827	0.99913
37	99	24.18515	2.55407	0.99280	0.99983	0.99991	0.99280	0.99834	0.99917	19.84197	2.50182	0.99364	0.99980	0.99990	0.99364	0.99838	0.99919
37	100	24.18515	2.38797	0.99280	0.99985	0.99992	0.99280	0.99845	0.99923	19.84197	2.34248	0.99364	0.99982	0.99991	0.99364	0.99849	0.99924
37	101	24.18515	2.23536	0.99280	0.99987	0.99993	0.99280	0.99855	0.99928	19.84197	2.19569	0.99364	0.99984	0.99992	0.99364	0.99859	0.99929
37	102	24.18515	2.09662	0.99280	0.99988	0.99994	0.99280	0.99865	0.99932	19.84197	2.06193	0.99364	0.99986	0.99993	0.99364	0.99867	0.99934
37	103	24.18515	1.97081	0.99280	0.99990	0.99995	0.99280	0.99873	0.99936	19.84197	1.94039	0.99364	0.99988	0.99994	0.99364	0.99875	0.99938
37	104	24.18515	1.85678	0.99280	0.99991	0.99995	0.99280	0.99881	0.99940	19.84197	1.82999	0.99364	0.99989	0.99995	0.99364	0.99883	0.99941
37	105	24.18515	1.75419	0.99280	0.99992	0.99996	0.99280	0.99887	0.99944	19.84197	1.73050	0.99364	0.99990	0.99995	0.99364	0.99889	0.99945
37	106	24.18515	1.66193	0.99280	0.99993	0.99996	0.99280	0.99894	0.99947	19.84197	1.64086	0.99364	0.99991	0.99996	0.99364	0.99895	0.99948
37	107	24.18515	1.57966	0.99280	0.99993	0.99997	0.99280	0.99899	0.99950	19.84197	1.56078	0.99364	0.99992	0.99996	0.99364	0.99901	0.99950
37	108	24.18515	1.50704	0.99280	0.99994	0.99997	0.99280	0.99904	0.99952	19.84197	1.48999	0.99364	0.99993	0.99996	0.99364	0.99905	0.99953
37	109	24.18515	1.44400	0.99280	0.99994	0.99997	0.99280	0.99908	0.99954	19.84197	1.42842	0.99364	0.99993	0.99997	0.99364	0.99909	0.99955
37	110	24.18515	1.39223	0.99280	0.99995	0.99997	0.99280	0.99911	0.99955	19.84197	1.37777	0.99364	0.99994	0.99997	0.99364	0.99912	0.99956

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
38	1	23.94514	29.44822	0.99228	0.81109	0.89569	0.99228	0.81061	0.89540	19.69652	22.54525	0.99319	0.87172	0.93146	0.99319	0.87144	0.93130
38	2	23.94514	29.37817	0.99228	0.81294	0.89682	0.99228	0.81245	0.89652	19.69652	22.51839	0.99319	0.87270	0.93203	0.99319	0.87242	0.93186
38	3	23.94514	29.30399	0.99228	0.81487	0.89799	0.99228	0.81436	0.89768	19.69652	22.48894	0.99319	0.87374	0.93261	0.99319	0.87343	0.93244
38	4	23.94514	29.22650	0.99228	0.81687	0.89920	0.99228	0.81632	0.89887	19.69652	22.45752	0.99319	0.87482	0.93323	0.99319	0.87450	0.93305
38	5	23.94514	29.14631	0.99228	0.81893	0.90045	0.99228	0.81835	0.90010	19.69652	22.42458	0.99319	0.87594	0.93387	0.99319	0.87560	0.93368
38	6	23.94514	29.06332	0.99228	0.82107	0.90174	0.99228	0.82045	0.90137	19.69652	22.39007	0.99319	0.87712	0.93454	0.99319	0.87676	0.93433
38	7	23.94514	28.97770	0.99228	0.82328	0.90307	0.99228	0.82262	0.90268	19.69652	22.35408	0.99319	0.87834	0.93523	0.99319	0.87796	0.93501
38	8	23.94514	28.88901	0.99228	0.82556	0.90445	0.99228	0.82486	0.90403	19.69652	22.31631	0.99319	0.87962	0.93595	0.99319	0.87921	0.93572
38	9	23.94514	28.79700	0.99228	0.82792	0.90586	0.99228	0.82717	0.90541	19.69652	22.27655	0.99319	0.88094	0.93670	0.99319	0.88051	0.93646
38	10	23.94514	28.70168	0.99228	0.83035	0.90732	0.99228	0.82955	0.90684	19.69652	22.23481	0.99319	0.88232	0.93748	0.99319	0.88186	0.93722
38	11	23.94514	28.60341	0.99228	0.83287	0.90881	0.99228	0.83201	0.90830	19.69652	22.19134	0.99319	0.88376	0.93829	0.99319	0.88326	0.93801
38	12	23.94514	28.50171	0.99228	0.83546	0.91036	0.99228	0.83454	0.90981	19.69652	22.14578	0.99319	0.88525	0.93913	0.99319	0.88471	0.93883
38	13	23.94514	28.39619	0.99228	0.83814	0.91194	0.99228	0.83715	0.91136	19.69652	22.09783	0.99319	0.88680	0.94001	0.99319	0.88622	0.93968
38	14	23.94514	28.28717	0.99228	0.84090	0.91357	0.99228	0.83984	0.91295	19.69652	22.04770	0.99319	0.88841	0.94091	0.99319	0.88779	0.94056
38	15	23.94514	28.17456	0.99228	0.84374	0.91525	0.99228	0.84260	0.91458	19.69652	21.99534	0.99319	0.89008	0.94184	0.99319	0.88941	0.94147
38	16	23.94514	28.05854	0.99228	0.84666	0.91696	0.99228	0.84544	0.91625	19.69652	21.94087	0.99319	0.89181	0.94281	0.99319	0.89109	0.94241
38	17	23.94514	27.93921	0.99228	0.84966	0.91872	0.99228	0.84835	0.91796	19.69652	21.88436	0.99319	0.89360	0.94381	0.99319	0.89283	0.94338
38	18	23.94514	27.81632	0.99228	0.85274	0.92052	0.99228	0.85135	0.91970	19.69652	21.82561	0.99319	0.89544	0.94484	0.99319	0.89462	0.94438
38	19	23.94514	27.68998	0.99228	0.85590	0.92236	0.99228	0.85441	0.92149	19.69652	21.76469	0.99319	0.89735	0.94590	0.99319	0.89648	0.94541
38	20	23.94514	27.55961	0.99228	0.85915	0.92424	0.99228	0.85756	0.92332	19.69652	21.70115	0.99319	0.89932	0.94699	0.99319	0.89839	0.94647
38	21	23.94514	27.42496	0.99228	0.86247	0.92616	0.99228	0.86077	0.92518	19.69652	21.63477	0.99319	0.90135	0.94811	0.99319	0.90035	0.94756
38	22	23.94514	27.28607	0.99228	0.86587	0.92811	0.99228	0.86406	0.92707	19.69652	21.56556	0.99319	0.90343	0.94927	0.99319	0.90238	0.94868
38	23	23.94514	27.14231	0.99228	0.86935	0.93011	0.99228	0.86741	0.92900	19.69652	21.49301	0.99319	0.90558	0.95045	0.99319	0.90445	0.94983
38	24	23.94514	26.99396	0.99228	0.87289	0.93213	0.99228	0.87083	0.93096	19.69652	21.41732	0.99319	0.90779	0.95167	0.99319	0.90658	0.95100
38	25	23.94514	26.84076	0.99228	0.87651	0.93419	0.99228	0.87431	0.93294	19.69652	21.33825	0.99319	0.91005	0.95291	0.99319	0.90876	0.95220
38	26	23.94514	26.68259	0.99228	0.88018	0.93627	0.99228	0.87784	0.93495	19.69652	21.25569	0.99319	0.91236	0.95417	0.99319	0.91099	0.95342
38	27	23.94514	26.51948	0.99228	0.88392	0.93838	0.99228	0.88142	0.93697	19.69652	21.16962	0.99319	0.91473	0.95546	0.99319	0.91326	0.95467
38	28	23.94514	26.35108	0.99228	0.88770	0.94051	0.99228	0.88504	0.93902	19.69652	21.07976	0.99319	0.91714	0.95678	0.99319	0.91558	0.95593
38	29	23.94514	26.17769	0.99228	0.89152	0.94265	0.99228	0.88870	0.94107	19.69652	20.98629	0.99319	0.91959	0.95811	0.99319	0.91793	0.95721
38	30	23.94514	25.99881	0.99228	0.89538	0.94480	0.99228	0.89239	0.94313	19.69652	20.88878	0.99319	0.92207	0.95946	0.99319	0.92031	0.95850
38	31	23.94514	25.81445	0.99228	0.89927	0.94696	0.99228	0.89609	0.94520	19.69652	20.78720	0.99319	0.92459	0.96082	0.99319	0.92272	0.95981
38	32	23.94514	25.62410	0.99228	0.90317	0.94912	0.99228	0.89981	0.94726	19.69652	20.68113	0.99319	0.92713	0.96219	0.99319	0.92515	0.96112
38	33	23.94514	25.42805	0.99228	0.90707	0.95127	0.99228	0.90353	0.94932	19.69652	20.57072	0.99319	0.92970	0.96357	0.99319	0.92759	0.96244
38	34	23.94514	25.22578	0.99228	0.91097	0.95341	0.99228	0.90723	0.95136	19.69652	20.45552	0.99319	0.93227	0.96495	0.99319	0.93005	0.96376
38	35	23.94514	25.01713	0.99228	0.91486	0.95554	0.99228	0.91092	0.95338	19.69652	20.33536	0.99319	0.93485	0.96633	0.99319	0.93250	0.96507
38	36	23.94514	24.80193	0.99228	0.91872	0.95764	0.99228	0.91458	0.95538	19.69652	20.21002	0.99319	0.93744	0.96771	0.99319	0.93496	0.96638
38	37	23.94514	24.57973	0.99228	0.92254	0.95971	0.99228	0.91820	0.95736	19.69652	20.07911	0.99319	0.94001	0.96908	0.99319	0.93740	0.96769
38	38	23.94514	24.35058	0.99228	0.92631	0.96174	0.99228	0.92177	0.95929	19.69652	19.94257	0.99319	0.94257	0.97043	0.99319	0.93982	0.96898
38	39	23.94514	24.11373	0.99228	0.93002	0.96374	0.99228	0.92528	0.96119	19.69652	19.79973	0.99319	0.94510	0.97178	0.99319	0.94221	0.97025
38	40	23.94514	23.86918	0.99228	0.93366	0.96569	0.99228	0.92873	0.96305	19.69652	19.65053	0.99319	0.94761	0.97310	0.99319	0.94458	0.97150

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
38	41	23.94514	23.61736	0.99228	0.93723	0.96760	0.99228	0.93209	0.96485	19.69652	19.49521	0.99319	0.95007	0.97440	0.99319	0.94691	0.97273
38	42	23.94514	23.35816	0.99228	0.94070	0.96944	0.99228	0.93537	0.96661	19.69652	19.33362	0.99319	0.95250	0.97567	0.99319	0.94919	0.97393
38	43	23.94514	23.09102	0.99228	0.94407	0.97123	0.99228	0.93856	0.96831	19.69652	19.16523	0.99319	0.95487	0.97691	0.99319	0.95142	0.97511
38	44	23.94514	22.81604	0.99228	0.94733	0.97295	0.99228	0.94165	0.96995	19.69652	18.99000	0.99319	0.95719	0.97812	0.99319	0.95361	0.97625
38	45	23.94514	22.53309	0.99228	0.95049	0.97461	0.99228	0.94464	0.97153	19.69652	18.80775	0.99319	0.95944	0.97930	0.99319	0.95573	0.97736
38	46	23.94514	22.24198	0.99228	0.95352	0.97621	0.99228	0.94752	0.97306	19.69652	18.61823	0.99319	0.96163	0.98044	0.99319	0.95779	0.97844
38	47	23.94514	21.94239	0.99228	0.95644	0.97773	0.99228	0.95030	0.97452	19.69652	18.42106	0.99319	0.96375	0.98154	0.99319	0.95979	0.97948
38	48	23.94514	21.63441	0.99228	0.95923	0.97919	0.99228	0.95296	0.97591	19.69652	18.21621	0.99319	0.96581	0.98261	0.99319	0.96172	0.98049
38	49	23.94514	21.31800	0.99228	0.96190	0.98058	0.99228	0.95551	0.97725	19.69652	18.00355	0.99319	0.96778	0.98363	0.99319	0.96358	0.98145
38	50	23.94514	20.99328	0.99228	0.96444	0.98190	0.99228	0.95794	0.97852	19.69652	17.78305	0.99319	0.96969	0.98461	0.99319	0.96537	0.98238
38	51	23.94514	20.66027	0.99228	0.96686	0.98315	0.99228	0.96027	0.97973	19.69652	17.55462	0.99319	0.97151	0.98555	0.99319	0.96710	0.98327
38	52	23.94514	20.31936	0.99228	0.96915	0.98433	0.99228	0.96248	0.98088	19.69652	17.31849	0.99319	0.97326	0.98645	0.99319	0.96875	0.98413
38	53	23.94514	19.97064	0.99228	0.97132	0.98545	0.99228	0.96459	0.98198	19.69652	17.07460	0.99319	0.97493	0.98731	0.99319	0.97034	0.98495
38	54	23.94514	19.61420	0.99228	0.97337	0.98650	0.99228	0.96660	0.98301	19.69652	16.82295	0.99319	0.97653	0.98813	0.99319	0.97186	0.98573
38	55	23.94514	19.25050	0.99228	0.97530	0.98750	0.99228	0.96850	0.98400	19.69652	16.56379	0.99319	0.97805	0.98890	0.99319	0.97331	0.98648
38	56	23.94514	18.87994	0.99228	0.97712	0.98843	0.99228	0.97030	0.98493	19.69652	16.29737	0.99319	0.97950	0.98964	0.99319	0.97470	0.98719
38	57	23.94514	18.50268	0.99228	0.97883	0.98930	0.99228	0.97201	0.98581	19.69652	16.02371	0.99319	0.98087	0.99034	0.99319	0.97603	0.98787
38	58	23.94514	18.11889	0.99228	0.98044	0.99012	0.99228	0.97363	0.98664	19.69652	15.74286	0.99319	0.98218	0.99101	0.99319	0.97729	0.98852
38	59	23.94514	17.72878	0.99228	0.98194	0.99089	0.99228	0.97516	0.98742	19.69652	15.45489	0.99319	0.98341	0.99164	0.99319	0.97850	0.98913
38	60	23.94514	17.33235	0.99228	0.98335	0.99161	0.99228	0.97661	0.98817	19.69652	15.15969	0.99319	0.98458	0.99223	0.99319	0.97965	0.98972
38	61	23.94514	16.92988	0.99228	0.98467	0.99228	0.99228	0.97798	0.98887	19.69652	14.85740	0.99319	0.98568	0.99279	0.99319	0.98075	0.99028
38	62	23.94514	16.52117	0.99228	0.98590	0.99290	0.99228	0.97928	0.98953	19.69652	14.54774	0.99319	0.98673	0.99332	0.99319	0.98179	0.99081
38	63	23.94514	16.10627	0.99228	0.98705	0.99349	0.99228	0.98050	0.99016	19.69652	14.23062	0.99319	0.98771	0.99382	0.99319	0.98278	0.99132
38	64	23.94514	15.68510	0.99228	0.98813	0.99403	0.99228	0.98166	0.99074	19.69652	13.90587	0.99319	0.98864	0.99429	0.99319	0.98373	0.99180
38	65	23.94514	15.25783	0.99228	0.98913	0.99454	0.99228	0.98275	0.99130	19.69652	13.57353	0.99319	0.98952	0.99473	0.99319	0.98463	0.99225
38	66	23.94514	14.82463	0.99228	0.99006	0.99501	0.99228	0.98379	0.99183	19.69652	13.23363	0.99319	0.99034	0.99515	0.99319	0.98548	0.99269
38	67	23.94514	14.38548	0.99228	0.99093	0.99544	0.99228	0.98476	0.99232	19.69652	12.88602	0.99319	0.99111	0.99554	0.99319	0.98629	0.99310
38	68	23.94514	13.94087	0.99228	0.99173	0.99585	0.99228	0.98568	0.99279	19.69652	12.53103	0.99319	0.99184	0.99590	0.99319	0.98707	0.99349
38	69	23.94514	13.49126	0.99228	0.99248	0.99622	0.99228	0.98655	0.99323	19.69652	12.16898	0.99319	0.99252	0.99625	0.99319	0.98780	0.99386
38	70	23.94514	13.03722	0.99228	0.99317	0.99657	0.99228	0.98737	0.99364	19.69652	11.80026	0.99319	0.99316	0.99657	0.99319	0.98850	0.99422
38	71	23.94514	12.57941	0.99228	0.99381	0.99689	0.99228	0.98814	0.99404	19.69652	11.42537	0.99319	0.99375	0.99687	0.99319	0.98916	0.99455
38	72	23.94514	12.11856	0.99228	0.99440	0.99719	0.99228	0.98887	0.99440	19.69652	11.04490	0.99319	0.99431	0.99714	0.99319	0.98979	0.99487
38	73	23.94514	11.65555	0.99228	0.99494	0.99747	0.99228	0.98956	0.99475	19.69652	10.65955	0.99319	0.99482	0.99740	0.99319	0.99038	0.99517
38	74	23.94514	11.19139	0.99228	0.99544	0.99772	0.99228	0.99021	0.99508	19.69652	10.27021	0.99319	0.99530	0.99765	0.99319	0.99095	0.99545
38	75	23.94514	10.72709	0.99228	0.99590	0.99795	0.99228	0.99082	0.99539	19.69652	9.87774	0.99319	0.99575	0.99787	0.99319	0.99149	0.99573
38	76	23.94514	10.26405	0.99228	0.99633	0.99816	0.99228	0.99140	0.99568	19.69652	9.48337	0.99319	0.99616	0.99808	0.99319	0.99200	0.99598
38	77	23.94514	9.80349	0.99228	0.99671	0.99835	0.99228	0.99194	0.99595	19.69652	9.08824	0.99319	0.99654	0.99827	0.99319	0.99248	0.99622
38	78	23.94514	9.34666	0.99228	0.99706	0.99853	0.99228	0.99245	0.99621	19.69652	8.69350	0.99319	0.99689	0.99844	0.99319	0.99294	0.99646
38	79	23.94514	8.89505	0.99228	0.99738	0.99869	0.99228	0.99294	0.99646	19.69652	8.30053	0.99319	0.99721	0.99860	0.99319	0.99337	0.99667
38	80	23.94514	8.44994	0.99228	0.99767	0.99884	0.99228	0.99339	0.99669	19.69652	7.91061	0.99319	0.99751	0.99875	0.99319	0.99378	0.99688

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
38	81	23.94514	8.01269	0.99228	0.99794	0.99897	0.99228	0.99382	0.99690	19.69652	7.52504	0.99319	0.99778	0.99889	0.99319	0.99417	0.99708
38	82	23.94514	7.58462	0.99228	0.99817	0.99909	0.99228	0.99423	0.99711	19.69652	7.14517	0.99319	0.99802	0.99901	0.99319	0.99454	0.99726
38	83	23.94514	7.16676	0.99228	0.99839	0.99919	0.99228	0.99461	0.99730	19.69652	6.77205	0.99319	0.99824	0.99912	0.99319	0.99488	0.99743
38	84	23.94514	6.76024	0.99228	0.99858	0.99929	0.99228	0.99497	0.99748	19.69652	6.40687	0.99319	0.99844	0.99922	0.99319	0.99521	0.99760
38	85	23.94514	6.36619	0.99228	0.99875	0.99938	0.99228	0.99530	0.99764	19.69652	6.05083	0.99319	0.99863	0.99931	0.99319	0.99552	0.99775
38	86	23.94514	5.98597	0.99228	0.99891	0.99945	0.99228	0.99562	0.99780	19.69652	5.70535	0.99319	0.99879	0.99939	0.99319	0.99581	0.99790
38	87	23.94514	5.62066	0.99228	0.99904	0.99952	0.99228	0.99591	0.99795	19.69652	5.37164	0.99319	0.99893	0.99947	0.99319	0.99608	0.99804
38	88	23.94514	5.27144	0.99228	0.99916	0.99958	0.99228	0.99619	0.99809	19.69652	5.05099	0.99319	0.99906	0.99953	0.99319	0.99634	0.99817
38	89	23.94514	4.93962	0.99228	0.99927	0.99963	0.99228	0.99644	0.99822	19.69652	4.74485	0.99319	0.99918	0.99959	0.99319	0.99658	0.99829
38	90	23.94514	4.62687	0.99228	0.99936	0.99968	0.99228	0.99668	0.99834	19.69652	4.45503	0.99319	0.99928	0.99964	0.99319	0.99681	0.99840
38	91	23.94514	4.33500	0.99228	0.99944	0.99972	0.99228	0.99691	0.99845	19.69652	4.18350	0.99319	0.99937	0.99968	0.99319	0.99702	0.99851
38	92	23.94514	4.06328	0.99228	0.99951	0.99976	0.99228	0.99711	0.99856	19.69652	3.92982	0.99319	0.99944	0.99972	0.99319	0.99721	0.99860
38	93	23.94514	3.80970	0.99228	0.99957	0.99979	0.99228	0.99731	0.99865	19.69652	3.69224	0.99319	0.99951	0.99976	0.99319	0.99740	0.99870
38	94	23.94514	3.57122	0.99228	0.99963	0.99981	0.99228	0.99749	0.99875	19.69652	3.46804	0.99319	0.99957	0.99979	0.99319	0.99757	0.99878
38	95	23.94514	3.34496	0.99228	0.99967	0.99984	0.99228	0.99767	0.99883	19.69652	3.25454	0.99319	0.99963	0.99981	0.99319	0.99773	0.99887
38	96	23.94514	3.12856	0.99228	0.99972	0.99986	0.99228	0.99783	0.99891	19.69652	3.04956	0.99319	0.99967	0.99984	0.99319	0.99789	0.99894
38	97	23.94514	2.92468	0.99228	0.99975	0.99988	0.99228	0.99798	0.99899	19.69652	2.85578	0.99319	0.99971	0.99986	0.99319	0.99803	0.99901
38	98	23.94514	2.73317	0.99228	0.99978	0.99989	0.99228	0.99811	0.99906	19.69652	2.67315	0.99319	0.99975	0.99988	0.99319	0.99816	0.99908
38	99	23.94514	2.55407	0.99228	0.99981	0.99991	0.99228	0.99824	0.99912	19.69652	2.50182	0.99319	0.99978	0.99989	0.99319	0.99828	0.99914
38	100	23.94514	2.38797	0.99228	0.99984	0.99992	0.99228	0.99836	0.99918	19.69652	2.34248	0.99319	0.99981	0.99990	0.99319	0.99840	0.99920
38	101	23.94514	2.23536	0.99228	0.99986	0.99993	0.99228	0.99847	0.99923	19.69652	2.19569	0.99319	0.99983	0.99992	0.99319	0.99850	0.99925
38	102	23.94514	2.09662	0.99228	0.99987	0.99994	0.99228	0.99857	0.99928	19.69652	2.06193	0.99319	0.99985	0.99993	0.99319	0.99860	0.99930
38	103	23.94514	1.97081	0.99228	0.99989	0.99994	0.99228	0.99866	0.99933	19.69652	1.94039	0.99319	0.99987	0.99994	0.99319	0.99869	0.99934
38	104	23.94514	1.85678	0.99228	0.99990	0.99995	0.99228	0.99874	0.99937	19.69652	1.82999	0.99319	0.99989	0.99994	0.99319	0.99876	0.99938
38	105	23.94514	1.75419	0.99228	0.99991	0.99996	0.99228	0.99881	0.99941	19.69652	1.73050	0.99319	0.99990	0.99995	0.99319	0.99884	0.99942
38	106	23.94514	1.66193	0.99228	0.99992	0.99996	0.99228	0.99888	0.99944	19.69652	1.64086	0.99319	0.99991	0.99995	0.99319	0.99890	0.99945
38	107	23.94514	1.57966	0.99228	0.99993	0.99997	0.99228	0.99894	0.99947	19.69652	1.56078	0.99319	0.99992	0.99996	0.99319	0.99896	0.99948
38	108	23.94514	1.50704	0.99228	0.99994	0.99997	0.99228	0.99899	0.99949	19.69652	1.48999	0.99319	0.99992	0.99996	0.99319	0.99901	0.99950
38	109	23.94514	1.44400	0.99228	0.99994	0.99997	0.99228	0.99903	0.99952	19.69652	1.42842	0.99319	0.99993	0.99997	0.99319	0.99905	0.99952
38	110	23.94514	1.39223	0.99228	0.99995	0.99997	0.99228	0.99906	0.99953	19.69652	1.37777	0.99319	0.99994	0.99997	0.99319	0.99908	0.99954
39	1	23.69748	29.44822	0.99170	0.80280	0.89061	0.99170	0.80232	0.89032	19.54471	22.54525	0.99267	0.86508	0.92766	0.99267	0.86479	0.92749
39	2	23.69748	29.37817	0.99170	0.80464	0.89174	0.99170	0.80415	0.89145	19.54471	22.51839	0.99267	0.86606	0.92822	0.99267	0.86577	0.92805
39	3	23.69748	29.30399	0.99170	0.80655	0.89292	0.99170	0.80605	0.89261	19.54471	22.48894	0.99267	0.86709	0.92881	0.99267	0.86679	0.92864
39	4	23.69748	29.22650	0.99170	0.80854	0.89414	0.99170	0.80800	0.89381	19.54471	22.45752	0.99267	0.86817	0.92943	0.99267	0.86785	0.92925
39	5	23.69748	29.14631	0.99170	0.81060	0.89539	0.99170	0.81003	0.89504	19.54471	22.42458	0.99267	0.86930	0.93008	0.99267	0.86895	0.92988
39	6	23.69748	29.06332	0.99170	0.81273	0.89669	0.99170	0.81212	0.89632	19.54471	22.39007	0.99267	0.87047	0.93075	0.99267	0.87011	0.93054
39	7	23.69748	28.97770	0.99170	0.81493	0.89803	0.99170	0.81428	0.89763	19.54471	22.35408	0.99267	0.87170	0.93145	0.99267	0.87131	0.93123
39	8	23.69748	28.88901	0.99170	0.81720	0.89941	0.99170	0.81651	0.89899	19.54471	22.31631	0.99267	0.87297	0.93218	0.99267	0.87256	0.93194
39	9	23.69748	28.79700	0.99170	0.81955	0.90083	0.99170	0.81881	0.90038	19.54471	22.27655	0.99267	0.87430	0.93294	0.99267	0.87386	0.93268
39	10	23.69748	28.70168	0.99170	0.82198	0.90230	0.99170	0.82119	0.90182	19.54471	22.23481	0.99267	0.87569	0.93372	0.99267	0.87521	0.93346

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
39	11	23.69748	28.60341	0.99170	0.82449	0.90381	0.99170	0.82364	0.90329	19.54471	22.19134	0.99267	0.87713	0.93454	0.99267	0.87662	0.93425
39	12	23.69748	28.50171	0.99170	0.82708	0.90536	0.99170	0.82617	0.90481	19.54471	22.14578	0.99267	0.87863	0.93539	0.99267	0.87808	0.93508
39	13	23.69748	28.39619	0.99170	0.82976	0.90696	0.99170	0.82878	0.90638	19.54471	22.09783	0.99267	0.88018	0.93627	0.99267	0.87960	0.93594
39	14	23.69748	28.28717	0.99170	0.83252	0.90861	0.99170	0.83147	0.90798	19.54471	22.04770	0.99267	0.88180	0.93719	0.99267	0.88118	0.93684
39	15	23.69748	28.17456	0.99170	0.83536	0.91030	0.99170	0.83423	0.90963	19.54471	21.99534	0.99267	0.88348	0.93814	0.99267	0.88281	0.93776
39	16	23.69748	28.05854	0.99170	0.83829	0.91203	0.99170	0.83708	0.91132	19.54471	21.94087	0.99267	0.88522	0.93912	0.99267	0.88450	0.93871
39	17	23.69748	27.93921	0.99170	0.84130	0.91381	0.99170	0.84001	0.91305	19.54471	21.88436	0.99267	0.88702	0.94013	0.99267	0.88625	0.93970
39	18	23.69748	27.81632	0.99170	0.84440	0.91564	0.99170	0.84301	0.91482	19.54471	21.82561	0.99267	0.88889	0.94118	0.99267	0.88806	0.94071
39	19	23.69748	27.68998	0.99170	0.84758	0.91750	0.99170	0.84610	0.91663	19.54471	21.76469	0.99267	0.89082	0.94226	0.99267	0.88994	0.94176
39	20	23.69748	27.55961	0.99170	0.85085	0.91941	0.99170	0.84926	0.91849	19.54471	21.70115	0.99267	0.89281	0.94337	0.99267	0.89187	0.94284
39	21	23.69748	27.42496	0.99170	0.85420	0.92136	0.99170	0.85251	0.92038	19.54471	21.63477	0.99267	0.89486	0.94451	0.99267	0.89386	0.94396
39	22	23.69748	27.28607	0.99170	0.85763	0.92336	0.99170	0.85583	0.92231	19.54471	21.56556	0.99267	0.89698	0.94569	0.99267	0.89591	0.94510
39	23	23.69748	27.14231	0.99170	0.86114	0.92539	0.99170	0.85922	0.92428	19.54471	21.49301	0.99267	0.89917	0.94691	0.99267	0.89803	0.94627
39	24	23.69748	26.99396	0.99170	0.86474	0.92746	0.99170	0.86268	0.92628	19.54471	21.41732	0.99267	0.90141	0.94815	0.99267	0.90019	0.94748
39	25	23.69748	26.84076	0.99170	0.86840	0.92957	0.99170	0.86621	0.92831	19.54471	21.33825	0.99267	0.90372	0.94943	0.99267	0.90242	0.94871
39	26	23.69748	26.68259	0.99170	0.87214	0.93171	0.99170	0.86980	0.93037	19.54471	21.25569	0.99267	0.90609	0.95073	0.99267	0.90469	0.94996
39	27	23.69748	26.51948	0.99170	0.87595	0.93387	0.99170	0.87345	0.93245	19.54471	21.16962	0.99267	0.90851	0.95206	0.99267	0.90702	0.95124
39	28	23.69748	26.35108	0.99170	0.87981	0.93606	0.99170	0.87715	0.93455	19.54471	21.07976	0.99267	0.91098	0.95342	0.99267	0.90940	0.95255
39	29	23.69748	26.17769	0.99170	0.88373	0.93827	0.99170	0.88089	0.93668	19.54471	20.98629	0.99267	0.91350	0.95479	0.99267	0.91181	0.95387
39	30	23.69748	25.99881	0.99170	0.88769	0.94050	0.99170	0.88468	0.93881	19.54471	20.88878	0.99267	0.91606	0.95619	0.99267	0.91427	0.95521
39	31	23.69748	25.81445	0.99170	0.89168	0.94274	0.99170	0.88849	0.94095	19.54471	20.78720	0.99267	0.91867	0.95761	0.99267	0.91676	0.95657
39	32	23.69748	25.62410	0.99170	0.89571	0.94499	0.99170	0.89232	0.94310	19.54471	20.68113	0.99267	0.92131	0.95904	0.99267	0.91928	0.95794
39	33	23.69748	25.42805	0.99170	0.89975	0.94723	0.99170	0.89616	0.94524	19.54471	20.57072	0.99267	0.92397	0.96048	0.99267	0.92182	0.95932
39	34	23.69748	25.22578	0.99170	0.90380	0.94947	0.99170	0.90001	0.94737	19.54471	20.45552	0.99267	0.92666	0.96193	0.99267	0.92437	0.96070
39	35	23.69748	25.01713	0.99170	0.90785	0.95170	0.99170	0.90385	0.94950	19.54471	20.33536	0.99267	0.92936	0.96338	0.99267	0.92694	0.96209
39	36	23.69748	24.80193	0.99170	0.91188	0.95391	0.99170	0.90767	0.95160	19.54471	20.21002	0.99267	0.93206	0.96484	0.99267	0.92951	0.96347
39	37	23.69748	24.57973	0.99170	0.91589	0.95610	0.99170	0.91146	0.95368	19.54471	20.07911	0.99267	0.93477	0.96629	0.99267	0.93208	0.96484
39	38	23.69748	24.35058	0.99170	0.91985	0.95825	0.99170	0.91521	0.95573	19.54471	19.94257	0.99267	0.93747	0.96773	0.99267	0.93463	0.96621
39	39	23.69748	24.11373	0.99170	0.92377	0.96038	0.99170	0.91891	0.95774	19.54471	19.79973	0.99267	0.94015	0.96915	0.99267	0.93716	0.96756
39	40	23.69748	23.86918	0.99170	0.92763	0.96246	0.99170	0.92255	0.95971	19.54471	19.65053	0.99267	0.94281	0.97057	0.99267	0.93967	0.96890
39	41	23.69748	23.61736	0.99170	0.93142	0.96449	0.99170	0.92612	0.96164	19.54471	19.49521	0.99267	0.94544	0.97196	0.99267	0.94215	0.97021
39	42	23.69748	23.35816	0.99170	0.93512	0.96647	0.99170	0.92961	0.96352	19.54471	19.33362	0.99267	0.94803	0.97332	0.99267	0.94459	0.97150
39	43	23.69748	23.09102	0.99170	0.93872	0.96839	0.99170	0.93301	0.96534	19.54471	19.16523	0.99267	0.95058	0.97466	0.99267	0.94698	0.97277
39	44	23.69748	22.81604	0.99170	0.94223	0.97026	0.99170	0.93632	0.96711	19.54471	18.99000	0.99267	0.95307	0.97597	0.99267	0.94932	0.97400
39	45	23.69748	22.53309	0.99170	0.94562	0.97205	0.99170	0.93953	0.96882	19.54471	18.80775	0.99267	0.95550	0.97724	0.99267	0.95160	0.97520
39	46	23.69748	22.24198	0.99170	0.94890	0.97378	0.99170	0.94263	0.97047	19.54471	18.61823	0.99267	0.95787	0.97848	0.99267	0.95383	0.97637
39	47	23.69748	21.94239	0.99170	0.95206	0.97544	0.99170	0.94562	0.97205	19.54471	18.42106	0.99267	0.96017	0.97968	0.99267	0.95599	0.97750
39	48	23.69748	21.63441	0.99170	0.95510	0.97703	0.99170	0.94850	0.97357	19.54471	18.21621	0.99267	0.96240	0.98084	0.99267	0.95808	0.97859
39	49	23.69748	21.31800	0.99170	0.95800	0.97855	0.99170	0.95126	0.97502	19.54471	18.00355	0.99267	0.96455	0.98196	0.99267	0.96010	0.97964
39	50	23.69748	20.99328	0.99170	0.96077	0.97999	0.99170	0.95391	0.97641	19.54471	17.78305	0.99267	0.96663	0.98303	0.99267	0.96205	0.98066

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
39	51	23.69748	20.66027	0.99170	0.96342	0.98137	0.99170	0.95644	0.97774	19.54471	17.55462	0.99267	0.96862	0.98406	0.99267	0.96393	0.98164
39	52	23.69748	20.31936	0.99170	0.96593	0.98267	0.99170	0.95886	0.97900	19.54471	17.31849	0.99267	0.97054	0.98505	0.99267	0.96574	0.98257
39	53	23.69748	19.97064	0.99170	0.96831	0.98390	0.99170	0.96116	0.98020	19.54471	17.07460	0.99267	0.97237	0.98599	0.99267	0.96748	0.98347
39	54	23.69748	19.61420	0.99170	0.97056	0.98506	0.99170	0.96336	0.98134	19.54471	16.82295	0.99267	0.97413	0.98689	0.99267	0.96914	0.98433
39	55	23.69748	19.25050	0.99170	0.97269	0.98616	0.99170	0.96544	0.98242	19.54471	16.56379	0.99267	0.97580	0.98775	0.99267	0.97073	0.98515
39	56	23.69748	18.87994	0.99170	0.97470	0.98719	0.99170	0.96742	0.98344	19.54471	16.29737	0.99267	0.97739	0.98857	0.99267	0.97226	0.98593
39	57	23.69748	18.50268	0.99170	0.97659	0.98815	0.99170	0.96929	0.98441	19.54471	16.02371	0.99267	0.97890	0.98934	0.99267	0.97371	0.98668
39	58	23.69748	18.11889	0.99170	0.97836	0.98906	0.99170	0.97107	0.98532	19.54471	15.74286	0.99267	0.98034	0.99007	0.99267	0.97510	0.98740
39	59	23.69748	17.72878	0.99170	0.98002	0.98991	0.99170	0.97276	0.98619	19.54471	15.45489	0.99267	0.98170	0.99077	0.99267	0.97643	0.98808
39	60	23.69748	17.33235	0.99170	0.98158	0.99071	0.99170	0.97435	0.98701	19.54471	15.15969	0.99267	0.98299	0.99142	0.99267	0.97770	0.98872
39	61	23.69748	16.92988	0.99170	0.98305	0.99145	0.99170	0.97586	0.98778	19.54471	14.85740	0.99267	0.98422	0.99205	0.99267	0.97890	0.98934
39	62	23.69748	16.52117	0.99170	0.98441	0.99214	0.99170	0.97729	0.98851	19.54471	14.54774	0.99267	0.98537	0.99263	0.99267	0.98005	0.98993
39	63	23.69748	16.10627	0.99170	0.98569	0.99279	0.99170	0.97863	0.98920	19.54471	14.23062	0.99267	0.98646	0.99318	0.99267	0.98115	0.99048
39	64	23.69748	15.68510	0.99170	0.98688	0.99340	0.99170	0.97991	0.98985	19.54471	13.90587	0.99267	0.98748	0.99370	0.99267	0.98219	0.99101
39	65	23.69748	15.25783	0.99170	0.98799	0.99396	0.99170	0.98111	0.99047	19.54471	13.57353	0.99267	0.98845	0.99419	0.99267	0.98318	0.99152
39	66	23.69748	14.82463	0.99170	0.98902	0.99448	0.99170	0.98225	0.99105	19.54471	13.23363	0.99267	0.98936	0.99465	0.99267	0.98412	0.99200
39	67	23.69748	14.38548	0.99170	0.98998	0.99496	0.99170	0.98333	0.99159	19.54471	12.88602	0.99267	0.99022	0.99508	0.99267	0.98502	0.99245
39	68	23.69748	13.94087	0.99170	0.99087	0.99542	0.99170	0.98434	0.99211	19.54471	12.53103	0.99267	0.99102	0.99549	0.99267	0.98587	0.99288
39	69	23.69748	13.49126	0.99170	0.99170	0.99583	0.99170	0.98530	0.99260	19.54471	12.16898	0.99267	0.99177	0.99587	0.99267	0.98668	0.99329
39	70	23.69748	13.03722	0.99170	0.99247	0.99622	0.99170	0.98620	0.99305	19.54471	11.80026	0.99267	0.99248	0.99622	0.99267	0.98744	0.99368
39	71	23.69748	12.57941	0.99170	0.99317	0.99658	0.99170	0.98705	0.99348	19.54471	11.42537	0.99267	0.99313	0.99655	0.99267	0.98817	0.99405
39	72	23.69748	12.11856	0.99170	0.99383	0.99690	0.99170	0.98786	0.99389	19.54471	11.04490	0.99267	0.99375	0.99686	0.99267	0.98886	0.99440
39	73	23.69748	11.65555	0.99170	0.99443	0.99721	0.99170	0.98862	0.99428	19.54471	10.65955	0.99267	0.99432	0.99715	0.99267	0.98952	0.99473
39	74	23.69748	11.19139	0.99170	0.99499	0.99749	0.99170	0.98933	0.99464	19.54471	10.27021	0.99267	0.99485	0.99742	0.99267	0.99014	0.99505
39	75	23.69748	10.72709	0.99170	0.99550	0.99774	0.99170	0.99000	0.99498	19.54471	9.87774	0.99267	0.99534	0.99766	0.99267	0.99073	0.99535
39	76	23.69748	10.26405	0.99170	0.99596	0.99798	0.99170	0.99064	0.99530	19.54471	9.48337	0.99267	0.99579	0.99789	0.99267	0.99129	0.99563
39	77	23.69748	9.80349	0.99170	0.99639	0.99819	0.99170	0.99124	0.99560	19.54471	9.08824	0.99267	0.99621	0.99810	0.99267	0.99182	0.99589
39	78	23.69748	9.34666	0.99170	0.99678	0.99839	0.99170	0.99180	0.99588	19.54471	8.69350	0.99267	0.99660	0.99830	0.99267	0.99232	0.99615
39	79	23.69748	8.89505	0.99170	0.99713	0.99856	0.99170	0.99233	0.99615	19.54471	8.30053	0.99267	0.99695	0.99847	0.99267	0.99280	0.99639
39	80	23.69748	8.44994	0.99170	0.99745	0.99872	0.99170	0.99283	0.99640	19.54471	7.91061	0.99267	0.99728	0.99864	0.99267	0.99325	0.99661
39	81	23.69748	8.01269	0.99170	0.99774	0.99887	0.99170	0.99330	0.99664	19.54471	7.52504	0.99267	0.99757	0.99878	0.99267	0.99367	0.99683
39	82	23.69748	7.58462	0.99170	0.99800	0.99900	0.99170	0.99374	0.99686	19.54471	7.14517	0.99267	0.99784	0.99892	0.99267	0.99408	0.99703
39	83	23.69748	7.16676	0.99170	0.99824	0.99912	0.99170	0.99415	0.99707	19.54471	6.77205	0.99267	0.99808	0.99904	0.99267	0.99446	0.99722
39	84	23.69748	6.76024	0.99170	0.99845	0.99922	0.99170	0.99455	0.99727	19.54471	6.40687	0.99267	0.99830	0.99915	0.99267	0.99481	0.99740
39	85	23.69748	6.36619	0.99170	0.99863	0.99932	0.99170	0.99491	0.99745	19.54471	6.05083	0.99267	0.99850	0.99925	0.99267	0.99515	0.99757
39	86	23.69748	5.98597	0.99170	0.99880	0.99940	0.99170	0.99525	0.99762	19.54471	5.70535	0.99267	0.99868	0.99934	0.99267	0.99547	0.99773
39	87	23.69748	5.62066	0.99170	0.99895	0.99948	0.99170	0.99558	0.99778	19.54471	5.37164	0.99267	0.99884	0.99942	0.99267	0.99576	0.99788
39	88	23.69748	5.27144	0.99170	0.99908	0.99954	0.99170	0.99588	0.99793	19.54471	5.05099	0.99267	0.99898	0.99949	0.99267	0.99604	0.99802
39	89	23.69748	4.93962	0.99170	0.99920	0.99960	0.99170	0.99616	0.99807	19.54471	4.74485	0.99267	0.99910	0.99955	0.99267	0.99631	0.99815
39	90	23.69748	4.62687	0.99170	0.99930	0.99965	0.99170	0.99642	0.99820	19.54471	4.45503	0.99267	0.99921	0.99961	0.99267	0.99655	0.99827

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
39	91	23.69748	4.33500	0.99170	0.99939	0.99969	0.99170	0.99666	0.99833	19.54471	4.18350	0.99267	0.99931	0.99966	0.99267	0.99678	0.99839
39	92	23.69748	4.06328	0.99170	0.99947	0.99973	0.99170	0.99689	0.99844	19.54471	3.92982	0.99267	0.99940	0.99970	0.99267	0.99699	0.99849
39	93	23.69748	3.80970	0.99170	0.99953	0.99977	0.99170	0.99710	0.99855	19.54471	3.69224	0.99267	0.99947	0.99973	0.99267	0.99719	0.99859
39	94	23.69748	3.57122	0.99170	0.99959	0.99980	0.99170	0.99730	0.99865	19.54471	3.46804	0.99267	0.99954	0.99977	0.99267	0.99738	0.99869
39	95	23.69748	3.34496	0.99170	0.99965	0.99982	0.99170	0.99748	0.99874	19.54471	3.25454	0.99267	0.99959	0.99980	0.99267	0.99756	0.99878
39	96	23.69748	3.12856	0.99170	0.99969	0.99985	0.99170	0.99766	0.99883	19.54471	3.04956	0.99267	0.99965	0.99982	0.99267	0.99772	0.99886
39	97	23.69748	2.92468	0.99170	0.99973	0.99987	0.99170	0.99782	0.99891	19.54471	2.85578	0.99267	0.99969	0.99985	0.99267	0.99788	0.99894
39	98	23.69748	2.73317	0.99170	0.99977	0.99988	0.99170	0.99797	0.99899	19.54471	2.67315	0.99267	0.99973	0.99986	0.99267	0.99802	0.99901
39	99	23.69748	2.55407	0.99170	0.99980	0.99990	0.99170	0.99811	0.99906	19.54471	2.50182	0.99267	0.99976	0.99988	0.99267	0.99816	0.99908
39	100	23.69748	2.38797	0.99170	0.99982	0.99991	0.99170	0.99824	0.99912	19.54471	2.34248	0.99267	0.99979	0.99990	0.99267	0.99828	0.99914
39	101	23.69748	2.23536	0.99170	0.99985	0.99992	0.99170	0.99836	0.99918	19.54471	2.19569	0.99267	0.99982	0.99991	0.99267	0.99840	0.99920
39	102	23.69748	2.09662	0.99170	0.99986	0.99993	0.99170	0.99847	0.99923	19.54471	2.06193	0.99267	0.99984	0.99992	0.99267	0.99850	0.99925
39	103	23.69748	1.97081	0.99170	0.99988	0.99994	0.99170	0.99857	0.99928	19.54471	1.94039	0.99267	0.99986	0.99993	0.99267	0.99859	0.99930
39	104	23.69748	1.85678	0.99170	0.99989	0.99995	0.99170	0.99865	0.99933	19.54471	1.82999	0.99267	0.99988	0.99994	0.99267	0.99868	0.99934
39	105	23.69748	1.75419	0.99170	0.99991	0.99995	0.99170	0.99873	0.99937	19.54471	1.73050	0.99267	0.99989	0.99995	0.99267	0.99876	0.99938
39	106	23.69748	1.66193	0.99170	0.99992	0.99996	0.99170	0.99881	0.99940	19.54471	1.64086	0.99267	0.99990	0.99995	0.99267	0.99883	0.99941
39	107	23.69748	1.57966	0.99170	0.99992	0.99996	0.99170	0.99887	0.99943	19.54471	1.56078	0.99267	0.99991	0.99996	0.99267	0.99889	0.99944
39	108	23.69748	1.50704	0.99170	0.99993	0.99997	0.99170	0.99892	0.99946	19.54471	1.48999	0.99267	0.99992	0.99996	0.99267	0.99894	0.99947
39	109	23.69748	1.44400	0.99170	0.99994	0.99997	0.99170	0.99897	0.99948	19.54471	1.42842	0.99267	0.99993	0.99996	0.99267	0.99899	0.99949
39	110	23.69748	1.39223	0.99170	0.99994	0.99997	0.99170	0.99901	0.99950	19.54471	1.37777	0.99267	0.99993	0.99997	0.99267	0.99902	0.99951
40	1	23.44173	29.44822	0.99104	0.79422	0.88531	0.99104	0.79375	0.88502	19.38608	22.54525	0.99207	0.85813	0.92365	0.99207	0.85784	0.92348
40	2	23.44173	29.37817	0.99104	0.79605	0.88645	0.99104	0.79557	0.88615	19.38608	22.51839	0.99207	0.85911	0.92421	0.99207	0.85881	0.92404
40	3	23.44173	29.30399	0.99104	0.79796	0.88763	0.99104	0.79745	0.88731	19.38608	22.48894	0.99207	0.86014	0.92481	0.99207	0.85983	0.92463
40	4	23.44173	29.22650	0.99104	0.79993	0.88885	0.99104	0.79940	0.88852	19.38608	22.45752	0.99207	0.86121	0.92543	0.99207	0.86089	0.92524
40	5	23.44173	29.14631	0.99104	0.80198	0.89011	0.99104	0.80141	0.88976	19.38608	22.42458	0.99207	0.86234	0.92608	0.99207	0.86199	0.92588
40	6	23.44173	29.06332	0.99104	0.80409	0.89141	0.99104	0.80349	0.89104	19.38608	22.39007	0.99207	0.86351	0.92676	0.99207	0.86315	0.92655
40	7	23.44173	28.97770	0.99104	0.80628	0.89275	0.99104	0.80564	0.89236	19.38608	22.35408	0.99207	0.86474	0.92746	0.99207	0.86435	0.92724
40	8	23.44173	28.88901	0.99104	0.80855	0.89414	0.99104	0.80786	0.89372	19.38608	22.31631	0.99207	0.86601	0.92820	0.99207	0.86560	0.92796
40	9	23.44173	28.79700	0.99104	0.81089	0.89557	0.99104	0.81016	0.89512	19.38608	22.27655	0.99207	0.86735	0.92896	0.99207	0.86690	0.92871
40	10	23.44173	28.70168	0.99104	0.81332	0.89705	0.99104	0.81253	0.89657	19.38608	22.23481	0.99207	0.86873	0.92976	0.99207	0.86826	0.92948
40	11	23.44173	28.60341	0.99104	0.81582	0.89857	0.99104	0.81498	0.89806	19.38608	22.19134	0.99207	0.87018	0.93058	0.99207	0.86967	0.93029
40	12	23.44173	28.50171	0.99104	0.81840	0.90013	0.99104	0.81750	0.89959	19.38608	22.14578	0.99207	0.87168	0.93144	0.99207	0.87113	0.93113
40	13	23.44173	28.39619	0.99104	0.82108	0.90175	0.99104	0.82011	0.90116	19.38608	22.09783	0.99207	0.87324	0.93233	0.99207	0.87266	0.93200
40	14	23.44173	28.28717	0.99104	0.82383	0.90341	0.99104	0.82279	0.90278	19.38608	22.04770	0.99207	0.87487	0.93326	0.99207	0.87424	0.93290
40	15	23.44173	28.17456	0.99104	0.82668	0.90512	0.99104	0.82556	0.90445	19.38608	21.99534	0.99207	0.87656	0.93422	0.99207	0.87588	0.93383
40	16	23.44173	28.05854	0.99104	0.82961	0.90687	0.99104	0.82841	0.90615	19.38608	21.94087	0.99207	0.87831	0.93521	0.99207	0.87758	0.93480
40	17	23.44173	27.93921	0.99104	0.83263	0.90867	0.99104	0.83134	0.90790	19.38608	21.88436	0.99207	0.88013	0.93624	0.99207	0.87935	0.93580
40	18	23.44173	27.81632	0.99104	0.83573	0.91052	0.99104	0.83436	0.90970	19.38608	21.82561	0.99207	0.88200	0.93730	0.99207	0.88117	0.93683
40	19	23.44173	27.68998	0.99104	0.83893	0.91241	0.99104	0.83746	0.91154	19.38608	21.76469	0.99207	0.88395	0.93840	0.99207	0.88306	0.93790
40	20	23.44173	27.55961	0.99104	0.84221	0.91435	0.99104	0.84064	0.91342	19.38608	21.70115	0.99207	0.88596	0.93953	0.99207	0.88501	0.93900

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
40	21	23.44173	27.42496	0.99104	0.84558	0.91633	0.99104	0.84390	0.91534	19.38608	21.63477	0.99207	0.88804	0.94070	0.99207	0.88703	0.94013
40	22	23.44173	27.28607	0.99104	0.84904	0.91836	0.99104	0.84725	0.91731	19.38608	21.56556	0.99207	0.89019	0.94190	0.99207	0.88911	0.94130
40	23	23.44173	27.14231	0.99104	0.85259	0.92043	0.99104	0.85067	0.91931	19.38608	21.49301	0.99207	0.89241	0.94314	0.99207	0.89125	0.94250
40	24	23.44173	26.99396	0.99104	0.85622	0.92254	0.99104	0.85417	0.92135	19.38608	21.41732	0.99207	0.89469	0.94442	0.99207	0.89345	0.94373
40	25	23.44173	26.84076	0.99104	0.85993	0.92469	0.99104	0.85774	0.92343	19.38608	21.33825	0.99207	0.89704	0.94572	0.99207	0.89572	0.94499
40	26	23.44173	26.68259	0.99104	0.86373	0.92688	0.99104	0.86139	0.92553	19.38608	21.25569	0.99207	0.89945	0.94706	0.99207	0.89804	0.94628
40	27	23.44173	26.51948	0.99104	0.86759	0.92910	0.99104	0.86510	0.92767	19.38608	21.16962	0.99207	0.90192	0.94843	0.99207	0.90042	0.94760
40	28	23.44173	26.35108	0.99104	0.87153	0.93135	0.99104	0.86886	0.92983	19.38608	21.07976	0.99207	0.90445	0.94983	0.99207	0.90285	0.94894
40	29	23.44173	26.17769	0.99104	0.87553	0.93363	0.99104	0.87269	0.93202	19.38608	20.98629	0.99207	0.90704	0.95125	0.99207	0.90533	0.95031
40	30	23.44173	25.99881	0.99104	0.87958	0.93593	0.99104	0.87656	0.93422	19.38608	20.88878	0.99207	0.90968	0.95270	0.99207	0.90785	0.95170
40	31	23.44173	25.81445	0.99104	0.88368	0.93825	0.99104	0.88047	0.93643	19.38608	20.78720	0.99207	0.91236	0.95417	0.99207	0.91042	0.95311
40	32	23.44173	25.62410	0.99104	0.88782	0.94058	0.99104	0.88441	0.93866	19.38608	20.68113	0.99207	0.91509	0.95566	0.99207	0.91302	0.95453
40	33	23.44173	25.42805	0.99104	0.89199	0.94291	0.99104	0.88837	0.94089	19.38608	20.57072	0.99207	0.91785	0.95717	0.99207	0.91565	0.95597
40	34	23.44173	25.22578	0.99104	0.89618	0.94525	0.99104	0.89235	0.94311	19.38608	20.45552	0.99207	0.92064	0.95868	0.99207	0.91831	0.95741
40	35	23.44173	25.01713	0.99104	0.90038	0.94758	0.99104	0.89633	0.94533	19.38608	20.33536	0.99207	0.92346	0.96021	0.99207	0.92098	0.95887
40	36	23.44173	24.80193	0.99104	0.90458	0.94990	0.99104	0.90030	0.94754	19.38608	20.21002	0.99207	0.92629	0.96173	0.99207	0.92367	0.96032
40	37	23.44173	24.57973	0.99104	0.90877	0.95220	0.99104	0.90426	0.94972	19.38608	20.07911	0.99207	0.92913	0.96326	0.99207	0.92635	0.96177
40	38	23.44173	24.35058	0.99104	0.91293	0.95448	0.99104	0.90818	0.95188	19.38608	19.94257	0.99207	0.93197	0.96479	0.99207	0.92904	0.96321
40	39	23.44173	24.11373	0.99104	0.91705	0.95673	0.99104	0.91207	0.95401	19.38608	19.79973	0.99207	0.93480	0.96630	0.99207	0.93171	0.96465
40	40	23.44173	23.86918	0.99104	0.92112	0.95894	0.99104	0.91590	0.95610	19.38608	19.65053	0.99207	0.93762	0.96780	0.99207	0.93436	0.96607
40	41	23.44173	23.61736	0.99104	0.92513	0.96111	0.99104	0.91967	0.95816	19.38608	19.49521	0.99207	0.94041	0.96929	0.99207	0.93699	0.96747
40	42	23.44173	23.35816	0.99104	0.92906	0.96323	0.99104	0.92337	0.96016	19.38608	19.33362	0.99207	0.94317	0.97075	0.99207	0.93958	0.96885
40	43	23.44173	23.09102	0.99104	0.93291	0.96529	0.99104	0.92699	0.96211	19.38608	19.16523	0.99207	0.94588	0.97219	0.99207	0.94213	0.97020
40	44	23.44173	22.81604	0.99104	0.93666	0.96729	0.99104	0.93052	0.96401	19.38608	18.99000	0.99207	0.94855	0.97360	0.99207	0.94463	0.97153
40	45	23.44173	22.53309	0.99104	0.94030	0.96923	0.99104	0.93395	0.96585	19.38608	18.80775	0.99207	0.95117	0.97497	0.99207	0.94708	0.97282
40	46	23.44173	22.24198	0.99104	0.94384	0.97111	0.99104	0.93728	0.96763	19.38608	18.61823	0.99207	0.95372	0.97631	0.99207	0.94948	0.97408
40	47	23.44173	21.94239	0.99104	0.94725	0.97291	0.99104	0.94050	0.96934	19.38608	18.42106	0.99207	0.95621	0.97762	0.99207	0.95181	0.97531
40	48	23.44173	21.63441	0.99104	0.95053	0.97464	0.99104	0.94361	0.97099	19.38608	18.21621	0.99207	0.95863	0.97888	0.99207	0.95407	0.97650
40	49	23.44173	21.31800	0.99104	0.95369	0.97629	0.99104	0.94660	0.97257	19.38608	18.00355	0.99207	0.96097	0.98010	0.99207	0.95626	0.97764
40	50	23.44173	20.99328	0.99104	0.95671	0.97788	0.99104	0.94947	0.97408	19.38608	17.78305	0.99207	0.96323	0.98127	0.99207	0.95838	0.97875
40	51	23.44173	20.66027	0.99104	0.95959	0.97938	0.99104	0.95222	0.97553	19.38608	17.55462	0.99207	0.96541	0.98240	0.99207	0.96043	0.97982
40	52	23.44173	20.31936	0.99104	0.96234	0.98081	0.99104	0.95485	0.97691	19.38608	17.31849	0.99207	0.96750	0.98348	0.99207	0.96240	0.98084
40	53	23.44173	19.97064	0.99104	0.96495	0.98216	0.99104	0.95737	0.97822	19.38608	17.07460	0.99207	0.96951	0.98452	0.99207	0.96429	0.98182
40	54	23.44173	19.61420	0.99104	0.96743	0.98344	0.99104	0.95976	0.97947	19.38608	16.82295	0.99207	0.97143	0.98551	0.99207	0.96611	0.98276
40	55	23.44173	19.25050	0.99104	0.96977	0.98465	0.99104	0.96204	0.98065	19.38608	16.56379	0.99207	0.97327	0.98645	0.99207	0.96786	0.98367
40	56	23.44173	18.87994	0.99104	0.97198	0.98579	0.99104	0.96421	0.98178	19.38608	16.29737	0.99207	0.97502	0.98735	0.99207	0.96953	0.98453
40	57	23.44173	18.50268	0.99104	0.97406	0.98686	0.99104	0.96626	0.98284	19.38608	16.02371	0.99207	0.97669	0.98821	0.99207	0.97113	0.98535
40	58	23.44173	18.11889	0.99104	0.97602	0.98786	0.99104	0.96821	0.98385	19.38608	15.74286	0.99207	0.97828	0.98902	0.99207	0.97265	0.98614
40	59	23.44173	17.72878	0.99104	0.97786	0.98881	0.99104	0.97006	0.98480	19.38608	15.45489	0.99207	0.97978	0.98979	0.99207	0.97411	0.98689
40	60	23.44173	17.33235	0.99104	0.97959	0.98969	0.99104	0.97182	0.98571	19.38608	15.15969	0.99207	0.98120	0.99051	0.99207	0.97550	0.98760

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
40	61	23.44173	16.92988	0.99104	0.98121	0.99051	0.99104	0.97348	0.98656	19.38608	14.85740	0.99207	0.98255	0.99120	0.99207	0.97683	0.98828
40	62	23.44173	16.52117	0.99104	0.98272	0.99128	0.99104	0.97505	0.98737	19.38608	14.54774	0.99207	0.98383	0.99185	0.99207	0.97810	0.98893
40	63	23.44173	16.10627	0.99104	0.98413	0.99200	0.99104	0.97653	0.98813	19.38608	14.23062	0.99207	0.98503	0.99246	0.99207	0.97930	0.98954
40	64	23.44173	15.68510	0.99104	0.98545	0.99267	0.99104	0.97794	0.98885	19.38608	13.90587	0.99207	0.98617	0.99304	0.99207	0.98045	0.99013
40	65	23.44173	15.25783	0.99104	0.98668	0.99330	0.99104	0.97927	0.98952	19.38608	13.57353	0.99207	0.98724	0.99358	0.99207	0.98154	0.99068
40	66	23.44173	14.82463	0.99104	0.98783	0.99388	0.99104	0.98052	0.99016	19.38608	13.23363	0.99207	0.98825	0.99409	0.99207	0.98258	0.99121
40	67	23.44173	14.38548	0.99104	0.98890	0.99442	0.99104	0.98170	0.99077	19.38608	12.88602	0.99207	0.98919	0.99457	0.99207	0.98356	0.99171
40	68	23.44173	13.94087	0.99104	0.98989	0.99492	0.99104	0.98282	0.99134	19.38608	12.53103	0.99207	0.99008	0.99502	0.99207	0.98450	0.99219
40	69	23.44173	13.49126	0.99104	0.99081	0.99538	0.99104	0.98388	0.99187	19.38608	12.16898	0.99207	0.99092	0.99544	0.99207	0.98539	0.99264
40	70	23.44173	13.03722	0.99104	0.99166	0.99581	0.99104	0.98487	0.99238	19.38608	11.80026	0.99207	0.99169	0.99583	0.99207	0.98624	0.99307
40	71	23.44173	12.57941	0.99104	0.99244	0.99621	0.99104	0.98581	0.99286	19.38608	11.42537	0.99207	0.99242	0.99620	0.99207	0.98704	0.99348
40	72	23.44173	12.11856	0.99104	0.99317	0.99657	0.99104	0.98670	0.99331	19.38608	11.04490	0.99207	0.99310	0.99654	0.99207	0.98781	0.99387
40	73	23.44173	11.65555	0.99104	0.99384	0.99691	0.99104	0.98753	0.99373	19.38608	10.65955	0.99207	0.99373	0.99686	0.99207	0.98853	0.99423
40	74	23.44173	11.19139	0.99104	0.99446	0.99722	0.99104	0.98832	0.99413	19.38608	10.27021	0.99207	0.99432	0.99715	0.99207	0.98922	0.99458
40	75	23.44173	10.72709	0.99104	0.99502	0.99750	0.99104	0.98906	0.99450	19.38608	9.87774	0.99207	0.99486	0.99742	0.99207	0.98987	0.99491
40	76	23.44173	10.26405	0.99104	0.99554	0.99776	0.99104	0.98976	0.99485	19.38608	9.48337	0.99207	0.99536	0.99768	0.99207	0.99048	0.99522
40	77	23.44173	9.80349	0.99104	0.99601	0.99800	0.99104	0.99042	0.99519	19.38608	9.08824	0.99207	0.99583	0.99791	0.99207	0.99106	0.99551
40	78	23.44173	9.34666	0.99104	0.99644	0.99822	0.99104	0.99104	0.99550	19.38608	8.69350	0.99207	0.99625	0.99812	0.99207	0.99161	0.99579
40	79	23.44173	8.89505	0.99104	0.99683	0.99841	0.99104	0.99162	0.99579	19.38608	8.30053	0.99207	0.99664	0.99832	0.99207	0.99213	0.99605
40	80	23.44173	8.44994	0.99104	0.99718	0.99859	0.99104	0.99217	0.99607	19.38608	7.91061	0.99207	0.99700	0.99850	0.99207	0.99263	0.99630
40	81	23.44173	8.01269	0.99104	0.99750	0.99875	0.99104	0.99268	0.99633	19.38608	7.52504	0.99207	0.99733	0.99866	0.99207	0.99309	0.99653
40	82	23.44173	7.58462	0.99104	0.99779	0.99890	0.99104	0.99317	0.99657	19.38608	7.14517	0.99207	0.99762	0.99881	0.99207	0.99353	0.99676
40	83	23.44173	7.16676	0.99104	0.99805	0.99903	0.99104	0.99362	0.99680	19.38608	6.77205	0.99207	0.99789	0.99894	0.99207	0.99395	0.99696
40	84	23.44173	6.76024	0.99104	0.99829	0.99914	0.99104	0.99405	0.99701	19.38608	6.40687	0.99207	0.99813	0.99907	0.99207	0.99434	0.99716
40	85	23.44173	6.36619	0.99104	0.99849	0.99925	0.99104	0.99445	0.99722	19.38608	6.05083	0.99207	0.99835	0.99917	0.99207	0.99471	0.99735
40	86	23.44173	5.98597	0.99104	0.99868	0.99934	0.99104	0.99482	0.99740	19.38608	5.70535	0.99207	0.99855	0.99927	0.99207	0.99505	0.99752
40	87	23.44173	5.62066	0.99104	0.99884	0.99942	0.99104	0.99517	0.99758	19.38608	5.37164	0.99207	0.99872	0.99936	0.99207	0.99538	0.99768
40	88	23.44173	5.27144	0.99104	0.99899	0.99949	0.99104	0.99550	0.99774	19.38608	5.05099	0.99207	0.99888	0.99944	0.99207	0.99568	0.99784
40	89	23.44173	4.93962	0.99104	0.99912	0.99956	0.99104	0.99580	0.99790	19.38608	4.74485	0.99207	0.99901	0.99951	0.99207	0.99596	0.99798
40	90	23.44173	4.62687	0.99104	0.99923	0.99961	0.99104	0.99609	0.99804	19.38608	4.45503	0.99207	0.99913	0.99957	0.99207	0.99623	0.99811
40	91	23.44173	4.33500	0.99104	0.99933	0.99966	0.99104	0.99635	0.99817	19.38608	4.18350	0.99207	0.99924	0.99962	0.99207	0.99648	0.99824
40	92	23.44173	4.06328	0.99104	0.99941	0.99971	0.99104	0.99660	0.99830	19.38608	3.92982	0.99207	0.99933	0.99967	0.99207	0.99671	0.99835
40	93	23.44173	3.80970	0.99104	0.99948	0.99974	0.99104	0.99683	0.99841	19.38608	3.69224	0.99207	0.99942	0.99971	0.99207	0.99693	0.99846
40	94	23.44173	3.57122	0.99104	0.99955	0.99977	0.99104	0.99704	0.99852	19.38608	3.46804	0.99207	0.99949	0.99974	0.99207	0.99713	0.99857
40	95	23.44173	3.34496	0.99104	0.99961	0.99980	0.99104	0.99725	0.99862	19.38608	3.25454	0.99207	0.99955	0.99978	0.99207	0.99733	0.99866
40	96	23.44173	3.12856	0.99104	0.99966	0.99983	0.99104	0.99744	0.99872	19.38608	3.04956	0.99207	0.99961	0.99980	0.99207	0.99751	0.99875
40	97	23.44173	2.92468	0.99104	0.99970	0.99985	0.99104	0.99762	0.99881	19.38608	2.85578	0.99207	0.99966	0.99983	0.99207	0.99768	0.99884
40	98	23.44173	2.73317	0.99104	0.99974	0.99987	0.99104	0.99778	0.99889	19.38608	2.67315	0.99207	0.99970	0.99985	0.99207	0.99784	0.99892
40	99	23.44173	2.55407	0.99104	0.99977	0.99989	0.99104	0.99793	0.99897	19.38608	2.50182	0.99207	0.99974	0.99987	0.99207	0.99798	0.99899
40	100	23.44173	2.38797	0.99104	0.99980	0.99990	0.99104	0.99807	0.99904	19.38608	2.34248	0.99207	0.99977	0.99989	0.99207	0.99812	0.99906

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
40	101	23.44173	2.23536	0.99104	0.99983	0.99991	0.99104	0.99820	0.99910	19.38608	2.19569	0.99207	0.99980	0.99990	0.99207	0.99824	0.99912
40	102	23.44173	2.09662	0.99104	0.99985	0.99992	0.99104	0.99832	0.99916	19.38608	2.06193	0.99207	0.99982	0.99991	0.99207	0.99835	0.99918
40	103	23.44173	1.97081	0.99104	0.99987	0.99993	0.99104	0.99843	0.99921	19.38608	1.94039	0.99207	0.99985	0.99992	0.99207	0.99846	0.99923
40	104	23.44173	1.85678	0.99104	0.99988	0.99994	0.99104	0.99852	0.99926	19.38608	1.82999	0.99207	0.99986	0.99993	0.99207	0.99855	0.99928
40	105	23.44173	1.75419	0.99104	0.99990	0.99995	0.99104	0.99861	0.99931	19.38608	1.73050	0.99207	0.99988	0.99994	0.99207	0.99864	0.99932
40	106	23.44173	1.66193	0.99104	0.99991	0.99995	0.99104	0.99869	0.99934	19.38608	1.64086	0.99207	0.99989	0.99995	0.99207	0.99871	0.99936
40	107	23.44173	1.57966	0.99104	0.99992	0.99996	0.99104	0.99876	0.99938	19.38608	1.56078	0.99207	0.99990	0.99995	0.99207	0.99878	0.99939
40	108	23.44173	1.50704	0.99104	0.99992	0.99996	0.99104	0.99882	0.99941	19.38608	1.48999	0.99207	0.99991	0.99996	0.99207	0.99884	0.99942
40	109	23.44173	1.44400	0.99104	0.99993	0.99997	0.99104	0.99887	0.99943	19.38608	1.42842	0.99207	0.99992	0.99996	0.99207	0.99889	0.99944
40	110	23.44173	1.39223	0.99104	0.99994	0.99997	0.99104	0.99891	0.99945	19.38608	1.37777	0.99207	0.99992	0.99996	0.99207	0.99893	0.99946
41	1	23.17878	29.44822	0.99033	0.78540	0.87980	0.99033	0.78493	0.87951	19.2213	22.54525	0.99142	0.85090	0.91945	0.99142	0.85061	0.91928
41	2	23.17878	29.37817	0.99033	0.78722	0.88094	0.99033	0.78674	0.88064	19.2213	22.51839	0.99142	0.85188	0.92002	0.99142	0.85158	0.91984
41	3	23.17878	29.30399	0.99033	0.78911	0.88212	0.99033	0.78861	0.88181	19.2213	22.48894	0.99142	0.85291	0.92061	0.99142	0.85260	0.92043
41	4	23.17878	29.22650	0.99033	0.79107	0.88335	0.99033	0.79054	0.88302	19.2213	22.45752	0.99142	0.85398	0.92124	0.99142	0.85365	0.92105
41	5	23.17878	29.14631	0.99033	0.79310	0.88461	0.99033	0.79254	0.88426	19.2213	22.42458	0.99142	0.85510	0.92189	0.99142	0.85476	0.92169
41	6	23.17878	29.06332	0.99033	0.79521	0.88592	0.99033	0.79461	0.88555	19.2213	22.39007	0.99142	0.85628	0.92257	0.99142	0.85591	0.92236
41	7	23.17878	28.97770	0.99033	0.79738	0.88727	0.99033	0.79675	0.88688	19.2213	22.35408	0.99142	0.85750	0.92328	0.99142	0.85711	0.92306
41	8	23.17878	28.88901	0.99033	0.79964	0.88866	0.99033	0.79896	0.88825	19.2213	22.31631	0.99142	0.85878	0.92402	0.99142	0.85836	0.92378
41	9	23.17878	28.79700	0.99033	0.80197	0.89010	0.99033	0.80124	0.88966	19.2213	22.27655	0.99142	0.86011	0.92479	0.99142	0.85966	0.92454
41	10	23.17878	28.70168	0.99033	0.80438	0.89159	0.99033	0.80361	0.89111	19.2213	22.23481	0.99142	0.86150	0.92560	0.99142	0.86102	0.92532
41	11	23.17878	28.60341	0.99033	0.80688	0.89312	0.99033	0.80604	0.89261	19.2213	22.19134	0.99142	0.86294	0.92643	0.99142	0.86243	0.92613
41	12	23.17878	28.50171	0.99033	0.80945	0.89469	0.99033	0.80856	0.89415	19.2213	22.14578	0.99142	0.86445	0.92730	0.99142	0.86390	0.92698
41	13	23.17878	28.39619	0.99033	0.81212	0.89632	0.99033	0.81116	0.89574	19.2213	22.09783	0.99142	0.86602	0.92820	0.99142	0.86543	0.92786
41	14	23.17878	28.28717	0.99033	0.81487	0.89799	0.99033	0.81384	0.89737	19.2213	22.04770	0.99142	0.86765	0.92913	0.99142	0.86701	0.92877
41	15	23.17878	28.17456	0.99033	0.81772	0.89972	0.99033	0.81661	0.89905	19.2213	21.99534	0.99142	0.86934	0.93011	0.99142	0.86866	0.92971
41	16	23.17878	28.05854	0.99033	0.82065	0.90149	0.99033	0.81946	0.90077	19.2213	21.94087	0.99142	0.87110	0.93111	0.99142	0.87037	0.93069
41	17	23.17878	27.93921	0.99033	0.82366	0.90331	0.99033	0.82239	0.90254	19.2213	21.88436	0.99142	0.87293	0.93215	0.99142	0.87214	0.93171
41	18	23.17878	27.81632	0.99033	0.82677	0.90517	0.99033	0.82541	0.90436	19.2213	21.82561	0.99142	0.87482	0.93323	0.99142	0.87398	0.93275
41	19	23.17878	27.68998	0.99033	0.82997	0.90709	0.99033	0.82852	0.90622	19.2213	21.76469	0.99142	0.87678	0.93435	0.99142	0.87589	0.93384
41	20	23.17878	27.55961	0.99033	0.83327	0.90905	0.99033	0.83171	0.90813	19.2213	21.70115	0.99142	0.87881	0.93550	0.99142	0.87786	0.93496
41	21	23.17878	27.42496	0.99033	0.83665	0.91106	0.99033	0.83499	0.91008	19.2213	21.63477	0.99142	0.88091	0.93669	0.99142	0.87989	0.93611
41	22	23.17878	27.28607	0.99033	0.84013	0.91312	0.99033	0.83836	0.91207	19.2213	21.56556	0.99142	0.88308	0.93791	0.99142	0.88199	0.93730
41	23	23.17878	27.14231	0.99033	0.84371	0.91523	0.99033	0.84181	0.91411	19.2213	21.49301	0.99142	0.88533	0.93918	0.99142	0.88416	0.93852
41	24	23.17878	26.99396	0.99033	0.84737	0.91738	0.99033	0.84534	0.91619	19.2213	21.41732	0.99142	0.88764	0.94048	0.99142	0.88640	0.93978
41	25	23.17878	26.84076	0.99033	0.85113	0.91958	0.99033	0.84895	0.91831	19.2213	21.33825	0.99142	0.89003	0.94181	0.99142	0.88870	0.94107
41	26	23.17878	26.68259	0.99033	0.85497	0.92181	0.99033	0.85264	0.92046	19.2213	21.25569	0.99142	0.89248	0.94319	0.99142	0.89106	0.94239
41	27	23.17878	26.51948	0.99033	0.85889	0.92409	0.99033	0.85640	0.92265	19.2213	21.16962	0.99142	0.89500	0.94459	0.99142	0.89348	0.94375
41	28	23.17878	26.35108	0.99033	0.86289	0.92640	0.99033	0.86023	0.92486	19.2213	21.07976	0.99142	0.89759	0.94603	0.99142	0.89596	0.94513
41	29	23.17878	26.17769	0.99033	0.86696	0.92874	0.99033	0.86412	0.92711	19.2213	20.98629	0.99142	0.90024	0.94750	0.99142	0.89850	0.94654
41	30	23.17878	25.99881	0.99033	0.87110	0.93111	0.99033	0.86807	0.92938	19.2213	20.88878	0.99142	0.90294	0.94900	0.99142	0.90109	0.94797

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
41	31	23.17878	25.81445	0.99033	0.87529	0.93350	0.99033	0.87207	0.93166	19.2213	20.78720	0.99142	0.90570	0.95052	0.99142	0.90373	0.94943
41	32	23.17878	25.62410	0.99033	0.87954	0.93591	0.99033	0.87611	0.93397	19.2213	20.68113	0.99142	0.90851	0.95206	0.99142	0.90641	0.95091
41	33	23.17878	25.42805	0.99033	0.88383	0.93833	0.99033	0.88019	0.93628	19.2213	20.57072	0.99142	0.91137	0.95363	0.99142	0.90913	0.95240
41	34	23.17878	25.22578	0.99033	0.88815	0.94076	0.99033	0.88429	0.93859	19.2213	20.45552	0.99142	0.91426	0.95521	0.99142	0.91188	0.95391
41	35	23.17878	25.01713	0.99033	0.89250	0.94320	0.99033	0.88840	0.94090	19.2213	20.33536	0.99142	0.91719	0.95680	0.99142	0.91466	0.95543
41	36	23.17878	24.80193	0.99033	0.89686	0.94562	0.99033	0.89252	0.94321	19.2213	20.21002	0.99142	0.92014	0.95841	0.99142	0.91745	0.95695
41	37	23.17878	24.57973	0.99033	0.90121	0.94804	0.99033	0.89663	0.94550	19.2213	20.07911	0.99142	0.92310	0.96001	0.99142	0.92026	0.95847
41	38	23.17878	24.35058	0.99033	0.90556	0.95044	0.99033	0.90073	0.94777	19.2213	19.94257	0.99142	0.92608	0.96162	0.99142	0.92307	0.96000
41	39	23.17878	24.11373	0.99033	0.90988	0.95281	0.99033	0.90479	0.95002	19.2213	19.79973	0.99142	0.92906	0.96323	0.99142	0.92587	0.96151
41	40	23.17878	23.86918	0.99033	0.91416	0.95515	0.99033	0.90881	0.95223	19.2213	19.65053	0.99142	0.93203	0.96482	0.99142	0.92867	0.96302
41	41	23.17878	23.61736	0.99033	0.91839	0.95746	0.99033	0.91279	0.95441	19.2213	19.49521	0.99142	0.93499	0.96640	0.99142	0.93145	0.96451
41	42	23.17878	23.35816	0.99033	0.92255	0.95972	0.99033	0.91670	0.95654	19.2213	19.33362	0.99142	0.93792	0.96796	0.99142	0.93419	0.96598
41	43	23.17878	23.09102	0.99033	0.92664	0.96192	0.99033	0.92053	0.95862	19.2213	19.16523	0.99142	0.94081	0.96950	0.99142	0.93691	0.96743
41	44	23.17878	22.81604	0.99033	0.93064	0.96407	0.99033	0.92429	0.96065	19.2213	18.99000	0.99142	0.94367	0.97102	0.99142	0.93958	0.96885
41	45	23.17878	22.53309	0.99033	0.93454	0.96616	0.99033	0.92795	0.96263	19.2213	18.80775	0.99142	0.94647	0.97250	0.99142	0.94220	0.97024
41	46	23.17878	22.24198	0.99033	0.93833	0.96818	0.99033	0.93151	0.96454	19.2213	18.61823	0.99142	0.94921	0.97395	0.99142	0.94476	0.97160
41	47	23.17878	21.94239	0.99033	0.94200	0.97014	0.99033	0.93496	0.96639	19.2213	18.42106	0.99142	0.95190	0.97536	0.99142	0.94727	0.97292
41	48	23.17878	21.63441	0.99033	0.94555	0.97201	0.99033	0.93831	0.96817	19.2213	18.21621	0.99142	0.95451	0.97673	0.99142	0.94971	0.97421
41	49	23.17878	21.31800	0.99033	0.94897	0.97382	0.99033	0.94153	0.96989	19.2213	18.00355	0.99142	0.95705	0.97805	0.99142	0.95208	0.97545
41	50	23.17878	20.99328	0.99033	0.95225	0.97554	0.99033	0.94464	0.97153	19.2213	17.78305	0.99142	0.95950	0.97933	0.99142	0.95438	0.97666
41	51	23.17878	20.66027	0.99033	0.95539	0.97719	0.99033	0.94762	0.97311	19.2213	17.55462	0.99142	0.96188	0.98057	0.99142	0.95660	0.97782
41	52	23.17878	20.31936	0.99033	0.95839	0.97876	0.99033	0.95048	0.97461	19.2213	17.31849	0.99142	0.96416	0.98175	0.99142	0.95875	0.97894
41	53	23.17878	19.97064	0.99033	0.96125	0.98024	0.99033	0.95321	0.97605	19.2213	17.07460	0.99142	0.96636	0.98289	0.99142	0.96081	0.98001
41	54	23.17878	19.61420	0.99033	0.96397	0.98165	0.99033	0.95582	0.97741	19.2213	16.82295	0.99142	0.96847	0.98398	0.99142	0.96280	0.98105
41	55	23.17878	19.25050	0.99033	0.96654	0.98298	0.99033	0.95831	0.97871	19.2213	16.56379	0.99142	0.97048	0.98502	0.99142	0.96471	0.98204
41	56	23.17878	18.87994	0.99033	0.96897	0.98424	0.99033	0.96068	0.97995	19.2213	16.29737	0.99142	0.97241	0.98601	0.99142	0.96653	0.98298
41	57	23.17878	18.50268	0.99033	0.97126	0.98542	0.99033	0.96294	0.98112	19.2213	16.02371	0.99142	0.97424	0.98695	0.99142	0.96829	0.98389
41	58	23.17878	18.11889	0.99033	0.97343	0.98653	0.99033	0.96508	0.98223	19.2213	15.74286	0.99142	0.97599	0.98785	0.99142	0.96996	0.98475
41	59	23.17878	17.72878	0.99033	0.97546	0.98758	0.99033	0.96711	0.98328	19.2213	15.45489	0.99142	0.97765	0.98870	0.99142	0.97156	0.98558
41	60	23.17878	17.33235	0.99033	0.97737	0.98856	0.99033	0.96903	0.98427	19.2213	15.15969	0.99142	0.97922	0.98950	0.99142	0.97309	0.98636
41	61	23.17878	16.92988	0.99033	0.97916	0.98947	0.99033	0.97086	0.98521	19.2213	14.85740	0.99142	0.98071	0.99026	0.99142	0.97455	0.98711
41	62	23.17878	16.52117	0.99033	0.98084	0.99033	0.99033	0.97259	0.98610	19.2213	14.54774	0.99142	0.98212	0.99098	0.99142	0.97594	0.98783
41	63	23.17878	16.10627	0.99033	0.98240	0.99112	0.99033	0.97422	0.98694	19.2213	14.23062	0.99142	0.98345	0.99166	0.99142	0.97727	0.98850
41	64	23.17878	15.68510	0.99033	0.98387	0.99187	0.99033	0.97577	0.98774	19.2213	13.90587	0.99142	0.98471	0.99229	0.99142	0.97853	0.98915
41	65	23.17878	15.25783	0.99033	0.98523	0.99256	0.99033	0.97723	0.98849	19.2213	13.57353	0.99142	0.98589	0.99290	0.99142	0.97974	0.98976
41	66	23.17878	14.82463	0.99033	0.98651	0.99321	0.99033	0.97861	0.98919	19.2213	13.23363	0.99142	0.98701	0.99346	0.99142	0.98088	0.99035
41	67	23.17878	14.38548	0.99033	0.98769	0.99381	0.99033	0.97992	0.98986	19.2213	12.88602	0.99142	0.98806	0.99399	0.99142	0.98197	0.99090
41	68	23.17878	13.94087	0.99033	0.98879	0.99436	0.99033	0.98115	0.99049	19.2213	12.53103	0.99142	0.98904	0.99449	0.99142	0.98300	0.99143
41	69	23.17878	13.49126	0.99033	0.98981	0.99488	0.99033	0.98232	0.99108	19.2213	12.16898	0.99142	0.98996	0.99496	0.99142	0.98399	0.99193
41	70	23.17878	13.03722	0.99033	0.99076	0.99536	0.99033	0.98342	0.99164	19.2213	11.80026	0.99142	0.99083	0.99539	0.99142	0.98492	0.99240

**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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
41	71	23.17878	12.57941	0.99033	0.99163	0.99580	0.99033	0.98445	0.99217	19.2213	11.42537	0.99142	0.99163	0.99580	0.99142	0.98581	0.99285
41	72	23.17878	12.11856	0.99033	0.99244	0.99621	0.99033	0.98543	0.99266	19.2213	11.04490	0.99142	0.99239	0.99618	0.99142	0.98665	0.99328
41	73	23.17878	11.65555	0.99033	0.99318	0.99658	0.99033	0.98635	0.99313	19.2213	10.65955	0.99142	0.99309	0.99653	0.99142	0.98744	0.99368
41	74	23.17878	11.19139	0.99033	0.99387	0.99692	0.99033	0.98722	0.99357	19.2213	10.27021	0.99142	0.99373	0.99686	0.99142	0.98820	0.99407
41	75	23.17878	10.72709	0.99033	0.99449	0.99724	0.99033	0.98803	0.99398	19.2213	9.87774	0.99142	0.99434	0.99716	0.99142	0.98892	0.99443
41	76	23.17878	10.26405	0.99033	0.99507	0.99753	0.99033	0.98880	0.99437	19.2213	9.48337	0.99142	0.99489	0.99744	0.99142	0.98959	0.99477
41	77	23.17878	9.80349	0.99033	0.99559	0.99779	0.99033	0.98953	0.99474	19.2213	9.08824	0.99142	0.99540	0.99770	0.99142	0.99023	0.99509
41	78	23.17878	9.34666	0.99033	0.99607	0.99803	0.99033	0.99021	0.99508	19.2213	8.69350	0.99142	0.99587	0.99793	0.99142	0.99084	0.99540
41	79	23.17878	8.89505	0.99033	0.99650	0.99825	0.99033	0.99085	0.99540	19.2213	8.30053	0.99142	0.99631	0.99815	0.99142	0.99141	0.99569
41	80	23.17878	8.44994	0.99033	0.99689	0.99844	0.99033	0.99145	0.99571	19.2213	7.91061	0.99142	0.99670	0.99835	0.99142	0.99195	0.99596
41	81	23.17878	8.01269	0.99033	0.99725	0.99862	0.99033	0.99201	0.99599	19.2213	7.52504	0.99142	0.99706	0.99853	0.99142	0.99246	0.99622
41	82	23.17878	7.58462	0.99033	0.99757	0.99878	0.99033	0.99254	0.99626	19.2213	7.14517	0.99142	0.99738	0.99869	0.99142	0.99295	0.99646
41	83	23.17878	7.16676	0.99033	0.99785	0.99893	0.99033	0.99304	0.99651	19.2213	6.77205	0.99142	0.99768	0.99884	0.99142	0.99340	0.99669
41	84	23.17878	6.76024	0.99033	0.99811	0.99905	0.99033	0.99351	0.99674	19.2213	6.40687	0.99142	0.99795	0.99897	0.99142	0.99383	0.99690
41	85	23.17878	6.36619	0.99033	0.99834	0.99917	0.99033	0.99395	0.99696	19.2213	6.05083	0.99142	0.99819	0.99909	0.99142	0.99423	0.99711
41	86	23.17878	5.98597	0.99033	0.99854	0.99927	0.99033	0.99435	0.99717	19.2213	5.70535	0.99142	0.99840	0.99920	0.99142	0.99461	0.99730
41	87	23.17878	5.62066	0.99033	0.99873	0.99936	0.99033	0.99474	0.99736	19.2213	5.37164	0.99142	0.99859	0.99930	0.99142	0.99496	0.99747
41	88	23.17878	5.27144	0.99033	0.99889	0.99944	0.99033	0.99509	0.99754	19.2213	5.05099	0.99142	0.99876	0.99938	0.99142	0.99529	0.99764
41	89	23.17878	4.93962	0.99033	0.99903	0.99951	0.99033	0.99542	0.99771	19.2213	4.74485	0.99142	0.99892	0.99946	0.99142	0.99560	0.99780
41	90	23.17878	4.62687	0.99033	0.99915	0.99957	0.99033	0.99573	0.99786	19.2213	4.45503	0.99142	0.99905	0.99952	0.99142	0.99589	0.99794
41	91	23.17878	4.33500	0.99033	0.99926	0.99963	0.99033	0.99602	0.99801	19.2213	4.18350	0.99142	0.99916	0.99958	0.99142	0.99616	0.99808
41	92	23.17878	4.06328	0.99033	0.99935	0.99967	0.99033	0.99629	0.99814	19.2213	3.92982	0.99142	0.99927	0.99963	0.99142	0.99641	0.99820
41	93	23.17878	3.80970	0.99033	0.99943	0.99972	0.99033	0.99654	0.99827	19.2213	3.69224	0.99142	0.99936	0.99968	0.99142	0.99665	0.99832
41	94	23.17878	3.57122	0.99033	0.99950	0.99975	0.99033	0.99678	0.99839	19.2213	3.46804	0.99142	0.99944	0.99972	0.99142	0.99687	0.99843
41	95	23.17878	3.34496	0.99033	0.99957	0.99978	0.99033	0.99700	0.99850	19.2213	3.25454	0.99142	0.99951	0.99975	0.99142	0.99708	0.99854
41	96	23.17878	3.12856	0.99033	0.99962	0.99981	0.99033	0.99720	0.99860	19.2213	3.04956	0.99142	0.99957	0.99978	0.99142	0.99728	0.99864
41	97	23.17878	2.92468	0.99033	0.99967	0.99984	0.99033	0.99740	0.99870	19.2213	2.85578	0.99142	0.99962	0.99981	0.99142	0.99746	0.99873
41	98	23.17878	2.73317	0.99033	0.99971	0.99986	0.99033	0.99758	0.99879	19.2213	2.67315	0.99142	0.99967	0.99984	0.99142	0.99764	0.99882
41	99	23.17878	2.55407	0.99033	0.99975	0.99988	0.99033	0.99774	0.99887	19.2213	2.50182	0.99142	0.99971	0.99986	0.99142	0.99779	0.99890
41	100	23.17878	2.38797	0.99033	0.99978	0.99989	0.99033	0.99789	0.99895	19.2213	2.34248	0.99142	0.99975	0.99987	0.99142	0.99794	0.99897
41	101	23.17878	2.23536	0.99033	0.99981	0.99991	0.99033	0.99803	0.99902	19.2213	2.19569	0.99142	0.99978	0.99989	0.99142	0.99808	0.99904
41	102	23.17878	2.09662	0.99033	0.99983	0.99992	0.99033	0.99816	0.99908	19.2213	2.06193	0.99142	0.99981	0.99990	0.99142	0.99820	0.99910
41	103	23.17878	1.97081	0.99033	0.99985	0.99993	0.99033	0.99828	0.99914	19.2213	1.94039	0.99142	0.99983	0.99991	0.99142	0.99831	0.99916
41	104	23.17878	1.85678	0.99033	0.99987	0.99994	0.99033	0.99838	0.99919	19.2213	1.82999	0.99142	0.99985	0.99992	0.99142	0.99842	0.99921
41	105	23.17878	1.75419	0.99033	0.99988	0.99994	0.99033	0.99848	0.99924	19.2213	1.73050	0.99142	0.99987	0.99993	0.99142	0.99851	0.99925
41	106	23.17878	1.66193	0.99033	0.99990	0.99995	0.99033	0.99857	0.99928	19.2213	1.64086	0.99142	0.99988	0.99994	0.99142	0.99859	0.99930
41	107	23.17878	1.57966	0.99033	0.99991	0.99995	0.99033	0.99864	0.99932	19.2213	1.56078	0.99142	0.99989	0.99995	0.99142	0.99867	0.99933
41	108	23.17878	1.50704	0.99033	0.99992	0.99996	0.99033	0.99871	0.99935	19.2213	1.48999	0.99142	0.99990	0.99995	0.99142	0.99873	0.99936
41	109	23.17878	1.44400	0.99033	0.99992	0.99996	0.99033	0.99876	0.99938	19.2213	1.42842	0.99142	0.99991	0.99995	0.99142	0.99878	0.99939
41	110	23.17878	1.39223	0.99033	0.99993	0.99996	0.99033	0.99880	0.99940	19.2213	1.37777	0.99142	0.99992	0.99996	0.99142	0.99882	0.99941

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
42	1	22.90867	29.44822	0.98956	0.77633	0.87408	0.98956	0.77587	0.87379	19.05031	22.54525	0.99073	0.84340	0.91505	0.99073	0.84310	0.91487
42	2	22.90867	29.37817	0.98956	0.77813	0.87522	0.98956	0.77766	0.87492	19.05031	22.51839	0.99073	0.84437	0.91562	0.99073	0.84407	0.91544
42	3	22.90867	29.30399	0.98956	0.78001	0.87641	0.98956	0.77951	0.87610	19.05031	22.48894	0.99073	0.84539	0.91622	0.99073	0.84508	0.91604
42	4	22.90867	29.22650	0.98956	0.78195	0.87764	0.98956	0.78143	0.87731	19.05031	22.45752	0.99073	0.84647	0.91685	0.99073	0.84614	0.91666
42	5	22.90867	29.14631	0.98956	0.78397	0.87891	0.98956	0.78342	0.87856	19.05031	22.42458	0.99073	0.84759	0.91751	0.99073	0.84724	0.91730
42	6	22.90867	29.06332	0.98956	0.78606	0.88022	0.98956	0.78547	0.87985	19.05031	22.39007	0.99073	0.84876	0.91819	0.99073	0.84839	0.91798
42	7	22.90867	28.97770	0.98956	0.78822	0.88157	0.98956	0.78760	0.88118	19.05031	22.35408	0.99073	0.84998	0.91891	0.99073	0.84959	0.91868
42	8	22.90867	28.88901	0.98956	0.79046	0.88297	0.98956	0.78979	0.88255	19.05031	22.31631	0.99073	0.85125	0.91965	0.99073	0.85083	0.91941
42	9	22.90867	28.79700	0.98956	0.79278	0.88442	0.98956	0.79207	0.88397	19.05031	22.27655	0.99073	0.85258	0.92043	0.99073	0.85214	0.92017
42	10	22.90867	28.70168	0.98956	0.79519	0.88591	0.98956	0.79442	0.88543	19.05031	22.23481	0.99073	0.85397	0.92124	0.99073	0.85349	0.92096
42	11	22.90867	28.60341	0.98956	0.79767	0.88745	0.98956	0.79685	0.88694	19.05031	22.19134	0.99073	0.85542	0.92208	0.99073	0.85490	0.92178
42	12	22.90867	28.50171	0.98956	0.80024	0.88903	0.98956	0.79936	0.88849	19.05031	22.14578	0.99073	0.85692	0.92295	0.99073	0.85637	0.92263
42	13	22.90867	28.39619	0.98956	0.80289	0.89067	0.98956	0.80195	0.89009	19.05031	22.09783	0.99073	0.85850	0.92386	0.99073	0.85790	0.92352
42	14	22.90867	28.28717	0.98956	0.80564	0.89236	0.98956	0.80462	0.89173	19.05031	22.04770	0.99073	0.86013	0.92481	0.99073	0.85949	0.92444
42	15	22.90867	28.17456	0.98956	0.80847	0.89410	0.98956	0.80738	0.89343	19.05031	21.99534	0.99073	0.86183	0.92579	0.99073	0.86115	0.92539
42	16	22.90867	28.05854	0.98956	0.81140	0.89588	0.98956	0.81022	0.89316	19.05031	21.94087	0.99073	0.86360	0.92681	0.99073	0.86286	0.92638
42	17	22.90867	27.93921	0.98956	0.81442	0.89772	0.98956	0.81316	0.89695	19.05031	21.88436	0.99073	0.86543	0.92786	0.99073	0.86464	0.92741
42	18	22.90867	27.81632	0.98956	0.81753	0.89960	0.98956	0.81618	0.89879	19.05031	21.82561	0.99073	0.86733	0.92895	0.99073	0.86649	0.92847
42	19	22.90867	27.68998	0.98956	0.82073	0.90154	0.98956	0.81929	0.90067	19.05031	21.76469	0.99073	0.86931	0.93008	0.99073	0.86841	0.92957
42	20	22.90867	27.55961	0.98956	0.82403	0.90353	0.98956	0.82249	0.90260	19.05031	21.70115	0.99073	0.87135	0.93125	0.99073	0.87039	0.93070
42	21	22.90867	27.42496	0.98956	0.82743	0.90557	0.98956	0.82578	0.90458	19.05031	21.63477	0.99073	0.87347	0.93246	0.99073	0.87244	0.93188
42	22	22.90867	27.28607	0.98956	0.83092	0.90765	0.98956	0.82916	0.90660	19.05031	21.56556	0.99073	0.87566	0.93371	0.99073	0.87457	0.93309
42	23	22.90867	27.14231	0.98956	0.83452	0.90979	0.98956	0.83263	0.90867	19.05031	21.49301	0.99073	0.87793	0.93500	0.99073	0.87676	0.93433
42	24	22.90867	26.99396	0.98956	0.83821	0.91198	0.98956	0.83619	0.91079	19.05031	21.41732	0.99073	0.88027	0.93632	0.99073	0.87902	0.93562
42	25	22.90867	26.84076	0.98956	0.84199	0.91422	0.98956	0.83983	0.91294	19.05031	21.33825	0.99073	0.88269	0.93769	0.99073	0.88135	0.93693
42	26	22.90867	26.68259	0.98956	0.84587	0.91650	0.98956	0.84356	0.91514	19.05031	21.25569	0.99073	0.88519	0.93910	0.99073	0.88375	0.93829
42	27	22.90867	26.51948	0.98956	0.84984	0.91882	0.98956	0.84736	0.91738	19.05031	21.16962	0.99073	0.88775	0.94054	0.99073	0.88621	0.93968
42	28	22.90867	26.35108	0.98956	0.85389	0.92119	0.98956	0.85125	0.91965	19.05031	21.07976	0.99073	0.89039	0.94201	0.99073	0.88874	0.94110
42	29	22.90867	26.17769	0.98956	0.85803	0.92359	0.98956	0.85520	0.92195	19.05031	20.98629	0.99073	0.89309	0.94353	0.99073	0.89133	0.94255
42	30	22.90867	25.99881	0.98956	0.86224	0.92602	0.98956	0.85922	0.92428	19.05031	20.88878	0.99073	0.89586	0.94507	0.99073	0.89398	0.94402
42	31	22.90867	25.81445	0.98956	0.86652	0.92849	0.98956	0.86330	0.92664	19.05031	20.78720	0.99073	0.89869	0.94664	0.99073	0.89669	0.94553
42	32	22.90867	25.62410	0.98956	0.87087	0.93098	0.98956	0.86743	0.92901	19.05031	20.68113	0.99073	0.90158	0.94824	0.99073	0.89944	0.94706
42	33	22.90867	25.42805	0.98956	0.87527	0.93348	0.98956	0.87161	0.93140	19.05031	20.57072	0.99073	0.90452	0.94987	0.99073	0.90224	0.94861
42	34	22.90867	25.22578	0.98956	0.87971	0.93601	0.98956	0.87582	0.93380	19.05031	20.45552	0.99073	0.90751	0.95151	0.99073	0.90508	0.95018
42	35	22.90867	25.01713	0.98956	0.88419	0.93854	0.98956	0.88006	0.93621	19.05031	20.33536	0.99073	0.91054	0.95317	0.99073	0.90796	0.95176
42	36	22.90867	24.80193	0.98956	0.88870	0.94107	0.98956	0.88432	0.93861	19.05031	20.21002	0.99073	0.91360	0.95485	0.99073	0.91086	0.95335
42	37	22.90867	24.57973	0.98956	0.89322	0.94360	0.98956	0.88858	0.94100	19.05031	20.07911	0.99073	0.91669	0.95654	0.99073	0.91378	0.95495
42	38	22.90867	24.35058	0.98956	0.89774	0.94611	0.98956	0.89284	0.94338	19.05031	19.94257	0.99073	0.91981	0.95823	0.99073	0.91671	0.95655
42	39	22.90867	24.11373	0.98956	0.90225	0.94861	0.98956	0.89708	0.94575	19.05031	19.79973	0.99073	0.92293	0.95992	0.99073	0.91965	0.95815
42	40	22.90867	23.86918	0.98956	0.90674	0.95109	0.98956	0.90129	0.94808	19.05031	19.65053	0.99073	0.92606	0.96161	0.99073	0.92259	0.95974

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
42	41	22.90867	23.61736	0.98956	0.91119	0.95353	0.98956	0.90545	0.95038	19.05031	19.49521	0.99073	0.92917	0.96329	0.99073	0.92551	0.96132
42	42	22.90867	23.35816	0.98956	0.91558	0.95593	0.98956	0.90957	0.95264	19.05031	19.33362	0.99073	0.93227	0.96495	0.99073	0.92842	0.96288
42	43	22.90867	23.09102	0.98956	0.91991	0.95828	0.98956	0.91362	0.95486	19.05031	19.16523	0.99073	0.93535	0.96659	0.99073	0.93129	0.96442
42	44	22.90867	22.81604	0.98956	0.92416	0.96058	0.98956	0.91760	0.95703	19.05031	18.99000	0.99073	0.93839	0.96821	0.99073	0.93413	0.96594
42	45	22.90867	22.53309	0.98956	0.92831	0.96282	0.98956	0.92149	0.95914	19.05031	18.80775	0.99073	0.94138	0.96981	0.99073	0.93693	0.96744
42	46	22.90867	22.24198	0.98956	0.93237	0.96500	0.98956	0.92529	0.96119	19.05031	18.61823	0.99073	0.94432	0.97136	0.99073	0.93967	0.96890
42	47	22.90867	21.94239	0.98956	0.93631	0.96711	0.98956	0.92898	0.96319	19.05031	18.42106	0.99073	0.94721	0.97289	0.99073	0.94236	0.97033
42	48	22.90867	21.63441	0.98956	0.94013	0.96914	0.98956	0.93257	0.96511	19.05031	18.21621	0.99073	0.95002	0.97437	0.99073	0.94499	0.97171
42	49	22.90867	21.31800	0.98956	0.94383	0.97110	0.98956	0.93604	0.96696	19.05031	18.00355	0.99073	0.95277	0.97581	0.99073	0.94754	0.97306
42	50	22.90867	20.99328	0.98956	0.94738	0.97298	0.98956	0.93939	0.96875	19.05031	17.78305	0.99073	0.95543	0.97721	0.99073	0.95002	0.97437
42	51	22.90867	20.66027	0.98956	0.95079	0.97478	0.98956	0.94262	0.97046	19.05031	17.55462	0.99073	0.95801	0.97855	0.99073	0.95243	0.97564
42	52	22.90867	20.31936	0.98956	0.95406	0.97649	0.98956	0.94571	0.97210	19.05031	17.31849	0.99073	0.96050	0.97985	0.99073	0.95476	0.97686
42	53	22.90867	19.97064	0.98956	0.95718	0.97812	0.98956	0.94868	0.97367	19.05031	17.07460	0.99073	0.96290	0.98110	0.99073	0.95701	0.97803
42	54	22.90867	19.61420	0.98956	0.96015	0.97967	0.98956	0.95153	0.97516	19.05031	16.82295	0.99073	0.96520	0.98229	0.99073	0.95917	0.97916
42	55	22.90867	19.25050	0.98956	0.96297	0.98114	0.98956	0.95424	0.97658	19.05031	16.56379	0.99073	0.96741	0.98344	0.99073	0.96126	0.98024
42	56	22.90867	18.87994	0.98956	0.96564	0.98252	0.98956	0.95683	0.97794	19.05031	16.29737	0.99073	0.96952	0.98453	0.99073	0.96325	0.98128
42	57	22.90867	18.50268	0.98956	0.96817	0.98383	0.98956	0.95929	0.97922	19.05031	16.02371	0.99073	0.97154	0.98556	0.99073	0.96517	0.98228
42	58	22.90867	18.11889	0.98956	0.97055	0.98506	0.98956	0.96164	0.98044	19.05031	15.74286	0.99073	0.97346	0.98655	0.99073	0.96701	0.98323
42	59	22.90867	17.72878	0.98956	0.97280	0.98621	0.98956	0.96387	0.98160	19.05031	15.45489	0.99073	0.97529	0.98749	0.99073	0.96877	0.98414
42	60	22.90867	17.33235	0.98956	0.97491	0.98729	0.98956	0.96598	0.98270	19.05031	15.15969	0.99073	0.97702	0.98838	0.99073	0.97045	0.98500
42	61	22.90867	16.92988	0.98956	0.97689	0.98831	0.98956	0.96798	0.98373	19.05031	14.85740	0.99073	0.97867	0.98922	0.99073	0.97205	0.98583
42	62	22.90867	16.52117	0.98956	0.97874	0.98926	0.98956	0.96988	0.98471	19.05031	14.54774	0.99073	0.98022	0.99001	0.99073	0.97358	0.98661
42	63	22.90867	16.10627	0.98956	0.98048	0.99014	0.98956	0.97168	0.98564	19.05031	14.23062	0.99073	0.98170	0.99076	0.99073	0.97504	0.98736
42	64	22.90867	15.68510	0.98956	0.98210	0.99097	0.98956	0.97339	0.98651	19.05031	13.90587	0.99073	0.98309	0.99147	0.99073	0.97643	0.98808
42	65	22.90867	15.25783	0.98956	0.98362	0.99174	0.98956	0.97500	0.98734	19.05031	13.57353	0.99073	0.98440	0.99214	0.99073	0.97776	0.98875
42	66	22.90867	14.82463	0.98956	0.98503	0.99246	0.98956	0.97652	0.98812	19.05031	13.23363	0.99073	0.98563	0.99277	0.99073	0.97902	0.98940
42	67	22.90867	14.38548	0.98956	0.98635	0.99313	0.98956	0.97796	0.98886	19.05031	12.88602	0.99073	0.98680	0.99335	0.99073	0.98022	0.99001
42	68	22.90867	13.94087	0.98956	0.98757	0.99375	0.98956	0.97932	0.98955	19.05031	12.53103	0.99073	0.98789	0.99391	0.99073	0.98136	0.99059
42	69	22.90867	13.49126	0.98956	0.98871	0.99432	0.98956	0.98060	0.99021	19.05031	12.16898	0.99073	0.98891	0.99442	0.99073	0.98244	0.99114
42	70	22.90867	13.03722	0.98956	0.98976	0.99485	0.98956	0.98181	0.99082	19.05031	11.80026	0.99073	0.98987	0.99491	0.99073	0.98347	0.99167
42	71	22.90867	12.57941	0.98956	0.99073	0.99534	0.98956	0.98296	0.99141	19.05031	11.42537	0.99073	0.99076	0.99536	0.99073	0.98445	0.99216
42	72	22.90867	12.11856	0.98956	0.99163	0.99579	0.98956	0.98403	0.99195	19.05031	11.04490	0.99073	0.99159	0.99578	0.99073	0.98538	0.99263
42	73	22.90867	11.65555	0.98956	0.99245	0.99621	0.98956	0.98505	0.99247	19.05031	10.65955	0.99073	0.99237	0.99617	0.99073	0.98626	0.99308
42	74	22.90867	11.19139	0.98956	0.99321	0.99659	0.98956	0.98601	0.99295	19.05031	10.27021	0.99073	0.99309	0.99653	0.99073	0.98709	0.99350
42	75	22.90867	10.72709	0.98956	0.99391	0.99694	0.98956	0.98691	0.99341	19.05031	9.87774	0.99073	0.99375	0.99687	0.99073	0.98788	0.99390
42	76	22.90867	10.26405	0.98956	0.99454	0.99726	0.98956	0.98776	0.99384	19.05031	9.48337	0.99073	0.99437	0.99718	0.99073	0.98862	0.99428
42	77	22.90867	9.80349	0.98956	0.99513	0.99756	0.98956	0.98855	0.99424	19.05031	9.08824	0.99073	0.99494	0.99746	0.99073	0.98933	0.99464
42	78	22.90867	9.34666	0.98956	0.99565	0.99782	0.98956	0.98930	0.99462	19.05031	8.69350	0.99073	0.99546	0.99772	0.99073	0.99000	0.99497
42	79	22.90867	8.89505	0.98956	0.99614	0.99806	0.98956	0.99001	0.99498	19.05031	8.30053	0.99073	0.99593	0.99796	0.99073	0.99063	0.99529
42	80	22.90867	8.44994	0.98956	0.99657	0.99828	0.98956	0.99067	0.99531	19.05031	7.91061	0.99073	0.99637	0.99818	0.99073	0.99122	0.99559

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>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
42	81	22.90867	8.01269	0.98956	0.99696	0.99848	0.98956	0.99129	0.99563	19.05031	7.52504	0.99073	0.99676	0.99838	0.99073	0.99178	0.99587
42	82	22.90867	7.58462	0.98956	0.99732	0.99866	0.98956	0.99187	0.99592	19.05031	7.14517	0.99073	0.99712	0.99856	0.99073	0.99231	0.99614
42	83	22.90867	7.16676	0.98956	0.99763	0.99882	0.98956	0.99242	0.99619	19.05031	6.77205	0.99073	0.99745	0.99872	0.99073	0.99281	0.99639
42	84	22.90867	6.76024	0.98956	0.99792	0.99896	0.98956	0.99293	0.99645	19.05031	6.40687	0.99073	0.99774	0.99887	0.99073	0.99328	0.99663
42	85	22.90867	6.36619	0.98956	0.99817	0.99908	0.98956	0.99341	0.99669	19.05031	6.05083	0.99073	0.99801	0.99900	0.99073	0.99372	0.99685
42	86	22.90867	5.98597	0.98956	0.99840	0.99920	0.98956	0.99385	0.99692	19.05031	5.70535	0.99073	0.99824	0.99912	0.99073	0.99413	0.99706
42	87	22.90867	5.62066	0.98956	0.99860	0.99930	0.98956	0.99427	0.99713	19.05031	5.37164	0.99073	0.99846	0.99923	0.99073	0.99452	0.99725
42	88	22.90867	5.27144	0.98956	0.99877	0.99939	0.98956	0.99466	0.99732	19.05031	5.05099	0.99073	0.99864	0.99932	0.99073	0.99488	0.99743
42	89	22.90867	4.93962	0.98956	0.99893	0.99946	0.98956	0.99502	0.99750	19.05031	4.74485	0.99073	0.99881	0.99940	0.99073	0.99521	0.99760
42	90	22.90867	4.62687	0.98956	0.99906	0.99953	0.98956	0.99536	0.99767	19.05031	4.45503	0.99073	0.99896	0.99948	0.99073	0.99553	0.99776
42	91	22.90867	4.33500	0.98956	0.99918	0.99959	0.98956	0.99567	0.99783	19.05031	4.18350	0.99073	0.99908	0.99954	0.99073	0.99582	0.99791
42	92	22.90867	4.06328	0.98956	0.99928	0.99964	0.98956	0.99596	0.99798	19.05031	3.92982	0.99073	0.99920	0.99960	0.99073	0.99610	0.99804
42	93	22.90867	3.80970	0.98956	0.99937	0.99969	0.98956	0.99624	0.99811	19.05031	3.69224	0.99073	0.99929	0.99965	0.99073	0.99635	0.99817
42	94	22.90867	3.57122	0.98956	0.99945	0.99973	0.98956	0.99649	0.99824	19.05031	3.46804	0.99073	0.99938	0.99969	0.99073	0.99660	0.99830
42	95	22.90867	3.34496	0.98956	0.99952	0.99976	0.98956	0.99673	0.99836	19.05031	3.25454	0.99073	0.99946	0.99973	0.99073	0.99682	0.99841
42	96	22.90867	3.12856	0.98956	0.99958	0.99979	0.98956	0.99696	0.99848	19.05031	3.04956	0.99073	0.99953	0.99976	0.99073	0.99704	0.99852
42	97	22.90867	2.92468	0.98956	0.99964	0.99982	0.98956	0.99716	0.99858	19.05031	2.85578	0.99073	0.99959	0.99979	0.99073	0.99724	0.99862
42	98	22.90867	2.73317	0.98956	0.99968	0.99984	0.98956	0.99736	0.99868	19.05031	2.67315	0.99073	0.99964	0.99982	0.99073	0.99742	0.99871
42	99	22.90867	2.55407	0.98956	0.99973	0.99986	0.98956	0.99754	0.99877	19.05031	2.50182	0.99073	0.99968	0.99984	0.99073	0.99760	0.99880
42	100	22.90867	2.38797	0.98956	0.99976	0.99988	0.98956	0.99770	0.99885	19.05031	2.34248	0.99073	0.99972	0.99986	0.99073	0.99776	0.99888
42	101	22.90867	2.23536	0.98956	0.99979	0.99990	0.98956	0.99786	0.99893	19.05031	2.19569	0.99073	0.99976	0.99988	0.99073	0.99790	0.99895
42	102	22.90867	2.09662	0.98956	0.99982	0.99991	0.98956	0.99800	0.99900	19.05031	2.06193	0.99073	0.99979	0.99989	0.99073	0.99804	0.99902
42	103	22.90867	1.97081	0.98956	0.99984	0.99992	0.98956	0.99812	0.99906	19.05031	1.94039	0.99073	0.99981	0.99991	0.99073	0.99816	0.99908
42	104	22.90867	1.85678	0.98956	0.99986	0.99993	0.98956	0.99824	0.99912	19.05031	1.82999	0.99073	0.99983	0.99992	0.99073	0.99827	0.99913
42	105	22.90867	1.75419	0.98956	0.99987	0.99994	0.98956	0.99834	0.99917	19.05031	1.73050	0.99073	0.99985	0.99993	0.99073	0.99837	0.99919
42	106	22.90867	1.66193	0.98956	0.99989	0.99994	0.98956	0.99843	0.99922	19.05031	1.64086	0.99073	0.99987	0.99993	0.99073	0.99846	0.99923
42	107	22.90867	1.57966	0.98956	0.99990	0.99995	0.98956	0.99852	0.99926	19.05031	1.56078	0.99073	0.99988	0.99994	0.99073	0.99854	0.99927
42	108	22.90867	1.50704	0.98956	0.99991	0.99995	0.98956	0.99859	0.99929	19.05031	1.48999	0.99073	0.99989	0.99995	0.99073	0.99861	0.99931
42	109	22.90867	1.44400	0.98956	0.99991	0.99996	0.98956	0.99865	0.99932	19.05031	1.42842	0.99073	0.99990	0.99995	0.99073	0.99867	0.99933
42	110	22.90867	1.39223	0.98956	0.99992	0.99996	0.98956	0.99869	0.99935	19.05031	1.37777	0.99073	0.99991	0.99995	0.99073	0.99872	0.99936
43	1	22.63093	29.44822	0.98872	0.76699	0.86813	0.98872	0.76654	0.86784	18.87265	22.54525	0.98999	0.83560	0.91044	0.98999	0.83530	0.91026
43	2	22.63093	29.37817	0.98872	0.76878	0.86928	0.98872	0.76831	0.86898	18.87265	22.51839	0.98999	0.83656	0.91101	0.98999	0.83626	0.91083
43	3	22.63093	29.30399	0.98872	0.77064	0.87046	0.98872	0.77015	0.87015	18.87265	22.48894	0.98999	0.83758	0.91161	0.98999	0.83727	0.91143
43	4	22.63093	29.22650	0.98872	0.77257	0.87170	0.98872	0.77205	0.87137	18.87265	22.45752	0.98999	0.83865	0.91225	0.98999	0.83832	0.91205
43	5	22.63093	29.14631	0.98872	0.77457	0.87297	0.98872	0.77402	0.87262	18.87265	22.42458	0.98999	0.83977	0.91291	0.98999	0.83942	0.91270
43	6	22.63093	29.06332	0.98872	0.77665	0.87428	0.98872	0.77606	0.87391	18.87265	22.39007	0.98999	0.84094	0.91360	0.98999	0.84056	0.91338
43	7	22.63093	28.97770	0.98872	0.77879	0.87564	0.98872	0.77817	0.87525	18.87265	22.35408	0.98999	0.84215	0.91431	0.98999	0.84176	0.91408
43	8	22.63093	28.88901	0.98872	0.78102	0.87705	0.98872	0.78036	0.87663	18.87265	22.31631	0.98999	0.84342	0.91506	0.98999	0.84300	0.91482
43	9	22.63093	28.79700	0.98872	0.78332	0.87850	0.98872	0.78262	0.87805	18.87265	22.27655	0.98999	0.84475	0.91584	0.98999	0.84430	0.91558
43	10	22.63093	28.70168	0.98872	0.78571	0.88000	0.98872	0.78495	0.87952	18.87265	22.23481	0.98999	0.84614	0.91666	0.98999	0.84566	0.91638

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
43	11	22.63093	28.60341	0.98872	0.78818	0.88154	0.98872	0.78737	0.88104	18.87265	22.19134	0.98999	0.84759	0.91751	0.98999	0.84707	0.91720
43	12	22.63093	28.50171	0.98872	0.79073	0.88314	0.98872	0.78986	0.88260	18.87265	22.14578	0.98999	0.84909	0.91839	0.98999	0.84854	0.91806
43	13	22.63093	28.39619	0.98872	0.79338	0.88479	0.98872	0.79244	0.88421	18.87265	22.09783	0.98999	0.85066	0.91931	0.98999	0.85007	0.91896
43	14	22.63093	28.28717	0.98872	0.79611	0.88649	0.98872	0.79511	0.88586	18.87265	22.04770	0.98999	0.85230	0.92026	0.98999	0.85166	0.91989
43	15	22.63093	28.17456	0.98872	0.79894	0.88823	0.98872	0.79786	0.88757	18.87265	21.99534	0.98999	0.85400	0.92125	0.98999	0.85332	0.92085
43	16	22.63093	28.05854	0.98872	0.80186	0.89004	0.98872	0.80070	0.88932	18.87265	21.94087	0.98999	0.85578	0.92228	0.98999	0.85504	0.92185
43	17	22.63093	27.93921	0.98872	0.80487	0.89189	0.98872	0.80363	0.89112	18.87265	21.88436	0.98999	0.85761	0.92335	0.98999	0.85682	0.92289
43	18	22.63093	27.81632	0.98872	0.80798	0.89379	0.98872	0.80664	0.89298	18.87265	21.82561	0.98999	0.85952	0.92446	0.98999	0.85868	0.92397
43	19	22.63093	27.68998	0.98872	0.81118	0.89575	0.98872	0.80976	0.89488	18.87265	21.76469	0.98999	0.86151	0.92560	0.98999	0.86060	0.92508
43	20	22.63093	27.55961	0.98872	0.81448	0.89776	0.98872	0.81296	0.89683	18.87265	21.70115	0.98999	0.86356	0.92679	0.98999	0.86260	0.92623
43	21	22.63093	27.42496	0.98872	0.81788	0.89982	0.98872	0.81626	0.89883	18.87265	21.63477	0.98999	0.86570	0.92801	0.98999	0.86467	0.92742
43	22	22.63093	27.28607	0.98872	0.82139	0.90194	0.98872	0.81965	0.90089	18.87265	21.56556	0.98999	0.86791	0.92928	0.98999	0.86681	0.92865
43	23	22.63093	27.14231	0.98872	0.82500	0.90411	0.98872	0.82313	0.90299	18.87265	21.49301	0.98999	0.87020	0.93059	0.98999	0.86902	0.92992
43	24	22.63093	26.99396	0.98872	0.82870	0.90633	0.98872	0.82671	0.90513	18.87265	21.41732	0.98999	0.87256	0.93195	0.98999	0.87130	0.93123
43	25	22.63093	26.84076	0.98872	0.83251	0.90860	0.98872	0.83037	0.90733	18.87265	21.33825	0.98999	0.87501	0.93334	0.98999	0.87366	0.93257
43	26	22.63093	26.68259	0.98872	0.83642	0.91093	0.98872	0.83413	0.90957	18.87265	21.25569	0.98999	0.87754	0.93477	0.98999	0.87609	0.93395
43	27	22.63093	26.51948	0.98872	0.84043	0.91330	0.98872	0.83797	0.91185	18.87265	21.16962	0.98999	0.88014	0.93625	0.98999	0.87859	0.93537
43	28	22.63093	26.35108	0.98872	0.84453	0.91571	0.98872	0.84190	0.91417	18.87265	21.07976	0.98999	0.88282	0.93776	0.98999	0.88117	0.93683
43	29	22.63093	26.17769	0.98872	0.84872	0.91817	0.98872	0.84591	0.91652	18.87265	20.98629	0.98999	0.88558	0.93932	0.98999	0.88380	0.93832
43	30	22.63093	25.99881	0.98872	0.85300	0.92067	0.98872	0.84999	0.91891	18.87265	20.88878	0.98999	0.88840	0.94090	0.98999	0.88651	0.93984
43	31	22.63093	25.81445	0.98872	0.85736	0.92320	0.98872	0.85414	0.92133	18.87265	20.78720	0.98999	0.89130	0.94252	0.98999	0.88927	0.94139
43	32	22.63093	25.62410	0.98872	0.86179	0.92576	0.98872	0.85835	0.92378	18.87265	20.68113	0.98999	0.89426	0.94418	0.98999	0.89210	0.94297
43	33	22.63093	25.42805	0.98872	0.86628	0.92835	0.98872	0.86262	0.92625	18.87265	20.57072	0.98999	0.89728	0.94586	0.98999	0.89497	0.94458
43	34	22.63093	25.22578	0.98872	0.87084	0.93096	0.98872	0.86694	0.92873	18.87265	20.45552	0.98999	0.90036	0.94757	0.98999	0.89790	0.94620
43	35	22.63093	25.01713	0.98872	0.87545	0.93359	0.98872	0.87130	0.93122	18.87265	20.33536	0.98999	0.90349	0.94930	0.98999	0.90086	0.94785
43	36	22.63093	24.80193	0.98872	0.88009	0.93622	0.98872	0.87568	0.93372	18.87265	20.21002	0.98999	0.90666	0.95105	0.98999	0.90387	0.94951
43	37	22.63093	24.57973	0.98872	0.88477	0.93886	0.98872	0.88008	0.93622	18.87265	20.07911	0.98999	0.90987	0.95281	0.98999	0.90690	0.95118
43	38	22.63093	24.35058	0.98872	0.88946	0.94149	0.98872	0.88449	0.93871	18.87265	19.94257	0.98999	0.91312	0.95458	0.98999	0.90995	0.95285
43	39	22.63093	24.11373	0.98872	0.89415	0.94412	0.98872	0.88890	0.94118	18.87265	19.79973	0.98999	0.91638	0.95636	0.98999	0.91302	0.95453
43	40	22.63093	23.86918	0.98872	0.89884	0.94672	0.98872	0.89329	0.94364	18.87265	19.65053	0.98999	0.91965	0.95815	0.98999	0.91609	0.95621
43	41	22.63093	23.61736	0.98872	0.90349	0.94930	0.98872	0.89765	0.94606	18.87265	19.49521	0.98999	0.92293	0.95992	0.98999	0.91916	0.95788
43	42	22.63093	23.35816	0.98872	0.90811	0.95184	0.98872	0.90197	0.94846	18.87265	19.33362	0.98999	0.92620	0.96169	0.98999	0.92222	0.95954
43	43	22.63093	23.09102	0.98872	0.91268	0.95435	0.98872	0.90623	0.95081	18.87265	19.16523	0.98999	0.92946	0.96344	0.98999	0.92526	0.96118
43	44	22.63093	22.81604	0.98872	0.91718	0.95680	0.98872	0.91043	0.95312	18.87265	18.99000	0.98999	0.93268	0.96517	0.98999	0.92827	0.96280
43	45	22.63093	22.53309	0.98872	0.92159	0.95920	0.98872	0.91455	0.95537	18.87265	18.80775	0.98999	0.93587	0.96687	0.98999	0.93124	0.96440
43	46	22.63093	22.24198	0.98872	0.92592	0.96153	0.98872	0.91859	0.95757	18.87265	18.61823	0.98999	0.93902	0.96855	0.98999	0.93417	0.96596
43	47	22.63093	21.94239	0.98872	0.93013	0.96380	0.98872	0.92253	0.95970	18.87265	18.42106	0.98999	0.94211	0.97019	0.98999	0.93704	0.96750
43	48	22.63093	21.63441	0.98872	0.93424	0.96600	0.98872	0.92636	0.96178	18.87265	18.21621	0.98999	0.94513	0.97179	0.98999	0.93986	0.96900
43	49	22.63093	21.31800	0.98872	0.93821	0.96812	0.98872	0.93009	0.96378	18.87265	18.00355	0.98999	0.94809	0.97335	0.98999	0.94260	0.97045
43	50	22.63093	20.99328	0.98872	0.94205	0.97016	0.98872	0.93369	0.96571	18.87265	17.78305	0.98999	0.95097	0.97487	0.98999	0.94528	0.97187

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
43	51	22.63093	20.66027	0.98872	0.94575	0.97212	0.98872	0.93717	0.96756	18.87265	17.55462	0.98999	0.95376	0.97633	0.98999	0.94788	0.97324
43	52	22.63093	20.31936	0.98872	0.94930	0.97399	0.98872	0.94052	0.96935	18.87265	17.31849	0.98999	0.95647	0.97775	0.98999	0.95041	0.97457
43	53	22.63093	19.97064	0.98872	0.95270	0.97578	0.98872	0.94374	0.97105	18.87265	17.07460	0.98999	0.95908	0.97911	0.98999	0.95284	0.97585
43	54	22.63093	19.61420	0.98872	0.95594	0.97748	0.98872	0.94682	0.97269	18.87265	16.82295	0.98999	0.96160	0.98042	0.98999	0.95520	0.97709
43	55	22.63093	19.25050	0.98872	0.95903	0.97909	0.98872	0.94978	0.97424	18.87265	16.56379	0.98999	0.96402	0.98168	0.98999	0.95747	0.97827
43	56	22.63093	18.87994	0.98872	0.96196	0.98061	0.98872	0.95260	0.97573	18.87265	16.29737	0.98999	0.96633	0.98288	0.98999	0.95965	0.97941
43	57	22.63093	18.50268	0.98872	0.96474	0.98205	0.98872	0.95529	0.97714	18.87265	16.02371	0.98999	0.96854	0.98402	0.98999	0.96175	0.98050
43	58	22.63093	18.11889	0.98872	0.96736	0.98341	0.98872	0.95786	0.97848	18.87265	15.74286	0.98999	0.97066	0.98511	0.98999	0.96376	0.98155
43	59	22.63093	17.72878	0.98872	0.96984	0.98469	0.98872	0.96030	0.97975	18.87265	15.45489	0.98999	0.97267	0.98614	0.98999	0.96569	0.98254
43	60	22.63093	17.33235	0.98872	0.97216	0.98589	0.98872	0.96261	0.98095	18.87265	15.15969	0.98999	0.97458	0.98713	0.98999	0.96753	0.98350
43	61	22.63093	16.92988	0.98872	0.97435	0.98701	0.98872	0.96481	0.98209	18.87265	14.85740	0.98999	0.97639	0.98806	0.98999	0.96929	0.98441
43	62	22.63093	16.52117	0.98872	0.97641	0.98806	0.98872	0.96690	0.98317	18.87265	14.54774	0.98999	0.97811	0.98894	0.98999	0.97097	0.98527
43	63	22.63093	16.10627	0.98872	0.97833	0.98905	0.98872	0.96888	0.98419	18.87265	14.23062	0.98999	0.97974	0.98977	0.98999	0.97258	0.98610
43	64	22.63093	15.68510	0.98872	0.98013	0.98997	0.98872	0.97075	0.98516	18.87265	13.90587	0.98999	0.98128	0.99055	0.98999	0.97411	0.98689
43	65	22.63093	15.25783	0.98872	0.98181	0.99082	0.98872	0.97253	0.98607	18.87265	13.57353	0.98999	0.98273	0.99129	0.98999	0.97557	0.98763
43	66	22.63093	14.82463	0.98872	0.98338	0.99162	0.98872	0.97420	0.98693	18.87265	13.23363	0.98999	0.98410	0.99199	0.98999	0.97696	0.98835
43	67	22.63093	14.38548	0.98872	0.98484	0.99236	0.98872	0.97579	0.98775	18.87265	12.88602	0.98999	0.98539	0.99264	0.98999	0.97828	0.98902
43	68	22.63093	13.94087	0.98872	0.98620	0.99305	0.98872	0.97729	0.98851	18.87265	12.53103	0.98999	0.98660	0.99325	0.98999	0.97954	0.98966
43	69	22.63093	13.49126	0.98872	0.98746	0.99369	0.98872	0.97871	0.98924	18.87265	12.16898	0.98999	0.98773	0.99383	0.98999	0.98074	0.99027
43	70	22.63093	13.03722	0.98872	0.98863	0.99428	0.98872	0.98004	0.98992	18.87265	11.80026	0.98999	0.98879	0.99436	0.98999	0.98187	0.99085
43	71	22.63093	12.57941	0.98872	0.98971	0.99483	0.98872	0.98130	0.99056	18.87265	11.42537	0.98999	0.98978	0.99487	0.98999	0.98295	0.99140
43	72	22.63093	12.11856	0.98872	0.99071	0.99533	0.98872	0.98249	0.99117	18.87265	11.04490	0.98999	0.99071	0.99533	0.98999	0.98397	0.99192
43	73	22.63093	11.65555	0.98872	0.99163	0.99580	0.98872	0.98361	0.99174	18.87265	10.65955	0.98999	0.99157	0.99577	0.98999	0.98494	0.99241
43	74	22.63093	11.19139	0.98872	0.99248	0.99622	0.98872	0.98467	0.99228	18.87265	10.27021	0.98999	0.99236	0.99617	0.98999	0.98586	0.99288
43	75	22.63093	10.72709	0.98872	0.99325	0.99661	0.98872	0.98566	0.99278	18.87265	9.87774	0.98999	0.99310	0.99654	0.98999	0.98673	0.99332
43	76	22.63093	10.26405	0.98872	0.99396	0.99697	0.98872	0.98660	0.99325	18.87265	9.48337	0.98999	0.99379	0.99688	0.98999	0.98756	0.99374
43	77	22.63093	9.80349	0.98872	0.99461	0.99730	0.98872	0.98748	0.99370	18.87265	9.08824	0.98999	0.99441	0.99720	0.98999	0.98833	0.99413
43	78	22.63093	9.34666	0.98872	0.99519	0.99759	0.98872	0.98831	0.99412	18.87265	8.69350	0.98999	0.99499	0.99749	0.98999	0.98907	0.99450
43	79	22.63093	8.89505	0.98872	0.99573	0.99786	0.98872	0.98908	0.99451	18.87265	8.30053	0.98999	0.99552	0.99775	0.98999	0.98976	0.99486
43	80	22.63093	8.44994	0.98872	0.99621	0.99810	0.98872	0.98981	0.99488	18.87265	7.91061	0.98999	0.99600	0.99800	0.98999	0.99042	0.99519
43	81	22.63093	8.01269	0.98872	0.99665	0.99832	0.98872	0.99049	0.99522	18.87265	7.52504	0.98999	0.99644	0.99822	0.98999	0.99103	0.99550
43	82	22.63093	7.58462	0.98872	0.99704	0.99852	0.98872	0.99113	0.99555	18.87265	7.14517	0.98999	0.99684	0.99842	0.98999	0.99162	0.99579
43	83	22.63093	7.16676	0.98872	0.99739	0.99869	0.98872	0.99173	0.99585	18.87265	6.77205	0.98999	0.99720	0.99860	0.98999	0.99216	0.99607
43	84	22.63093	6.76024	0.98872	0.99770	0.99885	0.98872	0.99229	0.99613	18.87265	6.40687	0.98999	0.99752	0.99876	0.98999	0.99268	0.99632
43	85	22.63093	6.36619	0.98872	0.99798	0.99899	0.98872	0.99282	0.99640	18.87265	6.05083	0.98999	0.99781	0.99890	0.98999	0.99316	0.99657
43	86	22.63093	5.98597	0.98872	0.99823	0.99912	0.98872	0.99331	0.99664	18.87265	5.70535	0.98999	0.99807	0.99903	0.98999	0.99361	0.99679
43	87	22.63093	5.62066	0.98872	0.99845	0.99923	0.98872	0.99376	0.99687	18.87265	5.37164	0.98999	0.99830	0.99915	0.98999	0.99403	0.99701
43	88	22.63093	5.27144	0.98872	0.99865	0.99932	0.98872	0.99419	0.99709	18.87265	5.05099	0.98999	0.99851	0.99925	0.98999	0.99443	0.99721
43	89	22.63093	4.93962	0.98872	0.99882	0.99941	0.98872	0.99458	0.99728	18.87265	4.74485	0.98999	0.99869	0.99935	0.98999	0.99479	0.99739
43	90	22.63093	4.62687	0.98872	0.99897	0.99948	0.98872	0.99495	0.99747	18.87265	4.45503	0.98999	0.99885	0.99943	0.98999	0.99514	0.99756

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
43	91	22.63093	4.33500	0.98872	0.99910	0.99955	0.98872	0.99529	0.99764	18.87265	4.18350	0.98999	0.99899	0.99950	0.98999	0.99546	0.99772
43	92	22.63093	4.06328	0.98872	0.99921	0.99961	0.98872	0.99561	0.99780	18.87265	3.92982	0.98999	0.99912	0.99956	0.98999	0.99576	0.99787
43	93	22.63093	3.80970	0.98872	0.99931	0.99966	0.98872	0.99591	0.99795	18.87265	3.69224	0.98999	0.99923	0.99961	0.98999	0.99604	0.99801
43	94	22.63093	3.57122	0.98872	0.99940	0.99970	0.98872	0.99618	0.99809	18.87265	3.46804	0.98999	0.99932	0.99966	0.98999	0.99630	0.99815
43	95	22.63093	3.34496	0.98872	0.99947	0.99974	0.98872	0.99644	0.99822	18.87265	3.25454	0.98999	0.99940	0.99970	0.98999	0.99655	0.99827
43	96	22.63093	3.12856	0.98872	0.99954	0.99977	0.98872	0.99669	0.99834	18.87265	3.04956	0.98999	0.99948	0.99974	0.98999	0.99678	0.99839
43	97	22.63093	2.92468	0.98872	0.99960	0.99980	0.98872	0.99691	0.99845	18.87265	2.85578	0.98999	0.99955	0.99977	0.98999	0.99699	0.99849
43	98	22.63093	2.73317	0.98872	0.99965	0.99983	0.98872	0.99713	0.99856	18.87265	2.67315	0.98999	0.99960	0.99980	0.98999	0.99720	0.99860
43	99	22.63093	2.55407	0.98872	0.99970	0.99985	0.98872	0.99732	0.99866	18.87265	2.50182	0.98999	0.99965	0.99983	0.98999	0.99738	0.99869
43	100	22.63093	2.38797	0.98872	0.99974	0.99987	0.98872	0.99750	0.99875	18.87265	2.34248	0.98999	0.99970	0.99985	0.98999	0.99756	0.99878
43	101	22.63093	2.23536	0.98872	0.99977	0.99988	0.98872	0.99766	0.99883	18.87265	2.19569	0.98999	0.99973	0.99987	0.98999	0.99771	0.99886
43	102	22.63093	2.09662	0.98872	0.99980	0.99990	0.98872	0.99782	0.99891	18.87265	2.06193	0.98999	0.99977	0.99988	0.98999	0.99786	0.99893
43	103	22.63093	1.97081	0.98872	0.99982	0.99991	0.98872	0.99795	0.99898	18.87265	1.94039	0.98999	0.99979	0.99990	0.98999	0.99799	0.99900
43	104	22.63093	1.85678	0.98872	0.99984	0.99992	0.98872	0.99808	0.99904	18.87265	1.82999	0.98999	0.99982	0.99991	0.98999	0.99811	0.99906
43	105	22.63093	1.75419	0.98872	0.99986	0.99993	0.98872	0.99819	0.99909	18.87265	1.73050	0.98999	0.99984	0.99992	0.98999	0.99822	0.99911
43	106	22.63093	1.66193	0.98872	0.99987	0.99994	0.98872	0.99829	0.99914	18.87265	1.64086	0.98999	0.99985	0.99993	0.98999	0.99832	0.99916
43	107	22.63093	1.57966	0.98872	0.99989	0.99994	0.98872	0.99838	0.99919	18.87265	1.56078	0.98999	0.99987	0.99993	0.98999	0.99841	0.99920
43	108	22.63093	1.50704	0.98872	0.99990	0.99995	0.98872	0.99846	0.99923	18.87265	1.48999	0.98999	0.99988	0.99994	0.98999	0.99848	0.99924
43	109	22.63093	1.44400	0.98872	0.99991	0.99995	0.98872	0.99852	0.99926	18.87265	1.42842	0.98999	0.99989	0.99995	0.98999	0.99855	0.99927
43	110	22.63093	1.39223	0.98872	0.99991	0.99996	0.98872	0.99857	0.99929	18.87265	1.37777	0.98999	0.99990	0.99995	0.98999	0.99860	0.99930
44	1	22.34572	29.44822	0.98783	0.75740	0.86195	0.98783	0.75695	0.86166	18.68835	22.54525	0.98918	0.82750	0.90561	0.98918	0.82720	0.90543
44	2	22.34572	29.37817	0.98783	0.75917	0.86310	0.98783	0.75871	0.86280	18.68835	22.51839	0.98918	0.82846	0.90618	0.98918	0.82816	0.90600
44	3	22.34572	29.30399	0.98783	0.76101	0.86429	0.98783	0.76053	0.86398	18.68835	22.48894	0.98918	0.82947	0.90679	0.98918	0.82916	0.90660
44	4	22.34572	29.22650	0.98783	0.76293	0.86552	0.98783	0.76241	0.86519	18.68835	22.45752	0.98918	0.83054	0.90742	0.98918	0.83021	0.90723
44	5	22.34572	29.14631	0.98783	0.76491	0.86680	0.98783	0.76437	0.86645	18.68835	22.42458	0.98918	0.83165	0.90809	0.98918	0.83130	0.90788
44	6	22.34572	29.06332	0.98783	0.76697	0.86812	0.98783	0.76639	0.86775	18.68835	22.39007	0.98918	0.83281	0.90878	0.98918	0.83244	0.90856
44	7	22.34572	28.97770	0.98783	0.76910	0.86948	0.98783	0.76848	0.86909	18.68835	22.35408	0.98918	0.83403	0.90950	0.98918	0.83363	0.90927
44	8	22.34572	28.88901	0.98783	0.77130	0.87089	0.98783	0.77065	0.87047	18.68835	22.31631	0.98918	0.83529	0.91026	0.98918	0.83487	0.91001
44	9	22.34572	28.79700	0.98783	0.77359	0.87235	0.98783	0.77290	0.87190	18.68835	22.27655	0.98918	0.83662	0.91104	0.98918	0.83617	0.91078
44	10	22.34572	28.70168	0.98783	0.77596	0.87385	0.98783	0.77522	0.87338	18.68835	22.23481	0.98918	0.83800	0.91186	0.98918	0.83752	0.91158
44	11	22.34572	28.60341	0.98783	0.77842	0.87540	0.98783	0.77762	0.87490	18.68835	22.19134	0.98918	0.83945	0.91272	0.98918	0.83893	0.91241
44	12	22.34572	28.50171	0.98783	0.78096	0.87701	0.98783	0.78010	0.87647	18.68835	22.14578	0.98918	0.84095	0.91360	0.98918	0.84040	0.91328
44	13	22.34572	28.39619	0.98783	0.78359	0.87866	0.98783	0.78266	0.87808	18.68835	22.09783	0.98918	0.84252	0.91453	0.98918	0.84193	0.91418
44	14	22.34572	28.28717	0.98783	0.78631	0.88037	0.98783	0.78532	0.87975	18.68835	22.04770	0.98918	0.84416	0.91549	0.98918	0.84352	0.91512
44	15	22.34572	28.17456	0.98783	0.78912	0.88213	0.98783	0.78805	0.88147	18.68835	21.99534	0.98918	0.84586	0.91650	0.98918	0.84517	0.91609
44	16	22.34572	28.05854	0.98783	0.79203	0.88395	0.98783	0.79088	0.88323	18.68835	21.94087	0.98918	0.84764	0.91754	0.98918	0.84690	0.91710
44	17	22.34572	27.93921	0.98783	0.79503	0.88581	0.98783	0.79380	0.88505	18.68835	21.88436	0.98918	0.84948	0.91861	0.98918	0.84869	0.91815
44	18	22.34572	27.81632	0.98783	0.79813	0.88773	0.98783	0.79681	0.88692	18.68835	21.82561	0.98918	0.85139	0.91973	0.98918	0.85055	0.91924
44	19	22.34572	27.68998	0.98783	0.80133	0.88971	0.98783	0.79992	0.88884	18.68835	21.76469	0.98918	0.85338	0.92089	0.98918	0.85248	0.92036
44	20	22.34572	27.55961	0.98783	0.80463	0.89174	0.98783	0.80312	0.89081	18.68835	21.70115	0.98918	0.85545	0.92209	0.98918	0.85448	0.92153

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
44	21	22.34572	27.42496	0.98783	0.80803	0.89382	0.98783	0.80642	0.89284	18.68835	21.63477	0.98918	0.85759	0.92334	0.98918	0.85656	0.92274
44	22	22.34572	27.28607	0.98783	0.81154	0.89596	0.98783	0.80982	0.89492	18.68835	21.56556	0.98918	0.85982	0.92463	0.98918	0.85871	0.92399
44	23	22.34572	27.14231	0.98783	0.81515	0.89816	0.98783	0.81331	0.89704	18.68835	21.49301	0.98918	0.86212	0.92596	0.98918	0.86094	0.92528
44	24	22.34572	26.99396	0.98783	0.81887	0.90042	0.98783	0.81690	0.89922	18.68835	21.41732	0.98918	0.86451	0.92733	0.98918	0.86325	0.92661
44	25	22.34572	26.84076	0.98783	0.82270	0.90273	0.98783	0.82058	0.90145	18.68835	21.33825	0.98918	0.86699	0.92875	0.98918	0.86563	0.92798
44	26	22.34572	26.68259	0.98783	0.82664	0.90509	0.98783	0.82437	0.90373	18.68835	21.25569	0.98918	0.86954	0.93022	0.98918	0.86809	0.92939
44	27	22.34572	26.51948	0.98783	0.83067	0.90751	0.98783	0.82824	0.90605	18.68835	21.16962	0.98918	0.87218	0.93173	0.98918	0.87062	0.93084
44	28	22.34572	26.35108	0.98783	0.83481	0.90997	0.98783	0.83220	0.90842	18.68835	21.07976	0.98918	0.87490	0.93328	0.98918	0.87323	0.93233
44	29	22.34572	26.17769	0.98783	0.83905	0.91248	0.98783	0.83625	0.91083	18.68835	20.98629	0.98918	0.87770	0.93487	0.98918	0.87591	0.93385
44	30	22.34572	25.99881	0.98783	0.84338	0.91504	0.98783	0.84039	0.91327	18.68835	20.88878	0.98918	0.88058	0.93650	0.98918	0.87867	0.93542
44	31	22.34572	25.81445	0.98783	0.84780	0.91763	0.98783	0.84460	0.91575	18.68835	20.78720	0.98918	0.88353	0.93816	0.98918	0.88149	0.93701
44	32	22.34572	25.62410	0.98783	0.85231	0.92027	0.98783	0.84889	0.91827	18.68835	20.68113	0.98918	0.88656	0.93987	0.98918	0.88437	0.93864
44	33	22.34572	25.42805	0.98783	0.85690	0.92293	0.98783	0.85324	0.92081	18.68835	20.57072	0.98918	0.88966	0.94161	0.98918	0.88732	0.94030
44	34	22.34572	25.22578	0.98783	0.86155	0.92563	0.98783	0.85765	0.92337	18.68835	20.45552	0.98918	0.89282	0.94337	0.98918	0.89032	0.94198
44	35	22.34572	25.01713	0.98783	0.86627	0.92834	0.98783	0.86211	0.92595	18.68835	20.33536	0.98918	0.89604	0.94517	0.98918	0.89338	0.94369
44	36	22.34572	24.80193	0.98783	0.87105	0.93108	0.98783	0.86662	0.92854	18.68835	20.21002	0.98918	0.89932	0.94699	0.98918	0.89648	0.94541
44	37	22.34572	24.57973	0.98783	0.87586	0.93382	0.98783	0.87115	0.93114	18.68835	20.07911	0.98918	0.90264	0.94883	0.98918	0.89961	0.94715
44	38	22.34572	24.35058	0.98783	0.88071	0.93657	0.98783	0.87570	0.93373	18.68835	19.94257	0.98918	0.90601	0.95069	0.98918	0.90278	0.94891
44	39	22.34572	24.11373	0.98783	0.88558	0.93932	0.98783	0.88027	0.93632	18.68835	19.79973	0.98918	0.90941	0.95255	0.98918	0.90597	0.95067
44	40	22.34572	23.86918	0.98783	0.89045	0.94205	0.98783	0.88483	0.93889	18.68835	19.65053	0.98918	0.91283	0.95443	0.98918	0.90918	0.95243
44	41	22.34572	23.61736	0.98783	0.89531	0.94477	0.98783	0.88937	0.94145	18.68835	19.49521	0.98918	0.91626	0.95630	0.98918	0.91239	0.95419
44	42	22.34572	23.35816	0.98783	0.90015	0.94745	0.98783	0.89388	0.94397	18.68835	19.33362	0.98918	0.91970	0.95817	0.98918	0.91560	0.95594
44	43	22.34572	23.09102	0.98783	0.90495	0.95010	0.98783	0.89836	0.94646	18.68835	19.16523	0.98918	0.92313	0.96003	0.98918	0.91880	0.95768
44	44	22.34572	22.81604	0.98783	0.90969	0.95271	0.98783	0.90278	0.94890	18.68835	18.99000	0.98918	0.92654	0.96187	0.98918	0.92198	0.95941
44	45	22.34572	22.53309	0.98783	0.91437	0.95527	0.98783	0.90713	0.95130	18.68835	18.80775	0.98918	0.92993	0.96369	0.98918	0.92513	0.96111
44	46	22.34572	22.24198	0.98783	0.91896	0.95777	0.98783	0.91140	0.95365	18.68835	18.61823	0.98918	0.93328	0.96549	0.98918	0.92824	0.96278
44	47	22.34572	21.94239	0.98783	0.92346	0.96021	0.98783	0.91559	0.95594	18.68835	18.42106	0.98918	0.93658	0.96725	0.98918	0.93130	0.96443
44	48	22.34572	21.63441	0.98783	0.92785	0.96257	0.98783	0.91968	0.95816	18.68835	18.21621	0.98918	0.93982	0.96898	0.98918	0.93431	0.96604
44	49	22.34572	21.31800	0.98783	0.93211	0.96486	0.98783	0.92366	0.96031	18.68835	18.00355	0.98918	0.94300	0.97066	0.98918	0.93726	0.96761
44	50	22.34572	20.99328	0.98783	0.93625	0.96707	0.98783	0.92752	0.96240	18.68835	17.78305	0.98918	0.94610	0.97231	0.98918	0.94013	0.96914
44	51	22.34572	20.66027	0.98783	0.94024	0.96920	0.98783	0.93126	0.96441	18.68835	17.55462	0.98918	0.94913	0.97390	0.98918	0.94294	0.97063
44	52	22.34572	20.31936	0.98783	0.94409	0.97124	0.98783	0.93487	0.96634	18.68835	17.31849	0.98918	0.95206	0.97544	0.98918	0.94566	0.97207
44	53	22.34572	19.97064	0.98783	0.94778	0.97319	0.98783	0.93835	0.96820	18.68835	17.07460	0.98918	0.95490	0.97693	0.98918	0.94831	0.97347
44	54	22.34572	19.61420	0.98783	0.95132	0.97505	0.98783	0.94170	0.96997	18.68835	16.82295	0.98918	0.95764	0.97836	0.98918	0.95086	0.97481
44	55	22.34572	19.25050	0.98783	0.95469	0.97682	0.98783	0.94491	0.97167	18.68835	16.56379	0.98918	0.96028	0.97974	0.98918	0.95333	0.97611
44	56	22.34572	18.87994	0.98783	0.95790	0.97850	0.98783	0.94798	0.97329	18.68835	16.29737	0.98918	0.96281	0.98105	0.98918	0.95571	0.97735
44	57	22.34572	18.50268	0.98783	0.96094	0.98008	0.98783	0.95091	0.97484	18.68835	16.02371	0.98918	0.96524	0.98231	0.98918	0.95800	0.97855
44	58	22.34572	18.11889	0.98783	0.96383	0.98158	0.98783	0.95371	0.97631	18.68835	15.74286	0.98918	0.96756	0.98351	0.98918	0.96020	0.97969
44	59	22.34572	17.72878	0.98783	0.96655	0.98299	0.98783	0.95638	0.97770	18.68835	15.45489	0.98918	0.96977	0.98465	0.98918	0.96230	0.98079
44	60	22.34572	17.33235	0.98783	0.96912	0.98432	0.98783	0.95892	0.97903	18.68835	15.15969	0.98918	0.97187	0.98574	0.98918	0.96432	0.98184

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
44	61	22.34572	16.92988	0.98783	0.97154	0.98556	0.98783	0.96133	0.98029	18.68835	14.85740	0.98918	0.97388	0.98676	0.98918	0.96626	0.98284
44	62	22.34572	16.52117	0.98783	0.97381	0.98673	0.98783	0.96362	0.98148	18.68835	14.54774	0.98918	0.97577	0.98774	0.98918	0.96811	0.98379
44	63	22.34572	16.10627	0.98783	0.97594	0.98782	0.98783	0.96580	0.98260	18.68835	14.23062	0.98918	0.97757	0.98866	0.98918	0.96987	0.98471
44	64	22.34572	15.68510	0.98783	0.97794	0.98884	0.98783	0.96786	0.98367	18.68835	13.90587	0.98918	0.97927	0.98953	0.98918	0.97156	0.98557
44	65	22.34572	15.25783	0.98783	0.97980	0.98980	0.98783	0.96981	0.98467	18.68835	13.57353	0.98918	0.98088	0.99035	0.98918	0.97316	0.98640
44	66	22.34572	14.82463	0.98783	0.98154	0.99069	0.98783	0.97166	0.98562	18.68835	13.23363	0.98918	0.98239	0.99112	0.98918	0.97469	0.98718
44	67	22.34572	14.38548	0.98783	0.98317	0.99151	0.98783	0.97340	0.98652	18.68835	12.88602	0.98918	0.98382	0.99184	0.98918	0.97615	0.98793
44	68	22.34572	13.94087	0.98783	0.98468	0.99228	0.98783	0.97505	0.98737	18.68835	12.53103	0.98918	0.98516	0.99253	0.98918	0.97754	0.98864
44	69	22.34572	13.49126	0.98783	0.98608	0.99299	0.98783	0.97662	0.98817	18.68835	12.16898	0.98918	0.98642	0.99316	0.98918	0.97886	0.98931
44	70	22.34572	13.03722	0.98783	0.98738	0.99365	0.98783	0.97809	0.98892	18.68835	11.80026	0.98918	0.98760	0.99376	0.98918	0.98011	0.98995
44	71	22.34572	12.57941	0.98783	0.98858	0.99426	0.98783	0.97948	0.98963	18.68835	11.42537	0.98918	0.98870	0.99432	0.98918	0.98130	0.99056
44	72	22.34572	12.11856	0.98783	0.98969	0.99482	0.98783	0.98079	0.99030	18.68835	11.04490	0.98918	0.98972	0.99483	0.98918	0.98243	0.99114
44	73	22.34572	11.65555	0.98783	0.99071	0.99534	0.98783	0.98203	0.99093	18.68835	10.65955	0.98918	0.99068	0.99532	0.98918	0.98350	0.99168
44	74	22.34572	11.19139	0.98783	0.99165	0.99581	0.98783	0.98320	0.99153	18.68835	10.27021	0.98918	0.99156	0.99576	0.98918	0.98451	0.99220
44	75	22.34572	10.72709	0.98783	0.99252	0.99624	0.98783	0.98430	0.99209	18.68835	9.87774	0.98918	0.99238	0.99618	0.98918	0.98547	0.99268
44	76	22.34572	10.26405	0.98783	0.99331	0.99664	0.98783	0.98533	0.99261	18.68835	9.48337	0.98918	0.99314	0.99656	0.98918	0.98638	0.99314
44	77	22.34572	9.80349	0.98783	0.99403	0.99700	0.98783	0.98630	0.99310	18.68835	9.08824	0.98918	0.99383	0.99691	0.98918	0.98724	0.99358
44	78	22.34572	9.34666	0.98783	0.99468	0.99733	0.98783	0.98721	0.99356	18.68835	8.69350	0.98918	0.99447	0.99723	0.98918	0.98805	0.99399
44	79	22.34572	8.89505	0.98783	0.99527	0.99763	0.98783	0.98807	0.99400	18.68835	8.30053	0.98918	0.99506	0.99752	0.98918	0.98882	0.99438
44	80	22.34572	8.44994	0.98783	0.99581	0.99790	0.98783	0.98887	0.99440	18.68835	7.91061	0.98918	0.99559	0.99779	0.98918	0.98954	0.99474
44	81	22.34572	8.01269	0.98783	0.99629	0.99814	0.98783	0.98962	0.99479	18.68835	7.52504	0.98918	0.99608	0.99803	0.98918	0.99022	0.99509
44	82	22.34572	7.58462	0.98783	0.99673	0.99836	0.98783	0.99033	0.99514	18.68835	7.14517	0.98918	0.99652	0.99826	0.98918	0.99086	0.99541
44	83	22.34572	7.16676	0.98783	0.99712	0.99856	0.98783	0.99099	0.99547	18.68835	6.77205	0.98918	0.99692	0.99846	0.98918	0.99146	0.99571
44	84	22.34572	6.76024	0.98783	0.99747	0.99873	0.98783	0.99161	0.99579	18.68835	6.40687	0.98918	0.99727	0.99863	0.98918	0.99203	0.99600
44	85	22.34572	6.36619	0.98783	0.99778	0.99889	0.98783	0.99218	0.99608	18.68835	6.05083	0.98918	0.99760	0.99880	0.98918	0.99255	0.99626
44	86	22.34572	5.98597	0.98783	0.99805	0.99903	0.98783	0.99272	0.99635	18.68835	5.70535	0.98918	0.99788	0.99894	0.98918	0.99305	0.99651
44	87	22.34572	5.62066	0.98783	0.99830	0.99915	0.98783	0.99322	0.99660	18.68835	5.37164	0.98918	0.99814	0.99907	0.98918	0.99351	0.99675
44	88	22.34572	5.27144	0.98783	0.99851	0.99926	0.98783	0.99369	0.99683	18.68835	5.05099	0.98918	0.99837	0.99918	0.98918	0.99395	0.99696
44	89	22.34572	4.93962	0.98783	0.99870	0.99935	0.98783	0.99412	0.99705	18.68835	4.74485	0.98918	0.99857	0.99928	0.98918	0.99435	0.99717
44	90	22.34572	4.62687	0.98783	0.99887	0.99943	0.98783	0.99452	0.99725	18.68835	4.45503	0.98918	0.99874	0.99937	0.98918	0.99472	0.99735
44	91	22.34572	4.33500	0.98783	0.99901	0.99950	0.98783	0.99489	0.99744	18.68835	4.18350	0.98918	0.99890	0.99945	0.98918	0.99507	0.99753
44	92	22.34572	4.06328	0.98783	0.99913	0.99957	0.98783	0.99524	0.99761	18.68835	3.92982	0.98918	0.99903	0.99952	0.98918	0.99540	0.99769
44	93	22.34572	3.80970	0.98783	0.99924	0.99962	0.98783	0.99556	0.99778	18.68835	3.69224	0.98918	0.99915	0.99958	0.98918	0.99570	0.99785
44	94	22.34572	3.57122	0.98783	0.99934	0.99967	0.98783	0.99586	0.99793	18.68835	3.46804	0.98918	0.99926	0.99963	0.98918	0.99599	0.99799
44	95	22.34572	3.34496	0.98783	0.99942	0.99971	0.98783	0.99615	0.99807	18.68835	3.25454	0.98918	0.99935	0.99967	0.98918	0.99626	0.99812
44	96	22.34572	3.12856	0.98783	0.99950	0.99975	0.98783	0.99641	0.99820	18.68835	3.04956	0.98918	0.99943	0.99972	0.98918	0.99651	0.99825
44	97	22.34572	2.92468	0.98783	0.99956	0.99978	0.98783	0.99666	0.99832	18.68835	2.85578	0.98918	0.99950	0.99975	0.98918	0.99674	0.99837
44	98	22.34572	2.73317	0.98783	0.99962	0.99981	0.98783	0.99688	0.99844	18.68835	2.67315	0.98918	0.99957	0.99978	0.98918	0.99696	0.99848
44	99	22.34572	2.55407	0.98783	0.99967	0.99983	0.98783	0.99709	0.99855	18.68835	2.50182	0.98918	0.99962	0.99981	0.98918	0.99716	0.99858
44	100	22.34572	2.38797	0.98783	0.99971	0.99986	0.98783	0.99729	0.99864	18.68835	2.34248	0.98918	0.99967	0.99983	0.98918	0.99735	0.99867

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
44	101	22.34572	2.23536	0.98783	0.99975	0.99987	0.98783	0.99747	0.99873	18.68835	2.19569	0.98918	0.99971	0.99985	0.98918	0.99752	0.99876
44	102	22.34572	2.09662	0.98783	0.99978	0.99989	0.98783	0.99763	0.99881	18.68835	2.06193	0.98918	0.99974	0.99987	0.98918	0.99768	0.99884
44	103	22.34572	1.97081	0.98783	0.99980	0.99990	0.98783	0.99778	0.99889	18.68835	1.94039	0.98918	0.99977	0.99989	0.98918	0.99782	0.99891
44	104	22.34572	1.85678	0.98783	0.99983	0.99991	0.98783	0.99791	0.99896	18.68835	1.82999	0.98918	0.99980	0.99990	0.98918	0.99795	0.99898
44	105	22.34572	1.75419	0.98783	0.99985	0.99992	0.98783	0.99804	0.99902	18.68835	1.73050	0.98918	0.99982	0.99991	0.98918	0.99807	0.99903
44	106	22.34572	1.66193	0.98783	0.99986	0.99993	0.98783	0.99814	0.99907	18.68835	1.64086	0.98918	0.99984	0.99992	0.98918	0.99818	0.99909
44	107	22.34572	1.57966	0.98783	0.99988	0.99994	0.98783	0.99824	0.99912	18.68835	1.56078	0.98918	0.99986	0.99993	0.98918	0.99827	0.99914
44	108	22.34572	1.50704	0.98783	0.99989	0.99994	0.98783	0.99833	0.99916	18.68835	1.48999	0.98918	0.99987	0.99993	0.98918	0.99835	0.99918
44	109	22.34572	1.44400	0.98783	0.99990	0.99995	0.98783	0.99840	0.99920	18.68835	1.42842	0.98918	0.99988	0.99994	0.98918	0.99842	0.99921
44	110	22.34572	1.39223	0.98783	0.99990	0.99995	0.98783	0.99845	0.99922	18.68835	1.37777	0.98918	0.99989	0.99994	0.98918	0.99847	0.99924
45	1	22.05272	29.44822	0.98685	0.74754	0.85553	0.98685	0.74709	0.85524	18.49706	22.54525	0.98831	0.81909	0.90055	0.98831	0.81879	0.90037
45	2	22.05272	29.37817	0.98685	0.74929	0.85668	0.98685	0.74883	0.85638	18.49706	22.51839	0.98831	0.82004	0.90112	0.98831	0.81974	0.90094
45	3	22.05272	29.30399	0.98685	0.75111	0.85787	0.98685	0.75063	0.85756	18.49706	22.48894	0.98831	0.82105	0.90173	0.98831	0.82074	0.90154
45	4	22.05272	29.22650	0.98685	0.75301	0.85910	0.98685	0.75250	0.85878	18.49706	22.45752	0.98831	0.82211	0.90237	0.98831	0.82178	0.90217
45	5	22.05272	29.14631	0.98685	0.75497	0.86038	0.98685	0.75444	0.86003	18.49706	22.42458	0.98831	0.82322	0.90304	0.98831	0.82286	0.90283
45	6	22.05272	29.06332	0.98685	0.75701	0.86170	0.98685	0.75644	0.86134	18.49706	22.39007	0.98831	0.82437	0.90373	0.98831	0.82400	0.90351
45	7	22.05272	28.97770	0.98685	0.75912	0.86307	0.98685	0.75852	0.86268	18.49706	22.35408	0.98831	0.82558	0.90446	0.98831	0.82518	0.90422
45	8	22.05272	28.88901	0.98685	0.76131	0.86448	0.98685	0.76067	0.86407	18.49706	22.31631	0.98831	0.82684	0.90522	0.98831	0.82642	0.90496
45	9	22.05272	28.79700	0.98685	0.76358	0.86594	0.98685	0.76289	0.86550	18.49706	22.27655	0.98831	0.82816	0.90601	0.98831	0.82771	0.90574
45	10	22.05272	28.70168	0.98685	0.76593	0.86745	0.98685	0.76520	0.86698	18.49706	22.23481	0.98831	0.82954	0.90683	0.98831	0.82906	0.90654
45	11	22.05272	28.60341	0.98685	0.76837	0.86901	0.98685	0.76758	0.86851	18.49706	22.19134	0.98831	0.83098	0.90769	0.98831	0.83047	0.90738
45	12	22.05272	28.50171	0.98685	0.77089	0.87062	0.98685	0.77005	0.87009	18.49706	22.14578	0.98831	0.83248	0.90859	0.98831	0.83193	0.90826
45	13	22.05272	28.39619	0.98685	0.77350	0.87229	0.98685	0.77259	0.87171	18.49706	22.09783	0.98831	0.83405	0.90952	0.98831	0.83346	0.90916
45	14	22.05272	28.28717	0.98685	0.77621	0.87401	0.98685	0.77523	0.87339	18.49706	22.04770	0.98831	0.83569	0.91049	0.98831	0.83505	0.91011
45	15	22.05272	28.17456	0.98685	0.77901	0.87578	0.98685	0.77796	0.87511	18.49706	21.99534	0.98831	0.83739	0.91150	0.98831	0.83670	0.91109
45	16	22.05272	28.05854	0.98685	0.78190	0.87760	0.98685	0.78077	0.87689	18.49706	21.94087	0.98831	0.83917	0.91255	0.98831	0.83842	0.91211
45	17	22.05272	27.93921	0.98685	0.78489	0.87948	0.98685	0.78368	0.87872	18.49706	21.88436	0.98831	0.84101	0.91364	0.98831	0.84022	0.91317
45	18	22.05272	27.81632	0.98685	0.78798	0.88142	0.98685	0.78668	0.88061	18.49706	21.82561	0.98831	0.84293	0.91477	0.98831	0.84208	0.91427
45	19	22.05272	27.68998	0.98685	0.79116	0.88341	0.98685	0.78978	0.88254	18.49706	21.76469	0.98831	0.84492	0.91594	0.98831	0.84402	0.91541
45	20	22.05272	27.55961	0.98685	0.79446	0.88546	0.98685	0.79297	0.88454	18.49706	21.70115	0.98831	0.84699	0.91716	0.98831	0.84603	0.91659
45	21	22.05272	27.42496	0.98685	0.79786	0.88756	0.98685	0.79627	0.88658	18.49706	21.63477	0.98831	0.84915	0.91842	0.98831	0.84811	0.91781
45	22	22.05272	27.28607	0.98685	0.80136	0.88973	0.98685	0.79967	0.88868	18.49706	21.56556	0.98831	0.85138	0.91973	0.98831	0.85028	0.91908
45	23	22.05272	27.14231	0.98685	0.80498	0.89195	0.98685	0.80316	0.89084	18.49706	21.49301	0.98831	0.85370	0.92108	0.98831	0.85252	0.92039
45	24	22.05272	26.99396	0.98685	0.80871	0.89424	0.98685	0.80676	0.89304	18.49706	21.41732	0.98831	0.85611	0.92248	0.98831	0.85484	0.92174
45	25	22.05272	26.84076	0.98685	0.81255	0.89658	0.98685	0.81046	0.89531	18.49706	21.33825	0.98831	0.85860	0.92392	0.98831	0.85724	0.92314
45	26	22.05272	26.68259	0.98685	0.81650	0.89898	0.98685	0.81425	0.89762	18.49706	21.25569	0.98831	0.86118	0.92541	0.98831	0.85973	0.92457
45	27	22.05272	26.51948	0.98685	0.82056	0.90143	0.98685	0.81815	0.89998	18.49706	21.16962	0.98831	0.86385	0.92695	0.98831	0.86229	0.92605
45	28	22.05272	26.35108	0.98685	0.82473	0.90394	0.98685	0.82214	0.90239	18.49706	21.07976	0.98831	0.86660	0.92854	0.98831	0.86493	0.92757
45	29	22.05272	26.17769	0.98685	0.82900	0.90651	0.98685	0.82623	0.90485	18.49706	20.98629	0.98831	0.86944	0.93016	0.98831	0.86765	0.92914
45	30	22.05272	25.99881	0.98685	0.83338	0.90912	0.98685	0.83041	0.90735	18.49706	20.88878	0.98831	0.87237	0.93183	0.98831	0.87045	0.93074

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
45	31	22.05272	25.81445	0.98685	0.83785	0.91177	0.98685	0.83467	0.90989	18.49706	20.78720	0.98831	0.87537	0.93355	0.98831	0.87332	0.93237
45	32	22.05272	25.62410	0.98685	0.84243	0.91448	0.98685	0.83902	0.91247	18.49706	20.68113	0.98831	0.87846	0.93530	0.98831	0.87626	0.93405
45	33	22.05272	25.42805	0.98685	0.84709	0.91722	0.98685	0.84345	0.91508	18.49706	20.57072	0.98831	0.88163	0.93709	0.98831	0.87927	0.93576
45	34	22.05272	25.22578	0.98685	0.85184	0.91999	0.98685	0.84794	0.91772	18.49706	20.45552	0.98831	0.88487	0.93892	0.98831	0.88234	0.93750
45	35	22.05272	25.01713	0.98685	0.85666	0.92280	0.98685	0.85250	0.92038	18.49706	20.33536	0.98831	0.88818	0.94078	0.98831	0.88548	0.93926
45	36	22.05272	24.80193	0.98685	0.86155	0.92562	0.98685	0.85711	0.92306	18.49706	20.21002	0.98831	0.89155	0.94267	0.98831	0.88867	0.94105
45	37	22.05272	24.57973	0.98685	0.86649	0.92847	0.98685	0.86177	0.92575	18.49706	20.07911	0.98831	0.89498	0.94458	0.98831	0.89190	0.94286
45	38	22.05272	24.35058	0.98685	0.87149	0.93133	0.98685	0.86645	0.92845	18.49706	19.94257	0.98831	0.89846	0.94652	0.98831	0.89518	0.94469
45	39	22.05272	24.11373	0.98685	0.87652	0.93420	0.98685	0.87116	0.93115	18.49706	19.79973	0.98831	0.90199	0.94847	0.98831	0.89849	0.94653
45	40	22.05272	23.86918	0.98685	0.88157	0.93706	0.98685	0.87588	0.93384	18.49706	19.65053	0.98831	0.90555	0.95044	0.98831	0.90183	0.94838
45	41	22.05272	23.61736	0.98685	0.88663	0.93991	0.98685	0.88060	0.93651	18.49706	19.49521	0.98831	0.90914	0.95241	0.98831	0.90518	0.95023
45	42	22.05272	23.35816	0.98685	0.89168	0.94274	0.98685	0.88530	0.93916	18.49706	19.33362	0.98831	0.91274	0.95438	0.98831	0.90854	0.95208
45	43	22.05272	23.09102	0.98685	0.89670	0.94554	0.98685	0.88998	0.94179	18.49706	19.16523	0.98831	0.91635	0.95635	0.98831	0.91189	0.95392
45	44	22.05272	22.81604	0.98685	0.90169	0.94830	0.98685	0.89461	0.94438	18.49706	18.99000	0.98831	0.91995	0.95830	0.98831	0.91524	0.95574
45	45	22.05272	22.53309	0.98685	0.90662	0.95102	0.98685	0.89919	0.94692	18.49706	18.80775	0.98831	0.92353	0.96024	0.98831	0.91856	0.95755
45	46	22.05272	22.24198	0.98685	0.91148	0.95369	0.98685	0.90370	0.94942	18.49706	18.61823	0.98831	0.92708	0.96216	0.98831	0.92185	0.95934
45	47	22.05272	21.94239	0.98685	0.91625	0.95630	0.98685	0.90814	0.95186	18.49706	18.42106	0.98831	0.93059	0.96405	0.98831	0.92511	0.96110
45	48	22.05272	21.63441	0.98685	0.92093	0.95884	0.98685	0.91248	0.95424	18.49706	18.21621	0.98831	0.93406	0.96591	0.98831	0.92831	0.96282
45	49	22.05272	21.31800	0.98685	0.92549	0.96130	0.98685	0.91672	0.95655	18.49706	18.00355	0.98831	0.93746	0.96772	0.98831	0.93146	0.96452
45	50	22.05272	20.99328	0.98685	0.92993	0.96369	0.98685	0.92085	0.95879	18.49706	17.78305	0.98831	0.94080	0.96950	0.98831	0.93455	0.96617
45	51	22.05272	20.66027	0.98685	0.93423	0.96600	0.98685	0.92486	0.96096	18.49706	17.55462	0.98831	0.94406	0.97122	0.98831	0.93756	0.96778
45	52	22.05272	20.31936	0.98685	0.93839	0.96822	0.98685	0.92874	0.96306	18.49706	17.31849	0.98831	0.94723	0.97290	0.98831	0.94050	0.96934
45	53	22.05272	19.97064	0.98685	0.94239	0.97034	0.98685	0.93249	0.96507	18.49706	17.07460	0.98831	0.95031	0.97452	0.98831	0.94335	0.97085
45	54	22.05272	19.61420	0.98685	0.94623	0.97237	0.98685	0.93611	0.96700	18.49706	16.82295	0.98831	0.95329	0.97609	0.98831	0.94612	0.97232
45	55	22.05272	19.25050	0.98685	0.94991	0.97431	0.98685	0.93959	0.96885	18.49706	16.56379	0.98831	0.95616	0.97759	0.98831	0.94880	0.97373
45	56	22.05272	18.87994	0.98685	0.95341	0.97615	0.98685	0.94292	0.97062	18.49706	16.29737	0.98831	0.95893	0.97903	0.98831	0.95139	0.97509
45	57	22.05272	18.50268	0.98685	0.95675	0.97789	0.98685	0.94612	0.97231	18.49706	16.02371	0.98831	0.96158	0.98042	0.98831	0.95388	0.97640
45	58	22.05272	18.11889	0.98685	0.95991	0.97955	0.98685	0.94917	0.97392	18.49706	15.74286	0.98831	0.96413	0.98174	0.98831	0.95628	0.97765
45	59	22.05272	17.72878	0.98685	0.96291	0.98110	0.98685	0.95208	0.97545	18.49706	15.45489	0.98831	0.96656	0.98299	0.98831	0.95859	0.97886
45	60	22.05272	17.33235	0.98685	0.96574	0.98257	0.98685	0.95486	0.97691	18.49706	15.15969	0.98831	0.96887	0.98419	0.98831	0.96080	0.98001
45	61	22.05272	16.92988	0.98685	0.96840	0.98395	0.98685	0.95750	0.97829	18.49706	14.85740	0.98831	0.97108	0.98533	0.98831	0.96292	0.98111
45	62	22.05272	16.52117	0.98685	0.97091	0.98524	0.98685	0.96001	0.97960	18.49706	14.54774	0.98831	0.97317	0.98640	0.98831	0.96495	0.98216
45	63	22.05272	16.10627	0.98685	0.97327	0.98645	0.98685	0.96240	0.98084	18.49706	14.23062	0.98831	0.97516	0.98742	0.98831	0.96688	0.98316
45	64	22.05272	15.68510	0.98685	0.97548	0.98759	0.98685	0.96466	0.98201	18.49706	13.90587	0.98831	0.97704	0.98838	0.98831	0.96874	0.98412
45	65	22.05272	15.25783	0.98685	0.97755	0.98865	0.98685	0.96681	0.98312	18.49706	13.57353	0.98831	0.97881	0.98929	0.98831	0.97050	0.98503
45	66	22.05272	14.82463	0.98685	0.97948	0.98964	0.98685	0.96884	0.98417	18.49706	13.23363	0.98831	0.98049	0.99015	0.98831	0.97219	0.98590
45	67	22.05272	14.38548	0.98685	0.98129	0.99055	0.98685	0.97076	0.98517	18.49706	12.88602	0.98831	0.98207	0.99095	0.98831	0.97379	0.98672
45	68	22.05272	13.94087	0.98685	0.98296	0.99141	0.98685	0.97258	0.98610	18.49706	12.53103	0.98831	0.98356	0.99171	0.98831	0.97532	0.98751
45	69	22.05272	13.49126	0.98685	0.98452	0.99220	0.98685	0.97430	0.98699	18.49706	12.16898	0.98831	0.98495	0.99242	0.98831	0.97678	0.98825
45	70	22.05272	13.03722	0.98685	0.98597	0.99294	0.98685	0.97593	0.98782	18.49706	11.80026	0.98831	0.98626	0.99308	0.98831	0.97816	0.98896

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
45	71	22.05272	12.57941	0.98685	0.98731	0.99361	0.98685	0.97747	0.98860	18.49706	11.42537	0.98831	0.98748	0.99370	0.98831	0.97947	0.98963
45	72	22.05272	12.11856	0.98685	0.98855	0.99424	0.98685	0.97891	0.98934	18.49706	11.04490	0.98831	0.98862	0.99428	0.98831	0.98072	0.99027
45	73	22.05272	11.65555	0.98685	0.98969	0.99482	0.98685	0.98028	0.99004	18.49706	10.65955	0.98831	0.98968	0.99481	0.98831	0.98190	0.99087
45	74	22.05272	11.19139	0.98685	0.99073	0.99534	0.98685	0.98157	0.99070	18.49706	10.27021	0.98831	0.99066	0.99531	0.98831	0.98302	0.99144
45	75	22.05272	10.72709	0.98685	0.99169	0.99583	0.98685	0.98278	0.99132	18.49706	9.87774	0.98831	0.99157	0.99577	0.98831	0.98408	0.99198
45	76	22.05272	10.26405	0.98685	0.99257	0.99627	0.98685	0.98392	0.99190	18.49706	9.48337	0.98831	0.99241	0.99619	0.98831	0.98509	0.99249
45	77	22.05272	9.80349	0.98685	0.99337	0.99668	0.98685	0.98500	0.99244	18.49706	9.08824	0.98831	0.99319	0.99658	0.98831	0.98604	0.99297
45	78	22.05272	9.34666	0.98685	0.99410	0.99704	0.98685	0.98600	0.99295	18.49706	8.69350	0.98831	0.99390	0.99694	0.98831	0.98693	0.99342
45	79	22.05272	8.89505	0.98685	0.99476	0.99737	0.98685	0.98695	0.99343	18.49706	8.30053	0.98831	0.99455	0.99727	0.98831	0.98778	0.99385
45	80	22.05272	8.44994	0.98685	0.99536	0.99768	0.98685	0.98784	0.99388	18.49706	7.91061	0.98831	0.99514	0.99756	0.98831	0.98857	0.99425
45	81	22.05272	8.01269	0.98685	0.99590	0.99795	0.98685	0.98867	0.99430	18.49706	7.52504	0.98831	0.99568	0.99783	0.98831	0.98932	0.99463
45	82	22.05272	7.58462	0.98685	0.99638	0.99819	0.98685	0.98945	0.99470	18.49706	7.14517	0.98831	0.99616	0.99808	0.98831	0.99003	0.99499
45	83	22.05272	7.16676	0.98685	0.99682	0.99841	0.98685	0.99017	0.99506	18.49706	6.77205	0.98831	0.99660	0.99830	0.98831	0.99069	0.99532
45	84	22.05272	6.76024	0.98685	0.99720	0.99860	0.98685	0.99085	0.99541	18.49706	6.40687	0.98831	0.99700	0.99850	0.98831	0.99131	0.99564
45	85	22.05272	6.36619	0.98685	0.99755	0.99877	0.98685	0.99149	0.99573	18.49706	6.05083	0.98831	0.99736	0.99868	0.98831	0.99190	0.99593
45	86	22.05272	5.98597	0.98685	0.99785	0.99893	0.98685	0.99208	0.99602	18.49706	5.70535	0.98831	0.99767	0.99884	0.98831	0.99244	0.99621
45	87	22.05272	5.62066	0.98685	0.99813	0.99906	0.98685	0.99263	0.99630	18.49706	5.37164	0.98831	0.99796	0.99898	0.98831	0.99295	0.99646
45	88	22.05272	5.27144	0.98685	0.99836	0.99918	0.98685	0.99314	0.99656	18.49706	5.05099	0.98831	0.99821	0.99910	0.98831	0.99342	0.99670
45	89	22.05272	4.93962	0.98685	0.99857	0.99929	0.98685	0.99361	0.99680	18.49706	4.74485	0.98831	0.99843	0.99921	0.98831	0.99387	0.99692
45	90	22.05272	4.62687	0.98685	0.99875	0.99938	0.98685	0.99405	0.99702	18.49706	4.45503	0.98831	0.99862	0.99931	0.98831	0.99428	0.99713
45	91	22.05272	4.33500	0.98685	0.99891	0.99946	0.98685	0.99446	0.99722	18.49706	4.18350	0.98831	0.99879	0.99940	0.98831	0.99466	0.99732
45	92	22.05272	4.06328	0.98685	0.99905	0.99952	0.98685	0.99484	0.99741	18.49706	3.92982	0.98831	0.99894	0.99947	0.98831	0.99501	0.99750
45	93	22.05272	3.80970	0.98685	0.99917	0.99958	0.98685	0.99519	0.99759	18.49706	3.69224	0.98831	0.99907	0.99954	0.98831	0.99535	0.99767
45	94	22.05272	3.57122	0.98685	0.99928	0.99964	0.98685	0.99552	0.99776	18.49706	3.46804	0.98831	0.99919	0.99959	0.98831	0.99566	0.99782
45	95	22.05272	3.34496	0.98685	0.99937	0.99968	0.98685	0.99583	0.99791	18.49706	3.25454	0.98831	0.99929	0.99964	0.98831	0.99595	0.99797
45	96	22.05272	3.12856	0.98685	0.99945	0.99972	0.98685	0.99612	0.99805	18.49706	3.04956	0.98831	0.99938	0.99969	0.98831	0.99622	0.99811
45	97	22.05272	2.92468	0.98685	0.99952	0.99976	0.98685	0.99638	0.99819	18.49706	2.85578	0.98831	0.99946	0.99973	0.98831	0.99648	0.99824
45	98	22.05272	2.73317	0.98685	0.99958	0.99979	0.98685	0.99663	0.99831	18.49706	2.67315	0.98831	0.99953	0.99976	0.98831	0.99672	0.99835
45	99	22.05272	2.55407	0.98685	0.99964	0.99982	0.98685	0.99686	0.99843	18.49706	2.50182	0.98831	0.99959	0.99979	0.98831	0.99693	0.99847
45	100	22.05272	2.38797	0.98685	0.99968	0.99984	0.98685	0.99707	0.99853	18.49706	2.34248	0.98831	0.99964	0.99982	0.98831	0.99714	0.99857
45	101	22.05272	2.23536	0.98685	0.99972	0.99986	0.98685	0.99726	0.99863	18.49706	2.19569	0.98831	0.99968	0.99984	0.98831	0.99732	0.99866
45	102	22.05272	2.09662	0.98685	0.99976	0.99988	0.98685	0.99744	0.99872	18.49706	2.06193	0.98831	0.99972	0.99986	0.98831	0.99749	0.99874
45	103	22.05272	1.97081	0.98685	0.99979	0.99989	0.98685	0.99760	0.99880	18.49706	1.94039	0.98831	0.99975	0.99988	0.98831	0.99765	0.99882
45	104	22.05272	1.85678	0.98685	0.99981	0.99991	0.98685	0.99775	0.99887	18.49706	1.82999	0.98831	0.99978	0.99989	0.98831	0.99779	0.99889
45	105	22.05272	1.75419	0.98685	0.99983	0.99992	0.98685	0.99788	0.99894	18.49706	1.73050	0.98831	0.99981	0.99990	0.98831	0.99792	0.99896
45	106	22.05272	1.66193	0.98685	0.99985	0.99992	0.98685	0.99800	0.99900	18.49706	1.64086	0.98831	0.99983	0.99991	0.98831	0.99803	0.99901
45	107	22.05272	1.57966	0.98685	0.99986	0.99993	0.98685	0.99810	0.99905	18.49706	1.56078	0.98831	0.99984	0.99992	0.98831	0.99813	0.99907
45	108	22.05272	1.50704	0.98685	0.99988	0.99994	0.98685	0.99819	0.99909	18.49706	1.48999	0.98831	0.99986	0.99993	0.98831	0.99822	0.99911
45	109	22.05272	1.44400	0.98685	0.99989	0.99994	0.98685	0.99827	0.99913	18.49706	1.42842	0.98831	0.99987	0.99993	0.98831	0.99829	0.99915
45	110	22.05272	1.39223	0.98685	0.99989	0.99995	0.98685	0.99832	0.99916	18.49706	1.37777	0.98831	0.99988	0.99994	0.98831	0.99835	0.99918

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
46	1	21.75174	29.44822	0.98580	0.73740	0.84885	0.98580	0.73696	0.84856	18.29854	22.54525	0.98736	0.81035	0.89524	0.98736	0.81005	0.89506
46	2	21.75174	29.37817	0.98580	0.73913	0.85000	0.98580	0.73868	0.84970	18.29854	22.51839	0.98736	0.81130	0.89582	0.98736	0.81100	0.89564
46	3	21.75174	29.30399	0.98580	0.74093	0.85119	0.98580	0.74046	0.85088	18.29854	22.48894	0.98736	0.81230	0.89643	0.98736	0.81199	0.89624
46	4	21.75174	29.22650	0.98580	0.74281	0.85243	0.98580	0.74231	0.85210	18.29854	22.45752	0.98736	0.81335	0.89707	0.98736	0.81302	0.89687
46	5	21.75174	29.14631	0.98580	0.74476	0.85371	0.98580	0.74423	0.85336	18.29854	22.42458	0.98736	0.81446	0.89774	0.98736	0.81410	0.89753
46	6	21.75174	29.06332	0.98580	0.74678	0.85503	0.98580	0.74622	0.85467	18.29854	22.39007	0.98736	0.81561	0.89844	0.98736	0.81523	0.89821
46	7	21.75174	28.97770	0.98580	0.74887	0.85640	0.98580	0.74827	0.85601	18.29854	22.35408	0.98736	0.81681	0.89917	0.98736	0.81641	0.89893
46	8	21.75174	28.88901	0.98580	0.75103	0.85782	0.98580	0.75040	0.85741	18.29854	22.31631	0.98736	0.81806	0.89993	0.98736	0.81764	0.89967
46	9	21.75174	28.79700	0.98580	0.75328	0.85928	0.98580	0.75261	0.85884	18.29854	22.27655	0.98736	0.81938	0.90072	0.98736	0.81893	0.90045
46	10	21.75174	28.70168	0.98580	0.75562	0.86080	0.98580	0.75489	0.86033	18.29854	22.23481	0.98736	0.82075	0.90155	0.98736	0.82027	0.90126
46	11	21.75174	28.60341	0.98580	0.75803	0.86236	0.98580	0.75725	0.86186	18.29854	22.19134	0.98736	0.82219	0.90242	0.98736	0.82167	0.90211
46	12	21.75174	28.50171	0.98580	0.76053	0.86398	0.98580	0.75970	0.86344	18.29854	22.14578	0.98736	0.82369	0.90332	0.98736	0.82313	0.90299
46	13	21.75174	28.39619	0.98580	0.76313	0.86565	0.98580	0.76223	0.86507	18.29854	22.09783	0.98736	0.82525	0.90426	0.98736	0.82465	0.90390
46	14	21.75174	28.28717	0.98580	0.76581	0.86738	0.98580	0.76485	0.86676	18.29854	22.04770	0.98736	0.82688	0.90524	0.98736	0.82624	0.90485
46	15	21.75174	28.17456	0.98580	0.76859	0.86916	0.98580	0.76756	0.86849	18.29854	21.99534	0.98736	0.82858	0.90626	0.98736	0.82789	0.90584
46	16	21.75174	28.05854	0.98580	0.77147	0.87099	0.98580	0.77036	0.87028	18.29854	21.94087	0.98736	0.83036	0.90732	0.98736	0.82961	0.90687
46	17	21.75174	27.93921	0.98580	0.77444	0.87288	0.98580	0.77325	0.87213	18.29854	21.88436	0.98736	0.83220	0.90842	0.98736	0.83140	0.90794
46	18	21.75174	27.81632	0.98580	0.77751	0.87483	0.98580	0.77624	0.87402	18.29854	21.82561	0.98736	0.83412	0.90956	0.98736	0.83327	0.90905
46	19	21.75174	27.68998	0.98580	0.78069	0.87684	0.98580	0.77932	0.87598	18.29854	21.76469	0.98736	0.83611	0.91074	0.98736	0.83520	0.91020
46	20	21.75174	27.55961	0.98580	0.78397	0.87890	0.98580	0.78251	0.87799	18.29854	21.70115	0.98736	0.83819	0.91197	0.98736	0.83722	0.91140
46	21	21.75174	27.42496	0.98580	0.78736	0.88103	0.98580	0.78580	0.88005	18.29854	21.63477	0.98736	0.84035	0.91325	0.98736	0.83931	0.91264
46	22	21.75174	27.28607	0.98580	0.79086	0.88322	0.98580	0.78919	0.88217	18.29854	21.56556	0.98736	0.84259	0.91457	0.98736	0.84148	0.91392
46	23	21.75174	27.14231	0.98580	0.79447	0.88547	0.98580	0.79268	0.88435	18.29854	21.49301	0.98736	0.84492	0.91594	0.98736	0.84374	0.91525
46	24	21.75174	26.99396	0.98580	0.79820	0.88778	0.98580	0.79628	0.88659	18.29854	21.41732	0.98736	0.84734	0.91736	0.98736	0.84607	0.91662
46	25	21.75174	26.84076	0.98580	0.80204	0.89015	0.98580	0.79998	0.88888	18.29854	21.33825	0.98736	0.84985	0.91883	0.98736	0.84849	0.91804
46	26	21.75174	26.68259	0.98580	0.80600	0.89258	0.98580	0.80379	0.89122	18.29854	21.25569	0.98736	0.85245	0.92035	0.98736	0.85099	0.91950
46	27	21.75174	26.51948	0.98580	0.81008	0.89508	0.98580	0.80770	0.89362	18.29854	21.16962	0.98736	0.85514	0.92192	0.98736	0.85358	0.92101
46	28	21.75174	26.35108	0.98580	0.81427	0.89763	0.98580	0.81172	0.89607	18.29854	21.07976	0.98736	0.85793	0.92353	0.98736	0.85625	0.92256
46	29	21.75174	26.17769	0.98580	0.81857	0.90024	0.98580	0.81583	0.89858	18.29854	20.98629	0.98736	0.86080	0.92519	0.98736	0.85900	0.92415
46	30	21.75174	25.99881	0.98580	0.82298	0.90290	0.98580	0.82005	0.90113	18.29854	20.88878	0.98736	0.86376	0.92690	0.98736	0.86183	0.92579
46	31	21.75174	25.81445	0.98580	0.82751	0.90561	0.98580	0.82436	0.90372	18.29854	20.78720	0.98736	0.86682	0.92866	0.98736	0.86475	0.92747
46	32	21.75174	25.62410	0.98580	0.83214	0.90838	0.98580	0.82876	0.90636	18.29854	20.68113	0.98736	0.86996	0.93046	0.98736	0.86774	0.92919
46	33	21.75174	25.42805	0.98580	0.83686	0.91119	0.98580	0.83325	0.90904	18.29854	20.57072	0.98736	0.87319	0.93230	0.98736	0.87081	0.93095
46	34	21.75174	25.22578	0.98580	0.84169	0.91404	0.98580	0.83781	0.91175	18.29854	20.45552	0.98736	0.87650	0.93418	0.98736	0.87395	0.93274
46	35	21.75174	25.01713	0.98580	0.84660	0.91693	0.98580	0.84245	0.91449	18.29854	20.33536	0.98736	0.87988	0.93611	0.98736	0.87716	0.93456
46	36	21.75174	24.80193	0.98580	0.85159	0.91985	0.98580	0.84716	0.91726	18.29854	20.21002	0.98736	0.88335	0.93806	0.98736	0.88043	0.93641
46	37	21.75174	24.57973	0.98580	0.85666	0.92280	0.98580	0.85193	0.92004	18.29854	20.07911	0.98736	0.88688	0.94005	0.98736	0.88376	0.93829
46	38	21.75174	24.35058	0.98580	0.86179	0.92576	0.98580	0.85674	0.92284	18.29854	19.94257	0.98736	0.89047	0.94206	0.98736	0.88714	0.94019
46	39	21.75174	24.11373	0.98580	0.86697	0.92874	0.98580	0.86158	0.92565	18.29854	19.79973	0.98736	0.89412	0.94410	0.98736	0.89056	0.94211
46	40	21.75174	23.86918	0.98580	0.87218	0.93173	0.98580	0.86645	0.92845	18.29854	19.65053	0.98736	0.89782	0.94616	0.98736	0.89402	0.94404

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity 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	21.75174	23.61736	0.98580	0.87743	0.93471	0.98580	0.87134	0.93125	18.29854	19.49521	0.98736	0.90155	0.94823	0.98736	0.89750	0.94598
46	42	21.75174	23.35816	0.98580	0.88267	0.93768	0.98580	0.87622	0.93403	18.29854	19.33362	0.98736	0.90531	0.95030	0.98736	0.90100	0.94792
46	43	21.75174	23.09102	0.98580	0.88792	0.94063	0.98580	0.88109	0.93679	18.29854	19.16523	0.98736	0.90908	0.95238	0.98736	0.90452	0.94986
46	44	21.75174	22.81604	0.98580	0.89313	0.94355	0.98580	0.88593	0.93951	18.29854	18.99000	0.98736	0.91287	0.95445	0.98736	0.90802	0.95180
46	45	21.75174	22.53309	0.98580	0.89831	0.94643	0.98580	0.89073	0.94221	18.29854	18.80775	0.98736	0.91664	0.95651	0.98736	0.91152	0.95371
46	46	21.75174	22.24198	0.98580	0.90344	0.94927	0.98580	0.89547	0.94485	18.29854	18.61823	0.98736	0.92040	0.95855	0.98736	0.91500	0.95561
46	47	21.75174	21.94239	0.98580	0.90849	0.95205	0.98580	0.90015	0.94745	18.29854	18.42106	0.98736	0.92413	0.96057	0.98736	0.91844	0.95749
46	48	21.75174	21.63441	0.98580	0.91346	0.95477	0.98580	0.90475	0.94999	18.29854	18.21621	0.98736	0.92782	0.96256	0.98736	0.92185	0.95934
46	49	21.75174	21.31800	0.98580	0.91832	0.95742	0.98580	0.90925	0.95247	18.29854	18.00355	0.98736	0.93145	0.96451	0.98736	0.92520	0.96115
46	50	21.75174	20.99328	0.98580	0.92307	0.96000	0.98580	0.91365	0.95488	18.29854	17.78305	0.98736	0.93503	0.96642	0.98736	0.92850	0.96292
46	51	21.75174	20.66027	0.98580	0.92769	0.96249	0.98580	0.91793	0.95721	18.29854	17.55462	0.98736	0.93853	0.96829	0.98736	0.93173	0.96466
46	52	21.75174	20.31936	0.98580	0.93216	0.96489	0.98580	0.92210	0.95947	18.29854	17.31849	0.98736	0.94195	0.97011	0.98736	0.93489	0.96635
46	53	21.75174	19.97064	0.98580	0.93649	0.96720	0.98580	0.92613	0.96165	18.29854	17.07460	0.98736	0.94528	0.97187	0.98736	0.93796	0.96799
46	54	21.75174	19.61420	0.98580	0.94065	0.96942	0.98580	0.93003	0.96374	18.29854	16.82295	0.98736	0.94851	0.97357	0.98736	0.94095	0.96958
46	55	21.75174	19.25050	0.98580	0.94464	0.97153	0.98580	0.93378	0.96576	18.29854	16.56379	0.98736	0.95163	0.97522	0.98736	0.94385	0.97112
46	56	21.75174	18.87994	0.98580	0.94846	0.97355	0.98580	0.93740	0.96769	18.29854	16.29737	0.98736	0.95465	0.97680	0.98736	0.94666	0.97260
46	57	21.75174	18.50268	0.98580	0.95211	0.97547	0.98580	0.94086	0.96953	18.29854	16.02371	0.98736	0.95755	0.97831	0.98736	0.94937	0.97403
46	58	21.75174	18.11889	0.98580	0.95557	0.97728	0.98580	0.94419	0.97129	18.29854	15.74286	0.98736	0.96033	0.97976	0.98736	0.95199	0.97540
46	59	21.75174	17.72878	0.98580	0.95886	0.97900	0.98580	0.94736	0.97297	18.29854	15.45489	0.98736	0.96299	0.98115	0.98736	0.95450	0.97672
46	60	21.75174	17.33235	0.98580	0.96198	0.98062	0.98580	0.95039	0.97457	18.29854	15.15969	0.98736	0.96554	0.98247	0.98736	0.95692	0.97799
46	61	21.75174	16.92988	0.98580	0.96492	0.98214	0.98580	0.95328	0.97608	18.29854	14.85740	0.98736	0.96796	0.98372	0.98736	0.95924	0.97920
46	62	21.75174	16.52117	0.98580	0.96769	0.98358	0.98580	0.95603	0.97752	18.29854	14.54774	0.98736	0.97027	0.98491	0.98736	0.96146	0.98035
46	63	21.75174	16.10627	0.98580	0.97029	0.98492	0.98580	0.95865	0.97889	18.29854	14.23062	0.98736	0.97246	0.98604	0.98736	0.96359	0.98146
46	64	21.75174	15.68510	0.98580	0.97274	0.98618	0.98580	0.96113	0.98018	18.29854	13.90587	0.98736	0.97454	0.98711	0.98736	0.96562	0.98251
46	65	21.75174	15.25783	0.98580	0.97503	0.98736	0.98580	0.96349	0.98141	18.29854	13.57353	0.98736	0.97651	0.98811	0.98736	0.96757	0.98352
46	66	21.75174	14.82463	0.98580	0.97717	0.98846	0.98580	0.96573	0.98256	18.29854	13.23363	0.98736	0.97836	0.98906	0.98736	0.96942	0.98447
46	67	21.75174	14.38548	0.98580	0.97918	0.98948	0.98580	0.96784	0.98366	18.29854	12.88602	0.98736	0.98011	0.98996	0.98736	0.97119	0.98538
46	68	21.75174	13.94087	0.98580	0.98104	0.99043	0.98580	0.96985	0.98469	18.29854	12.53103	0.98736	0.98176	0.99080	0.98736	0.97287	0.98625
46	69	21.75174	13.49126	0.98580	0.98278	0.99131	0.98580	0.97175	0.98567	18.29854	12.16898	0.98736	0.98331	0.99158	0.98736	0.97447	0.98707
46	70	21.75174	13.03722	0.98580	0.98439	0.99213	0.98580	0.97354	0.98659	18.29854	11.80026	0.98736	0.98476	0.99232	0.98736	0.97600	0.98785
46	71	21.75174	12.57941	0.98580	0.98588	0.99289	0.98580	0.97523	0.98746	18.29854	11.42537	0.98736	0.98611	0.99301	0.98736	0.97745	0.98859
46	72	21.75174	12.11856	0.98580	0.98726	0.99359	0.98580	0.97683	0.98828	18.29854	11.04490	0.98736	0.98738	0.99365	0.98736	0.97882	0.98930
46	73	21.75174	11.65555	0.98580	0.98853	0.99423	0.98580	0.97834	0.98905	18.29854	10.65955	0.98736	0.98856	0.99425	0.98736	0.98013	0.98996
46	74	21.75174	11.19139	0.98580	0.98969	0.99482	0.98580	0.97976	0.98978	18.29854	10.27021	0.98736	0.98965	0.99480	0.98736	0.98137	0.99060
46	75	21.75174	10.72709	0.98580	0.99077	0.99536	0.98580	0.98110	0.99046	18.29854	9.87774	0.98736	0.99066	0.99531	0.98736	0.98254	0.99119
46	76	21.75174	10.26405	0.98580	0.99175	0.99586	0.98580	0.98236	0.99110	18.29854	9.48337	0.98736	0.99160	0.99578	0.98736	0.98365	0.99176
46	77	21.75174	9.80349	0.98580	0.99264	0.99631	0.98580	0.98355	0.99171	18.29854	9.08824	0.98736	0.99246	0.99621	0.98736	0.98470	0.99229
46	78	21.75174	9.34666	0.98580	0.99345	0.99672	0.98580	0.98466	0.99227	18.29854	8.69350	0.98736	0.99325	0.99661	0.98736	0.98569	0.99279
46	79	21.75174	8.89505	0.98580	0.99419	0.99709	0.98580	0.98571	0.99280	18.29854	8.30053	0.98736	0.99397	0.99698	0.98736	0.98662	0.99327
46	80	21.75174	8.44994	0.98580	0.99486	0.99742	0.98580	0.98669	0.99330	18.29854	7.91061	0.98736	0.99463	0.99731	0.98736	0.98750	0.99371

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
46	81	21.75174	8.01269	0.98580	0.99546	0.99772	0.98580	0.98761	0.99377	18.29854	7.52504	0.98736	0.99523	0.99761	0.98736	0.98833	0.99413
46	82	21.75174	7.58462	0.98580	0.99600	0.99799	0.98580	0.98847	0.99420	18.29854	7.14517	0.98736	0.99577	0.99788	0.98736	0.98911	0.99453
46	83	21.75174	7.16676	0.98580	0.99648	0.99824	0.98580	0.98927	0.99461	18.29854	6.77205	0.98736	0.99626	0.99812	0.98736	0.98985	0.99490
46	84	21.75174	6.76024	0.98580	0.99691	0.99845	0.98580	0.99002	0.99499	18.29854	6.40687	0.98736	0.99670	0.99835	0.98736	0.99053	0.99524
46	85	21.75174	6.36619	0.98580	0.99729	0.99864	0.98580	0.99073	0.99534	18.29854	6.05083	0.98736	0.99709	0.99854	0.98736	0.99118	0.99557
46	86	21.75174	5.98597	0.98580	0.99763	0.99882	0.98580	0.99138	0.99567	18.29854	5.70535	0.98736	0.99744	0.99872	0.98736	0.99178	0.99587
46	87	21.75174	5.62066	0.98580	0.99793	0.99897	0.98580	0.99198	0.99598	18.29854	5.37164	0.98736	0.99776	0.99888	0.98736	0.99234	0.99615
46	88	21.75174	5.27144	0.98580	0.99820	0.99910	0.98580	0.99255	0.99626	18.29854	5.05099	0.98736	0.99803	0.99902	0.98736	0.99286	0.99642
46	89	21.75174	4.93962	0.98580	0.99843	0.99921	0.98580	0.99307	0.99652	18.29854	4.74485	0.98736	0.99828	0.99914	0.98736	0.99334	0.99666
46	90	21.75174	4.62687	0.98580	0.99863	0.99931	0.98580	0.99355	0.99677	18.29854	4.45503	0.98736	0.99849	0.99925	0.98736	0.99379	0.99689
46	91	21.75174	4.33500	0.98580	0.99881	0.99940	0.98580	0.99400	0.99699	18.29854	4.18350	0.98736	0.99868	0.99934	0.98736	0.99421	0.99710
46	92	21.75174	4.06328	0.98580	0.99896	0.99948	0.98580	0.99441	0.99720	18.29854	3.92982	0.98736	0.99884	0.99942	0.98736	0.99460	0.99729
46	93	21.75174	3.80970	0.98580	0.99909	0.99954	0.98580	0.99480	0.99739	18.29854	3.69224	0.98736	0.99899	0.99949	0.98736	0.99497	0.99748
46	94	21.75174	3.57122	0.98580	0.99921	0.99960	0.98580	0.99516	0.99757	18.29854	3.46804	0.98736	0.99911	0.99956	0.98736	0.99531	0.99765
46	95	21.75174	3.34496	0.98580	0.99931	0.99965	0.98580	0.99550	0.99774	18.29854	3.25454	0.98736	0.99922	0.99961	0.98736	0.99563	0.99781
46	96	21.75174	3.12856	0.98580	0.99940	0.99970	0.98580	0.99581	0.99790	18.29854	3.04956	0.98736	0.99932	0.99966	0.98736	0.99593	0.99796
46	97	21.75174	2.92468	0.98580	0.99948	0.99974	0.98580	0.99610	0.99805	18.29854	2.85578	0.98736	0.99941	0.99970	0.98736	0.99620	0.99810
46	98	21.75174	2.73317	0.98580	0.99954	0.99977	0.98580	0.99637	0.99818	18.29854	2.67315	0.98736	0.99948	0.99974	0.98736	0.99646	0.99823
46	99	21.75174	2.55407	0.98580	0.99960	0.99980	0.98580	0.99662	0.99831	18.29854	2.50182	0.98736	0.99955	0.99977	0.98736	0.99670	0.99835
46	100	21.75174	2.38797	0.98580	0.99965	0.99983	0.98580	0.99685	0.99842	18.29854	2.34248	0.98736	0.99961	0.99980	0.98736	0.99692	0.99846
46	101	21.75174	2.23536	0.98580	0.99970	0.99985	0.98580	0.99706	0.99853	18.29854	2.19569	0.98736	0.99965	0.99983	0.98736	0.99712	0.99856
46	102	21.75174	2.09662	0.98580	0.99974	0.99987	0.98580	0.99725	0.99862	18.29854	2.06193	0.98736	0.99970	0.99985	0.98736	0.99731	0.99865
46	103	21.75174	1.97081	0.98580	0.99977	0.99988	0.98580	0.99742	0.99871	18.29854	1.94039	0.98736	0.99973	0.99987	0.98736	0.99748	0.99874
46	104	21.75174	1.85678	0.98580	0.99979	0.99990	0.98580	0.99758	0.99879	18.29854	1.82999	0.98736	0.99976	0.99988	0.98736	0.99763	0.99881
46	105	21.75174	1.75419	0.98580	0.99982	0.99991	0.98580	0.99772	0.99886	18.29854	1.73050	0.98736	0.99979	0.99989	0.98736	0.99777	0.99888
46	106	21.75174	1.66193	0.98580	0.99984	0.99992	0.98580	0.99785	0.99892	18.29854	1.64086	0.98736	0.99981	0.99991	0.98736	0.99789	0.99894
46	107	21.75174	1.57966	0.98580	0.99985	0.99993	0.98580	0.99796	0.99898	18.29854	1.56078	0.98736	0.99983	0.99991	0.98736	0.99800	0.99900
46	108	21.75174	1.50704	0.98580	0.99987	0.99993	0.98580	0.99806	0.99903	18.29854	1.48999	0.98736	0.99984	0.99992	0.98736	0.99809	0.99905
46	109	21.75174	1.44400	0.98580	0.99988	0.99994	0.98580	0.99814	0.99907	18.29854	1.42842	0.98736	0.99986	0.99993	0.98736	0.99817	0.99909
46	110	21.75174	1.39223	0.98580	0.99989	0.99994	0.98580	0.99821	0.99910	18.29854	1.37777	0.98736	0.99987	0.99993	0.98736	0.99824	0.99912
47	1	21.44185	29.44822	0.98461	0.72696	0.84189	0.98461	0.72652	0.84160	18.09188	22.54525	0.98628	0.80125	0.88966	0.98628	0.80095	0.88948
47	2	21.44185	29.37817	0.98461	0.72867	0.84304	0.98461	0.72822	0.84274	18.09188	22.51839	0.98628	0.80220	0.89024	0.98628	0.80189	0.89006
47	3	21.44185	29.30399	0.98461	0.73045	0.84423	0.98461	0.72999	0.84392	18.09188	22.48894	0.98628	0.80319	0.89085	0.98628	0.80287	0.89066
47	4	21.44185	29.22650	0.98461	0.73231	0.84547	0.98461	0.73182	0.84514	18.09188	22.45752	0.98628	0.80424	0.89150	0.98628	0.80390	0.89129
47	5	21.44185	29.14631	0.98461	0.73423	0.84675	0.98461	0.73371	0.84641	18.09188	22.42458	0.98628	0.80533	0.89217	0.98628	0.80498	0.89195
47	6	21.44185	29.06332	0.98461	0.73623	0.84808	0.98461	0.73568	0.84771	18.09188	22.39007	0.98628	0.80647	0.89287	0.98628	0.80610	0.89264
47	7	21.44185	28.97770	0.98461	0.73829	0.84945	0.98461	0.73771	0.84906	18.09188	22.35408	0.98628	0.80767	0.89360	0.98628	0.80727	0.89336
47	8	21.44185	28.88901	0.98461	0.74044	0.85087	0.98461	0.73982	0.85045	18.09188	22.31631	0.98628	0.80892	0.89437	0.98628	0.80849	0.89411
47	9	21.44185	28.79700	0.98461	0.74267	0.85233	0.98461	0.74200	0.85190	18.09188	22.27655	0.98628	0.81022	0.89516	0.98628	0.80977	0.89489
47	10	21.44185	28.70168	0.98461	0.74498	0.85385	0.98461	0.74426	0.85338	18.09188	22.23481	0.98628	0.81159	0.89600	0.98628	0.81111	0.89570

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
47	11	21.44185	28.60341	0.98461	0.74737	0.85542	0.98461	0.74661	0.85492	18.09188	22.19134	0.98628	0.81302	0.89687	0.98628	0.81250	0.89655
47	12	21.44185	28.50171	0.98461	0.74985	0.85704	0.98461	0.74903	0.85651	18.09188	22.14578	0.98628	0.81451	0.89777	0.98628	0.81396	0.89744
47	13	21.44185	28.39619	0.98461	0.75242	0.85872	0.98461	0.75154	0.85815	18.09188	22.09783	0.98628	0.81607	0.89872	0.98628	0.81547	0.89836
47	14	21.44185	28.28717	0.98461	0.75509	0.86045	0.98461	0.75414	0.85984	18.09188	22.04770	0.98628	0.81770	0.89971	0.98628	0.81705	0.89932
47	15	21.44185	28.17456	0.98461	0.75784	0.86224	0.98461	0.75682	0.86158	18.09188	21.99534	0.98628	0.81939	0.90073	0.98628	0.81870	0.90031
47	16	21.44185	28.05854	0.98461	0.76070	0.86409	0.98461	0.75960	0.86338	18.09188	21.94087	0.98628	0.82116	0.90180	0.98628	0.82042	0.90135
47	17	21.44185	27.93921	0.98461	0.76365	0.86599	0.98461	0.76248	0.86523	18.09188	21.88436	0.98628	0.82300	0.90291	0.98628	0.82221	0.90243
47	18	21.44185	27.81632	0.98461	0.76671	0.86795	0.98461	0.76545	0.86714	18.09188	21.82561	0.98628	0.82492	0.90406	0.98628	0.82407	0.90355
47	19	21.44185	27.68998	0.98461	0.76986	0.86997	0.98461	0.76852	0.86911	18.09188	21.76469	0.98628	0.82691	0.90526	0.98628	0.82601	0.90471
47	20	21.44185	27.55961	0.98461	0.77313	0.87205	0.98461	0.77169	0.87114	18.09188	21.70115	0.98628	0.82899	0.90650	0.98628	0.82802	0.90592
47	21	21.44185	27.42496	0.98461	0.77650	0.87419	0.98461	0.77497	0.87322	18.09188	21.63477	0.98628	0.83115	0.90779	0.98628	0.83012	0.90717
47	22	21.44185	27.28607	0.98461	0.77999	0.87640	0.98461	0.77835	0.87536	18.09188	21.56556	0.98628	0.83340	0.90913	0.98628	0.83229	0.90847
47	23	21.44185	27.14231	0.98461	0.78360	0.87867	0.98461	0.78184	0.87756	18.09188	21.49301	0.98628	0.83574	0.91052	0.98628	0.83455	0.90982
47	24	21.44185	26.99396	0.98461	0.78732	0.88101	0.98461	0.78543	0.87982	18.09188	21.41732	0.98628	0.83817	0.91196	0.98628	0.83690	0.91121
47	25	21.44185	26.84076	0.98461	0.79116	0.88341	0.98461	0.78913	0.88214	18.09188	21.33825	0.98628	0.84069	0.91345	0.98628	0.83933	0.91265
47	26	21.44185	26.68259	0.98461	0.79513	0.88587	0.98461	0.79294	0.88452	18.09188	21.25569	0.98628	0.84330	0.91499	0.98628	0.84185	0.91413
47	27	21.44185	26.51948	0.98461	0.79921	0.88840	0.98461	0.79686	0.88695	18.09188	21.16962	0.98628	0.84602	0.91659	0.98628	0.84445	0.91567
47	28	21.44185	26.35108	0.98461	0.80341	0.89099	0.98461	0.80089	0.88944	18.09188	21.07976	0.98628	0.84882	0.91823	0.98628	0.84714	0.91725
47	29	21.44185	26.17769	0.98461	0.80773	0.89364	0.98461	0.80503	0.89199	18.09188	20.98629	0.98628	0.85173	0.91993	0.98628	0.84992	0.91887
47	30	21.44185	25.99881	0.98461	0.81217	0.89635	0.98461	0.80927	0.89458	18.09188	20.88878	0.98628	0.85472	0.92167	0.98628	0.85279	0.92055
47	31	21.44185	25.81445	0.98461	0.81673	0.89912	0.98461	0.81362	0.89723	18.09188	20.78720	0.98628	0.85782	0.92347	0.98628	0.85574	0.92227
47	32	21.44185	25.62410	0.98461	0.82140	0.90195	0.98461	0.81806	0.89993	18.09188	20.68113	0.98628	0.86101	0.92531	0.98628	0.85878	0.92403
47	33	21.44185	25.42805	0.98461	0.82619	0.90482	0.98461	0.82260	0.90267	18.09188	20.57072	0.98628	0.86429	0.92721	0.98628	0.86190	0.92583
47	34	21.44185	25.22578	0.98461	0.83107	0.90775	0.98461	0.82723	0.90545	18.09188	20.45552	0.98628	0.86766	0.92914	0.98628	0.86510	0.92767
47	35	21.44185	25.01713	0.98461	0.83606	0.91071	0.98461	0.83194	0.90826	18.09188	20.33536	0.98628	0.87112	0.93112	0.98628	0.86838	0.92955
47	36	21.44185	24.80193	0.98461	0.84115	0.91372	0.98461	0.83673	0.91111	18.09188	20.21002	0.98628	0.87467	0.93314	0.98628	0.87173	0.93147
47	37	21.44185	24.57973	0.98461	0.84632	0.91676	0.98461	0.84160	0.91399	18.09188	20.07911	0.98628	0.87829	0.93520	0.98628	0.87514	0.93341
47	38	21.44185	24.35058	0.98461	0.85157	0.91983	0.98461	0.84652	0.91688	18.09188	19.94257	0.98628	0.88199	0.93729	0.98628	0.87861	0.93538
47	39	21.44185	24.11373	0.98461	0.85688	0.92293	0.98461	0.85149	0.91979	18.09188	19.79973	0.98628	0.88575	0.93941	0.98628	0.88214	0.93738
47	40	21.44185	23.86918	0.98461	0.86226	0.92603	0.98461	0.85650	0.92270	18.09188	19.65053	0.98628	0.88957	0.94156	0.98628	0.88571	0.93939
47	41	21.44185	23.61736	0.98461	0.86767	0.92915	0.98461	0.86154	0.92562	18.09188	19.49521	0.98628	0.89345	0.94372	0.98628	0.88932	0.94142
47	42	21.44185	23.35816	0.98461	0.87311	0.93225	0.98461	0.86659	0.92853	18.09188	19.33362	0.98628	0.89736	0.94590	0.98628	0.89296	0.94345
47	43	21.44185	23.09102	0.98461	0.87855	0.93535	0.98461	0.87164	0.93142	18.09188	19.16523	0.98628	0.90130	0.94809	0.98628	0.89662	0.94549
47	44	21.44185	22.81604	0.98461	0.88400	0.93843	0.98461	0.87668	0.93429	18.09188	18.99000	0.98628	0.90525	0.95027	0.98628	0.90029	0.94753
47	45	21.44185	22.53309	0.98461	0.88942	0.94147	0.98461	0.88169	0.93713	18.09188	18.80775	0.98628	0.90922	0.95245	0.98628	0.90396	0.94956
47	46	21.44185	22.24198	0.98461	0.89480	0.94448	0.98461	0.88666	0.93993	18.09188	18.61823	0.98628	0.91318	0.95462	0.98628	0.90761	0.95157
47	47	21.44185	21.94239	0.98461	0.90013	0.94744	0.98461	0.89158	0.94268	18.09188	18.42106	0.98628	0.91712	0.95677	0.98628	0.91125	0.95356
47	48	21.44185	21.63441	0.98461	0.90538	0.95034	0.98461	0.89642	0.94538	18.09188	18.21621	0.98628	0.92104	0.95890	0.98628	0.91485	0.95553
47	49	21.44185	21.31800	0.98461	0.91055	0.95318	0.98461	0.90119	0.94803	18.09188	18.00355	0.98628	0.92491	0.96099	0.98628	0.91841	0.95747
47	50	21.44185	20.99328	0.98461	0.91561	0.95594	0.98461	0.90586	0.95060	18.09188	17.78305	0.98628	0.92873	0.96305	0.98628	0.92192	0.95938

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
47	51	21.44185	20.66027	0.98461	0.92055	0.95863	0.98461	0.91042	0.95311	18.09188	17.55462	0.98628	0.93248	0.96506	0.98628	0.92537	0.96124
47	52	21.44185	20.31936	0.98461	0.92535	0.96123	0.98461	0.91487	0.95554	18.09188	17.31849	0.98628	0.93615	0.96702	0.98628	0.92875	0.96306
47	53	21.44185	19.97064	0.98461	0.93001	0.96373	0.98461	0.91919	0.95790	18.09188	17.07460	0.98628	0.93974	0.96894	0.98628	0.93206	0.96483
47	54	21.44185	19.61420	0.98461	0.93450	0.96614	0.98461	0.92338	0.96016	18.09188	16.82295	0.98628	0.94324	0.97079	0.98628	0.93528	0.96656
47	55	21.44185	19.25050	0.98461	0.93883	0.96845	0.98461	0.92743	0.96235	18.09188	16.56379	0.98628	0.94662	0.97258	0.98628	0.93841	0.96823
47	56	21.44185	18.87994	0.98461	0.94299	0.97066	0.98461	0.93133	0.96445	18.09188	16.29737	0.98628	0.94990	0.97431	0.98628	0.94145	0.96984
47	57	21.44185	18.50268	0.98461	0.94696	0.97276	0.98461	0.93509	0.96646	18.09188	16.02371	0.98628	0.95306	0.97597	0.98628	0.94439	0.97140
47	58	21.44185	18.11889	0.98461	0.95075	0.97475	0.98461	0.93870	0.96838	18.09188	15.74286	0.98628	0.95610	0.97756	0.98628	0.94724	0.97290
47	59	21.44185	17.72878	0.98461	0.95435	0.97664	0.98461	0.94215	0.97021	18.09188	15.45489	0.98628	0.95902	0.97908	0.98628	0.94998	0.97435
47	60	21.44185	17.33235	0.98461	0.95777	0.97843	0.98461	0.94545	0.97196	18.09188	15.15969	0.98628	0.96181	0.98053	0.98628	0.95262	0.97573
47	61	21.44185	16.92988	0.98461	0.96101	0.98012	0.98461	0.94861	0.97363	18.09188	14.85740	0.98628	0.96448	0.98192	0.98628	0.95515	0.97706
47	62	21.44185	16.52117	0.98461	0.96406	0.98170	0.98461	0.95162	0.97521	18.09188	14.54774	0.98628	0.96702	0.98323	0.98628	0.95758	0.97833
47	63	21.44185	16.10627	0.98461	0.96694	0.98319	0.98461	0.95448	0.97671	18.09188	14.23062	0.98628	0.96943	0.98448	0.98628	0.95991	0.97955
47	64	21.44185	15.68510	0.98461	0.96965	0.98459	0.98461	0.95721	0.97813	18.09188	13.90587	0.98628	0.97173	0.98566	0.98628	0.96215	0.98071
47	65	21.44185	15.25783	0.98461	0.97218	0.98590	0.98461	0.95979	0.97948	18.09188	13.57353	0.98628	0.97390	0.98678	0.98628	0.96428	0.98182
47	66	21.44185	14.82463	0.98461	0.97456	0.98712	0.98461	0.96225	0.98076	18.09188	13.23363	0.98628	0.97596	0.98783	0.98628	0.96632	0.98287
47	67	21.44185	14.38548	0.98461	0.97679	0.98826	0.98461	0.96458	0.98197	18.09188	12.88602	0.98628	0.97789	0.98882	0.98628	0.96826	0.98388
47	68	21.44185	13.94087	0.98461	0.97886	0.98932	0.98461	0.96678	0.98311	18.09188	12.53103	0.98628	0.97972	0.98976	0.98628	0.97012	0.98483
47	69	21.44185	13.49126	0.98461	0.98079	0.99030	0.98461	0.96887	0.98419	18.09188	12.16898	0.98628	0.98144	0.99063	0.98628	0.97188	0.98574
47	70	21.44185	13.03722	0.98461	0.98258	0.99122	0.98461	0.97085	0.98521	18.09188	11.80026	0.98628	0.98305	0.99145	0.98628	0.97356	0.98660
47	71	21.44185	12.57941	0.98461	0.98424	0.99206	0.98461	0.97272	0.98617	18.09188	11.42537	0.98628	0.98456	0.99222	0.98628	0.97516	0.98742
47	72	21.44185	12.11856	0.98461	0.98578	0.99284	0.98461	0.97448	0.98707	18.09188	11.04490	0.98628	0.98596	0.99293	0.98628	0.97668	0.98820
47	73	21.44185	11.65555	0.98461	0.98720	0.99356	0.98461	0.97614	0.98793	18.09188	10.65955	0.98628	0.98727	0.99360	0.98628	0.97812	0.98894
47	74	21.44185	11.19139	0.98461	0.98850	0.99422	0.98461	0.97772	0.98873	18.09188	10.27021	0.98628	0.98849	0.99421	0.98628	0.97949	0.98964
47	75	21.44185	10.72709	0.98461	0.98970	0.99482	0.98461	0.97920	0.98949	18.09188	9.87774	0.98628	0.98962	0.99478	0.98628	0.98079	0.99030
47	76	21.44185	10.26405	0.98461	0.99079	0.99538	0.98461	0.98059	0.99020	18.09188	9.48337	0.98628	0.99066	0.99531	0.98628	0.98201	0.99093
47	77	21.44185	9.80349	0.98461	0.99179	0.99588	0.98461	0.98190	0.99087	18.09188	9.08824	0.98628	0.99162	0.99579	0.98628	0.98317	0.99152
47	78	21.44185	9.34666	0.98461	0.99270	0.99634	0.98461	0.98313	0.99150	18.09188	8.69350	0.98628	0.99250	0.99623	0.98628	0.98427	0.99207
47	79	21.44185	8.89505	0.98461	0.99353	0.99675	0.98461	0.98429	0.99208	18.09188	8.30053	0.98628	0.99330	0.99664	0.98628	0.98530	0.99260
47	80	21.44185	8.44994	0.98461	0.99427	0.99713	0.98461	0.98538	0.99263	18.09188	7.91061	0.98628	0.99404	0.99701	0.98628	0.98628	0.99309
47	81	21.44185	8.01269	0.98461	0.99494	0.99746	0.98461	0.98639	0.99315	18.09188	7.52504	0.98628	0.99470	0.99734	0.98628	0.98720	0.99356
47	82	21.44185	7.58462	0.98461	0.99554	0.99777	0.98461	0.98735	0.99363	18.09188	7.14517	0.98628	0.99531	0.99765	0.98628	0.98806	0.99399
47	83	21.44185	7.16676	0.98461	0.99608	0.99804	0.98461	0.98824	0.99408	18.09188	6.77205	0.98628	0.99585	0.99792	0.98628	0.98887	0.99440
47	84	21.44185	6.76024	0.98461	0.99657	0.99828	0.98461	0.98907	0.99450	18.09188	6.40687	0.98628	0.99634	0.99817	0.98628	0.98963	0.99479
47	85	21.44185	6.36619	0.98461	0.99699	0.99849	0.98461	0.98984	0.99490	18.09188	6.05083	0.98628	0.99678	0.99839	0.98628	0.99034	0.99515
47	86	21.44185	5.98597	0.98461	0.99737	0.99868	0.98461	0.99056	0.99526	18.09188	5.70535	0.98628	0.99717	0.99858	0.98628	0.99100	0.99548
47	87	21.44185	5.62066	0.98461	0.99771	0.99885	0.98461	0.99123	0.99560	18.09188	5.37164	0.98628	0.99752	0.99876	0.98628	0.99162	0.99579
47	88	21.44185	5.27144	0.98461	0.99800	0.99900	0.98461	0.99186	0.99591	18.09188	5.05099	0.98628	0.99783	0.99891	0.98628	0.99220	0.99608
47	89	21.44185	4.93962	0.98461	0.99826	0.99913	0.98461	0.99243	0.99620	18.09188	4.74485	0.98628	0.99810	0.99905	0.98628	0.99273	0.99635
47	90	21.44185	4.62687	0.98461	0.99848	0.99924	0.98461	0.99296	0.99647	18.09188	4.45503	0.98628	0.99834	0.99917	0.98628	0.99323	0.99660

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
47	91	21.44185	4.33500	0.98461	0.99868	0.99934	0.98461	0.99346	0.99672	18.09188	4.18350	0.98628	0.99854	0.99927	0.98628	0.99369	0.99684
47	92	21.44185	4.06328	0.98461	0.99885	0.99942	0.98461	0.99391	0.99695	18.09188	3.92982	0.98628	0.99873	0.99936	0.98628	0.99412	0.99705
47	93	21.44185	3.80970	0.98461	0.99900	0.99950	0.98461	0.99434	0.99716	18.09188	3.69224	0.98628	0.99888	0.99944	0.98628	0.99452	0.99725
47	94	21.44185	3.57122	0.98461	0.99912	0.99956	0.98461	0.99474	0.99736	18.09188	3.46804	0.98628	0.99902	0.99951	0.98628	0.99490	0.99744
47	95	21.44185	3.34496	0.98461	0.99924	0.99962	0.98461	0.99511	0.99755	18.09188	3.25454	0.98628	0.99915	0.99957	0.98628	0.99525	0.99762
47	96	21.44185	3.12856	0.98461	0.99934	0.99967	0.98461	0.99545	0.99772	18.09188	3.04956	0.98628	0.99926	0.99963	0.98628	0.99558	0.99778
47	97	21.44185	2.92468	0.98461	0.99942	0.99971	0.98461	0.99577	0.99788	18.09188	2.85578	0.98628	0.99935	0.99968	0.98628	0.99588	0.99794
47	98	21.44185	2.73317	0.98461	0.99950	0.99975	0.98461	0.99606	0.99803	18.09188	2.67315	0.98628	0.99943	0.99972	0.98628	0.99616	0.99808
47	99	21.44185	2.55407	0.98461	0.99956	0.99978	0.98461	0.99634	0.99817	18.09188	2.50182	0.98628	0.99951	0.99975	0.98628	0.99642	0.99821
47	100	21.44185	2.38797	0.98461	0.99962	0.99981	0.98461	0.99659	0.99829	18.09188	2.34248	0.98628	0.99957	0.99978	0.98628	0.99666	0.99833
47	101	21.44185	2.23536	0.98461	0.99967	0.99983	0.98461	0.99682	0.99841	18.09188	2.19569	0.98628	0.99962	0.99981	0.98628	0.99688	0.99844
47	102	21.44185	2.09662	0.98461	0.99971	0.99985	0.98461	0.99702	0.99851	18.09188	2.06193	0.98628	0.99967	0.99983	0.98628	0.99709	0.99854
47	103	21.44185	1.97081	0.98461	0.99974	0.99987	0.98461	0.99721	0.99860	18.09188	1.94039	0.98628	0.99971	0.99985	0.98628	0.99727	0.99863
47	104	21.44185	1.85678	0.98461	0.99977	0.99989	0.98461	0.99738	0.99869	18.09188	1.82999	0.98628	0.99974	0.99987	0.98628	0.99743	0.99872
47	105	21.44185	1.75419	0.98461	0.99980	0.99990	0.98461	0.99754	0.99877	18.09188	1.73050	0.98628	0.99977	0.99988	0.98628	0.99758	0.99879
47	106	21.44185	1.66193	0.98461	0.99982	0.99991	0.98461	0.99768	0.99884	18.09188	1.64086	0.98628	0.99979	0.99990	0.98628	0.99772	0.99886
47	107	21.44185	1.57966	0.98461	0.99984	0.99992	0.98461	0.99780	0.99890	18.09188	1.56078	0.98628	0.99981	0.99991	0.98628	0.99784	0.99892
47	108	21.44185	1.50704	0.98461	0.99985	0.99993	0.98461	0.99791	0.99895	18.09188	1.48999	0.98628	0.99983	0.99992	0.98628	0.99794	0.99897
47	109	21.44185	1.44400	0.98461	0.99986	0.99993	0.98461	0.99799	0.99900	18.09188	1.42842	0.98628	0.99984	0.99992	0.98628	0.99803	0.99901
47	110	21.44185	1.39223	0.98461	0.99987	0.99994	0.98461	0.99806	0.99903	18.09188	1.37777	0.98628	0.99985	0.99993	0.98628	0.99809	0.99905
48	1	21.12311	29.44822	0.98325	0.71621	0.83464	0.98325	0.71578	0.83435	17.87703	22.54525	0.98505	0.79179	0.88380	0.98505	0.79149	0.88361
48	2	21.12311	29.37817	0.98325	0.71790	0.83578	0.98325	0.71746	0.83549	17.87703	22.51839	0.98505	0.79272	0.88438	0.98505	0.79242	0.88419
48	3	21.12311	29.30399	0.98325	0.71966	0.83698	0.98325	0.71920	0.83667	17.87703	22.48894	0.98505	0.79371	0.88499	0.98505	0.79340	0.88480
48	4	21.12311	29.22650	0.98325	0.72149	0.83822	0.98325	0.72101	0.83789	17.87703	22.45752	0.98505	0.79475	0.88564	0.98505	0.79442	0.88543
48	5	21.12311	29.14631	0.98325	0.72339	0.83950	0.98325	0.72288	0.83915	17.87703	22.42458	0.98505	0.79583	0.88631	0.98505	0.79548	0.88609
48	6	21.12311	29.06332	0.98325	0.72537	0.84083	0.98325	0.72482	0.84046	17.87703	22.39007	0.98505	0.79697	0.88701	0.98505	0.79660	0.88678
48	7	21.12311	28.97770	0.98325	0.72741	0.84220	0.98325	0.72684	0.84181	17.87703	22.35408	0.98505	0.79816	0.88775	0.98505	0.79776	0.88750
48	8	21.12311	28.88901	0.98325	0.72953	0.84362	0.98325	0.72892	0.84321	17.87703	22.31631	0.98505	0.79940	0.88852	0.98505	0.79898	0.88826
48	9	21.12311	28.79700	0.98325	0.73174	0.84509	0.98325	0.73108	0.84465	17.87703	22.27655	0.98505	0.80070	0.88932	0.98505	0.80025	0.88904
48	10	21.12311	28.70168	0.98325	0.73402	0.84661	0.98325	0.73332	0.84615	17.87703	22.23481	0.98505	0.80206	0.89016	0.98505	0.80157	0.88986
48	11	21.12311	28.60341	0.98325	0.73639	0.84818	0.98325	0.73564	0.84769	17.87703	22.19134	0.98505	0.80348	0.89103	0.98505	0.80296	0.89071
48	12	21.12311	28.50171	0.98325	0.73884	0.84981	0.98325	0.73804	0.84928	17.87703	22.14578	0.98505	0.80496	0.89194	0.98505	0.80441	0.89160
48	13	21.12311	28.39619	0.98325	0.74139	0.85149	0.98325	0.74053	0.85092	17.87703	22.09783	0.98505	0.80651	0.89289	0.98505	0.80592	0.89253
48	14	21.12311	28.28717	0.98325	0.74403	0.85323	0.98325	0.74310	0.85262	17.87703	22.04770	0.98505	0.80813	0.89389	0.98505	0.80749	0.89349
48	15	21.12311	28.17456	0.98325	0.74677	0.85503	0.98325	0.74576	0.85437	17.87703	21.99534	0.98505	0.80982	0.89492	0.98505	0.80913	0.89450
48	16	21.12311	28.05854	0.98325	0.74960	0.85688	0.98325	0.74852	0.85618	17.87703	21.94087	0.98505	0.81158	0.89599	0.98505	0.81084	0.89554
48	17	21.12311	27.93921	0.98325	0.75253	0.85879	0.98325	0.75137	0.85804	17.87703	21.88436	0.98505	0.81342	0.89711	0.98505	0.81263	0.89663
48	18	21.12311	27.81632	0.98325	0.75556	0.86076	0.98325	0.75432	0.85996	17.87703	21.82561	0.98505	0.81533	0.89827	0.98505	0.81448	0.89776
48	19	21.12311	27.68998	0.98325	0.75870	0.86279	0.98325	0.75738	0.86194	17.87703	21.76469	0.98505	0.81732	0.89948	0.98505	0.81642	0.89893
48	20	21.12311	27.55961	0.98325	0.76194	0.86489	0.98325	0.76053	0.86398	17.87703	21.70115	0.98505	0.81940	0.90074	0.98505	0.81843	0.90015

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
48	21	21.12311	27.42496	0.98325	0.76530	0.86705	0.98325	0.76379	0.86608	17.87703	21.63477	0.98505	0.82156	0.90204	0.98505	0.82053	0.90142
48	22	21.12311	27.28607	0.98325	0.76877	0.86927	0.98325	0.76715	0.86824	17.87703	21.56556	0.98505	0.82381	0.90339	0.98505	0.82270	0.90273
48	23	21.12311	27.14231	0.98325	0.77236	0.87156	0.98325	0.77063	0.87046	17.87703	21.49301	0.98505	0.82615	0.90480	0.98505	0.82497	0.90409
48	24	21.12311	26.99396	0.98325	0.77607	0.87392	0.98325	0.77421	0.87274	17.87703	21.41732	0.98505	0.82858	0.90626	0.98505	0.82732	0.90550
48	25	21.12311	26.84076	0.98325	0.77991	0.87635	0.98325	0.77791	0.87508	17.87703	21.33825	0.98505	0.83111	0.90777	0.98505	0.82976	0.90696
48	26	21.12311	26.68259	0.98325	0.78387	0.87884	0.98325	0.78172	0.87749	17.87703	21.25569	0.98505	0.83374	0.90933	0.98505	0.83229	0.90847
48	27	21.12311	26.51948	0.98325	0.78795	0.88140	0.98325	0.78564	0.87996	17.87703	21.16962	0.98505	0.83647	0.91095	0.98505	0.83490	0.91003
48	28	21.12311	26.35108	0.98325	0.79216	0.88403	0.98325	0.78968	0.88248	17.87703	21.07976	0.98505	0.83930	0.91263	0.98505	0.83762	0.91163
48	29	21.12311	26.17769	0.98325	0.79649	0.88672	0.98325	0.79383	0.88507	17.87703	20.98629	0.98505	0.84222	0.91435	0.98505	0.84042	0.91329
48	30	21.12311	25.99881	0.98325	0.80095	0.88947	0.98325	0.79809	0.88771	17.87703	20.88878	0.98505	0.84525	0.91614	0.98505	0.84331	0.91500
48	31	21.12311	25.81445	0.98325	0.80553	0.89229	0.98325	0.80246	0.89040	17.87703	20.78720	0.98505	0.84838	0.91797	0.98505	0.84630	0.91675
48	32	21.12311	25.62410	0.98325	0.81024	0.89517	0.98325	0.80693	0.89315	17.87703	20.68113	0.98505	0.85161	0.91986	0.98505	0.84938	0.91855
48	33	21.12311	25.42805	0.98325	0.81506	0.89811	0.98325	0.81151	0.89595	17.87703	20.57072	0.98505	0.85494	0.92180	0.98505	0.85254	0.92040
48	34	21.12311	25.22578	0.98325	0.82000	0.90110	0.98325	0.81619	0.89880	17.87703	20.45552	0.98505	0.85837	0.92379	0.98505	0.85579	0.92229
48	35	21.12311	25.01713	0.98325	0.82506	0.90415	0.98325	0.82097	0.90168	17.87703	20.33536	0.98505	0.86189	0.92582	0.98505	0.85913	0.92423
48	36	21.12311	24.80193	0.98325	0.83022	0.90724	0.98325	0.82584	0.90461	17.87703	20.21002	0.98505	0.86551	0.92790	0.98505	0.86255	0.92620
48	37	21.12311	24.57973	0.98325	0.83549	0.91037	0.98325	0.83078	0.90757	17.87703	20.07911	0.98505	0.86921	0.93003	0.98505	0.86604	0.92821
48	38	21.12311	24.35058	0.98325	0.84084	0.91354	0.98325	0.83580	0.91056	17.87703	19.94257	0.98505	0.87300	0.93220	0.98505	0.86960	0.93025
48	39	21.12311	24.11373	0.98325	0.84628	0.91674	0.98325	0.84088	0.91357	17.87703	19.79973	0.98505	0.87687	0.93440	0.98505	0.87322	0.93232
48	40	21.12311	23.86918	0.98325	0.85179	0.91996	0.98325	0.84602	0.91659	17.87703	19.65053	0.98505	0.88082	0.93663	0.98505	0.87690	0.93441
48	41	21.12311	23.61736	0.98325	0.85736	0.92320	0.98325	0.85120	0.91962	17.87703	19.49521	0.98505	0.88482	0.93889	0.98505	0.88063	0.93653
48	42	21.12311	23.35816	0.98325	0.86297	0.92645	0.98325	0.85641	0.92265	17.87703	19.33362	0.98505	0.88887	0.94117	0.98505	0.88440	0.93865
48	43	21.12311	23.09102	0.98325	0.86861	0.92969	0.98325	0.86163	0.92567	17.87703	19.16523	0.98505	0.89297	0.94346	0.98505	0.88820	0.94079
48	44	21.12311	22.81604	0.98325	0.87427	0.93292	0.98325	0.86686	0.92868	17.87703	18.99000	0.98505	0.89710	0.94576	0.98505	0.89202	0.94293
48	45	21.12311	22.53309	0.98325	0.87992	0.93613	0.98325	0.87207	0.93167	17.87703	18.80775	0.98505	0.90125	0.94806	0.98505	0.89585	0.94507
48	46	21.12311	22.24198	0.98325	0.88555	0.93930	0.98325	0.87726	0.93462	17.87703	18.61823	0.98505	0.90541	0.95036	0.98505	0.89969	0.94719
48	47	21.12311	21.94239	0.98325	0.89115	0.94244	0.98325	0.88241	0.93753	17.87703	18.42106	0.98505	0.90956	0.95264	0.98505	0.90351	0.94931
48	48	21.12311	21.63441	0.98325	0.89669	0.94553	0.98325	0.88751	0.94040	17.87703	18.21621	0.98505	0.91370	0.95490	0.98505	0.90731	0.95140
48	49	21.12311	21.31800	0.98325	0.90215	0.94856	0.98325	0.89253	0.94321	17.87703	18.00355	0.98505	0.91781	0.95714	0.98505	0.91108	0.95347
48	50	21.12311	20.99328	0.98325	0.90752	0.95152	0.98325	0.89747	0.94596	17.87703	17.78305	0.98505	0.92187	0.95935	0.98505	0.91480	0.95551
48	51	21.12311	20.66027	0.98325	0.91279	0.95440	0.98325	0.90231	0.94865	17.87703	17.55462	0.98505	0.92588	0.96151	0.98505	0.91848	0.95751
48	52	21.12311	20.31936	0.98325	0.91792	0.95721	0.98325	0.90705	0.95126	17.87703	17.31849	0.98505	0.92982	0.96363	0.98505	0.92209	0.95946
48	53	21.12311	19.97064	0.98325	0.92292	0.95991	0.98325	0.91166	0.95379	17.87703	17.07460	0.98505	0.93367	0.96570	0.98505	0.92562	0.96138
48	54	21.12311	19.61420	0.98325	0.92776	0.96253	0.98325	0.91615	0.95624	17.87703	16.82295	0.98505	0.93744	0.96771	0.98505	0.92908	0.96324
48	55	21.12311	19.25050	0.98325	0.93244	0.96504	0.98325	0.92050	0.95860	17.87703	16.56379	0.98505	0.94111	0.96966	0.98505	0.93246	0.96505
48	56	21.12311	18.87994	0.98325	0.93694	0.96745	0.98325	0.92470	0.96088	17.87703	16.29737	0.98505	0.94466	0.97154	0.98505	0.93574	0.96680
48	57	21.12311	18.50268	0.98325	0.94126	0.96974	0.98325	0.92876	0.96307	17.87703	16.02371	0.98505	0.94810	0.97336	0.98505	0.93892	0.96850
48	58	21.12311	18.11889	0.98325	0.94540	0.97193	0.98325	0.93267	0.96516	17.87703	15.74286	0.98505	0.95141	0.97510	0.98505	0.94201	0.97014
48	59	21.12311	17.72878	0.98325	0.94934	0.97401	0.98325	0.93642	0.96716	17.87703	15.45489	0.98505	0.95460	0.97677	0.98505	0.94499	0.97171
48	60	21.12311	17.33235	0.98325	0.95308	0.97598	0.98325	0.94001	0.96908	17.87703	15.15969	0.98505	0.95766	0.97837	0.98505	0.94786	0.97323

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
48	61	21.12311	16.92988	0.98325	0.95664	0.97784	0.98325	0.94345	0.97090	17.87703	14.85740	0.98505	0.96058	0.97990	0.98505	0.95063	0.97469
48	62	21.12311	16.52117	0.98325	0.96000	0.97959	0.98325	0.94673	0.97264	17.87703	14.54774	0.98505	0.96338	0.98135	0.98505	0.95328	0.97608
48	63	21.12311	16.10627	0.98325	0.96318	0.98124	0.98325	0.94986	0.97429	17.87703	14.23062	0.98505	0.96604	0.98273	0.98505	0.95584	0.97742
48	64	21.12311	15.68510	0.98325	0.96617	0.98279	0.98325	0.95285	0.97585	17.87703	13.90587	0.98505	0.96857	0.98403	0.98505	0.95828	0.97870
48	65	21.12311	15.25783	0.98325	0.96898	0.98425	0.98325	0.95568	0.97734	17.87703	13.57353	0.98505	0.97097	0.98527	0.98505	0.96062	0.97992
48	66	21.12311	14.82463	0.98325	0.97162	0.98560	0.98325	0.95838	0.97875	17.87703	13.23363	0.98505	0.97324	0.98644	0.98505	0.96286	0.98108
48	67	21.12311	14.38548	0.98325	0.97409	0.98687	0.98325	0.96094	0.98008	17.87703	12.88602	0.98505	0.97539	0.98754	0.98505	0.96500	0.98219
48	68	21.12311	13.94087	0.98325	0.97639	0.98805	0.98325	0.96336	0.98134	17.87703	12.53103	0.98505	0.97742	0.98858	0.98505	0.96704	0.98324
48	69	21.12311	13.49126	0.98325	0.97854	0.98915	0.98325	0.96566	0.98253	17.87703	12.16898	0.98505	0.97932	0.98955	0.98505	0.96898	0.98425
48	70	21.12311	13.03722	0.98325	0.98054	0.99017	0.98325	0.96784	0.98366	17.87703	11.80026	0.98505	0.98111	0.99047	0.98505	0.97084	0.98520
48	71	21.12311	12.57941	0.98325	0.98239	0.99112	0.98325	0.96989	0.98472	17.87703	11.42537	0.98505	0.98279	0.99132	0.98505	0.97260	0.98611
48	72	21.12311	12.11856	0.98325	0.98410	0.99199	0.98325	0.97184	0.98572	17.87703	11.04490	0.98505	0.98435	0.99212	0.98505	0.97427	0.98697
48	73	21.12311	11.65555	0.98325	0.98568	0.99279	0.98325	0.97368	0.98666	17.87703	10.65955	0.98505	0.98581	0.99286	0.98505	0.97586	0.98779
48	74	21.12311	11.19139	0.98325	0.98714	0.99353	0.98325	0.97541	0.98755	17.87703	10.27021	0.98505	0.98717	0.99354	0.98505	0.97738	0.98856
48	75	21.12311	10.72709	0.98325	0.98848	0.99421	0.98325	0.97705	0.98839	17.87703	9.87774	0.98505	0.98843	0.99418	0.98505	0.97881	0.98929
48	76	21.12311	10.26405	0.98325	0.98970	0.99482	0.98325	0.97859	0.98918	17.87703	9.48337	0.98505	0.98959	0.99477	0.98505	0.98016	0.98998
48	77	21.12311	9.80349	0.98325	0.99082	0.99539	0.98325	0.98004	0.98992	17.87703	9.08824	0.98505	0.99066	0.99531	0.98505	0.98145	0.99064
48	78	21.12311	9.34666	0.98325	0.99184	0.99590	0.98325	0.98140	0.99061	17.87703	8.69350	0.98505	0.99164	0.99580	0.98505	0.98266	0.99125
48	79	21.12311	8.89505	0.98325	0.99276	0.99637	0.98325	0.98268	0.99127	17.87703	8.30053	0.98505	0.99254	0.99625	0.98505	0.98380	0.99184
48	80	21.12311	8.44994	0.98325	0.99359	0.99679	0.98325	0.98389	0.99188	17.87703	7.91061	0.98505	0.99336	0.99667	0.98505	0.98488	0.99238
48	81	21.12311	8.01269	0.98325	0.99435	0.99717	0.98325	0.98501	0.99245	17.87703	7.52504	0.98505	0.99410	0.99704	0.98505	0.98590	0.99290
48	82	21.12311	7.58462	0.98325	0.99502	0.99750	0.98325	0.98607	0.99298	17.87703	7.14517	0.98505	0.99477	0.99738	0.98505	0.98686	0.99338
48	83	21.12311	7.16676	0.98325	0.99563	0.99781	0.98325	0.98705	0.99348	17.87703	6.77205	0.98505	0.99538	0.99769	0.98505	0.98775	0.99384
48	84	21.12311	6.76024	0.98325	0.99617	0.99808	0.98325	0.98797	0.99395	17.87703	6.40687	0.98505	0.99593	0.99796	0.98505	0.98859	0.99426
48	85	21.12311	6.36619	0.98325	0.99665	0.99832	0.98325	0.98883	0.99438	17.87703	6.05083	0.98505	0.99642	0.99821	0.98505	0.98938	0.99466
48	86	21.12311	5.98597	0.98325	0.99707	0.99853	0.98325	0.98963	0.99479	17.87703	5.70535	0.98505	0.99686	0.99843	0.98505	0.99012	0.99503
48	87	21.12311	5.62066	0.98325	0.99744	0.99872	0.98325	0.99037	0.99516	17.87703	5.37164	0.98505	0.99724	0.99862	0.98505	0.99080	0.99538
48	88	21.12311	5.27144	0.98325	0.99777	0.99889	0.98325	0.99106	0.99551	17.87703	5.05099	0.98505	0.99759	0.99879	0.98505	0.99144	0.99570
48	89	21.12311	4.93962	0.98325	0.99806	0.99903	0.98325	0.99170	0.99583	17.87703	4.74485	0.98505	0.99789	0.99894	0.98505	0.99203	0.99600
48	90	21.12311	4.62687	0.98325	0.99831	0.99916	0.98325	0.99229	0.99613	17.87703	4.45503	0.98505	0.99816	0.99908	0.98505	0.99258	0.99628
48	91	21.12311	4.33500	0.98325	0.99853	0.99926	0.98325	0.99283	0.99640	17.87703	4.18350	0.98505	0.99839	0.99919	0.98505	0.99309	0.99653
48	92	21.12311	4.06328	0.98325	0.99872	0.99936	0.98325	0.99334	0.99666	17.87703	3.92982	0.98505	0.99859	0.99929	0.98505	0.99357	0.99677
48	93	21.12311	3.80970	0.98325	0.99888	0.99944	0.98325	0.99381	0.99689	17.87703	3.69224	0.98505	0.99876	0.99938	0.98505	0.99401	0.99700
48	94	21.12311	3.57122	0.98325	0.99903	0.99951	0.98325	0.99424	0.99711	17.87703	3.46804	0.98505	0.99892	0.99946	0.98505	0.99442	0.99720
48	95	21.12311	3.34496	0.98325	0.99915	0.99958	0.98325	0.99465	0.99732	17.87703	3.25454	0.98505	0.99906	0.99953	0.98505	0.99481	0.99740
48	96	21.12311	3.12856	0.98325	0.99926	0.99963	0.98325	0.99503	0.99751	17.87703	3.04956	0.98505	0.99918	0.99959	0.98505	0.99517	0.99758
48	97	21.12311	2.92468	0.98325	0.99936	0.99968	0.98325	0.99538	0.99769	17.87703	2.85578	0.98505	0.99928	0.99964	0.98505	0.99551	0.99775
48	98	21.12311	2.73317	0.98325	0.99944	0.99972	0.98325	0.99571	0.99785	17.87703	2.67315	0.98505	0.99937	0.99969	0.98505	0.99582	0.99790
48	99	21.12311	2.55407	0.98325	0.99952	0.99976	0.98325	0.99601	0.99800	17.87703	2.50182	0.98505	0.99945	0.99973	0.98505	0.99610	0.99805
48	100	21.12311	2.38797	0.98325	0.99958	0.99979	0.98325	0.99628	0.99814	17.87703	2.34248	0.98505	0.99952	0.99976	0.98505	0.99637	0.99818

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
48	101	21.12311	2.23536	0.98325	0.99963	0.99982	0.98325	0.99653	0.99826	17.87703	2.19569	0.98505	0.99958	0.99979	0.98505	0.99661	0.99830
48	102	21.12311	2.09662	0.98325	0.99968	0.99984	0.98325	0.99676	0.99838	17.87703	2.06193	0.98505	0.99963	0.99982	0.98505	0.99683	0.99841
48	103	21.12311	1.97081	0.98325	0.99972	0.99986	0.98325	0.99697	0.99848	17.87703	1.94039	0.98505	0.99968	0.99984	0.98505	0.99703	0.99851
48	104	21.12311	1.85678	0.98325	0.99975	0.99987	0.98325	0.99715	0.99858	17.87703	1.82999	0.98505	0.99971	0.99986	0.98505	0.99721	0.99860
48	105	21.12311	1.75419	0.98325	0.99978	0.99989	0.98325	0.99732	0.99866	17.87703	1.73050	0.98505	0.99975	0.99987	0.98505	0.99737	0.99869
48	106	21.12311	1.66193	0.98325	0.99980	0.99990	0.98325	0.99748	0.99874	17.87703	1.64086	0.98505	0.99977	0.99989	0.98505	0.99752	0.99876
48	107	21.12311	1.57966	0.98325	0.99982	0.99991	0.98325	0.99761	0.99880	17.87703	1.56078	0.98505	0.99979	0.99990	0.98505	0.99765	0.99882
48	108	21.12311	1.50704	0.98325	0.99984	0.99992	0.98325	0.99772	0.99886	17.87703	1.48999	0.98505	0.99981	0.99991	0.98505	0.99776	0.99888
48	109	21.12311	1.44400	0.98325	0.99985	0.99993	0.98325	0.99782	0.99891	17.87703	1.42842	0.98505	0.99983	0.99991	0.98505	0.99786	0.99893
48	110	21.12311	1.39223	0.98325	0.99986	0.99993	0.98325	0.99790	0.99895	17.87703	1.37777	0.98505	0.99984	0.99992	0.98505	0.99793	0.99896
49	1	20.79547	29.44822	0.98175	0.70515	0.82709	0.98175	0.70473	0.82679	17.65382	22.54525	0.98367	0.78195	0.87764	0.98367	0.78165	0.87745
49	2	20.79547	29.37817	0.98175	0.70682	0.82823	0.98175	0.70639	0.82793	17.65382	22.51839	0.98367	0.78288	0.87822	0.98367	0.78258	0.87803
49	3	20.79547	29.30399	0.98175	0.70856	0.82942	0.98175	0.70811	0.82912	17.65382	22.48894	0.98367	0.78386	0.87883	0.98367	0.78354	0.87864
49	4	20.79547	29.22650	0.98175	0.71037	0.83066	0.98175	0.70989	0.83034	17.65382	22.45752	0.98367	0.78489	0.87948	0.98367	0.78455	0.87927
49	5	20.79547	29.14631	0.98175	0.71225	0.83194	0.98175	0.71174	0.83160	17.65382	22.42458	0.98367	0.78596	0.88016	0.98367	0.78561	0.87993
49	6	20.79547	29.06332	0.98175	0.71419	0.83327	0.98175	0.71366	0.83291	17.65382	22.39007	0.98367	0.78709	0.88086	0.98367	0.78672	0.88063
49	7	20.79547	28.97770	0.98175	0.71621	0.83464	0.98175	0.71565	0.83426	17.65382	22.35408	0.98367	0.78827	0.88160	0.98367	0.78787	0.88135
49	8	20.79547	28.88901	0.98175	0.71831	0.83607	0.98175	0.71771	0.83566	17.65382	22.31631	0.98367	0.78950	0.88237	0.98367	0.78908	0.88211
49	9	20.79547	28.79700	0.98175	0.72049	0.83754	0.98175	0.71985	0.83710	17.65382	22.27655	0.98367	0.79079	0.88317	0.98367	0.79034	0.88289
49	10	20.79547	28.70168	0.98175	0.72275	0.83906	0.98175	0.72206	0.83860	17.65382	22.23481	0.98367	0.79214	0.88402	0.98367	0.79166	0.88372
49	11	20.79547	28.60341	0.98175	0.72509	0.84064	0.98175	0.72435	0.84014	17.65382	22.19134	0.98367	0.79355	0.88489	0.98367	0.79303	0.88457
49	12	20.79547	28.50171	0.98175	0.72752	0.84227	0.98175	0.72673	0.84174	17.65382	22.14578	0.98367	0.79502	0.88581	0.98367	0.79447	0.88547
49	13	20.79547	28.39619	0.98175	0.73004	0.84395	0.98175	0.72919	0.84339	17.65382	22.09783	0.98367	0.79657	0.88677	0.98367	0.79597	0.88640
49	14	20.79547	28.28717	0.98175	0.73265	0.84570	0.98175	0.73174	0.84509	17.65382	22.04770	0.98367	0.79818	0.88776	0.98367	0.79754	0.88737
49	15	20.79547	28.17456	0.98175	0.73536	0.84750	0.98175	0.73437	0.84685	17.65382	21.99534	0.98367	0.79986	0.88880	0.98367	0.79917	0.88838
49	16	20.79547	28.05854	0.98175	0.73816	0.84936	0.98175	0.73711	0.84866	17.65382	21.94087	0.98367	0.80162	0.88989	0.98367	0.80088	0.88943
49	17	20.79547	27.93921	0.98175	0.74107	0.85128	0.98175	0.73993	0.85053	17.65382	21.88436	0.98367	0.80345	0.89101	0.98367	0.80265	0.89052
49	18	20.79547	27.81632	0.98175	0.74407	0.85326	0.98175	0.74286	0.85246	17.65382	21.82561	0.98367	0.80535	0.89218	0.98367	0.80450	0.89166
49	19	20.79547	27.68998	0.98175	0.74718	0.85530	0.98175	0.74589	0.85445	17.65382	21.76469	0.98367	0.80734	0.89340	0.98367	0.80643	0.89285
49	20	20.79547	27.55961	0.98175	0.75040	0.85741	0.98175	0.74902	0.85650	17.65382	21.70115	0.98367	0.80941	0.89466	0.98367	0.80844	0.89408
49	21	20.79547	27.42496	0.98175	0.75374	0.85958	0.98175	0.75226	0.85862	17.65382	21.63477	0.98367	0.81156	0.89598	0.98367	0.81053	0.89535
49	22	20.79547	27.28607	0.98175	0.75719	0.86182	0.98175	0.75561	0.86079	17.65382	21.56556	0.98367	0.81381	0.89735	0.98367	0.81271	0.89668
49	23	20.79547	27.14231	0.98175	0.76076	0.86413	0.98175	0.75906	0.86303	17.65382	21.49301	0.98367	0.81615	0.89877	0.98367	0.81497	0.89806
49	24	20.79547	26.99396	0.98175	0.76446	0.86651	0.98175	0.76263	0.86533	17.65382	21.41732	0.98367	0.81859	0.90025	0.98367	0.81733	0.89948
49	25	20.79547	26.84076	0.98175	0.76828	0.86896	0.98175	0.76632	0.86770	17.65382	21.33825	0.98367	0.82112	0.90178	0.98367	0.81977	0.90096
49	26	20.79547	26.68259	0.98175	0.77223	0.87148	0.98175	0.77012	0.87013	17.65382	21.25569	0.98367	0.82376	0.90336	0.98367	0.82231	0.90249
49	27	20.79547	26.51948	0.98175	0.77630	0.87406	0.98175	0.77404	0.87263	17.65382	21.16962	0.98367	0.82649	0.90501	0.98367	0.82494	0.90407
49	28	20.79547	26.35108	0.98175	0.78051	0.87673	0.98175	0.77807	0.87519	17.65382	21.07976	0.98367	0.82934	0.90671	0.98367	0.82766	0.90570
49	29	20.79547	26.17769	0.98175	0.78484	0.87945	0.98175	0.78223	0.87781	17.65382	20.98629	0.98367	0.83228	0.90846	0.98367	0.83048	0.90739
49	30	20.79547	25.99881	0.98175	0.78931	0.88225	0.98175	0.78649	0.88049	17.65382	20.88878	0.98367	0.83533	0.91028	0.98367	0.83340	0.90913

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
49	31	20.79547	25.81445	0.98175	0.79391	0.88512	0.98175	0.79088	0.88323	17.65382	20.78720	0.98367	0.83849	0.91215	0.98367	0.83641	0.91092
49	32	20.79547	25.62410	0.98175	0.79864	0.88805	0.98175	0.79538	0.88603	17.65382	20.68113	0.98367	0.84175	0.91408	0.98367	0.83952	0.91276
49	33	20.79547	25.42805	0.98175	0.80350	0.89104	0.98175	0.79999	0.88888	17.65382	20.57072	0.98367	0.84512	0.91606	0.98367	0.84272	0.91465
49	34	20.79547	25.22578	0.98175	0.80848	0.89410	0.98175	0.80472	0.89179	17.65382	20.45552	0.98367	0.84860	0.91810	0.98367	0.84602	0.91659
49	35	20.79547	25.01713	0.98175	0.81359	0.89721	0.98175	0.80954	0.89475	17.65382	20.33536	0.98367	0.85218	0.92019	0.98367	0.84941	0.91857
49	36	20.79547	24.80193	0.98175	0.81881	0.90038	0.98175	0.81447	0.89775	17.65382	20.21002	0.98367	0.85586	0.92233	0.98367	0.85288	0.92060
49	37	20.79547	24.57973	0.98175	0.82416	0.90360	0.98175	0.81949	0.90079	17.65382	20.07911	0.98367	0.85964	0.92452	0.98367	0.85644	0.92267
49	38	20.79547	24.35058	0.98175	0.82960	0.90687	0.98175	0.82459	0.90386	17.65382	19.94257	0.98367	0.86352	0.92676	0.98367	0.86008	0.92478
49	39	20.79547	24.11373	0.98175	0.83515	0.91017	0.98175	0.82977	0.90697	17.65382	19.79973	0.98367	0.86748	0.92904	0.98367	0.86380	0.92692
49	40	20.79547	23.86918	0.98175	0.84079	0.91351	0.98175	0.83502	0.91009	17.65382	19.65053	0.98367	0.87153	0.93136	0.98367	0.86758	0.92909
49	41	20.79547	23.61736	0.98175	0.84650	0.91687	0.98175	0.84033	0.91324	17.65382	19.49521	0.98367	0.87566	0.93371	0.98367	0.87142	0.93129
49	42	20.79547	23.35816	0.98175	0.85227	0.92024	0.98175	0.84568	0.91639	17.65382	19.33362	0.98367	0.87985	0.93608	0.98367	0.87531	0.93351
49	43	20.79547	23.09102	0.98175	0.85809	0.92363	0.98175	0.85106	0.91954	17.65382	19.16523	0.98367	0.88410	0.93848	0.98367	0.87924	0.93574
49	44	20.79547	22.81604	0.98175	0.86394	0.92701	0.98175	0.85646	0.92268	17.65382	18.99000	0.98367	0.88839	0.94090	0.98367	0.88321	0.93798
49	45	20.79547	22.53309	0.98175	0.86981	0.93038	0.98175	0.86187	0.92581	17.65382	18.80775	0.98367	0.89272	0.94332	0.98367	0.88720	0.94023
49	46	20.79547	22.24198	0.98175	0.87568	0.93372	0.98175	0.86727	0.92892	17.65382	18.61823	0.98367	0.89707	0.94574	0.98367	0.89120	0.94247
49	47	20.79547	21.94239	0.98175	0.88154	0.93704	0.98175	0.87264	0.93199	17.65382	18.42106	0.98367	0.90143	0.94816	0.98367	0.89521	0.94471
49	48	20.79547	21.63441	0.98175	0.88735	0.94031	0.98175	0.87797	0.93502	17.65382	18.21621	0.98367	0.90579	0.95057	0.98367	0.89920	0.94693
49	49	20.79547	21.31800	0.98175	0.89311	0.94354	0.98175	0.88325	0.93801	17.65382	18.00355	0.98367	0.91013	0.95295	0.98367	0.90317	0.94912
49	50	20.79547	20.99328	0.98175	0.89879	0.94670	0.98175	0.88846	0.94093	17.65382	17.78305	0.98367	0.91444	0.95531	0.98367	0.90711	0.95130
49	51	20.79547	20.66027	0.98175	0.90438	0.94979	0.98175	0.89358	0.94380	17.65382	17.55462	0.98367	0.91870	0.95763	0.98367	0.91101	0.95343
49	52	20.79547	20.31936	0.98175	0.90985	0.95280	0.98175	0.89860	0.94659	17.65382	17.31849	0.98367	0.92291	0.95991	0.98367	0.91485	0.95553
49	53	20.79547	19.97064	0.98175	0.91520	0.95572	0.98175	0.90351	0.94931	17.65382	17.07460	0.98367	0.92704	0.96214	0.98367	0.91863	0.95759
49	54	20.79547	19.61420	0.98175	0.92040	0.95855	0.98175	0.90830	0.95195	17.65382	16.82295	0.98367	0.93109	0.96432	0.98367	0.92233	0.95960
49	55	20.79547	19.25050	0.98175	0.92543	0.96127	0.98175	0.91296	0.95450	17.65382	16.56379	0.98367	0.93504	0.96643	0.98367	0.92596	0.96155
49	56	20.79547	18.87994	0.98175	0.93030	0.96389	0.98175	0.91748	0.95696	17.65382	16.29737	0.98367	0.93889	0.96848	0.98367	0.92949	0.96346
49	57	20.79547	18.50268	0.98175	0.93499	0.96640	0.98175	0.92185	0.95933	17.65382	16.02371	0.98367	0.94261	0.97046	0.98367	0.93293	0.96530
49	58	20.79547	18.11889	0.98175	0.93948	0.96880	0.98175	0.92606	0.96161	17.65382	15.74286	0.98367	0.94622	0.97237	0.98367	0.93626	0.96708
49	59	20.79547	17.72878	0.98175	0.94378	0.97108	0.98175	0.93012	0.96380	17.65382	15.45489	0.98367	0.94969	0.97420	0.98367	0.93949	0.96880
49	60	20.79547	17.33235	0.98175	0.94788	0.97324	0.98175	0.93402	0.96589	17.65382	15.15969	0.98367	0.95304	0.97595	0.98367	0.94262	0.97046
49	61	20.79547	16.92988	0.98175	0.95177	0.97529	0.98175	0.93776	0.96788	17.65382	14.85740	0.98367	0.95624	0.97763	0.98367	0.94563	0.97205
49	62	20.79547	16.52117	0.98175	0.95547	0.97723	0.98175	0.94134	0.96978	17.65382	14.54774	0.98367	0.95931	0.97923	0.98367	0.94853	0.97358
49	63	20.79547	16.10627	0.98175	0.95897	0.97906	0.98175	0.94476	0.97159	17.65382	14.23062	0.98367	0.96224	0.98076	0.98367	0.95132	0.97505
49	64	20.79547	15.68510	0.98175	0.96227	0.98077	0.98175	0.94802	0.97332	17.65382	13.90587	0.98367	0.96503	0.98220	0.98367	0.95399	0.97645
49	65	20.79547	15.25783	0.98175	0.96538	0.98239	0.98175	0.95112	0.97495	17.65382	13.57353	0.98367	0.96768	0.98357	0.98367	0.95656	0.97780
49	66	20.79547	14.82463	0.98175	0.96830	0.98390	0.98175	0.95408	0.97650	17.65382	13.23363	0.98367	0.97019	0.98487	0.98367	0.95901	0.97908
49	67	20.79547	14.38548	0.98175	0.97104	0.98531	0.98175	0.95689	0.97797	17.65382	12.88602	0.98367	0.97257	0.98609	0.98367	0.96136	0.98030
49	68	20.79547	13.94087	0.98175	0.97360	0.98662	0.98175	0.95955	0.97936	17.65382	12.53103	0.98367	0.97482	0.98725	0.98367	0.96360	0.98146
49	69	20.79547	13.49126	0.98175	0.97599	0.98785	0.98175	0.96208	0.98067	17.65382	12.16898	0.98367	0.97693	0.98833	0.98367	0.96574	0.98257
49	70	20.79547	13.03722	0.98175	0.97821	0.98899	0.98175	0.96447	0.98192	17.65382	11.80026	0.98367	0.97892	0.98935	0.98367	0.96778	0.98363

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
49	71	20.79547	12.57941	0.98175	0.98028	0.99004	0.98175	0.96674	0.98309	17.65382	11.42537	0.98367	0.98078	0.99030	0.98367	0.96973	0.98463
49	72	20.79547	12.11856	0.98175	0.98219	0.99102	0.98175	0.96889	0.98420	17.65382	11.04490	0.98367	0.98253	0.99119	0.98367	0.97157	0.98558
49	73	20.79547	11.65555	0.98175	0.98396	0.99191	0.98175	0.97091	0.98524	17.65382	10.65955	0.98367	0.98415	0.99201	0.98367	0.97333	0.98648
49	74	20.79547	11.19139	0.98175	0.98559	0.99274	0.98175	0.97283	0.98623	17.65382	10.27021	0.98367	0.98566	0.99278	0.98367	0.97500	0.98734
49	75	20.79547	10.72709	0.98175	0.98708	0.99350	0.98175	0.97463	0.98715	17.65382	9.87774	0.98367	0.98706	0.99349	0.98367	0.97658	0.98815
49	76	20.79547	10.26405	0.98175	0.98845	0.99419	0.98175	0.97633	0.98803	17.65382	9.48337	0.98367	0.98836	0.99415	0.98367	0.97808	0.98892
49	77	20.79547	9.80349	0.98175	0.98971	0.99483	0.98175	0.97794	0.98885	17.65382	9.08824	0.98367	0.98956	0.99475	0.98367	0.97950	0.98964
49	78	20.79547	9.34666	0.98175	0.99085	0.99540	0.98175	0.97945	0.98962	17.65382	8.69350	0.98367	0.99065	0.99530	0.98367	0.98084	0.99033
49	79	20.79547	8.89505	0.98175	0.99188	0.99592	0.98175	0.98086	0.99034	17.65382	8.30053	0.98367	0.99166	0.99581	0.98367	0.98211	0.99097
49	80	20.79547	8.44994	0.98175	0.99282	0.99640	0.98175	0.98219	0.99102	17.65382	7.91061	0.98367	0.99257	0.99627	0.98367	0.98330	0.99158
49	81	20.79547	8.01269	0.98175	0.99366	0.99682	0.98175	0.98344	0.99165	17.65382	7.52504	0.98367	0.99341	0.99669	0.98367	0.98443	0.99215
49	82	20.79547	7.58462	0.98175	0.99442	0.99720	0.98175	0.98461	0.99225	17.65382	7.14517	0.98367	0.99416	0.99707	0.98367	0.98548	0.99269
49	83	20.79547	7.16676	0.98175	0.99510	0.99754	0.98175	0.98570	0.99280	17.65382	6.77205	0.98367	0.99484	0.99741	0.98367	0.98648	0.99319
49	84	20.79547	6.76024	0.98175	0.99570	0.99785	0.98175	0.98672	0.99332	17.65382	6.40687	0.98367	0.99545	0.99772	0.98367	0.98741	0.99367
49	85	20.79547	6.36619	0.98175	0.99624	0.99812	0.98175	0.98768	0.99380	17.65382	6.05083	0.98367	0.99600	0.99800	0.98367	0.98829	0.99411
49	86	20.79547	5.98597	0.98175	0.99672	0.99836	0.98175	0.98856	0.99425	17.65382	5.70535	0.98367	0.99649	0.99824	0.98367	0.98910	0.99452
49	87	20.79547	5.62066	0.98175	0.99714	0.99857	0.98175	0.98938	0.99466	17.65382	5.37164	0.98367	0.99692	0.99846	0.98367	0.98986	0.99490
49	88	20.79547	5.27144	0.98175	0.99751	0.99875	0.98175	0.99015	0.99505	17.65382	5.05099	0.98367	0.99731	0.99865	0.98367	0.99057	0.99526
49	89	20.79547	4.93962	0.98175	0.99783	0.99891	0.98175	0.99085	0.99541	17.65382	4.74485	0.98367	0.99765	0.99882	0.98367	0.99123	0.99559
49	90	20.79547	4.62687	0.98175	0.99811	0.99906	0.98175	0.99151	0.99573	17.65382	4.45503	0.98367	0.99794	0.99897	0.98367	0.99184	0.99590
49	91	20.79547	4.33500	0.98175	0.99836	0.99918	0.98175	0.99211	0.99604	17.65382	4.18350	0.98367	0.99820	0.99910	0.98367	0.99240	0.99619
49	92	20.79547	4.06328	0.98175	0.99857	0.99928	0.98175	0.99267	0.99632	17.65382	3.92982	0.98367	0.99843	0.99921	0.98367	0.99293	0.99645
49	93	20.79547	3.80970	0.98175	0.99875	0.99938	0.98175	0.99319	0.99658	17.65382	3.69224	0.98367	0.99862	0.99931	0.98367	0.99342	0.99670
49	94	20.79547	3.57122	0.98175	0.99892	0.99946	0.98175	0.99368	0.99683	17.65382	3.46804	0.98367	0.99880	0.99940	0.98367	0.99387	0.99693
49	95	20.79547	3.34496	0.98175	0.99906	0.99953	0.98175	0.99413	0.99705	17.65382	3.25454	0.98367	0.99895	0.99947	0.98367	0.99430	0.99714
49	96	20.79547	3.12856	0.98175	0.99918	0.99959	0.98175	0.99455	0.99727	17.65382	3.04956	0.98367	0.99909	0.99954	0.98367	0.99470	0.99734
49	97	20.79547	2.92468	0.98175	0.99929	0.99964	0.98175	0.99493	0.99746	17.65382	2.85578	0.98367	0.99920	0.99960	0.98367	0.99507	0.99753
49	98	20.79547	2.73317	0.98175	0.99938	0.99969	0.98175	0.99529	0.99764	17.65382	2.67315	0.98367	0.99931	0.99965	0.98367	0.99541	0.99770
49	99	20.79547	2.55407	0.98175	0.99946	0.99973	0.98175	0.99562	0.99781	17.65382	2.50182	0.98367	0.99940	0.99970	0.98367	0.99573	0.99786
49	100	20.79547	2.38797	0.98175	0.99953	0.99977	0.98175	0.99592	0.99796	17.65382	2.34248	0.98367	0.99947	0.99974	0.98367	0.99602	0.99801
49	101	20.79547	2.23536	0.98175	0.99959	0.99980	0.98175	0.99620	0.99810	17.65382	2.19569	0.98367	0.99954	0.99977	0.98367	0.99628	0.99814
49	102	20.79547	2.09662	0.98175	0.99964	0.99982	0.98175	0.99645	0.99822	17.65382	2.06193	0.98367	0.99959	0.99980	0.98367	0.99653	0.99826
49	103	20.79547	1.97081	0.98175	0.99969	0.99984	0.98175	0.99668	0.99834	17.65382	1.94039	0.98367	0.99964	0.99982	0.98367	0.99675	0.99837
49	104	20.79547	1.85678	0.98175	0.99972	0.99986	0.98175	0.99689	0.99844	17.65382	1.82999	0.98367	0.99968	0.99984	0.98367	0.99695	0.99847
49	105	20.79547	1.75419	0.98175	0.99975	0.99988	0.98175	0.99707	0.99853	17.65382	1.73050	0.98367	0.99972	0.99986	0.98367	0.99713	0.99856
49	106	20.79547	1.66193	0.98175	0.99978	0.99989	0.98175	0.99724	0.99862	17.65382	1.64086	0.98367	0.99975	0.99987	0.98367	0.99729	0.99864
49	107	20.79547	1.57966	0.98175	0.99980	0.99990	0.98175	0.99739	0.99869	17.65382	1.56078	0.98367	0.99977	0.99989	0.98367	0.99743	0.99871
49	108	20.79547	1.50704	0.98175	0.99982	0.99991	0.98175	0.99751	0.99875	17.65382	1.48999	0.98367	0.99979	0.99990	0.98367	0.99755	0.99878
49	109	20.79547	1.44400	0.98175	0.99983	0.99992	0.98175	0.99762	0.99881	17.65382	1.42842	0.98367	0.99981	0.99991	0.98367	0.99766	0.99883
49	110	20.79547	1.39223	0.98175	0.99985	0.99992	0.98175	0.99770	0.99885	17.65382	1.37777	0.98367	0.99982	0.99991	0.98367	0.99774	0.99887

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
50	1	20.45904	29.44822	0.98009	0.69380	0.81922	0.98009	0.69338	0.81893	17.42223	22.54525	0.98215	0.77175	0.87117	0.98215	0.77144	0.87098
50	2	20.45904	29.37817	0.98009	0.69544	0.82036	0.98009	0.69502	0.82007	17.42223	22.51839	0.98215	0.77266	0.87175	0.98215	0.77236	0.87156
50	3	20.45904	29.30399	0.98009	0.69715	0.82156	0.98009	0.69671	0.82125	17.42223	22.48894	0.98215	0.77363	0.87237	0.98215	0.77332	0.87217
50	4	20.45904	29.22650	0.98009	0.69894	0.82279	0.98009	0.69848	0.82247	17.42223	22.45752	0.98215	0.77465	0.87302	0.98215	0.77432	0.87281
50	5	20.45904	29.14631	0.98009	0.70079	0.82408	0.98009	0.70030	0.82374	17.42223	22.42458	0.98215	0.77571	0.87369	0.98215	0.77536	0.87347
50	6	20.45904	29.06332	0.98009	0.70271	0.82540	0.98009	0.70219	0.82504	17.42223	22.39007	0.98215	0.77683	0.87440	0.98215	0.77646	0.87417
50	7	20.45904	28.97770	0.98009	0.70471	0.82678	0.98009	0.70415	0.82640	17.42223	22.35408	0.98215	0.77800	0.87514	0.98215	0.77760	0.87489
50	8	20.45904	28.88901	0.98009	0.70678	0.82820	0.98009	0.70619	0.82780	17.42223	22.31631	0.98215	0.77922	0.87591	0.98215	0.77880	0.87565
50	9	20.45904	28.79700	0.98009	0.70893	0.82967	0.98009	0.70830	0.82924	17.42223	22.27655	0.98215	0.78050	0.87672	0.98215	0.78005	0.87644
50	10	20.45904	28.70168	0.98009	0.71116	0.83120	0.98009	0.71048	0.83074	17.42223	22.23481	0.98215	0.78184	0.87756	0.98215	0.78136	0.87726
50	11	20.45904	28.60341	0.98009	0.71347	0.83278	0.98009	0.71275	0.83229	17.42223	22.19134	0.98215	0.78324	0.87845	0.98215	0.78273	0.87812
50	12	20.45904	28.50171	0.98009	0.71587	0.83441	0.98009	0.71510	0.83388	17.42223	22.14578	0.98215	0.78470	0.87937	0.98215	0.78415	0.87902
50	13	20.45904	28.39619	0.98009	0.71836	0.83610	0.98009	0.71753	0.83554	17.42223	22.09783	0.98215	0.78624	0.88033	0.98215	0.78564	0.87996
50	14	20.45904	28.28717	0.98009	0.72095	0.83785	0.98009	0.72005	0.83724	17.42223	22.04770	0.98215	0.78784	0.88133	0.98215	0.78720	0.88093
50	15	20.45904	28.17456	0.98009	0.72362	0.83965	0.98009	0.72266	0.83900	17.42223	21.99534	0.98215	0.78951	0.88238	0.98215	0.78882	0.88195
50	16	20.45904	28.05854	0.98009	0.72640	0.84152	0.98009	0.72536	0.84082	17.42223	21.94087	0.98215	0.79126	0.88347	0.98215	0.79052	0.88300
50	17	20.45904	27.93921	0.98009	0.72928	0.84345	0.98009	0.72816	0.84270	17.42223	21.88436	0.98215	0.79308	0.88460	0.98215	0.79229	0.88411
50	18	20.45904	27.81632	0.98009	0.73225	0.84543	0.98009	0.73106	0.84464	17.42223	21.82561	0.98215	0.79497	0.88578	0.98215	0.79413	0.88525
50	19	20.45904	27.68998	0.98009	0.73533	0.84748	0.98009	0.73406	0.84664	17.42223	21.76469	0.98215	0.79695	0.88700	0.98215	0.79605	0.88645
50	20	20.45904	27.55961	0.98009	0.73853	0.84960	0.98009	0.73717	0.84870	17.42223	21.70115	0.98215	0.79901	0.88828	0.98215	0.79805	0.88769
50	21	20.45904	27.42496	0.98009	0.74183	0.85179	0.98009	0.74038	0.85083	17.42223	21.63477	0.98215	0.80116	0.88961	0.98215	0.80014	0.88897
50	22	20.45904	27.28607	0.98009	0.74526	0.85404	0.98009	0.74371	0.85302	17.42223	21.56556	0.98215	0.80340	0.89099	0.98215	0.80231	0.89031
50	23	20.45904	27.14231	0.98009	0.74881	0.85636	0.98009	0.74714	0.85527	17.42223	21.49301	0.98215	0.80574	0.89242	0.98215	0.80457	0.89170
50	24	20.45904	26.99396	0.98009	0.75248	0.85876	0.98009	0.75070	0.85760	17.42223	21.41732	0.98215	0.80818	0.89391	0.98215	0.80692	0.89315
50	25	20.45904	26.84076	0.98009	0.75628	0.86123	0.98009	0.75436	0.85999	17.42223	21.33825	0.98215	0.81071	0.89546	0.98215	0.80937	0.89464
50	26	20.45904	26.68259	0.98009	0.76021	0.86377	0.98009	0.75815	0.86244	17.42223	21.25569	0.98215	0.81335	0.89707	0.98215	0.81191	0.89619
50	27	20.45904	26.51948	0.98009	0.76427	0.86639	0.98009	0.76205	0.86496	17.42223	21.16962	0.98215	0.81609	0.89874	0.98215	0.81454	0.89779
50	28	20.45904	26.35108	0.98009	0.76847	0.86908	0.98009	0.76608	0.86755	17.42223	21.07976	0.98215	0.81894	0.90046	0.98215	0.81728	0.89945
50	29	20.45904	26.17769	0.98009	0.77280	0.87184	0.98009	0.77023	0.87020	17.42223	20.98629	0.98215	0.82190	0.90225	0.98215	0.82011	0.90116
50	30	20.45904	25.99881	0.98009	0.77727	0.87468	0.98009	0.77450	0.87292	17.42223	20.88878	0.98215	0.82497	0.90409	0.98215	0.82304	0.90293
50	31	20.45904	25.81445	0.98009	0.78187	0.87759	0.98009	0.77890	0.87571	17.42223	20.78720	0.98215	0.82815	0.90600	0.98215	0.82608	0.90475
50	32	20.45904	25.62410	0.98009	0.78662	0.88057	0.98009	0.78341	0.87855	17.42223	20.68113	0.98215	0.83144	0.90796	0.98215	0.82921	0.90663
50	33	20.45904	25.42805	0.98009	0.79149	0.88361	0.98009	0.78805	0.88146	17.42223	20.57072	0.98215	0.83484	0.90999	0.98215	0.83245	0.90856
50	34	20.45904	25.22578	0.98009	0.79651	0.88673	0.98009	0.79280	0.88442	17.42223	20.45552	0.98215	0.83836	0.91207	0.98215	0.83578	0.91055
50	35	20.45904	25.01713	0.98009	0.80166	0.88991	0.98009	0.79766	0.88744	17.42223	20.33536	0.98215	0.84198	0.91421	0.98215	0.83921	0.91258
50	36	20.45904	24.80193	0.98009	0.80693	0.89315	0.98009	0.80264	0.89051	17.42223	20.21002	0.98215	0.84572	0.91641	0.98215	0.84274	0.91466
50	37	20.45904	24.57973	0.98009	0.81234	0.89645	0.98009	0.80772	0.89363	17.42223	20.07911	0.98215	0.84957	0.91867	0.98215	0.84636	0.91679
50	38	20.45904	24.35058	0.98009	0.81786	0.89981	0.98009	0.81289	0.89679	17.42223	19.94257	0.98215	0.85352	0.92097	0.98215	0.85007	0.91896
50	39	20.45904	24.11373	0.98009	0.82350	0.90321	0.98009	0.81816	0.89999	17.42223	19.79973	0.98215	0.85758	0.92333	0.98215	0.85387	0.92117
50	40	20.45904	23.86918	0.98009	0.82925	0.90665	0.98009	0.82351	0.90321	17.42223	19.65053	0.98215	0.86173	0.92573	0.98215	0.85774	0.92342

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
50	41	20.45904	23.61736	0.98009	0.83508	0.91013	0.98009	0.82893	0.90646	17.42223	19.49521	0.98215	0.86597	0.92817	0.98215	0.86168	0.92570
50	42	20.45904	23.35816	0.98009	0.84100	0.91363	0.98009	0.83441	0.90973	17.42223	19.33362	0.98215	0.87028	0.93064	0.98215	0.86568	0.92801
50	43	20.45904	23.09102	0.98009	0.84699	0.91715	0.98009	0.83993	0.91300	17.42223	19.16523	0.98215	0.87467	0.93314	0.98215	0.86974	0.93033
50	44	20.45904	22.81604	0.98009	0.85302	0.92068	0.98009	0.84550	0.91628	17.42223	18.99000	0.98215	0.87912	0.93567	0.98215	0.87385	0.93268
50	45	20.45904	22.53309	0.98009	0.85910	0.92421	0.98009	0.85109	0.91955	17.42223	18.80775	0.98215	0.88361	0.93821	0.98215	0.87799	0.93503
50	46	20.45904	22.24198	0.98009	0.86519	0.92772	0.98009	0.85668	0.92281	17.42223	18.61823	0.98215	0.88815	0.94076	0.98215	0.88215	0.93739
50	47	20.45904	21.94239	0.98009	0.87129	0.93122	0.98009	0.86226	0.92604	17.42223	18.42106	0.98215	0.89271	0.94332	0.98215	0.88634	0.93974
50	48	20.45904	21.63441	0.98009	0.87737	0.93468	0.98009	0.86783	0.92924	17.42223	18.21621	0.98215	0.89729	0.94586	0.98215	0.89052	0.94209
50	49	20.45904	21.31800	0.98009	0.88341	0.93810	0.98009	0.87335	0.93239	17.42223	18.00355	0.98215	0.90186	0.94840	0.98215	0.89469	0.94442
50	50	20.45904	20.99328	0.98009	0.88940	0.94146	0.98009	0.87881	0.93550	17.42223	17.78305	0.98215	0.90641	0.95091	0.98215	0.89884	0.94673
50	51	20.45904	20.66027	0.98009	0.89531	0.94476	0.98009	0.88421	0.93855	17.42223	17.55462	0.98215	0.91093	0.95339	0.98215	0.90296	0.94901
50	52	20.45904	20.31936	0.98009	0.90112	0.94799	0.98009	0.88952	0.94153	17.42223	17.31849	0.98215	0.91541	0.95584	0.98215	0.90704	0.95125
50	53	20.45904	19.97064	0.98009	0.90681	0.95113	0.98009	0.89473	0.94444	17.42223	17.07460	0.98215	0.91982	0.95824	0.98215	0.91106	0.95346
50	54	20.45904	19.61420	0.98009	0.91237	0.95418	0.98009	0.89982	0.94727	17.42223	16.82295	0.98215	0.92416	0.96058	0.98215	0.91501	0.95562
50	55	20.45904	19.25050	0.98009	0.91778	0.95713	0.98009	0.90479	0.95002	17.42223	16.56379	0.98215	0.92840	0.96287	0.98215	0.91889	0.95773
50	56	20.45904	18.87994	0.98009	0.92302	0.95997	0.98009	0.90963	0.95268	17.42223	16.29737	0.98215	0.93255	0.96510	0.98215	0.92268	0.95978
50	57	20.45904	18.50268	0.98009	0.92809	0.96270	0.98009	0.91432	0.95524	17.42223	16.02371	0.98215	0.93658	0.96725	0.98215	0.92638	0.96178
50	58	20.45904	18.11889	0.98009	0.93296	0.96532	0.98009	0.91886	0.95772	17.42223	15.74286	0.98215	0.94049	0.96933	0.98215	0.92998	0.96372
50	59	20.45904	17.72878	0.98009	0.93764	0.96781	0.98009	0.92324	0.96009	17.42223	15.45489	0.98215	0.94427	0.97134	0.98215	0.93347	0.96559
50	60	20.45904	17.33235	0.98009	0.94211	0.97019	0.98009	0.92746	0.96237	17.42223	15.15969	0.98215	0.94792	0.97326	0.98215	0.93686	0.96740
50	61	20.45904	16.92988	0.98009	0.94637	0.97245	0.98009	0.93152	0.96455	17.42223	14.85740	0.98215	0.95142	0.97511	0.98215	0.94013	0.96914
50	62	20.45904	16.52117	0.98009	0.95043	0.97458	0.98009	0.93541	0.96663	17.42223	14.54774	0.98215	0.95479	0.97687	0.98215	0.94329	0.97082
50	63	20.45904	16.10627	0.98009	0.95427	0.97660	0.98009	0.93913	0.96861	17.42223	14.23062	0.98215	0.95800	0.97855	0.98215	0.94633	0.97242
50	64	20.45904	15.68510	0.98009	0.95791	0.97850	0.98009	0.94269	0.97050	17.42223	13.90587	0.98215	0.96107	0.98015	0.98215	0.94925	0.97397
50	65	20.45904	15.25783	0.98009	0.96135	0.98029	0.98009	0.94609	0.97230	17.42223	13.57353	0.98215	0.96399	0.98167	0.98215	0.95206	0.97544
50	66	20.45904	14.82463	0.98009	0.96458	0.98197	0.98009	0.94932	0.97400	17.42223	13.23363	0.98215	0.96677	0.98310	0.98215	0.95475	0.97685
50	67	20.45904	14.38548	0.98009	0.96761	0.98354	0.98009	0.95240	0.97562	17.42223	12.88602	0.98215	0.96940	0.98446	0.98215	0.95733	0.97820
50	68	20.45904	13.94087	0.98009	0.97046	0.98501	0.98009	0.95532	0.97715	17.42223	12.53103	0.98215	0.97189	0.98574	0.98215	0.95979	0.97948
50	69	20.45904	13.49126	0.98009	0.97311	0.98637	0.98009	0.95810	0.97860	17.42223	12.16898	0.98215	0.97424	0.98695	0.98215	0.96214	0.98070
50	70	20.45904	13.03722	0.98009	0.97559	0.98764	0.98009	0.96073	0.97997	17.42223	11.80026	0.98215	0.97645	0.98808	0.98215	0.96438	0.98187
50	71	20.45904	12.57941	0.98009	0.97789	0.98882	0.98009	0.96323	0.98127	17.42223	11.42537	0.98215	0.97852	0.98914	0.98215	0.96652	0.98298
50	72	20.45904	12.11856	0.98009	0.98003	0.98991	0.98009	0.96559	0.98249	17.42223	11.04490	0.98215	0.98046	0.99013	0.98215	0.96856	0.98403
50	73	20.45904	11.65555	0.98009	0.98200	0.99092	0.98009	0.96782	0.98365	17.42223	10.65955	0.98215	0.98227	0.99105	0.98215	0.97049	0.98503
50	74	20.45904	11.19139	0.98009	0.98382	0.99184	0.98009	0.96994	0.98474	17.42223	10.27021	0.98215	0.98395	0.99191	0.98215	0.97234	0.98597
50	75	20.45904	10.72709	0.98009	0.98550	0.99269	0.98009	0.97193	0.98576	17.42223	9.87774	0.98215	0.98552	0.99271	0.98215	0.97408	0.98687
50	76	20.45904	10.26405	0.98009	0.98703	0.99347	0.98009	0.97381	0.98673	17.42223	9.48337	0.98215	0.98697	0.99344	0.98215	0.97574	0.98772
50	77	20.45904	9.80349	0.98009	0.98843	0.99418	0.98009	0.97558	0.98764	17.42223	9.08824	0.98215	0.98830	0.99412	0.98215	0.97731	0.98852
50	78	20.45904	9.34666	0.98009	0.98971	0.99483	0.98009	0.97725	0.98849	17.42223	8.69350	0.98215	0.98953	0.99474	0.98215	0.97879	0.98928
50	79	20.45904	8.89505	0.98009	0.99087	0.99542	0.98009	0.97882	0.98930	17.42223	8.30053	0.98215	0.99065	0.99530	0.98215	0.98019	0.99000
50	80	20.45904	8.44994	0.98009	0.99193	0.99595	0.98009	0.98029	0.99005	17.42223	7.91061	0.98215	0.99168	0.99582	0.98215	0.98152	0.99067

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
50	81	20.45904	8.01269	0.98009	0.99287	0.99642	0.98009	0.98167	0.99075	17.42223	7.52504	0.98215	0.99261	0.99629	0.98215	0.98276	0.99131
50	82	20.45904	7.58462	0.98009	0.99372	0.99685	0.98009	0.98297	0.99141	17.42223	7.14517	0.98215	0.99346	0.99672	0.98215	0.98394	0.99190
50	83	20.45904	7.16676	0.98009	0.99449	0.99724	0.98009	0.98418	0.99203	17.42223	6.77205	0.98215	0.99422	0.99710	0.98215	0.98504	0.99246
50	84	20.45904	6.76024	0.98009	0.99517	0.99758	0.98009	0.98531	0.99260	17.42223	6.40687	0.98215	0.99490	0.99745	0.98215	0.98607	0.99299
50	85	20.45904	6.36619	0.98009	0.99578	0.99788	0.98009	0.98637	0.99314	17.42223	6.05083	0.98215	0.99552	0.99775	0.98215	0.98704	0.99348
50	86	20.45904	5.98597	0.98009	0.99631	0.99815	0.98009	0.98735	0.99363	17.42223	5.70535	0.98215	0.99607	0.99803	0.98215	0.98795	0.99394
50	87	20.45904	5.62066	0.98009	0.99679	0.99839	0.98009	0.98826	0.99410	17.42223	5.37164	0.98215	0.99656	0.99828	0.98215	0.98879	0.99436
50	88	20.45904	5.27144	0.98009	0.99720	0.99860	0.98009	0.98911	0.99452	17.42223	5.05099	0.98215	0.99699	0.99849	0.98215	0.98958	0.99476
50	89	20.45904	4.93962	0.98009	0.99757	0.99878	0.98009	0.98989	0.99492	17.42223	4.74485	0.98215	0.99737	0.99868	0.98215	0.99031	0.99513
50	90	20.45904	4.62687	0.98009	0.99788	0.99894	0.98009	0.99062	0.99529	17.42223	4.45503	0.98215	0.99770	0.99885	0.98215	0.99098	0.99547
50	91	20.45904	4.33500	0.98009	0.99816	0.99908	0.98009	0.99129	0.99563	17.42223	4.18350	0.98215	0.99799	0.99899	0.98215	0.99161	0.99579
50	92	20.45904	4.06328	0.98009	0.99840	0.99920	0.98009	0.99191	0.99594	17.42223	3.92982	0.98215	0.99824	0.99912	0.98215	0.99219	0.99608
50	93	20.45904	3.80970	0.98009	0.99860	0.99930	0.98009	0.99249	0.99623	17.42223	3.69224	0.98215	0.99846	0.99923	0.98215	0.99274	0.99636
50	94	20.45904	3.57122	0.98009	0.99878	0.99939	0.98009	0.99303	0.99650	17.42223	3.46804	0.98215	0.99866	0.99933	0.98215	0.99325	0.99661
50	95	20.45904	3.34496	0.98009	0.99894	0.99947	0.98009	0.99353	0.99675	17.42223	3.25454	0.98215	0.99883	0.99941	0.98215	0.99372	0.99685
50	96	20.45904	3.12856	0.98009	0.99908	0.99954	0.98009	0.99399	0.99699	17.42223	3.04956	0.98215	0.99898	0.99949	0.98215	0.99416	0.99707
50	97	20.45904	2.92468	0.98009	0.99920	0.99960	0.98009	0.99442	0.99720	17.42223	2.85578	0.98215	0.99911	0.99956	0.98215	0.99457	0.99728
50	98	20.45904	2.73317	0.98009	0.99931	0.99965	0.98009	0.99482	0.99740	17.42223	2.67315	0.98215	0.99923	0.99961	0.98215	0.99495	0.99747
50	99	20.45904	2.55407	0.98009	0.99940	0.99970	0.98009	0.99518	0.99759	17.42223	2.50182	0.98215	0.99933	0.99966	0.98215	0.99530	0.99765
50	100	20.45904	2.38797	0.98009	0.99948	0.99974	0.98009	0.99552	0.99775	17.42223	2.34248	0.98215	0.99941	0.99971	0.98215	0.99562	0.99781
50	101	20.45904	2.23536	0.98009	0.99954	0.99977	0.98009	0.99582	0.99791	17.42223	2.19569	0.98215	0.99949	0.99974	0.98215	0.99592	0.99795
50	102	20.45904	2.09662	0.98009	0.99960	0.99980	0.98009	0.99610	0.99805	17.42223	2.06193	0.98215	0.99955	0.99977	0.98215	0.99618	0.99809
50	103	20.45904	1.97081	0.98009	0.99965	0.99982	0.98009	0.99635	0.99817	17.42223	1.94039	0.98215	0.99960	0.99980	0.98215	0.99643	0.99821
50	104	20.45904	1.85678	0.98009	0.99969	0.99984	0.98009	0.99658	0.99829	17.42223	1.82999	0.98215	0.99965	0.99982	0.98215	0.99665	0.99832
50	105	20.45904	1.75419	0.98009	0.99972	0.99986	0.98009	0.99679	0.99839	17.42223	1.73050	0.98215	0.99969	0.99984	0.98215	0.99685	0.99842
50	106	20.45904	1.66193	0.98009	0.99975	0.99988	0.98009	0.99697	0.99848	17.42223	1.64086	0.98215	0.99972	0.99986	0.98215	0.99703	0.99851
50	107	20.45904	1.57966	0.98009	0.99978	0.99989	0.98009	0.99713	0.99856	17.42223	1.56078	0.98215	0.99975	0.99987	0.98215	0.99718	0.99859
50	108	20.45904	1.50704	0.98009	0.99980	0.99990	0.98009	0.99727	0.99863	17.42223	1.48999	0.98215	0.99977	0.99989	0.98215	0.99732	0.99866
50	109	20.45904	1.44400	0.98009	0.99982	0.99991	0.98009	0.99739	0.99869	17.42223	1.42842	0.98215	0.99979	0.99989	0.98215	0.99743	0.99871
50	110	20.45904	1.39223	0.98009	0.99983	0.99991	0.98009	0.99748	0.99874	17.42223	1.37777	0.98215	0.99980	0.99990	0.98215	0.99752	0.99876
51	1	20.1136	29.44822	0.97826	0.68213	0.81103	0.97826	0.68172	0.81074	17.18195	22.54525	0.98045	0.76115	0.86438	0.98045	0.76085	0.86418
51	2	20.1136	29.37817	0.97826	0.68375	0.81218	0.97826	0.68334	0.81188	17.18195	22.51839	0.98045	0.76205	0.86496	0.98045	0.76175	0.86477
51	3	20.1136	29.30399	0.97826	0.68544	0.81337	0.97826	0.68501	0.81306	17.18195	22.48894	0.98045	0.76301	0.86558	0.98045	0.76270	0.86538
51	4	20.1136	29.22650	0.97826	0.68720	0.81460	0.97826	0.68674	0.81428	17.18195	22.45752	0.98045	0.76402	0.86623	0.98045	0.76369	0.86601
51	5	20.1136	29.14631	0.97826	0.68902	0.81588	0.97826	0.68854	0.81555	17.18195	22.42458	0.98045	0.76508	0.86690	0.98045	0.76473	0.86668
51	6	20.1136	29.06332	0.97826	0.69092	0.81721	0.97826	0.69041	0.81685	17.18195	22.39007	0.98045	0.76618	0.86761	0.98045	0.76581	0.86738
51	7	20.1136	28.97770	0.97826	0.69288	0.81858	0.97826	0.69234	0.81821	17.18195	22.35408	0.98045	0.76734	0.86835	0.98045	0.76695	0.86810
51	8	20.1136	28.88901	0.97826	0.69493	0.82001	0.97826	0.69435	0.81961	17.18195	22.31631	0.98045	0.76855	0.86913	0.98045	0.76813	0.86886
51	9	20.1136	28.79700	0.97826	0.69704	0.82148	0.97826	0.69643	0.82105	17.18195	22.27655	0.98045	0.76982	0.86994	0.98045	0.76937	0.86966
51	10	20.1136	28.70168	0.97826	0.69925	0.82301	0.97826	0.69859	0.82255	17.18195	22.23481	0.98045	0.77114	0.87079	0.98045	0.77067	0.87048

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
51	11	20.1136	28.60341	0.97826	0.70153	0.82459	0.97826	0.70082	0.82410	17.18195	22.19134	0.98045	0.77253	0.87167	0.98045	0.77202	0.87135
51	12	20.1136	28.50171	0.97826	0.70390	0.82622	0.97826	0.70314	0.82570	17.18195	22.14578	0.98045	0.77398	0.87259	0.98045	0.77344	0.87225
51	13	20.1136	28.39619	0.97826	0.70636	0.82791	0.97826	0.70554	0.82735	17.18195	22.09783	0.98045	0.77551	0.87356	0.98045	0.77492	0.87319
51	14	20.1136	28.28717	0.97826	0.70891	0.82966	0.97826	0.70803	0.82906	17.18195	22.04770	0.98045	0.77709	0.87457	0.98045	0.77646	0.87417
51	15	20.1136	28.17456	0.97826	0.71156	0.83147	0.97826	0.71061	0.83083	17.18195	21.99534	0.98045	0.77876	0.87562	0.98045	0.77807	0.87519
51	16	20.1136	28.05854	0.97826	0.71430	0.83334	0.97826	0.71329	0.83265	17.18195	21.94087	0.98045	0.78049	0.87671	0.98045	0.77976	0.87625
51	17	20.1136	27.93921	0.97826	0.71714	0.83528	0.97826	0.71606	0.83454	17.18195	21.88436	0.98045	0.78230	0.87785	0.98045	0.78151	0.87736
51	18	20.1136	27.81632	0.97826	0.72009	0.83727	0.97826	0.71892	0.83648	17.18195	21.82561	0.98045	0.78418	0.87904	0.98045	0.78334	0.87851
51	19	20.1136	27.68998	0.97826	0.72314	0.83933	0.97826	0.72190	0.83849	17.18195	21.76469	0.98045	0.78615	0.88027	0.98045	0.78526	0.87971
51	20	20.1136	27.55961	0.97826	0.72630	0.84145	0.97826	0.72497	0.84056	17.18195	21.70115	0.98045	0.78820	0.88156	0.98045	0.78725	0.88096
51	21	20.1136	27.42496	0.97826	0.72958	0.84365	0.97826	0.72816	0.84270	17.18195	21.63477	0.98045	0.79034	0.88290	0.98045	0.78933	0.88226
51	22	20.1136	27.28607	0.97826	0.73297	0.84591	0.97826	0.73145	0.84490	17.18195	21.56556	0.98045	0.79258	0.88429	0.98045	0.79149	0.88361
51	23	20.1136	27.14231	0.97826	0.73649	0.84825	0.97826	0.73486	0.84717	17.18195	21.49301	0.98045	0.79491	0.88574	0.98045	0.79375	0.88502
51	24	20.1136	26.99396	0.97826	0.74014	0.85067	0.97826	0.73839	0.84951	17.18195	21.41732	0.98045	0.79734	0.88724	0.98045	0.79609	0.88647
51	25	20.1136	26.84076	0.97826	0.74391	0.85315	0.97826	0.74204	0.85192	17.18195	21.33825	0.98045	0.79987	0.88881	0.98045	0.79853	0.88798
51	26	20.1136	26.68259	0.97826	0.74782	0.85572	0.97826	0.74580	0.85439	17.18195	21.25569	0.98045	0.80251	0.89044	0.98045	0.80107	0.88955
51	27	20.1136	26.51948	0.97826	0.75186	0.85836	0.97826	0.74969	0.85694	17.18195	21.16962	0.98045	0.80525	0.89212	0.98045	0.80371	0.89117
51	28	20.1136	26.35108	0.97826	0.75604	0.86108	0.97826	0.75370	0.85956	17.18195	21.07976	0.98045	0.80811	0.89387	0.98045	0.80645	0.89285
51	29	20.1136	26.17769	0.97826	0.76036	0.86387	0.97826	0.75784	0.86224	17.18195	20.98629	0.98045	0.81107	0.89568	0.98045	0.80929	0.89459
51	30	20.1136	25.99881	0.97826	0.76482	0.86674	0.97826	0.76211	0.86500	17.18195	20.88878	0.98045	0.81415	0.89755	0.98045	0.81223	0.89639
51	31	20.1136	25.81445	0.97826	0.76942	0.86969	0.97826	0.76650	0.86782	17.18195	20.78720	0.98045	0.81734	0.89949	0.98045	0.81528	0.89824
51	32	20.1136	25.62410	0.97826	0.77417	0.87271	0.97826	0.77102	0.87071	17.18195	20.68113	0.98045	0.82065	0.90149	0.98045	0.81844	0.90015
51	33	20.1136	25.42805	0.97826	0.77905	0.87581	0.97826	0.77567	0.87366	17.18195	20.57072	0.98045	0.82408	0.90356	0.98045	0.82170	0.90212
51	34	20.1136	25.22578	0.97826	0.78409	0.87898	0.97826	0.78044	0.87668	17.18195	20.45552	0.98045	0.82763	0.90569	0.98045	0.82506	0.90415
51	35	20.1136	25.01713	0.97826	0.78926	0.88222	0.97826	0.78533	0.87976	17.18195	20.33536	0.98045	0.83130	0.90788	0.98045	0.82853	0.90623
51	36	20.1136	24.80193	0.97826	0.79458	0.88553	0.97826	0.79034	0.88289	17.18195	20.21002	0.98045	0.83509	0.91013	0.98045	0.83211	0.90836
51	37	20.1136	24.57973	0.97826	0.80003	0.88891	0.97826	0.79547	0.88608	17.18195	20.07911	0.98045	0.83899	0.91245	0.98045	0.83578	0.91055
51	38	20.1136	24.35058	0.97826	0.80562	0.89235	0.97826	0.80070	0.88932	17.18195	19.94257	0.98045	0.84301	0.91482	0.98045	0.83955	0.91278
51	39	20.1136	24.11373	0.97826	0.81134	0.89584	0.97826	0.80604	0.89260	17.18195	19.79973	0.98045	0.84714	0.91725	0.98045	0.84342	0.91506
51	40	20.1136	23.86918	0.97826	0.81717	0.89939	0.97826	0.81147	0.89592	17.18195	19.65053	0.98045	0.85138	0.91973	0.98045	0.84737	0.91738
51	41	20.1136	23.61736	0.97826	0.82312	0.90298	0.97826	0.81699	0.89928	17.18195	19.49521	0.98045	0.85572	0.92225	0.98045	0.85140	0.91974
51	42	20.1136	23.35816	0.97826	0.82916	0.90660	0.97826	0.82258	0.90266	17.18195	19.33362	0.98045	0.86015	0.92482	0.98045	0.85551	0.92213
51	43	20.1136	23.09102	0.97826	0.83529	0.91026	0.97826	0.82824	0.90605	17.18195	19.16523	0.98045	0.86467	0.92742	0.98045	0.85968	0.92455
51	44	20.1136	22.81604	0.97826	0.84150	0.91393	0.97826	0.83395	0.90946	17.18195	18.99000	0.98045	0.86926	0.93006	0.98045	0.86392	0.92699
51	45	20.1136	22.53309	0.97826	0.84776	0.91761	0.97826	0.83970	0.91287	17.18195	18.80775	0.98045	0.87392	0.93272	0.98045	0.86820	0.92945
51	46	20.1136	22.24198	0.97826	0.85406	0.92129	0.97826	0.84548	0.91627	17.18195	18.61823	0.98045	0.87863	0.93539	0.98045	0.87252	0.93192
51	47	20.1136	21.94239	0.97826	0.86039	0.92496	0.97826	0.85126	0.91966	17.18195	18.42106	0.98045	0.88339	0.93808	0.98045	0.87687	0.93440
51	48	20.1136	21.63441	0.97826	0.86673	0.92861	0.97826	0.85704	0.92302	17.18195	18.21621	0.98045	0.88817	0.94077	0.98045	0.88124	0.93687
51	49	20.1136	21.31800	0.97826	0.87305	0.93222	0.97826	0.86280	0.92635	17.18195	18.00355	0.98045	0.89296	0.94346	0.98045	0.88560	0.93933
51	50	20.1136	20.99328	0.97826	0.87933	0.93579	0.97826	0.86852	0.92963	17.18195	17.78305	0.98045	0.89776	0.94613	0.98045	0.88996	0.94178

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
51	51	20.1136	20.66027	0.97826	0.88555	0.93930	0.97826	0.87418	0.93287	17.18195	17.55462	0.98045	0.90254	0.94877	0.98045	0.89430	0.94420
51	52	20.1136	20.31936	0.97826	0.89169	0.94275	0.97826	0.87977	0.93604	17.18195	17.31849	0.98045	0.90728	0.95139	0.98045	0.89861	0.94660
51	53	20.1136	19.97064	0.97826	0.89774	0.94611	0.97826	0.88527	0.93915	17.18195	17.07460	0.98045	0.91197	0.95396	0.98045	0.90287	0.94896
51	54	20.1136	19.61420	0.97826	0.90366	0.94939	0.97826	0.89067	0.94218	17.18195	16.82295	0.98045	0.91660	0.95649	0.98045	0.90707	0.95127
51	55	20.1136	19.25050	0.97826	0.90944	0.95257	0.97826	0.89596	0.94513	17.18195	16.56379	0.98045	0.92115	0.95896	0.98045	0.91121	0.95354
51	56	20.1136	18.87994	0.97826	0.91507	0.95565	0.97826	0.90112	0.94799	17.18195	16.29737	0.98045	0.92560	0.96137	0.98045	0.91526	0.95576
51	57	20.1136	18.50268	0.97826	0.92052	0.95862	0.97826	0.90614	0.95076	17.18195	16.02371	0.98045	0.92995	0.96370	0.98045	0.91923	0.95792
51	58	20.1136	18.11889	0.97826	0.92579	0.96146	0.97826	0.91102	0.95344	17.18195	15.74286	0.98045	0.93418	0.96597	0.98045	0.92310	0.96001
51	59	20.1136	17.72878	0.97826	0.93086	0.96419	0.97826	0.91573	0.95601	17.18195	15.45489	0.98045	0.93828	0.96816	0.98045	0.92687	0.96205
51	60	20.1136	17.33235	0.97826	0.93573	0.96680	0.97826	0.92029	0.95849	17.18195	15.15969	0.98045	0.94225	0.97027	0.98045	0.93054	0.96402
51	61	20.1136	16.92988	0.97826	0.94038	0.96927	0.97826	0.92468	0.96086	17.18195	14.85740	0.98045	0.94608	0.97229	0.98045	0.93408	0.96592
51	62	20.1136	16.52117	0.97826	0.94482	0.97163	0.97826	0.92890	0.96314	17.18195	14.54774	0.98045	0.94975	0.97423	0.98045	0.93751	0.96775
51	63	20.1136	16.10627	0.97826	0.94904	0.97385	0.97826	0.93294	0.96531	17.18195	14.23062	0.98045	0.95328	0.97608	0.98045	0.94082	0.96951
51	64	20.1136	15.68510	0.97826	0.95304	0.97596	0.97826	0.93682	0.96738	17.18195	13.90587	0.98045	0.95665	0.97785	0.98045	0.94401	0.97120
51	65	20.1136	15.25783	0.97826	0.95683	0.97794	0.97826	0.94052	0.96935	17.18195	13.57353	0.98045	0.95987	0.97952	0.98045	0.94708	0.97282
51	66	20.1136	14.82463	0.97826	0.96040	0.97980	0.97826	0.94406	0.97122	17.18195	13.23363	0.98045	0.96293	0.98112	0.98045	0.95002	0.97437
51	67	20.1136	14.38548	0.97826	0.96376	0.98155	0.97826	0.94743	0.97300	17.18195	12.88602	0.98045	0.96584	0.98262	0.98045	0.95284	0.97585
51	68	20.1136	13.94087	0.97826	0.96691	0.98318	0.97826	0.95063	0.97469	17.18195	12.53103	0.98045	0.96860	0.98405	0.98045	0.95554	0.97727
51	69	20.1136	13.49126	0.97826	0.96987	0.98470	0.97826	0.95368	0.97629	17.18195	12.16898	0.98045	0.97120	0.98539	0.98045	0.95813	0.97862
51	70	20.1136	13.03722	0.97826	0.97262	0.98612	0.97826	0.95657	0.97780	17.18195	11.80026	0.98045	0.97365	0.98665	0.98045	0.96059	0.97990
51	71	20.1136	12.57941	0.97826	0.97518	0.98744	0.97826	0.95931	0.97923	17.18195	11.42537	0.98045	0.97595	0.98783	0.98045	0.96295	0.98112
51	72	20.1136	12.11856	0.97826	0.97757	0.98866	0.97826	0.96191	0.98059	17.18195	11.04490	0.98045	0.97811	0.98893	0.98045	0.96519	0.98229
51	73	20.1136	11.65555	0.97826	0.97977	0.98978	0.97826	0.96437	0.98186	17.18195	10.65955	0.98045	0.98013	0.98996	0.98045	0.96732	0.98339
51	74	20.1136	11.19139	0.97826	0.98181	0.99082	0.97826	0.96670	0.98307	17.18195	10.27021	0.98045	0.98201	0.99092	0.98045	0.96935	0.98444
51	75	20.1136	10.72709	0.97826	0.98368	0.99177	0.97826	0.96890	0.98420	17.18195	9.87774	0.98045	0.98376	0.99181	0.98045	0.97128	0.98543
51	76	20.1136	10.26405	0.97826	0.98540	0.99265	0.97826	0.97097	0.98527	17.18195	9.48337	0.98045	0.98537	0.99263	0.98045	0.97311	0.98637
51	77	20.1136	9.80349	0.97826	0.98698	0.99345	0.97826	0.97293	0.98628	17.18195	9.08824	0.98045	0.98687	0.99339	0.98045	0.97484	0.98726
51	78	20.1136	9.34666	0.97826	0.98841	0.99417	0.97826	0.97477	0.98723	17.18195	8.69350	0.98045	0.98824	0.99409	0.98045	0.97648	0.98810
51	79	20.1136	8.89505	0.97826	0.98972	0.99483	0.97826	0.97651	0.98811	17.18195	8.30053	0.98045	0.98950	0.99472	0.98045	0.97803	0.98889
51	80	20.1136	8.44994	0.97826	0.99090	0.99543	0.97826	0.97814	0.98895	17.18195	7.91061	0.98045	0.99065	0.99530	0.98045	0.97950	0.98964
51	81	20.1136	8.01269	0.97826	0.99196	0.99597	0.97826	0.97967	0.98973	17.18195	7.52504	0.98045	0.99169	0.99583	0.98045	0.98088	0.99035
51	82	20.1136	7.58462	0.97826	0.99292	0.99645	0.97826	0.98110	0.99046	17.18195	7.14517	0.98045	0.99264	0.99631	0.98045	0.98218	0.99101
51	83	20.1136	7.16676	0.97826	0.99378	0.99688	0.97826	0.98244	0.99114	17.18195	6.77205	0.98045	0.99350	0.99674	0.98045	0.98340	0.99163
51	84	20.1136	6.76024	0.97826	0.99455	0.99727	0.97826	0.98370	0.99178	17.18195	6.40687	0.98045	0.99427	0.99713	0.98045	0.98455	0.99221
51	85	20.1136	6.36619	0.97826	0.99523	0.99761	0.97826	0.98487	0.99238	17.18195	6.05083	0.98045	0.99496	0.99747	0.98045	0.98562	0.99276
51	86	20.1136	5.98597	0.97826	0.99584	0.99792	0.97826	0.98596	0.99293	17.18195	5.70535	0.98045	0.99558	0.99778	0.98045	0.98663	0.99327
51	87	20.1136	5.62066	0.97826	0.99637	0.99818	0.97826	0.98698	0.99344	17.18195	5.37164	0.98045	0.99613	0.99806	0.98045	0.98756	0.99374
51	88	20.1136	5.27144	0.97826	0.99684	0.99842	0.97826	0.98792	0.99392	17.18195	5.05099	0.98045	0.99661	0.99830	0.98045	0.98844	0.99418
51	89	20.1136	4.93962	0.97826	0.99725	0.99863	0.97826	0.98879	0.99436	17.18195	4.74485	0.98045	0.99704	0.99852	0.98045	0.98925	0.99459
51	90	20.1136	4.62687	0.97826	0.99761	0.99880	0.97826	0.98959	0.99477	17.18195	4.45503	0.98045	0.99741	0.99871	0.98045	0.99000	0.99497

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
51	91	20.1136	4.33500	0.97826	0.99792	0.99896	0.97826	0.99034	0.99515	17.18195	4.18350	0.98045	0.99774	0.99887	0.98045	0.99070	0.99533
51	92	20.1136	4.06328	0.97826	0.99819	0.99909	0.97826	0.99103	0.99550	17.18195	3.92982	0.98045	0.99802	0.99901	0.98045	0.99135	0.99565
51	93	20.1136	3.80970	0.97826	0.99843	0.99921	0.97826	0.99167	0.99582	17.18195	3.69224	0.98045	0.99827	0.99914	0.98045	0.99195	0.99596
51	94	20.1136	3.57122	0.97826	0.99863	0.99931	0.97826	0.99227	0.99612	17.18195	3.46804	0.98045	0.99849	0.99925	0.98045	0.99252	0.99624
51	95	20.1136	3.34496	0.97826	0.99881	0.99940	0.97826	0.99283	0.99640	17.18195	3.25454	0.98045	0.99868	0.99934	0.98045	0.99304	0.99651
51	96	20.1136	3.12856	0.97826	0.99897	0.99948	0.97826	0.99334	0.99666	17.18195	3.04956	0.98045	0.99885	0.99943	0.98045	0.99353	0.99676
51	97	20.1136	2.92468	0.97826	0.99910	0.99955	0.97826	0.99382	0.99690	17.18195	2.85578	0.98045	0.99900	0.99950	0.98045	0.99399	0.99699
51	98	20.1136	2.73317	0.97826	0.99922	0.99961	0.97826	0.99426	0.99712	17.18195	2.67315	0.98045	0.99913	0.99957	0.98045	0.99441	0.99720
51	99	20.1136	2.55407	0.97826	0.99932	0.99966	0.97826	0.99467	0.99733	17.18195	2.50182	0.98045	0.99924	0.99962	0.98045	0.99480	0.99739
51	100	20.1136	2.38797	0.97826	0.99941	0.99971	0.97826	0.99504	0.99751	17.18195	2.34248	0.98045	0.99934	0.99967	0.98045	0.99516	0.99757
51	101	20.1136	2.23536	0.97826	0.99949	0.99974	0.97826	0.99538	0.99768	17.18195	2.19569	0.98045	0.99942	0.99971	0.98045	0.99548	0.99774
51	102	20.1136	2.09662	0.97826	0.99955	0.99978	0.97826	0.99569	0.99784	17.18195	2.06193	0.98045	0.99949	0.99975	0.98045	0.99578	0.99789
51	103	20.1136	1.97081	0.97826	0.99961	0.99980	0.97826	0.99597	0.99798	17.18195	1.94039	0.98045	0.99955	0.99978	0.98045	0.99605	0.99802
51	104	20.1136	1.85678	0.97826	0.99965	0.99983	0.97826	0.99622	0.99811	17.18195	1.82999	0.98045	0.99961	0.99980	0.98045	0.99629	0.99814
51	105	20.1136	1.75419	0.97826	0.99969	0.99985	0.97826	0.99645	0.99822	17.18195	1.73050	0.98045	0.99965	0.99982	0.98045	0.99651	0.99825
51	106	20.1136	1.66193	0.97826	0.99972	0.99986	0.97826	0.99665	0.99832	17.18195	1.64086	0.98045	0.99969	0.99984	0.98045	0.99671	0.99835
51	107	20.1136	1.57966	0.97826	0.99975	0.99988	0.97826	0.99683	0.99841	17.18195	1.56078	0.98045	0.99972	0.99986	0.98045	0.99689	0.99844
51	108	20.1136	1.50704	0.97826	0.99977	0.99989	0.97826	0.99698	0.99849	17.18195	1.48999	0.98045	0.99974	0.99987	0.98045	0.99704	0.99852
51	109	20.1136	1.44400	0.97826	0.99979	0.99990	0.97826	0.99711	0.99855	17.18195	1.42842	0.98045	0.99976	0.99988	0.98045	0.99716	0.99858
51	110	20.1136	1.39223	0.97826	0.99981	0.99990	0.97826	0.99721	0.99860	17.18195	1.37777	0.98045	0.99978	0.99989	0.98045	0.99726	0.99863
52	1	19.75951	29.44822	0.97626	0.67017	0.80252	0.97626	0.66977	0.80223	16.93315	22.54525	0.97859	0.75017	0.85725	0.97859	0.74987	0.85706
52	2	19.75951	29.37817	0.97626	0.67176	0.80366	0.97626	0.67136	0.80337	16.93315	22.51839	0.97859	0.75106	0.85784	0.97859	0.75076	0.85764
52	3	19.75951	29.30399	0.97626	0.67343	0.80485	0.97626	0.67300	0.80455	16.93315	22.48894	0.97859	0.75201	0.85846	0.97859	0.75170	0.85825
52	4	19.75951	29.22650	0.97626	0.67516	0.80608	0.97626	0.67471	0.80577	16.93315	22.45752	0.97859	0.75301	0.85910	0.97859	0.75268	0.85889
52	5	19.75951	29.14631	0.97626	0.67696	0.80736	0.97626	0.67648	0.80703	16.93315	22.42458	0.97859	0.75405	0.85978	0.97859	0.75371	0.85956
52	6	19.75951	29.06332	0.97626	0.67882	0.80869	0.97626	0.67832	0.80833	16.93315	22.39007	0.97859	0.75515	0.86049	0.97859	0.75478	0.86026
52	7	19.75951	28.97770	0.97626	0.68076	0.81006	0.97626	0.68023	0.80969	16.93315	22.35408	0.97859	0.75629	0.86124	0.97859	0.75590	0.86098
52	8	19.75951	28.88901	0.97626	0.68277	0.81148	0.97626	0.68220	0.81108	16.93315	22.31631	0.97859	0.75749	0.86201	0.97859	0.75708	0.86175
52	9	19.75951	28.79700	0.97626	0.68486	0.81296	0.97626	0.68425	0.81253	16.93315	22.27655	0.97859	0.75875	0.86283	0.97859	0.75830	0.86254
52	10	19.75951	28.70168	0.97626	0.68703	0.81448	0.97626	0.68638	0.81403	16.93315	22.23481	0.97859	0.76006	0.86368	0.97859	0.75959	0.86337
52	11	19.75951	28.60341	0.97626	0.68928	0.81606	0.97626	0.68859	0.81558	16.93315	22.19134	0.97859	0.76144	0.86456	0.97859	0.76093	0.86424
52	12	19.75951	28.50171	0.97626	0.69161	0.81770	0.97626	0.69087	0.81718	16.93315	22.14578	0.97859	0.76287	0.86549	0.97859	0.76233	0.86514
52	13	19.75951	28.39619	0.97626	0.69404	0.81939	0.97626	0.69324	0.81883	16.93315	22.09783	0.97859	0.76438	0.86646	0.97859	0.76380	0.86608
52	14	19.75951	28.28717	0.97626	0.69656	0.82114	0.97626	0.69570	0.82055	16.93315	22.04770	0.97859	0.76596	0.86747	0.97859	0.76533	0.86707
52	15	19.75951	28.17456	0.97626	0.69917	0.82296	0.97626	0.69825	0.82231	16.93315	21.99534	0.97859	0.76761	0.86853	0.97859	0.76693	0.86809
52	16	19.75951	28.05854	0.97626	0.70188	0.82483	0.97626	0.70089	0.82414	16.93315	21.94087	0.97859	0.76933	0.86963	0.97859	0.76860	0.86916
52	17	19.75951	27.93921	0.97626	0.70469	0.82677	0.97626	0.70362	0.82603	16.93315	21.88436	0.97859	0.77112	0.87077	0.97859	0.77034	0.87027
52	18	19.75951	27.81632	0.97626	0.70760	0.82876	0.97626	0.70646	0.82798	16.93315	21.82561	0.97859	0.77299	0.87196	0.97859	0.77216	0.87143
52	19	19.75951	27.68998	0.97626	0.71061	0.83083	0.97626	0.70940	0.83000	16.93315	21.76469	0.97859	0.77495	0.87321	0.97859	0.77406	0.87264
52	20	19.75951	27.55961	0.97626	0.71374	0.83296	0.97626	0.71244	0.83208	16.93315	21.70115	0.97859	0.77699	0.87450	0.97859	0.77604	0.87390

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
52	21	19.75951	27.42496	0.97626	0.71698	0.83516	0.97626	0.71559	0.83422	16.93315	21.63477	0.97859	0.77912	0.87585	0.97859	0.77811	0.87521
52	22	19.75951	27.28607	0.97626	0.72034	0.83744	0.97626	0.71886	0.83644	16.93315	21.56556	0.97859	0.78134	0.87725	0.97859	0.78026	0.87657
52	23	19.75951	27.14231	0.97626	0.72383	0.83979	0.97626	0.72224	0.83872	16.93315	21.49301	0.97859	0.78366	0.87871	0.97859	0.78251	0.87798
52	24	19.75951	26.99396	0.97626	0.72744	0.84222	0.97626	0.72573	0.84107	16.93315	21.41732	0.97859	0.78608	0.88023	0.97859	0.78485	0.87945
52	25	19.75951	26.84076	0.97626	0.73119	0.84472	0.97626	0.72935	0.84350	16.93315	21.33825	0.97859	0.78861	0.88181	0.97859	0.78728	0.88098
52	26	19.75951	26.68259	0.97626	0.73507	0.84731	0.97626	0.73309	0.84599	16.93315	21.25569	0.97859	0.79124	0.88345	0.97859	0.78981	0.88257
52	27	19.75951	26.51948	0.97626	0.73908	0.84997	0.97626	0.73696	0.84856	16.93315	21.16962	0.97859	0.79398	0.88516	0.97859	0.79245	0.88421
52	28	19.75951	26.35108	0.97626	0.74324	0.85271	0.97626	0.74095	0.85120	16.93315	21.07976	0.97859	0.79683	0.88693	0.97859	0.79519	0.88591
52	29	19.75951	26.17769	0.97626	0.74753	0.85553	0.97626	0.74507	0.85392	16.93315	20.98629	0.97859	0.79980	0.88876	0.97859	0.79803	0.88767
52	30	19.75951	25.99881	0.97626	0.75198	0.85843	0.97626	0.74932	0.85670	16.93315	20.88878	0.97859	0.80288	0.89067	0.97859	0.80098	0.88949
52	31	19.75951	25.81445	0.97626	0.75656	0.86141	0.97626	0.75371	0.85956	16.93315	20.78720	0.97859	0.80609	0.89263	0.97859	0.80404	0.89138
52	32	19.75951	25.62410	0.97626	0.76130	0.86448	0.97626	0.75822	0.86249	16.93315	20.68113	0.97859	0.80941	0.89467	0.97859	0.80721	0.89332
52	33	19.75951	25.42805	0.97626	0.76619	0.86762	0.97626	0.76287	0.86549	16.93315	20.57072	0.97859	0.81286	0.89677	0.97859	0.81049	0.89533
52	34	19.75951	25.22578	0.97626	0.77123	0.87084	0.97626	0.76765	0.86855	16.93315	20.45552	0.97859	0.81643	0.89894	0.97859	0.81388	0.89739
52	35	19.75951	25.01713	0.97626	0.77642	0.87414	0.97626	0.77256	0.87169	16.93315	20.33536	0.97859	0.82013	0.90118	0.97859	0.81738	0.89951
52	36	19.75951	24.80193	0.97626	0.78176	0.87752	0.97626	0.77760	0.87488	16.93315	20.21002	0.97859	0.82396	0.90348	0.97859	0.82099	0.90170
52	37	19.75951	24.57973	0.97626	0.78725	0.88096	0.97626	0.78276	0.87814	16.93315	20.07911	0.97859	0.82791	0.90585	0.97859	0.82471	0.90393
52	38	19.75951	24.35058	0.97626	0.79289	0.88448	0.97626	0.78804	0.88145	16.93315	19.94257	0.97859	0.83199	0.90829	0.97859	0.82853	0.90623
52	39	19.75951	24.11373	0.97626	0.79867	0.88806	0.97626	0.79343	0.88482	16.93315	19.79973	0.97859	0.83618	0.91078	0.97859	0.83246	0.90857
52	40	19.75951	23.86918	0.97626	0.80458	0.89171	0.97626	0.79893	0.88823	16.93315	19.65053	0.97859	0.84050	0.91334	0.97859	0.83648	0.91096
52	41	19.75951	23.61736	0.97626	0.81062	0.89541	0.97626	0.80454	0.89168	16.93315	19.49521	0.97859	0.84493	0.91595	0.97859	0.84059	0.91339
52	42	19.75951	23.35816	0.97626	0.81677	0.89915	0.97626	0.81023	0.89517	16.93315	19.33362	0.97859	0.84947	0.91861	0.97859	0.84479	0.91587
52	43	19.75951	23.09102	0.97626	0.82303	0.90293	0.97626	0.81600	0.89868	16.93315	19.16523	0.97859	0.85410	0.92131	0.97859	0.84908	0.91838
52	44	19.75951	22.81604	0.97626	0.82939	0.90674	0.97626	0.82185	0.90221	16.93315	18.99000	0.97859	0.85883	0.92405	0.97859	0.85343	0.92092
52	45	19.75951	22.53309	0.97626	0.83582	0.91057	0.97626	0.82774	0.90576	16.93315	18.80775	0.97859	0.86364	0.92683	0.97859	0.85784	0.92348
52	46	19.75951	22.24198	0.97626	0.84231	0.91441	0.97626	0.83369	0.90930	16.93315	18.61823	0.97859	0.86851	0.92963	0.97859	0.86231	0.92606
52	47	19.75951	21.94239	0.97626	0.84886	0.91825	0.97626	0.83966	0.91284	16.93315	18.42106	0.97859	0.87345	0.93245	0.97859	0.86682	0.92866
52	48	19.75951	21.63441	0.97626	0.85543	0.92208	0.97626	0.84564	0.91636	16.93315	18.21621	0.97859	0.87843	0.93528	0.97859	0.87135	0.93126
52	49	19.75951	21.31800	0.97626	0.86200	0.92589	0.97626	0.85162	0.91986	16.93315	18.00355	0.97859	0.88344	0.93812	0.97859	0.87591	0.93385
52	50	19.75951	20.99328	0.97626	0.86857	0.92966	0.97626	0.85757	0.92333	16.93315	17.78305	0.97859	0.88847	0.94094	0.97859	0.88047	0.93644
52	51	19.75951	20.66027	0.97626	0.87510	0.93339	0.97626	0.86349	0.92675	16.93315	17.55462	0.97859	0.89350	0.94376	0.97859	0.88503	0.93901
52	52	19.75951	20.31936	0.97626	0.88157	0.93706	0.97626	0.86936	0.93011	16.93315	17.31849	0.97859	0.89851	0.94654	0.97859	0.88956	0.94155
52	53	19.75951	19.97064	0.97626	0.88795	0.94065	0.97626	0.87515	0.93342	16.93315	17.07460	0.97859	0.90348	0.94930	0.97859	0.89406	0.94407
52	54	19.75951	19.61420	0.97626	0.89424	0.94417	0.97626	0.88085	0.93665	16.93315	16.82295	0.97859	0.90841	0.95201	0.97859	0.89851	0.94654
52	55	19.75951	19.25050	0.97626	0.90040	0.94759	0.97626	0.88646	0.93981	16.93315	16.56379	0.97859	0.91326	0.95467	0.97859	0.90291	0.94898
52	56	19.75951	18.87994	0.97626	0.90641	0.95091	0.97626	0.89194	0.94288	16.93315	16.29737	0.97859	0.91803	0.95727	0.97859	0.90723	0.95136
52	57	19.75951	18.50268	0.97626	0.91227	0.95412	0.97626	0.89730	0.94587	16.93315	16.02371	0.97859	0.92271	0.95980	0.97859	0.91148	0.95369
52	58	19.75951	18.11889	0.97626	0.91794	0.95721	0.97626	0.90251	0.94876	16.93315	15.74286	0.97859	0.92727	0.96226	0.97859	0.91563	0.95596
52	59	19.75951	17.72878	0.97626	0.92342	0.96019	0.97626	0.90757	0.95155	16.93315	15.45489	0.97859	0.93170	0.96464	0.97859	0.91969	0.95816
52	60	19.75951	17.33235	0.97626	0.92870	0.96303	0.97626	0.91247	0.95423	16.93315	15.15969	0.97859	0.93601	0.96695	0.97859	0.92363	0.96030

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
52	61	19.75951	16.92988	0.97626	0.93376	0.96575	0.97626	0.91721	0.95682	16.93315	14.85740	0.97859	0.94017	0.96916	0.97859	0.92747	0.96237
52	62	19.75951	16.52117	0.97626	0.93861	0.96833	0.97626	0.92177	0.95929	16.93315	14.54774	0.97859	0.94418	0.97129	0.97859	0.93119	0.96437
52	63	19.75951	16.10627	0.97626	0.94323	0.97079	0.97626	0.92616	0.96167	16.93315	14.23062	0.97859	0.94804	0.97333	0.97859	0.93478	0.96629
52	64	19.75951	15.68510	0.97626	0.94762	0.97311	0.97626	0.93037	0.96393	16.93315	13.90587	0.97859	0.95174	0.97527	0.97859	0.93825	0.96814
52	65	19.75951	15.25783	0.97626	0.95179	0.97530	0.97626	0.93441	0.96609	16.93315	13.57353	0.97859	0.95528	0.97713	0.97859	0.94159	0.96992
52	66	19.75951	14.82463	0.97626	0.95573	0.97736	0.97626	0.93826	0.96815	16.93315	13.23363	0.97859	0.95865	0.97889	0.97859	0.94481	0.97162
52	67	19.75951	14.38548	0.97626	0.95945	0.97930	0.97626	0.94194	0.97010	16.93315	12.88602	0.97859	0.96186	0.98056	0.97859	0.94789	0.97325
52	68	19.75951	13.94087	0.97626	0.96294	0.98112	0.97626	0.94545	0.97196	16.93315	12.53103	0.97859	0.96491	0.98214	0.97859	0.95085	0.97481
52	69	19.75951	13.49126	0.97626	0.96622	0.98282	0.97626	0.94879	0.97372	16.93315	12.16898	0.97859	0.96779	0.98363	0.97859	0.95369	0.97629
52	70	19.75951	13.03722	0.97626	0.96928	0.98440	0.97626	0.95196	0.97539	16.93315	11.80026	0.97859	0.97051	0.98503	0.97859	0.95639	0.97771
52	71	19.75951	12.57941	0.97626	0.97213	0.98587	0.97626	0.95497	0.97697	16.93315	11.42537	0.97859	0.97307	0.98635	0.97859	0.95898	0.97906
52	72	19.75951	12.11856	0.97626	0.97479	0.98723	0.97626	0.95783	0.97846	16.93315	11.04490	0.97859	0.97547	0.98758	0.97859	0.96144	0.98034
52	73	19.75951	11.65555	0.97626	0.97725	0.98850	0.97626	0.96054	0.97987	16.93315	10.65955	0.97859	0.97772	0.98873	0.97859	0.96379	0.98156
52	74	19.75951	11.19139	0.97626	0.97953	0.98966	0.97626	0.96310	0.98120	16.93315	10.27021	0.97859	0.97981	0.98980	0.97859	0.96603	0.98272
52	75	19.75951	10.72709	0.97626	0.98163	0.99073	0.97626	0.96553	0.98246	16.93315	9.87774	0.97859	0.98176	0.99080	0.97859	0.96815	0.98382
52	76	19.75951	10.26405	0.97626	0.98356	0.99171	0.97626	0.96781	0.98364	16.93315	9.48337	0.97859	0.98357	0.99172	0.97859	0.97017	0.98486
52	77	19.75951	9.80349	0.97626	0.98532	0.99261	0.97626	0.96997	0.98476	16.93315	9.08824	0.97859	0.98524	0.99256	0.97859	0.97209	0.98585
52	78	19.75951	9.34666	0.97626	0.98693	0.99342	0.97626	0.97201	0.98581	16.93315	8.69350	0.97859	0.98678	0.99334	0.97859	0.97390	0.98678
52	79	19.75951	8.89505	0.97626	0.98840	0.99417	0.97626	0.97392	0.98679	16.93315	8.30053	0.97859	0.98819	0.99406	0.97859	0.97561	0.98766
52	80	19.75951	8.44994	0.97626	0.98973	0.99484	0.97626	0.97573	0.98771	16.93315	7.91061	0.97859	0.98948	0.99471	0.97859	0.97723	0.98849
52	81	19.75951	8.01269	0.97626	0.99093	0.99544	0.97626	0.97742	0.98858	16.93315	7.52504	0.97859	0.99065	0.99530	0.97859	0.97876	0.98927
52	82	19.75951	7.58462	0.97626	0.99201	0.99599	0.97626	0.97901	0.98939	16.93315	7.14517	0.97859	0.99171	0.99584	0.97859	0.98020	0.99000
52	83	19.75951	7.16676	0.97626	0.99298	0.99648	0.97626	0.98050	0.99015	16.93315	6.77205	0.97859	0.99268	0.99633	0.97859	0.98156	0.99069
52	84	19.75951	6.76024	0.97626	0.99384	0.99691	0.97626	0.98189	0.99086	16.93315	6.40687	0.97859	0.99354	0.99676	0.97859	0.98283	0.99134
52	85	19.75951	6.36619	0.97626	0.99461	0.99730	0.97626	0.98319	0.99152	16.93315	6.05083	0.97859	0.99432	0.99715	0.97859	0.98402	0.99195
52	86	19.75951	5.98597	0.97626	0.99530	0.99764	0.97626	0.98440	0.99214	16.93315	5.70535	0.97859	0.99502	0.99750	0.97859	0.98514	0.99251
52	87	19.75951	5.62066	0.97626	0.99590	0.99795	0.97626	0.98552	0.99271	16.93315	5.37164	0.97859	0.99563	0.99781	0.97859	0.98618	0.99304
52	88	19.75951	5.27144	0.97626	0.99643	0.99821	0.97626	0.98657	0.99324	16.93315	5.05099	0.97859	0.99618	0.99809	0.97859	0.98715	0.99353
52	89	19.75951	4.93962	0.97626	0.99689	0.99844	0.97626	0.98754	0.99373	16.93315	4.74485	0.97859	0.99666	0.99833	0.97859	0.98805	0.99399
52	90	19.75951	4.62687	0.97626	0.99730	0.99865	0.97626	0.98843	0.99418	16.93315	4.45503	0.97859	0.99708	0.99854	0.97859	0.98889	0.99441
52	91	19.75951	4.33500	0.97626	0.99765	0.99882	0.97626	0.98926	0.99460	16.93315	4.18350	0.97859	0.99745	0.99872	0.97859	0.98966	0.99480
52	92	19.75951	4.06328	0.97626	0.99795	0.99898	0.97626	0.99003	0.99499	16.93315	3.92982	0.97859	0.99777	0.99889	0.97859	0.99039	0.99517
52	93	19.75951	3.80970	0.97626	0.99822	0.99911	0.97626	0.99075	0.99535	16.93315	3.69224	0.97859	0.99805	0.99903	0.97859	0.99106	0.99551
52	94	19.75951	3.57122	0.97626	0.99845	0.99922	0.97626	0.99141	0.99569	16.93315	3.46804	0.97859	0.99830	0.99915	0.97859	0.99169	0.99583
52	95	19.75951	3.34496	0.97626	0.99865	0.99933	0.97626	0.99203	0.99600	16.93315	3.25454	0.97859	0.99852	0.99926	0.97859	0.99227	0.99612
52	96	19.75951	3.12856	0.97626	0.99883	0.99942	0.97626	0.99261	0.99629	16.93315	3.04956	0.97859	0.99871	0.99935	0.97859	0.99282	0.99640
52	97	19.75951	2.92468	0.97626	0.99899	0.99949	0.97626	0.99314	0.99656	16.93315	2.85578	0.97859	0.99888	0.99944	0.97859	0.99333	0.99665
52	98	19.75951	2.73317	0.97626	0.99912	0.99956	0.97626	0.99363	0.99681	16.93315	2.67315	0.97859	0.99902	0.99951	0.97859	0.99380	0.99689
52	99	19.75951	2.55407	0.97626	0.99924	0.99962	0.97626	0.99409	0.99703	16.93315	2.50182	0.97859	0.99915	0.99957	0.97859	0.99423	0.99711
52	100	19.75951	2.38797	0.97626	0.99934	0.99967	0.97626	0.99450	0.99724	16.93315	2.34248	0.97859	0.99926	0.99963	0.97859	0.99463	0.99731

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
52	101	19.75951	2.23536	0.97626	0.99942	0.99971	0.97626	0.99488	0.99743	16.93315	2.19569	0.97859	0.99935	0.99968	0.97859	0.99499	0.99749
52	102	19.75951	2.09662	0.97626	0.99949	0.99975	0.97626	0.99522	0.99760	16.93315	2.06193	0.97859	0.99943	0.99972	0.97859	0.99532	0.99765
52	103	19.75951	1.97081	0.97626	0.99955	0.99978	0.97626	0.99553	0.99776	16.93315	1.94039	0.97859	0.99950	0.99975	0.97859	0.99562	0.99781
52	104	19.75951	1.85678	0.97626	0.99961	0.99980	0.97626	0.99581	0.99790	16.93315	1.82999	0.97859	0.99956	0.99978	0.97859	0.99589	0.99794
52	105	19.75951	1.75419	0.97626	0.99965	0.99983	0.97626	0.99606	0.99803	16.93315	1.73050	0.97859	0.99961	0.99980	0.97859	0.99614	0.99807
52	106	19.75951	1.66193	0.97626	0.99969	0.99984	0.97626	0.99629	0.99814	16.93315	1.64086	0.97859	0.99965	0.99982	0.97859	0.99636	0.99818
52	107	19.75951	1.57966	0.97626	0.99972	0.99986	0.97626	0.99649	0.99824	16.93315	1.56078	0.97859	0.99968	0.99984	0.97859	0.99655	0.99827
52	108	19.75951	1.50704	0.97626	0.99975	0.99987	0.97626	0.99666	0.99833	16.93315	1.48999	0.97859	0.99971	0.99986	0.97859	0.99672	0.99836
52	109	19.75951	1.44400	0.97626	0.99977	0.99988	0.97626	0.99680	0.99840	16.93315	1.42842	0.97859	0.99973	0.99987	0.97859	0.99686	0.99843
52	110	19.75951	1.39223	0.97626	0.99978	0.99989	0.97626	0.99691	0.99845	16.93315	1.37777	0.97859	0.99975	0.99988	0.97859	0.99696	0.99848
53	1	19.39671	29.44822	0.97401	0.65791	0.79366	0.97401	0.65752	0.79338	16.67566	22.54525	0.97652	0.73881	0.84979	0.97652	0.73851	0.84959
53	2	19.39671	29.37817	0.97401	0.65947	0.79480	0.97401	0.65908	0.79451	16.67566	22.51839	0.97652	0.73969	0.85037	0.97652	0.73939	0.85017
53	3	19.39671	29.30399	0.97401	0.66111	0.79599	0.97401	0.66070	0.79569	16.67566	22.48894	0.97652	0.74062	0.85099	0.97652	0.74032	0.85078
53	4	19.39671	29.22650	0.97401	0.66281	0.79722	0.97401	0.66238	0.79691	16.67566	22.45752	0.97652	0.74161	0.85164	0.97652	0.74129	0.85142
53	5	19.39671	29.14631	0.97401	0.66458	0.79850	0.97401	0.66412	0.79817	16.67566	22.42458	0.97652	0.74264	0.85232	0.97652	0.74230	0.85209
53	6	19.39671	29.06332	0.97401	0.66642	0.79982	0.97401	0.66593	0.79947	16.67566	22.39007	0.97652	0.74372	0.85303	0.97652	0.74336	0.85279
53	7	19.39671	28.97770	0.97401	0.66833	0.80119	0.97401	0.66781	0.80082	16.67566	22.35408	0.97652	0.74485	0.85377	0.97652	0.74447	0.85352
53	8	19.39671	28.88901	0.97401	0.67030	0.80261	0.97401	0.66975	0.80222	16.67566	22.31631	0.97652	0.74604	0.85455	0.97652	0.74563	0.85428
53	9	19.39671	28.79700	0.97401	0.67236	0.80409	0.97401	0.67177	0.80367	16.67566	22.27655	0.97652	0.74728	0.85536	0.97652	0.74684	0.85508
53	10	19.39671	28.70168	0.97401	0.67450	0.80561	0.97401	0.67387	0.80516	16.67566	22.23481	0.97652	0.74858	0.85622	0.97652	0.74811	0.85591
53	11	19.39671	28.60341	0.97401	0.67671	0.80719	0.97401	0.67604	0.80671	16.67566	22.19134	0.97652	0.74994	0.85711	0.97652	0.74944	0.85678
53	12	19.39671	28.50171	0.97401	0.67901	0.80882	0.97401	0.67829	0.80831	16.67566	22.14578	0.97652	0.75137	0.85803	0.97652	0.75083	0.85768
53	13	19.39671	28.39619	0.97401	0.68141	0.81052	0.97401	0.68063	0.80997	16.67566	22.09783	0.97652	0.75286	0.85901	0.97652	0.75228	0.85863
53	14	19.39671	28.28717	0.97401	0.68389	0.81227	0.97401	0.68305	0.81168	16.67566	22.04770	0.97652	0.75442	0.86002	0.97652	0.75379	0.85962
53	15	19.39671	28.17456	0.97401	0.68647	0.81409	0.97401	0.68556	0.81345	16.67566	21.99534	0.97652	0.75605	0.86108	0.97652	0.75538	0.86064
53	16	19.39671	28.05854	0.97401	0.68914	0.81596	0.97401	0.68817	0.81528	16.67566	21.94087	0.97652	0.75776	0.86219	0.97652	0.75703	0.86172
53	17	19.39671	27.93921	0.97401	0.69191	0.81790	0.97401	0.69087	0.81717	16.67566	21.88436	0.97652	0.75954	0.86334	0.97652	0.75876	0.86284
53	18	19.39671	27.81632	0.97401	0.69478	0.81990	0.97401	0.69366	0.81913	16.67566	21.82561	0.97652	0.76140	0.86454	0.97652	0.76057	0.86400
53	19	19.39671	27.68998	0.97401	0.69775	0.82197	0.97401	0.69657	0.82115	16.67566	21.76469	0.97652	0.76333	0.86578	0.97652	0.76245	0.86522
53	20	19.39671	27.55961	0.97401	0.70084	0.82411	0.97401	0.69957	0.82323	16.67566	21.70115	0.97652	0.76536	0.86709	0.97652	0.76442	0.86648
53	21	19.39671	27.42496	0.97401	0.70405	0.82632	0.97401	0.70269	0.82539	16.67566	21.63477	0.97652	0.76747	0.86844	0.97652	0.76647	0.86780
53	22	19.39671	27.28607	0.97401	0.70737	0.82861	0.97401	0.70592	0.82761	16.67566	21.56556	0.97652	0.76968	0.86985	0.97652	0.76861	0.86917
53	23	19.39671	27.14231	0.97401	0.71082	0.83097	0.97401	0.70927	0.82991	16.67566	21.49301	0.97652	0.77199	0.87133	0.97652	0.77085	0.87060
53	24	19.39671	26.99396	0.97401	0.71439	0.83341	0.97401	0.71273	0.83227	16.67566	21.41732	0.97652	0.77440	0.87286	0.97652	0.77317	0.87208
53	25	19.39671	26.84076	0.97401	0.71810	0.83592	0.97401	0.71631	0.83471	16.67566	21.33825	0.97652	0.77691	0.87445	0.97652	0.77560	0.87362
53	26	19.39671	26.68259	0.97401	0.72195	0.83852	0.97401	0.72002	0.83722	16.67566	21.25569	0.97652	0.77954	0.87611	0.97652	0.77813	0.87522
53	27	19.39671	26.51948	0.97401	0.72593	0.84120	0.97401	0.72386	0.83981	16.67566	21.16962	0.97652	0.78227	0.87783	0.97652	0.78075	0.87688
53	28	19.39671	26.35108	0.97401	0.73005	0.84397	0.97401	0.72782	0.84247	16.67566	21.07976	0.97652	0.78512	0.87963	0.97652	0.78349	0.87860
53	29	19.39671	26.17769	0.97401	0.73432	0.84681	0.97401	0.73192	0.84521	16.67566	20.98629	0.97652	0.78808	0.88148	0.97652	0.78633	0.88038
53	30	19.39671	25.99881	0.97401	0.73874	0.84974	0.97401	0.73615	0.84803	16.67566	20.88878	0.97652	0.79116	0.88341	0.97652	0.78928	0.88223

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
53	31	19.39671	25.81445	0.97401	0.74331	0.85276	0.97401	0.74052	0.85092	16.67566	20.78720	0.97652	0.79437	0.88540	0.97652	0.79234	0.88414
53	32	19.39671	25.62410	0.97401	0.74803	0.85586	0.97401	0.74502	0.85388	16.67566	20.68113	0.97652	0.79770	0.88747	0.97652	0.79552	0.88612
53	33	19.39671	25.42805	0.97401	0.75291	0.85904	0.97401	0.74966	0.85692	16.67566	20.57072	0.97652	0.80116	0.88961	0.97652	0.79881	0.88815
53	34	19.39671	25.22578	0.97401	0.75795	0.86231	0.97401	0.75444	0.86004	16.67566	20.45552	0.97652	0.80476	0.89182	0.97652	0.80222	0.89026
53	35	19.39671	25.01713	0.97401	0.76314	0.86566	0.97401	0.75936	0.86322	16.67566	20.33536	0.97652	0.80848	0.89410	0.97652	0.80574	0.89242
53	36	19.39671	24.80193	0.97401	0.76849	0.86909	0.97401	0.76441	0.86647	16.67566	20.21002	0.97652	0.81233	0.89645	0.97652	0.80938	0.89465
53	37	19.39671	24.57973	0.97401	0.77401	0.87261	0.97401	0.76959	0.86979	16.67566	20.07911	0.97652	0.81632	0.89887	0.97652	0.81313	0.89694
53	38	19.39671	24.35058	0.97401	0.77967	0.87620	0.97401	0.77490	0.87318	16.67566	19.94257	0.97652	0.82044	0.90137	0.97652	0.81700	0.89928
53	39	19.39671	24.11373	0.97401	0.78550	0.87986	0.97401	0.78034	0.87662	16.67566	19.79973	0.97652	0.82470	0.90393	0.97652	0.82098	0.90169
53	40	19.39671	23.86918	0.97401	0.79147	0.88360	0.97401	0.78590	0.88012	16.67566	19.65053	0.97652	0.82909	0.90656	0.97652	0.82506	0.90415
53	41	19.39671	23.61736	0.97401	0.79758	0.88740	0.97401	0.79157	0.88366	16.67566	19.49521	0.97652	0.83360	0.90925	0.97652	0.82925	0.90666
53	42	19.39671	23.35816	0.97401	0.80383	0.89125	0.97401	0.79734	0.88725	16.67566	19.33362	0.97652	0.83822	0.91199	0.97652	0.83353	0.90921
53	43	19.39671	23.09102	0.97401	0.81020	0.89515	0.97401	0.80322	0.89087	16.67566	19.16523	0.97652	0.84296	0.91479	0.97652	0.83791	0.91181
53	44	19.39671	22.81604	0.97401	0.81668	0.89909	0.97401	0.80917	0.89452	16.67566	18.99000	0.97652	0.84781	0.91764	0.97652	0.84237	0.91444
53	45	19.39671	22.53309	0.97401	0.82326	0.90307	0.97401	0.81520	0.89820	16.67566	18.80775	0.97652	0.85275	0.92053	0.97652	0.84690	0.91711
53	46	19.39671	22.24198	0.97401	0.82993	0.90706	0.97401	0.82130	0.90188	16.67566	18.61823	0.97652	0.85778	0.92345	0.97652	0.85150	0.91980
53	47	19.39671	21.94239	0.97401	0.83667	0.91107	0.97401	0.82743	0.90557	16.67566	18.42106	0.97652	0.86289	0.92640	0.97652	0.85616	0.92251
53	48	19.39671	21.63441	0.97401	0.84346	0.91508	0.97401	0.83360	0.90925	16.67566	18.21621	0.97652	0.86806	0.92937	0.97652	0.86086	0.92523
53	49	19.39671	21.31800	0.97401	0.85028	0.91908	0.97401	0.83979	0.91292	16.67566	18.00355	0.97652	0.87328	0.93235	0.97652	0.86560	0.92796
53	50	19.39671	20.99328	0.97401	0.85711	0.92306	0.97401	0.84597	0.91656	16.67566	17.78305	0.97652	0.87854	0.93534	0.97652	0.87035	0.93068
53	51	19.39671	20.66027	0.97401	0.86393	0.92700	0.97401	0.85214	0.92017	16.67566	17.55462	0.97652	0.88381	0.93832	0.97652	0.87511	0.93340
53	52	19.39671	20.31936	0.97401	0.87072	0.93089	0.97401	0.85826	0.92373	16.67566	17.31849	0.97652	0.88908	0.94128	0.97652	0.87987	0.93610
53	53	19.39671	19.97064	0.97401	0.87744	0.93472	0.97401	0.86434	0.92723	16.67566	17.07460	0.97652	0.89433	0.94422	0.97652	0.88460	0.93877
53	54	19.39671	19.61420	0.97401	0.88408	0.93848	0.97401	0.87034	0.93067	16.67566	16.82295	0.97652	0.89954	0.94712	0.97652	0.88930	0.94141
53	55	19.39671	19.25050	0.97401	0.89062	0.94215	0.97401	0.87625	0.93405	16.67566	16.56379	0.97652	0.90471	0.94997	0.97652	0.89396	0.94401
53	56	19.39671	18.87994	0.97401	0.89703	0.94572	0.97401	0.88206	0.93734	16.67566	16.29737	0.97652	0.90980	0.95277	0.97652	0.89855	0.94657
53	57	19.39671	18.50268	0.97401	0.90328	0.94918	0.97401	0.88775	0.94054	16.67566	16.02371	0.97652	0.91480	0.95551	0.97652	0.90308	0.94907
53	58	19.39671	18.11889	0.97401	0.90937	0.95253	0.97401	0.89331	0.94365	16.67566	15.74286	0.97652	0.91970	0.95817	0.97652	0.90752	0.95152
53	59	19.39671	17.72878	0.97401	0.91528	0.95576	0.97401	0.89872	0.94666	16.67566	15.45489	0.97652	0.92449	0.96076	0.97652	0.91187	0.95390
53	60	19.39671	17.33235	0.97401	0.92098	0.95887	0.97401	0.90398	0.94957	16.67566	15.15969	0.97652	0.92914	0.96327	0.97652	0.91611	0.95622
53	61	19.39671	16.92988	0.97401	0.92648	0.96183	0.97401	0.90908	0.95237	16.67566	14.85740	0.97652	0.93366	0.96569	0.97652	0.92025	0.95847
53	62	19.39671	16.52117	0.97401	0.93175	0.96467	0.97401	0.91400	0.95507	16.67566	14.54774	0.97652	0.93802	0.96802	0.97652	0.92426	0.96064
53	63	19.39671	16.10627	0.97401	0.93679	0.96737	0.97401	0.91875	0.95765	16.67566	14.23062	0.97652	0.94223	0.97026	0.97652	0.92816	0.96274
53	64	19.39671	15.68510	0.97401	0.94161	0.96993	0.97401	0.92331	0.96013	16.67566	13.90587	0.97652	0.94628	0.97240	0.97652	0.93193	0.96476
53	65	19.39671	15.25783	0.97401	0.94618	0.97235	0.97401	0.92769	0.96249	16.67566	13.57353	0.97652	0.95016	0.97445	0.97652	0.93556	0.96671
53	66	19.39671	14.82463	0.97401	0.95052	0.97463	0.97401	0.93189	0.96475	16.67566	13.23363	0.97652	0.95387	0.97639	0.97652	0.93907	0.96858
53	67	19.39671	14.38548	0.97401	0.95462	0.97678	0.97401	0.93591	0.96689	16.67566	12.88602	0.97652	0.95741	0.97824	0.97652	0.94244	0.97037
53	68	19.39671	13.94087	0.97401	0.95849	0.97880	0.97401	0.93974	0.96893	16.67566	12.53103	0.97652	0.96078	0.98000	0.97652	0.94567	0.97208
53	69	19.39671	13.49126	0.97401	0.96212	0.98069	0.97401	0.94339	0.97087	16.67566	12.16898	0.97652	0.96396	0.98165	0.97652	0.94877	0.97371
53	70	19.39671	13.03722	0.97401	0.96552	0.98246	0.97401	0.94687	0.97271	16.67566	11.80026	0.97652	0.96698	0.98321	0.97652	0.95174	0.97527

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
53	71	19.39671	12.57941	0.97401	0.96870	0.98410	0.97401	0.95017	0.97445	16.67566	11.42537	0.97652	0.96982	0.98468	0.97652	0.95458	0.97676
53	72	19.39671	12.11856	0.97401	0.97166	0.98562	0.97401	0.95331	0.97610	16.67566	11.04490	0.97652	0.97249	0.98605	0.97652	0.95729	0.97818
53	73	19.39671	11.65555	0.97401	0.97440	0.98704	0.97401	0.95628	0.97765	16.67566	10.65955	0.97652	0.97499	0.98734	0.97652	0.95987	0.97953
53	74	19.39671	11.19139	0.97401	0.97695	0.98834	0.97401	0.95910	0.97913	16.67566	10.27021	0.97652	0.97733	0.98853	0.97652	0.96233	0.98081
53	75	19.39671	10.72709	0.97401	0.97930	0.98954	0.97401	0.96177	0.98051	16.67566	9.87774	0.97652	0.97950	0.98965	0.97652	0.96467	0.98202
53	76	19.39671	10.26405	0.97401	0.98146	0.99064	0.97401	0.96429	0.98182	16.67566	9.48337	0.97652	0.98152	0.99068	0.97652	0.96690	0.98317
53	77	19.39671	9.80349	0.97401	0.98344	0.99165	0.97401	0.96668	0.98306	16.67566	9.08824	0.97652	0.98339	0.99163	0.97652	0.96901	0.98426
53	78	19.39671	9.34666	0.97401	0.98525	0.99257	0.97401	0.96892	0.98422	16.67566	8.69350	0.97652	0.98511	0.99250	0.97652	0.97101	0.98529
53	79	19.39671	8.89505	0.97401	0.98689	0.99340	0.97401	0.97104	0.98531	16.67566	8.30053	0.97652	0.98669	0.99330	0.97652	0.97291	0.98627
53	80	19.39671	8.44994	0.97401	0.98839	0.99416	0.97401	0.97303	0.98633	16.67566	7.91061	0.97652	0.98814	0.99403	0.97652	0.97470	0.98719
53	81	19.39671	8.01269	0.97401	0.98974	0.99484	0.97401	0.97490	0.98729	16.67566	7.52504	0.97652	0.98946	0.99470	0.97652	0.97639	0.98805
53	82	19.39671	7.58462	0.97401	0.99096	0.99546	0.97401	0.97666	0.98819	16.67566	7.14517	0.97652	0.99065	0.99531	0.97652	0.97798	0.98887
53	83	19.39671	7.16676	0.97401	0.99205	0.99601	0.97401	0.97831	0.98903	16.67566	6.77205	0.97652	0.99174	0.99585	0.97652	0.97948	0.98964
53	84	19.39671	6.76024	0.97401	0.99303	0.99650	0.97401	0.97985	0.98982	16.67566	6.40687	0.97652	0.99271	0.99634	0.97652	0.98089	0.99035
53	85	19.39671	6.36619	0.97401	0.99390	0.99694	0.97401	0.98129	0.99056	16.67566	6.05083	0.97652	0.99359	0.99678	0.97652	0.98222	0.99103
53	86	19.39671	5.98597	0.97401	0.99467	0.99733	0.97401	0.98263	0.99124	16.67566	5.70535	0.97652	0.99437	0.99718	0.97652	0.98345	0.99166
53	87	19.39671	5.62066	0.97401	0.99535	0.99767	0.97401	0.98388	0.99188	16.67566	5.37164	0.97652	0.99507	0.99753	0.97652	0.98461	0.99225
53	88	19.39671	5.27144	0.97401	0.99595	0.99797	0.97401	0.98504	0.99247	16.67566	5.05099	0.97652	0.99568	0.99784	0.97652	0.98569	0.99279
53	89	19.39671	4.93962	0.97401	0.99648	0.99824	0.97401	0.98612	0.99301	16.67566	4.74485	0.97652	0.99623	0.99811	0.97652	0.98669	0.99330
53	90	19.39671	4.62687	0.97401	0.99694	0.99847	0.97401	0.98712	0.99352	16.67566	4.45503	0.97652	0.99670	0.99835	0.97652	0.98762	0.99377
53	91	19.39671	4.33500	0.97401	0.99733	0.99867	0.97401	0.98804	0.99399	16.67566	4.18350	0.97652	0.99712	0.99856	0.97652	0.98849	0.99421
53	92	19.39671	4.06328	0.97401	0.99768	0.99884	0.97401	0.98890	0.99442	16.67566	3.92982	0.97652	0.99748	0.99874	0.97652	0.98929	0.99462
53	93	19.39671	3.80970	0.97401	0.99798	0.99899	0.97401	0.98970	0.99482	16.67566	3.69224	0.97652	0.99780	0.99890	0.97652	0.99004	0.99500
53	94	19.39671	3.57122	0.97401	0.99824	0.99912	0.97401	0.99044	0.99520	16.67566	3.46804	0.97652	0.99808	0.99904	0.97652	0.99074	0.99535
53	95	19.39671	3.34496	0.97401	0.99847	0.99924	0.97401	0.99113	0.99554	16.67566	3.25454	0.97652	0.99832	0.99916	0.97652	0.99140	0.99568
53	96	19.39671	3.12856	0.97401	0.99867	0.99934	0.97401	0.99177	0.99587	16.67566	3.04956	0.97652	0.99854	0.99927	0.97652	0.99200	0.99599
53	97	19.39671	2.92468	0.97401	0.99885	0.99942	0.97401	0.99236	0.99617	16.67566	2.85578	0.97652	0.99873	0.99936	0.97652	0.99257	0.99627
53	98	19.39671	2.73317	0.97401	0.99900	0.99950	0.97401	0.99291	0.99644	16.67566	2.67315	0.97652	0.99889	0.99945	0.97652	0.99309	0.99654
53	99	19.39671	2.55407	0.97401	0.99913	0.99957	0.97401	0.99341	0.99670	16.67566	2.50182	0.97652	0.99904	0.99952	0.97652	0.99358	0.99678
53	100	19.39671	2.38797	0.97401	0.99925	0.99962	0.97401	0.99388	0.99693	16.67566	2.34248	0.97652	0.99916	0.99958	0.97652	0.99402	0.99700
53	101	19.39671	2.23536	0.97401	0.99934	0.99967	0.97401	0.99430	0.99714	16.67566	2.19569	0.97652	0.99927	0.99963	0.97652	0.99442	0.99720
53	102	19.39671	2.09662	0.97401	0.99943	0.99971	0.97401	0.99468	0.99733	16.67566	2.06193	0.97652	0.99936	0.99968	0.97652	0.99479	0.99739
53	103	19.39671	1.97081	0.97401	0.99949	0.99975	0.97401	0.99503	0.99751	16.67566	1.94039	0.97652	0.99943	0.99972	0.97652	0.99513	0.99756
53	104	19.39671	1.85678	0.97401	0.99955	0.99978	0.97401	0.99534	0.99766	16.67566	1.82999	0.97652	0.99950	0.99975	0.97652	0.99543	0.99771
53	105	19.39671	1.75419	0.97401	0.99960	0.99980	0.97401	0.99562	0.99781	16.67566	1.73050	0.97652	0.99955	0.99978	0.97652	0.99570	0.99785
53	106	19.39671	1.66193	0.97401	0.99965	0.99982	0.97401	0.99587	0.99793	16.67566	1.64086	0.97652	0.99960	0.99980	0.97652	0.99595	0.99797
53	107	19.39671	1.57966	0.97401	0.99968	0.99984	0.97401	0.99609	0.99804	16.67566	1.56078	0.97652	0.99964	0.99982	0.97652	0.99616	0.99808
53	108	19.39671	1.50704	0.97401	0.99971	0.99986	0.97401	0.99629	0.99814	16.67566	1.48999	0.97652	0.99967	0.99984	0.97652	0.99635	0.99817
53	109	19.39671	1.44400	0.97401	0.99974	0.99987	0.97401	0.99644	0.99822	16.67566	1.42842	0.97652	0.99970	0.99985	0.97652	0.99651	0.99825
53	110	19.39671	1.39223	0.97401	0.99975	0.99988	0.97401	0.99657	0.99828	16.67566	1.37777	0.97652	0.99972	0.99986	0.97652	0.99663	0.99831

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
54	1	19.02536	29.44822	0.97157	0.64536	0.78446	0.97157	0.64497	0.78417	16.40948	22.54525	0.97423	0.72705	0.84196	0.97423	0.72676	0.84176
54	2	19.02536	29.37817	0.97157	0.64689	0.78559	0.97157	0.64651	0.78531	16.40948	22.51839	0.97423	0.72792	0.84254	0.97423	0.72763	0.84234
54	3	19.02536	29.30399	0.97157	0.64850	0.78678	0.97157	0.64810	0.78648	16.40948	22.48894	0.97423	0.72885	0.84316	0.97423	0.72854	0.84296
54	4	19.02536	29.22650	0.97157	0.65018	0.78801	0.97157	0.64975	0.78770	16.40948	22.45752	0.97423	0.72982	0.84381	0.97423	0.72950	0.84360
54	5	19.02536	29.14631	0.97157	0.65191	0.78928	0.97157	0.65147	0.78895	16.40948	22.42458	0.97423	0.73084	0.84449	0.97423	0.73050	0.84426
54	6	19.02536	29.06332	0.97157	0.65372	0.79061	0.97157	0.65324	0.79026	16.40948	22.39007	0.97423	0.73191	0.84520	0.97423	0.73155	0.84496
54	7	19.02536	28.97770	0.97157	0.65559	0.79197	0.97157	0.65509	0.79161	16.40948	22.35408	0.97423	0.73302	0.84595	0.97423	0.73264	0.84569
54	8	19.02536	28.88901	0.97157	0.65754	0.79339	0.97157	0.65700	0.79300	16.40948	22.31631	0.97423	0.73419	0.84673	0.97423	0.73379	0.84646
54	9	19.02536	28.79700	0.97157	0.65956	0.79486	0.97157	0.65899	0.79445	16.40948	22.27655	0.97423	0.73542	0.84754	0.97423	0.73499	0.84725
54	10	19.02536	28.70168	0.97157	0.66166	0.79639	0.97157	0.66105	0.79594	16.40948	22.23481	0.97423	0.73671	0.84840	0.97423	0.73624	0.84809
54	11	19.02536	28.60341	0.97157	0.66384	0.79796	0.97157	0.66318	0.79749	16.40948	22.19134	0.97423	0.73805	0.84929	0.97423	0.73756	0.84896
54	12	19.02536	28.50171	0.97157	0.66611	0.79960	0.97157	0.66540	0.79909	16.40948	22.14578	0.97423	0.73946	0.85022	0.97423	0.73893	0.84987
54	13	19.02536	28.39619	0.97157	0.66846	0.80129	0.97157	0.66770	0.80074	16.40948	22.09783	0.97423	0.74094	0.85119	0.97423	0.74036	0.85081
54	14	19.02536	28.28717	0.97157	0.67091	0.80305	0.97157	0.67009	0.80246	16.40948	22.04770	0.97423	0.74248	0.85221	0.97423	0.74186	0.85180
54	15	19.02536	28.17456	0.97157	0.67344	0.80486	0.97157	0.67256	0.80423	16.40948	21.99534	0.97423	0.74410	0.85328	0.97423	0.74343	0.85284
54	16	19.02536	28.05854	0.97157	0.67608	0.80674	0.97157	0.67513	0.80606	16.40948	21.94087	0.97423	0.74579	0.85438	0.97423	0.74507	0.85391
54	17	19.02536	27.93921	0.97157	0.67881	0.80868	0.97157	0.67779	0.80795	16.40948	21.88436	0.97423	0.74755	0.85554	0.97423	0.74678	0.85503
54	18	19.02536	27.81632	0.97157	0.68164	0.81068	0.97157	0.68055	0.80991	16.40948	21.82561	0.97423	0.74939	0.85674	0.97423	0.74857	0.85621
54	19	19.02536	27.68998	0.97157	0.68457	0.81275	0.97157	0.68341	0.81194	16.40948	21.76469	0.97423	0.75131	0.85800	0.97423	0.75043	0.85743
54	20	19.02536	27.55961	0.97157	0.68762	0.81490	0.97157	0.68638	0.81403	16.40948	21.70115	0.97423	0.75332	0.85930	0.97423	0.75239	0.85870
54	21	19.02536	27.42496	0.97157	0.69078	0.81711	0.97157	0.68946	0.81619	16.40948	21.63477	0.97423	0.75541	0.86067	0.97423	0.75442	0.86002
54	22	19.02536	27.28607	0.97157	0.69406	0.81940	0.97157	0.69265	0.81842	16.40948	21.56556	0.97423	0.75761	0.86209	0.97423	0.75655	0.86140
54	23	19.02536	27.14231	0.97157	0.69746	0.82177	0.97157	0.69595	0.82072	16.40948	21.49301	0.97423	0.75990	0.86357	0.97423	0.75877	0.86284
54	24	19.02536	26.99396	0.97157	0.70100	0.82422	0.97157	0.69938	0.82310	16.40948	21.41732	0.97423	0.76229	0.86511	0.97423	0.76108	0.86433
54	25	19.02536	26.84076	0.97157	0.70467	0.82675	0.97157	0.70293	0.82555	16.40948	21.33825	0.97423	0.76479	0.86672	0.97423	0.76349	0.86589
54	26	19.02536	26.68259	0.97157	0.70847	0.82936	0.97157	0.70660	0.82808	16.40948	21.25569	0.97423	0.76740	0.86839	0.97423	0.76600	0.86750
54	27	19.02536	26.51948	0.97157	0.71242	0.83206	0.97157	0.71040	0.83068	16.40948	21.16962	0.97423	0.77012	0.87013	0.97423	0.76862	0.86918
54	28	19.02536	26.35108	0.97157	0.71650	0.83484	0.97157	0.71433	0.83336	16.40948	21.07976	0.97423	0.77296	0.87194	0.97423	0.77135	0.87092
54	29	19.02536	26.17769	0.97157	0.72074	0.83771	0.97157	0.71840	0.83613	16.40948	20.98629	0.97423	0.77591	0.87382	0.97423	0.77418	0.87272
54	30	19.02536	25.99881	0.97157	0.72512	0.84066	0.97157	0.72260	0.83897	16.40948	20.88878	0.97423	0.77899	0.87577	0.97423	0.77713	0.87459
54	31	19.02536	25.81445	0.97157	0.72966	0.84371	0.97157	0.72694	0.84188	16.40948	20.78720	0.97423	0.78220	0.87779	0.97423	0.78019	0.87652
54	32	19.02536	25.62410	0.97157	0.73436	0.84684	0.97157	0.73143	0.84488	16.40948	20.68113	0.97423	0.78553	0.87988	0.97423	0.78337	0.87853
54	33	19.02536	25.42805	0.97157	0.73922	0.85006	0.97157	0.73605	0.84796	16.40948	20.57072	0.97423	0.78900	0.88205	0.97423	0.78667	0.88060
54	34	19.02536	25.22578	0.97157	0.74424	0.85337	0.97157	0.74082	0.85112	16.40948	20.45552	0.97423	0.79260	0.88430	0.97423	0.79008	0.88273
54	35	19.02536	25.01713	0.97157	0.74943	0.85677	0.97157	0.74573	0.85435	16.40948	20.33536	0.97423	0.79633	0.88662	0.97423	0.79362	0.88494
54	36	19.02536	24.80193	0.97157	0.75478	0.86026	0.97157	0.75078	0.85765	16.40948	20.21002	0.97423	0.80021	0.88902	0.97423	0.79728	0.88721
54	37	19.02536	24.57973	0.97157	0.76030	0.86383	0.97157	0.75598	0.86103	16.40948	20.07911	0.97423	0.80423	0.89149	0.97423	0.80106	0.88954
54	38	19.02536	24.35058	0.97157	0.76599	0.86749	0.97157	0.76131	0.86448	16.40948	19.94257	0.97423	0.80839	0.89404	0.97423	0.80496	0.89194
54	39	19.02536	24.11373	0.97157	0.77184	0.87123	0.97157	0.76678	0.86799	16.40948	19.79973	0.97423	0.81269	0.89667	0.97423	0.80898	0.89441
54	40	19.02536	23.86918	0.97157	0.77786	0.87505	0.97157	0.77237	0.87157	16.40948	19.65053	0.97423	0.81713	0.89937	0.97423	0.81312	0.89693

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
54	41	19.02536	23.61736	0.97157	0.78403	0.87894	0.97157	0.77810	0.87520	16.40948	19.49521	0.97423	0.82171	0.90213	0.97423	0.81737	0.89951
54	42	19.02536	23.35816	0.97157	0.79035	0.88290	0.97157	0.78394	0.87889	16.40948	19.33362	0.97423	0.82642	0.90496	0.97423	0.82172	0.90214
54	43	19.02536	23.09102	0.97157	0.79681	0.88692	0.97157	0.78989	0.88261	16.40948	19.16523	0.97423	0.83125	0.90785	0.97423	0.82618	0.90482
54	44	19.02536	22.81604	0.97157	0.80340	0.89098	0.97157	0.79595	0.88638	16.40948	18.99000	0.97423	0.83620	0.91080	0.97423	0.83074	0.90754
54	45	19.02536	22.53309	0.97157	0.81011	0.89510	0.97157	0.80209	0.89018	16.40948	18.80775	0.97423	0.84127	0.91379	0.97423	0.83538	0.91031
54	46	19.02536	22.24198	0.97157	0.81693	0.89924	0.97157	0.80832	0.89400	16.40948	18.61823	0.97423	0.84644	0.91683	0.97423	0.84010	0.91310
54	47	19.02536	21.94239	0.97157	0.82385	0.90342	0.97157	0.81461	0.89783	16.40948	18.42106	0.97423	0.85171	0.91991	0.97423	0.84490	0.91593
54	48	19.02536	21.63441	0.97157	0.83084	0.90760	0.97157	0.82095	0.90167	16.40948	18.21621	0.97423	0.85705	0.92302	0.97423	0.84975	0.91877
54	49	19.02536	21.31800	0.97157	0.83788	0.91179	0.97157	0.82732	0.90550	16.40948	18.00355	0.97423	0.86247	0.92616	0.97423	0.85465	0.92163
54	50	19.02536	20.99328	0.97157	0.84496	0.91597	0.97157	0.83372	0.90932	16.40948	17.78305	0.97423	0.86793	0.92930	0.97423	0.85959	0.92450
54	51	19.02536	20.66027	0.97157	0.85206	0.92012	0.97157	0.84011	0.91311	16.40948	17.55462	0.97423	0.87344	0.93244	0.97423	0.86455	0.92736
54	52	19.02536	20.31936	0.97157	0.85914	0.92423	0.97157	0.84649	0.91686	16.40948	17.31849	0.97423	0.87896	0.93558	0.97423	0.86952	0.93021
54	53	19.02536	19.97064	0.97157	0.86619	0.92830	0.97157	0.85283	0.92057	16.40948	17.07460	0.97423	0.88448	0.93870	0.97423	0.87449	0.93304
54	54	19.02536	19.61420	0.97157	0.87318	0.93230	0.97157	0.85912	0.92422	16.40948	16.82295	0.97423	0.88999	0.94179	0.97423	0.87943	0.93585
54	55	19.02536	19.25050	0.97157	0.88008	0.93622	0.97157	0.86534	0.92781	16.40948	16.56379	0.97423	0.89546	0.94485	0.97423	0.88434	0.93862
54	56	19.02536	18.87994	0.97157	0.88688	0.94005	0.97157	0.87147	0.93132	16.40948	16.29737	0.97423	0.90087	0.94785	0.97423	0.88921	0.94135
54	57	19.02536	18.50268	0.97157	0.89354	0.94378	0.97157	0.87749	0.93475	16.40948	16.02371	0.97423	0.90621	0.95080	0.97423	0.89401	0.94404
54	58	19.02536	18.11889	0.97157	0.90005	0.94740	0.97157	0.88340	0.93809	16.40948	15.74286	0.97423	0.91146	0.95368	0.97423	0.89874	0.94667
54	59	19.02536	17.72878	0.97157	0.90639	0.95090	0.97157	0.88917	0.94133	16.40948	15.45489	0.97423	0.91660	0.95648	0.97423	0.90339	0.94924
54	60	19.02536	17.33235	0.97157	0.91253	0.95427	0.97157	0.89479	0.94447	16.40948	15.15969	0.97423	0.92162	0.95921	0.97423	0.90794	0.95175
54	61	19.02536	16.92988	0.97157	0.91847	0.95750	0.97157	0.90025	0.94751	16.40948	14.85740	0.97423	0.92650	0.96185	0.97423	0.91238	0.95418
54	62	19.02536	16.52117	0.97157	0.92419	0.96060	0.97157	0.90554	0.95043	16.40948	14.54774	0.97423	0.93124	0.96440	0.97423	0.91671	0.95655
54	63	19.02536	16.10627	0.97157	0.92969	0.96356	0.97157	0.91066	0.95324	16.40948	14.23062	0.97423	0.93582	0.96685	0.97423	0.92092	0.95883
54	64	19.02536	15.68510	0.97157	0.93494	0.96638	0.97157	0.91560	0.95594	16.40948	13.90587	0.97423	0.94024	0.96920	0.97423	0.92500	0.96104
54	65	19.02536	15.25783	0.97157	0.93996	0.96905	0.97157	0.92035	0.95852	16.40948	13.57353	0.97423	0.94449	0.97145	0.97423	0.92895	0.96317
54	66	19.02536	14.82463	0.97157	0.94472	0.97157	0.97157	0.92491	0.96099	16.40948	13.23363	0.97423	0.94856	0.97360	0.97423	0.93276	0.96521
54	67	19.02536	14.38548	0.97157	0.94924	0.97396	0.97157	0.92927	0.96334	16.40948	12.88602	0.97423	0.95245	0.97565	0.97423	0.93643	0.96717
54	68	19.02536	13.94087	0.97157	0.95350	0.97620	0.97157	0.93345	0.96558	16.40948	12.53103	0.97423	0.95616	0.97759	0.97423	0.93996	0.96905
54	69	19.02536	13.49126	0.97157	0.95752	0.97830	0.97157	0.93744	0.96771	16.40948	12.16898	0.97423	0.95968	0.97943	0.97423	0.94335	0.97085
54	70	19.02536	13.03722	0.97157	0.96130	0.98027	0.97157	0.94125	0.96973	16.40948	11.80026	0.97423	0.96302	0.98116	0.97423	0.94660	0.97257
54	71	19.02536	12.57941	0.97157	0.96483	0.98210	0.97157	0.94487	0.97165	16.40948	11.42537	0.97423	0.96617	0.98279	0.97423	0.94971	0.97421
54	72	19.02536	12.11856	0.97157	0.96812	0.98380	0.97157	0.94831	0.97347	16.40948	11.04490	0.97423	0.96914	0.98433	0.97423	0.95269	0.97577
54	73	19.02536	11.65555	0.97157	0.97119	0.98538	0.97157	0.95157	0.97519	16.40948	10.65955	0.97423	0.97192	0.98576	0.97423	0.95553	0.97726
54	74	19.02536	11.19139	0.97157	0.97403	0.98684	0.97157	0.95467	0.97681	16.40948	10.27021	0.97423	0.97452	0.98710	0.97423	0.95823	0.97867
54	75	19.02536	10.72709	0.97157	0.97666	0.98819	0.97157	0.95761	0.97834	16.40948	9.87774	0.97423	0.97695	0.98834	0.97423	0.96081	0.98001
54	76	19.02536	10.26405	0.97157	0.97907	0.98943	0.97157	0.96038	0.97979	16.40948	9.48337	0.97423	0.97921	0.98950	0.97423	0.96326	0.98129
54	77	19.02536	9.80349	0.97157	0.98130	0.99056	0.97157	0.96301	0.98116	16.40948	9.08824	0.97423	0.98130	0.99056	0.97423	0.96559	0.98249
54	78	19.02536	9.34666	0.97157	0.98333	0.99159	0.97157	0.96549	0.98244	16.40948	8.69350	0.97423	0.98322	0.99154	0.97423	0.96779	0.98363
54	79	19.02536	8.89505	0.97157	0.98518	0.99253	0.97157	0.96782	0.98365	16.40948	8.30053	0.97423	0.98500	0.99244	0.97423	0.96989	0.98471
54	80	19.02536	8.44994	0.97157	0.98686	0.99339	0.97157	0.97002	0.98478	16.40948	7.91061	0.97423	0.98662	0.99326	0.97423	0.97186	0.98573

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
54	81	19.02536	8.01269	0.97157	0.98838	0.99416	0.97157	0.97209	0.98585	16.40948	7.52504	0.97423	0.98810	0.99401	0.97423	0.97373	0.98669
54	82	19.02536	7.58462	0.97157	0.98975	0.99485	0.97157	0.97403	0.98684	16.40948	7.14517	0.97423	0.98944	0.99469	0.97423	0.97550	0.98760
54	83	19.02536	7.16676	0.97157	0.99099	0.99547	0.97157	0.97585	0.98778	16.40948	6.77205	0.97423	0.99066	0.99531	0.97423	0.97716	0.98845
54	84	19.02536	6.76024	0.97157	0.99209	0.99603	0.97157	0.97756	0.98865	16.40948	6.40687	0.97423	0.99176	0.99586	0.97423	0.97872	0.98925
54	85	19.02536	6.36619	0.97157	0.99307	0.99652	0.97157	0.97916	0.98947	16.40948	6.05083	0.97423	0.99275	0.99636	0.97423	0.98019	0.98999
54	86	19.02536	5.98597	0.97157	0.99395	0.99696	0.97157	0.98065	0.99023	16.40948	5.70535	0.97423	0.99363	0.99680	0.97423	0.98156	0.99069
54	87	19.02536	5.62066	0.97157	0.99472	0.99735	0.97157	0.98203	0.99094	16.40948	5.37164	0.97423	0.99441	0.99720	0.97423	0.98284	0.99135
54	88	19.02536	5.27144	0.97157	0.99540	0.99769	0.97157	0.98332	0.99159	16.40948	5.05099	0.97423	0.99511	0.99755	0.97423	0.98404	0.99196
54	89	19.02536	4.93962	0.97157	0.99600	0.99799	0.97157	0.98452	0.99220	16.40948	4.74485	0.97423	0.99573	0.99786	0.97423	0.98515	0.99252
54	90	19.02536	4.62687	0.97157	0.99652	0.99826	0.97157	0.98563	0.99276	16.40948	4.45503	0.97423	0.99626	0.99813	0.97423	0.98619	0.99305
54	91	19.02536	4.33500	0.97157	0.99697	0.99848	0.97157	0.98665	0.99328	16.40948	4.18350	0.97423	0.99673	0.99836	0.97423	0.98715	0.99353
54	92	19.02536	4.06328	0.97157	0.99736	0.99868	0.97157	0.98761	0.99377	16.40948	3.92982	0.97423	0.99715	0.99857	0.97423	0.98804	0.99399
54	93	19.02536	3.80970	0.97157	0.99770	0.99885	0.97157	0.98850	0.99421	16.40948	3.69224	0.97423	0.99750	0.99875	0.97423	0.98888	0.99441
54	94	19.02536	3.57122	0.97157	0.99800	0.99900	0.97157	0.98932	0.99463	16.40948	3.46804	0.97423	0.99782	0.99891	0.97423	0.98966	0.99480
54	95	19.02536	3.34496	0.97157	0.99826	0.99913	0.97157	0.99009	0.99502	16.40948	3.25454	0.97423	0.99810	0.99905	0.97423	0.99039	0.99517
54	96	19.02536	3.12856	0.97157	0.99849	0.99924	0.97157	0.99081	0.99538	16.40948	3.04956	0.97423	0.99834	0.99917	0.97423	0.99107	0.99552
54	97	19.02536	2.92468	0.97157	0.99869	0.99934	0.97157	0.99147	0.99572	16.40948	2.85578	0.97423	0.99856	0.99928	0.97423	0.99170	0.99583
54	98	19.02536	2.73317	0.97157	0.99886	0.99943	0.97157	0.99208	0.99602	16.40948	2.67315	0.97423	0.99874	0.99937	0.97423	0.99229	0.99613
54	99	19.02536	2.55407	0.97157	0.99901	0.99951	0.97157	0.99264	0.99631	16.40948	2.50182	0.97423	0.99891	0.99945	0.97423	0.99283	0.99640
54	100	19.02536	2.38797	0.97157	0.99914	0.99957	0.97157	0.99316	0.99657	16.40948	2.34248	0.97423	0.99905	0.99952	0.97423	0.99332	0.99665
54	101	19.02536	2.23536	0.97157	0.99925	0.99963	0.97157	0.99363	0.99680	16.40948	2.19569	0.97423	0.99917	0.99958	0.97423	0.99377	0.99688
54	102	19.02536	2.09662	0.97157	0.99935	0.99967	0.97157	0.99406	0.99702	16.40948	2.06193	0.97423	0.99927	0.99963	0.97423	0.99418	0.99708
54	103	19.02536	1.97081	0.97157	0.99942	0.99971	0.97157	0.99444	0.99721	16.40948	1.94039	0.97423	0.99936	0.99968	0.97423	0.99456	0.99727
54	104	19.02536	1.85678	0.97157	0.99949	0.99975	0.97157	0.99479	0.99739	16.40948	1.82999	0.97423	0.99943	0.99972	0.97423	0.99490	0.99744
54	105	19.02536	1.75419	0.97157	0.99955	0.99977	0.97157	0.99511	0.99755	16.40948	1.73050	0.97423	0.99949	0.99975	0.97423	0.99520	0.99760
54	106	19.02536	1.66193	0.97157	0.99960	0.99980	0.97157	0.99539	0.99769	16.40948	1.64086	0.97423	0.99955	0.99977	0.97423	0.99548	0.99773
54	107	19.02536	1.57966	0.97157	0.99964	0.99982	0.97157	0.99564	0.99781	16.40948	1.56078	0.97423	0.99959	0.99980	0.97423	0.99572	0.99785
54	108	19.02536	1.50704	0.97157	0.99967	0.99984	0.97157	0.99585	0.99792	16.40948	1.48999	0.97423	0.99963	0.99982	0.97423	0.99592	0.99796
54	109	19.02536	1.44400	0.97157	0.99970	0.99985	0.97157	0.99603	0.99801	16.40948	1.42842	0.97423	0.99966	0.99983	0.97423	0.99610	0.99804
54	110	19.02536	1.39223	0.97157	0.99972	0.99986	0.97157	0.99617	0.99808	16.40948	1.37777	0.97423	0.99968	0.99984	0.97423	0.99623	0.99811
55	1	18.6459	29.44822	0.96894	0.63253	0.77490	0.96894	0.63215	0.77462	16.13485	22.54525	0.97175	0.71493	0.83377	0.97175	0.71463	0.83357
55	2	18.6459	29.37817	0.96894	0.63403	0.77603	0.96894	0.63366	0.77575	16.13485	22.51839	0.97175	0.71578	0.83435	0.97175	0.71549	0.83415
55	3	18.6459	29.30399	0.96894	0.63561	0.77721	0.96894	0.63522	0.77692	16.13485	22.48894	0.97175	0.71669	0.83497	0.97175	0.71639	0.83476
55	4	18.6459	29.22650	0.96894	0.63725	0.77844	0.96894	0.63684	0.77813	16.13485	22.45752	0.97175	0.71765	0.83562	0.97175	0.71734	0.83540
55	5	18.6459	29.14631	0.96894	0.63896	0.77972	0.96894	0.63853	0.77939	16.13485	22.42458	0.97175	0.71866	0.83630	0.97175	0.71832	0.83607
55	6	18.6459	29.06332	0.96894	0.64074	0.78103	0.96894	0.64027	0.78069	16.13485	22.39007	0.97175	0.71971	0.83701	0.97175	0.71936	0.83677
55	7	18.6459	28.97770	0.96894	0.64257	0.78240	0.96894	0.64208	0.78204	16.13485	22.35408	0.97175	0.72081	0.83776	0.97175	0.72044	0.83750
55	8	18.6459	28.88901	0.96894	0.64449	0.78382	0.96894	0.64397	0.78343	16.13485	22.31631	0.97175	0.72197	0.83854	0.97175	0.72157	0.83827
55	9	18.6459	28.79700	0.96894	0.64647	0.78528	0.96894	0.64592	0.78487	16.13485	22.27655	0.97175	0.72318	0.83936	0.97175	0.72275	0.83907
55	10	18.6459	28.70168	0.96894	0.64854	0.78681	0.96894	0.64794	0.78636	16.13485	22.23481	0.97175	0.72445	0.84021	0.97175	0.72399	0.83990

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
55	11	18.6459	28.60341	0.96894	0.65068	0.78838	0.96894	0.65004	0.78791	16.13485	22.19134	0.97175	0.72578	0.84110	0.97175	0.72529	0.84077
55	12	18.6459	28.50171	0.96894	0.65291	0.79001	0.96894	0.65222	0.78951	16.13485	22.14578	0.97175	0.72717	0.84204	0.97175	0.72664	0.84168
55	13	18.6459	28.39619	0.96894	0.65522	0.79170	0.96894	0.65448	0.79116	16.13485	22.09783	0.97175	0.72863	0.84301	0.97175	0.72806	0.84263
55	14	18.6459	28.28717	0.96894	0.65763	0.79346	0.96894	0.65683	0.79288	16.13485	22.04770	0.97175	0.73015	0.84403	0.97175	0.72954	0.84362
55	15	18.6459	28.17456	0.96894	0.66013	0.79527	0.96894	0.65926	0.79465	16.13485	21.99534	0.97175	0.73175	0.84510	0.97175	0.73109	0.84466
55	16	18.6459	28.05854	0.96894	0.66272	0.79715	0.96894	0.66179	0.79648	16.13485	21.94087	0.97175	0.73342	0.84621	0.97175	0.73271	0.84574
55	17	18.6459	27.93921	0.96894	0.66540	0.79909	0.96894	0.66441	0.79837	16.13485	21.88436	0.97175	0.73516	0.84737	0.97175	0.73440	0.84686
55	18	18.6459	27.81632	0.96894	0.66819	0.80109	0.96894	0.66713	0.80033	16.13485	21.82561	0.97175	0.73698	0.84858	0.97175	0.73617	0.84804
55	19	18.6459	27.68998	0.96894	0.67108	0.80317	0.96894	0.66995	0.80236	16.13485	21.76469	0.97175	0.73888	0.84984	0.97175	0.73802	0.84927
55	20	18.6459	27.55961	0.96894	0.67408	0.80531	0.96894	0.67288	0.80445	16.13485	21.70115	0.97175	0.74087	0.85115	0.97175	0.73995	0.85054
55	21	18.6459	27.42496	0.96894	0.67719	0.80753	0.96894	0.67591	0.80662	16.13485	21.63477	0.97175	0.74295	0.85252	0.97175	0.74197	0.85187
55	22	18.6459	27.28607	0.96894	0.68043	0.80983	0.96894	0.67906	0.80886	16.13485	21.56556	0.97175	0.74512	0.85395	0.97175	0.74408	0.85326
55	23	18.6459	27.14231	0.96894	0.68379	0.81220	0.96894	0.68232	0.81117	16.13485	21.49301	0.97175	0.74740	0.85544	0.97175	0.74628	0.85471
55	24	18.6459	26.99396	0.96894	0.68728	0.81466	0.96894	0.68570	0.81355	16.13485	21.41732	0.97175	0.74977	0.85699	0.97175	0.74857	0.85621
55	25	18.6459	26.84076	0.96894	0.69090	0.81720	0.96894	0.68921	0.81601	16.13485	21.33825	0.97175	0.75225	0.85861	0.97175	0.75097	0.85778
55	26	18.6459	26.68259	0.96894	0.69466	0.81982	0.96894	0.69284	0.81855	16.13485	21.25569	0.97175	0.75484	0.86030	0.97175	0.75347	0.85940
55	27	18.6459	26.51948	0.96894	0.69856	0.82253	0.96894	0.69660	0.82117	16.13485	21.16962	0.97175	0.75755	0.86205	0.97175	0.75607	0.86109
55	28	18.6459	26.35108	0.96894	0.70261	0.82533	0.96894	0.70049	0.82387	16.13485	21.07976	0.97175	0.76037	0.86388	0.97175	0.75878	0.86285
55	29	18.6459	26.17769	0.96894	0.70680	0.82822	0.96894	0.70452	0.82665	16.13485	20.98629	0.97175	0.76331	0.86577	0.97175	0.76160	0.86467
55	30	18.6459	25.99881	0.96894	0.71114	0.83119	0.96894	0.70869	0.82951	16.13485	20.88878	0.97175	0.76638	0.86774	0.97175	0.76454	0.86656
55	31	18.6459	25.81445	0.96894	0.71565	0.83426	0.96894	0.71300	0.83246	16.13485	20.78720	0.97175	0.76958	0.86979	0.97175	0.76760	0.86852
55	32	18.6459	25.62410	0.96894	0.72031	0.83742	0.96894	0.71746	0.83549	16.13485	20.68113	0.97175	0.77291	0.87191	0.97175	0.77077	0.87055
55	33	18.6459	25.42805	0.96894	0.72514	0.84067	0.96894	0.72206	0.83860	16.13485	20.57072	0.97175	0.77637	0.87411	0.97175	0.77407	0.87265
55	34	18.6459	25.22578	0.96894	0.73014	0.84402	0.96894	0.72680	0.84179	16.13485	20.45552	0.97175	0.77997	0.87639	0.97175	0.77749	0.87482
55	35	18.6459	25.01713	0.96894	0.73531	0.84747	0.96894	0.73170	0.84507	16.13485	20.33536	0.97175	0.78372	0.87875	0.97175	0.78104	0.87706
55	36	18.6459	24.80193	0.96894	0.74065	0.85100	0.96894	0.73674	0.84842	16.13485	20.21002	0.97175	0.78761	0.88119	0.97175	0.78471	0.87937
55	37	18.6459	24.57973	0.96894	0.74616	0.85463	0.96894	0.74194	0.85185	16.13485	20.07911	0.97175	0.79165	0.88371	0.97175	0.78851	0.88175
55	38	18.6459	24.35058	0.96894	0.75185	0.85835	0.96894	0.74728	0.85536	16.13485	19.94257	0.97175	0.79583	0.88631	0.97175	0.79244	0.88420
55	39	18.6459	24.11373	0.96894	0.75772	0.86216	0.96894	0.75276	0.85894	16.13485	19.79973	0.97175	0.80017	0.88899	0.97175	0.79649	0.88672
55	40	18.6459	23.86918	0.96894	0.76377	0.86606	0.96894	0.75838	0.86259	16.13485	19.65053	0.97175	0.80466	0.89176	0.97175	0.80067	0.88930
55	41	18.6459	23.61736	0.96894	0.76998	0.87004	0.96894	0.76415	0.86631	16.13485	19.49521	0.97175	0.80929	0.89459	0.97175	0.80497	0.89195
55	42	18.6459	23.35816	0.96894	0.77635	0.87410	0.96894	0.77004	0.87008	16.13485	19.33362	0.97175	0.81406	0.89750	0.97175	0.80938	0.89465
55	43	18.6459	23.09102	0.96894	0.78288	0.87822	0.96894	0.77606	0.87391	16.13485	19.16523	0.97175	0.81897	0.90048	0.97175	0.81391	0.89741
55	44	18.6459	22.81604	0.96894	0.78956	0.88241	0.96894	0.78219	0.87779	16.13485	18.99000	0.97175	0.82402	0.90352	0.97175	0.81855	0.90022
55	45	18.6459	22.53309	0.96894	0.79639	0.88665	0.96894	0.78843	0.88170	16.13485	18.80775	0.97175	0.82920	0.90662	0.97175	0.82329	0.90308
55	46	18.6459	22.24198	0.96894	0.80334	0.89094	0.96894	0.79477	0.88565	16.13485	18.61823	0.97175	0.83449	0.90978	0.97175	0.82812	0.90598
55	47	18.6459	21.94239	0.96894	0.81040	0.89527	0.96894	0.80119	0.88962	16.13485	18.42106	0.97175	0.83990	0.91299	0.97175	0.83304	0.90892
55	48	18.6459	21.63441	0.96894	0.81757	0.89963	0.96894	0.80768	0.89361	16.13485	18.21621	0.97175	0.84541	0.91623	0.97175	0.83804	0.91188
55	49	18.6459	21.31800	0.96894	0.82482	0.90400	0.96894	0.81423	0.89761	16.13485	18.00355	0.97175	0.85101	0.91951	0.97175	0.84309	0.91487
55	50	18.6459	20.99328	0.96894	0.83213	0.90837	0.96894	0.82082	0.90159	16.13485	17.78305	0.97175	0.85667	0.92281	0.97175	0.84820	0.91787

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
55	51	18.6459	20.66027	0.96894	0.83948	0.91273	0.96894	0.82743	0.90556	16.13485	17.55462	0.97175	0.86240	0.92612	0.97175	0.85335	0.92087
55	52	18.6459	20.31936	0.96894	0.84684	0.91707	0.96894	0.83404	0.90951	16.13485	17.31849	0.97175	0.86817	0.92943	0.97175	0.85852	0.92388
55	53	18.6459	19.97064	0.96894	0.85420	0.92137	0.96894	0.84064	0.91342	16.13485	17.07460	0.97175	0.87395	0.93274	0.97175	0.86371	0.92687
55	54	18.6459	19.61420	0.96894	0.86152	0.92561	0.96894	0.84720	0.91728	16.13485	16.82295	0.97175	0.87974	0.93602	0.97175	0.86889	0.92985
55	55	18.6459	19.25050	0.96894	0.86879	0.92979	0.96894	0.85372	0.92109	16.13485	16.56379	0.97175	0.88551	0.93928	0.97175	0.87405	0.93280
55	56	18.6459	18.87994	0.96894	0.87597	0.93388	0.96894	0.86016	0.92482	16.13485	16.29737	0.97175	0.89124	0.94249	0.97175	0.87918	0.93571
55	57	18.6459	18.50268	0.96894	0.88303	0.93788	0.96894	0.86651	0.92848	16.13485	16.02371	0.97175	0.89691	0.94566	0.97175	0.88427	0.93858
55	58	18.6459	18.11889	0.96894	0.88996	0.94178	0.96894	0.87276	0.93206	16.13485	15.74286	0.97175	0.90251	0.94876	0.97175	0.88929	0.94140
55	59	18.6459	17.72878	0.96894	0.89673	0.94556	0.96894	0.87888	0.93554	16.13485	15.45489	0.97175	0.90801	0.95179	0.97175	0.89424	0.94417
55	60	18.6459	17.33235	0.96894	0.90333	0.94921	0.96894	0.88487	0.93892	16.13485	15.15969	0.97175	0.91340	0.95474	0.97175	0.89910	0.94687
55	61	18.6459	16.92988	0.96894	0.90973	0.95273	0.96894	0.89071	0.94220	16.13485	14.85740	0.97175	0.91867	0.95761	0.97175	0.90386	0.94950
55	62	18.6459	16.52117	0.96894	0.91591	0.95611	0.96894	0.89639	0.94536	16.13485	14.54774	0.97175	0.92380	0.96039	0.97175	0.90851	0.95206
55	63	18.6459	16.10627	0.96894	0.92187	0.95935	0.96894	0.90189	0.94841	16.13485	14.23062	0.97175	0.92877	0.96307	0.97175	0.91304	0.95455
55	64	18.6459	15.68510	0.96894	0.92759	0.96244	0.96894	0.90721	0.95135	16.13485	13.90587	0.97175	0.93358	0.96565	0.97175	0.91745	0.95695
55	65	18.6459	15.25783	0.96894	0.93307	0.96538	0.96894	0.91234	0.95416	16.13485	13.57353	0.97175	0.93822	0.96812	0.97175	0.92172	0.95927
55	66	18.6459	14.82463	0.96894	0.93829	0.96816	0.96894	0.91728	0.95686	16.13485	13.23363	0.97175	0.94268	0.97049	0.97175	0.92586	0.96150
55	67	18.6459	14.38548	0.96894	0.94325	0.97080	0.96894	0.92202	0.95943	16.13485	12.88602	0.97175	0.94695	0.97275	0.97175	0.92985	0.96365
55	68	18.6459	13.94087	0.96894	0.94796	0.97328	0.96894	0.92657	0.96189	16.13485	12.53103	0.97175	0.95103	0.97490	0.97175	0.93370	0.96571
55	69	18.6459	13.49126	0.96894	0.95240	0.97562	0.96894	0.93092	0.96422	16.13485	12.16898	0.97175	0.95492	0.97694	0.97175	0.93740	0.96769
55	70	18.6459	13.03722	0.96894	0.95657	0.97781	0.96894	0.93507	0.96645	16.13485	11.80026	0.97175	0.95860	0.97886	0.97175	0.94095	0.96958
55	71	18.6459	12.57941	0.96894	0.96049	0.97985	0.96894	0.93903	0.96856	16.13485	11.42537	0.97175	0.96209	0.98068	0.97175	0.94436	0.97138
55	72	18.6459	12.11856	0.96894	0.96416	0.98175	0.96894	0.94280	0.97056	16.13485	11.04490	0.97175	0.96538	0.98239	0.97175	0.94762	0.97310
55	73	18.6459	11.65555	0.96894	0.96757	0.98352	0.96894	0.94638	0.97245	16.13485	10.65955	0.97175	0.96848	0.98399	0.97175	0.95073	0.97474
55	74	18.6459	11.19139	0.96894	0.97074	0.98515	0.96894	0.94978	0.97425	16.13485	10.27021	0.97175	0.97138	0.98548	0.97175	0.95370	0.97630
55	75	18.6459	10.72709	0.96894	0.97368	0.98666	0.96894	0.95301	0.97594	16.13485	9.87774	0.97175	0.97408	0.98687	0.97175	0.95654	0.97779
55	76	18.6459	10.26405	0.96894	0.97639	0.98805	0.96894	0.95606	0.97754	16.13485	9.48337	0.97175	0.97660	0.98816	0.97175	0.95923	0.97919
55	77	18.6459	9.80349	0.96894	0.97887	0.98932	0.96894	0.95895	0.97905	16.13485	9.08824	0.97175	0.97893	0.98936	0.97175	0.96180	0.98053
55	78	18.6459	9.34666	0.96894	0.98115	0.99049	0.96894	0.96168	0.98047	16.13485	8.69350	0.97175	0.98109	0.99046	0.97175	0.96423	0.98179
55	79	18.6459	8.89505	0.96894	0.98323	0.99155	0.96894	0.96425	0.98180	16.13485	8.30053	0.97175	0.98308	0.99147	0.97175	0.96654	0.98298
55	80	18.6459	8.44994	0.96894	0.98512	0.99251	0.96894	0.96668	0.98306	16.13485	7.91061	0.97175	0.98490	0.99239	0.97175	0.96872	0.98411
55	81	18.6459	8.01269	0.96894	0.98684	0.99338	0.96894	0.96896	0.98424	16.13485	7.52504	0.97175	0.98656	0.99323	0.97175	0.97078	0.98517
55	82	18.6459	7.58462	0.96894	0.98838	0.99416	0.96894	0.97111	0.98534	16.13485	7.14517	0.97175	0.98807	0.99400	0.97175	0.97273	0.98618
55	83	18.6459	7.16676	0.96894	0.98978	0.99486	0.96894	0.97312	0.98638	16.13485	6.77205	0.97175	0.98944	0.99469	0.97175	0.97457	0.98712
55	84	18.6459	6.76024	0.96894	0.99102	0.99549	0.96894	0.97501	0.98735	16.13485	6.40687	0.97175	0.99068	0.99532	0.97175	0.97630	0.98801
55	85	18.6459	6.36619	0.96894	0.99213	0.99605	0.96894	0.97678	0.98825	16.13485	6.05083	0.97175	0.99179	0.99588	0.97175	0.97792	0.98884
55	86	18.6459	5.98597	0.96894	0.99312	0.99655	0.96894	0.97843	0.98910	16.13485	5.70535	0.97175	0.99278	0.99638	0.97175	0.97944	0.98961
55	87	18.6459	5.62066	0.96894	0.99400	0.99699	0.96894	0.97997	0.98988	16.13485	5.37164	0.97175	0.99367	0.99682	0.97175	0.98086	0.99034
55	88	18.6459	5.27144	0.96894	0.99477	0.99738	0.96894	0.98140	0.99061	16.13485	5.05099	0.97175	0.99446	0.99722	0.97175	0.98219	0.99102
55	89	18.6459	4.93962	0.96894	0.99544	0.99772	0.96894	0.98273	0.99129	16.13485	4.74485	0.97175	0.99515	0.99757	0.97175	0.98343	0.99165
55	90	18.6459	4.62687	0.96894	0.99603	0.99801	0.96894	0.98396	0.99191	16.13485	4.45503	0.97175	0.99576	0.99788	0.97175	0.98458	0.99223

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
55	91	18.6459	4.33500	0.96894	0.99655	0.99827	0.96894	0.98510	0.99249	16.13485	4.18350	0.97175	0.99629	0.99814	0.97175	0.98565	0.99277
55	92	18.6459	4.06328	0.96894	0.99699	0.99849	0.96894	0.98616	0.99303	16.13485	3.92982	0.97175	0.99676	0.99838	0.97175	0.98664	0.99328
55	93	18.6459	3.80970	0.96894	0.99738	0.99869	0.96894	0.98715	0.99353	16.13485	3.69224	0.97175	0.99716	0.99858	0.97175	0.98757	0.99375
55	94	18.6459	3.57122	0.96894	0.99772	0.99886	0.96894	0.98807	0.99400	16.13485	3.46804	0.97175	0.99752	0.99876	0.97175	0.98844	0.99419
55	95	18.6459	3.34496	0.96894	0.99802	0.99901	0.96894	0.98892	0.99443	16.13485	3.25454	0.97175	0.99784	0.99892	0.97175	0.98926	0.99460
55	96	18.6459	3.12856	0.96894	0.99828	0.99914	0.96894	0.98972	0.99483	16.13485	3.04956	0.97175	0.99812	0.99906	0.97175	0.99001	0.99498
55	97	18.6459	2.92468	0.96894	0.99851	0.99925	0.96894	0.99046	0.99521	16.13485	2.85578	0.97175	0.99836	0.99918	0.97175	0.99072	0.99534
55	98	18.6459	2.73317	0.96894	0.99870	0.99935	0.96894	0.99114	0.99555	16.13485	2.67315	0.97175	0.99857	0.99929	0.97175	0.99137	0.99567
55	99	18.6459	2.55407	0.96894	0.99887	0.99944	0.96894	0.99177	0.99587	16.13485	2.50182	0.97175	0.99876	0.99938	0.97175	0.99197	0.99597
55	100	18.6459	2.38797	0.96894	0.99902	0.99951	0.96894	0.99235	0.99616	16.13485	2.34248	0.97175	0.99892	0.99946	0.97175	0.99253	0.99625
55	101	18.6459	2.23536	0.96894	0.99915	0.99957	0.96894	0.99287	0.99642	16.13485	2.19569	0.97175	0.99905	0.99953	0.97175	0.99303	0.99650
55	102	18.6459	2.09662	0.96894	0.99925	0.99963	0.96894	0.99335	0.99666	16.13485	2.06193	0.97175	0.99917	0.99958	0.97175	0.99349	0.99674
55	103	18.6459	1.97081	0.96894	0.99934	0.99967	0.96894	0.99378	0.99688	16.13485	1.94039	0.97175	0.99927	0.99963	0.97175	0.99391	0.99695
55	104	18.6459	1.85678	0.96894	0.99942	0.99971	0.96894	0.99418	0.99708	16.13485	1.82999	0.97175	0.99935	0.99968	0.97175	0.99429	0.99714
55	105	18.6459	1.75419	0.96894	0.99949	0.99974	0.96894	0.99453	0.99726	16.13485	1.73050	0.97175	0.99942	0.99971	0.97175	0.99463	0.99731
55	106	18.6459	1.66193	0.96894	0.99954	0.99977	0.96894	0.99484	0.99741	16.13485	1.64086	0.97175	0.99949	0.99974	0.97175	0.99494	0.99746
55	107	18.6459	1.57966	0.96894	0.99959	0.99979	0.96894	0.99512	0.99755	16.13485	1.56078	0.97175	0.99954	0.99977	0.97175	0.99521	0.99760
55	108	18.6459	1.50704	0.96894	0.99963	0.99981	0.96894	0.99536	0.99767	16.13485	1.48999	0.97175	0.99958	0.99979	0.97175	0.99544	0.99771
55	109	18.6459	1.44400	0.96894	0.99966	0.99983	0.96894	0.99556	0.99777	16.13485	1.42842	0.97175	0.99961	0.99981	0.97175	0.99563	0.99781
55	110	18.6459	1.39223	0.96894	0.99968	0.99984	0.96894	0.99571	0.99785	16.13485	1.37777	0.97175	0.99964	0.99982	0.97175	0.99578	0.99789
56	1	18.25861	29.44822	0.96613	0.61942	0.76499	0.96613	0.61906	0.76471	15.85191	22.54525	0.96907	0.70243	0.82521	0.96907	0.70213	0.82500
56	2	18.25861	29.37817	0.96613	0.62090	0.76612	0.96613	0.62054	0.76584	15.85191	22.51839	0.96907	0.70327	0.82579	0.96907	0.70298	0.82559
56	3	18.25861	29.30399	0.96613	0.62245	0.76730	0.96613	0.62207	0.76701	15.85191	22.48894	0.96907	0.70417	0.82641	0.96907	0.70387	0.82620
56	4	18.25861	29.22650	0.96613	0.62406	0.76852	0.96613	0.62366	0.76822	15.85191	22.45752	0.96907	0.70511	0.82706	0.96907	0.70480	0.82684
56	5	18.25861	29.14631	0.96613	0.62574	0.76979	0.96613	0.62531	0.76947	15.85191	22.42458	0.96907	0.70610	0.82774	0.96907	0.70577	0.82751
56	6	18.25861	29.06332	0.96613	0.62748	0.77110	0.96613	0.62703	0.77077	15.85191	22.39007	0.96907	0.70714	0.82845	0.96907	0.70679	0.82821
56	7	18.25861	28.97770	0.96613	0.62928	0.77247	0.96613	0.62881	0.77211	15.85191	22.35408	0.96907	0.70823	0.82920	0.96907	0.70786	0.82894
56	8	18.25861	28.88901	0.96613	0.63116	0.77388	0.96613	0.63065	0.77350	15.85191	22.31631	0.96907	0.70937	0.82998	0.96907	0.70897	0.82971
56	9	18.25861	28.79700	0.96613	0.63311	0.77534	0.96613	0.63257	0.77494	15.85191	22.27655	0.96907	0.71056	0.83079	0.96907	0.71014	0.83050
56	10	18.25861	28.70168	0.96613	0.63514	0.77686	0.96613	0.63456	0.77643	15.85191	22.23481	0.96907	0.71181	0.83165	0.96907	0.71136	0.83134
56	11	18.25861	28.60341	0.96613	0.63724	0.77843	0.96613	0.63662	0.77797	15.85191	22.19134	0.96907	0.71312	0.83254	0.96907	0.71264	0.83221
56	12	18.25861	28.50171	0.96613	0.63943	0.78006	0.96613	0.63876	0.77957	15.85191	22.14578	0.96907	0.71450	0.83348	0.96907	0.71398	0.83312
56	13	18.25861	28.39619	0.96613	0.64170	0.78175	0.96613	0.64098	0.78122	15.85191	22.09783	0.96907	0.71594	0.83446	0.96907	0.71537	0.83407
56	14	18.25861	28.28717	0.96613	0.64407	0.78350	0.96613	0.64329	0.78293	15.85191	22.04770	0.96907	0.71744	0.83548	0.96907	0.71684	0.83507
56	15	18.25861	28.17456	0.96613	0.64652	0.78532	0.96613	0.64568	0.78470	15.85191	21.99534	0.96907	0.71902	0.83655	0.96907	0.71837	0.83610
56	16	18.25861	28.05854	0.96613	0.64907	0.78719	0.96613	0.64816	0.78653	15.85191	21.94087	0.96907	0.72067	0.83766	0.96907	0.71997	0.83719
56	17	18.25861	27.93921	0.96613	0.65171	0.78913	0.96613	0.65074	0.78842	15.85191	21.88436	0.96907	0.72239	0.83882	0.96907	0.72164	0.83832
56	18	18.25861	27.81632	0.96613	0.65445	0.79114	0.96613	0.65342	0.79038	15.85191	21.82561	0.96907	0.72419	0.84003	0.96907	0.72339	0.83949
56	19	18.25861	27.68998	0.96613	0.65729	0.79321	0.96613	0.65619	0.79241	15.85191	21.76469	0.96907	0.72607	0.84130	0.96907	0.72521	0.84072
56	20	18.25861	27.55961	0.96613	0.66024	0.79536	0.96613	0.65907	0.79451	15.85191	21.70115	0.96907	0.72803	0.84261	0.96907	0.72712	0.84201

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
56	21	18.25861	27.42496	0.96613	0.66331	0.79758	0.96613	0.66206	0.79667	15.85191	21.63477	0.96907	0.73009	0.84399	0.96907	0.72912	0.84334
56	22	18.25861	27.28607	0.96613	0.66649	0.79987	0.96613	0.66516	0.79891	15.85191	21.56556	0.96907	0.73224	0.84542	0.96907	0.73121	0.84474
56	23	18.25861	27.14231	0.96613	0.66980	0.80225	0.96613	0.66838	0.80123	15.85191	21.49301	0.96907	0.73449	0.84692	0.96907	0.73339	0.84619
56	24	18.25861	26.99396	0.96613	0.67324	0.80472	0.96613	0.67171	0.80362	15.85191	21.41732	0.96907	0.73684	0.84848	0.96907	0.73566	0.84770
56	25	18.25861	26.84076	0.96613	0.67682	0.80726	0.96613	0.67517	0.80609	15.85191	21.33825	0.96907	0.73930	0.85011	0.96907	0.73804	0.84928
56	26	18.25861	26.68259	0.96613	0.68052	0.80990	0.96613	0.67876	0.80864	15.85191	21.25569	0.96907	0.74187	0.85181	0.96907	0.74052	0.85092
56	27	18.25861	26.51948	0.96613	0.68437	0.81262	0.96613	0.68247	0.81127	15.85191	21.16962	0.96907	0.74456	0.85358	0.96907	0.74310	0.85262
56	28	18.25861	26.35108	0.96613	0.68837	0.81543	0.96613	0.68632	0.81399	15.85191	21.07976	0.96907	0.74736	0.85542	0.96907	0.74579	0.85439
56	29	18.25861	26.17769	0.96613	0.69252	0.81833	0.96613	0.69031	0.81679	15.85191	20.98629	0.96907	0.75029	0.85733	0.96907	0.74860	0.85623
56	30	18.25861	25.99881	0.96613	0.69682	0.82132	0.96613	0.69444	0.81967	15.85191	20.88878	0.96907	0.75334	0.85932	0.96907	0.75153	0.85814
56	31	18.25861	25.81445	0.96613	0.70128	0.82441	0.96613	0.69871	0.82264	15.85191	20.78720	0.96907	0.75652	0.86138	0.96907	0.75457	0.86012
56	32	18.25861	25.62410	0.96613	0.70590	0.82760	0.96613	0.70313	0.82569	15.85191	20.68113	0.96907	0.75984	0.86353	0.96907	0.75774	0.86217
56	33	18.25861	25.42805	0.96613	0.71069	0.83088	0.96613	0.70769	0.82883	15.85191	20.57072	0.96907	0.76329	0.86576	0.96907	0.76103	0.86430
56	34	18.25861	25.22578	0.96613	0.71565	0.83426	0.96613	0.71241	0.83206	15.85191	20.45552	0.96907	0.76689	0.86807	0.96907	0.76444	0.86650
56	35	18.25861	25.01713	0.96613	0.72079	0.83774	0.96613	0.71728	0.83537	15.85191	20.33536	0.96907	0.77064	0.87046	0.96907	0.76799	0.86877
56	36	18.25861	24.80193	0.96613	0.72611	0.84132	0.96613	0.72231	0.83877	15.85191	20.21002	0.96907	0.77453	0.87294	0.96907	0.77167	0.87112
56	37	18.25861	24.57973	0.96613	0.73161	0.84500	0.96613	0.72749	0.84225	15.85191	20.07911	0.96907	0.77858	0.87551	0.96907	0.77548	0.87355
56	38	18.25861	24.35058	0.96613	0.73729	0.84878	0.96613	0.73282	0.84581	15.85191	19.94257	0.96907	0.78278	0.87816	0.96907	0.77943	0.87604
56	39	18.25861	24.11373	0.96613	0.74316	0.85266	0.96613	0.73831	0.84946	15.85191	19.79973	0.96907	0.78714	0.88090	0.96907	0.78350	0.87861
56	40	18.25861	23.86918	0.96613	0.74921	0.85663	0.96613	0.74395	0.85318	15.85191	19.65053	0.96907	0.79166	0.88372	0.96907	0.78771	0.88125
56	41	18.25861	23.61736	0.96613	0.75545	0.86069	0.96613	0.74973	0.85697	15.85191	19.49521	0.96907	0.79634	0.88662	0.96907	0.79205	0.88396
56	42	18.25861	23.35816	0.96613	0.76186	0.86483	0.96613	0.75566	0.86083	15.85191	19.33362	0.96907	0.80117	0.88961	0.96907	0.79651	0.88673
56	43	18.25861	23.09102	0.96613	0.76844	0.86906	0.96613	0.76173	0.86475	15.85191	19.16523	0.96907	0.80615	0.89267	0.96907	0.80110	0.88957
56	44	18.25861	22.81604	0.96613	0.77519	0.87336	0.96613	0.76792	0.86873	15.85191	18.99000	0.96907	0.81127	0.89581	0.96907	0.80581	0.89247
56	45	18.25861	22.53309	0.96613	0.78210	0.87773	0.96613	0.77424	0.87276	15.85191	18.80775	0.96907	0.81654	0.89901	0.96907	0.81064	0.89542
56	46	18.25861	22.24198	0.96613	0.78916	0.88216	0.96613	0.78067	0.87683	15.85191	18.61823	0.96907	0.82195	0.90227	0.96907	0.81557	0.89842
56	47	18.25861	21.94239	0.96613	0.79635	0.88663	0.96613	0.78721	0.88094	15.85191	18.42106	0.96907	0.82749	0.90560	0.96907	0.82060	0.90146
56	48	18.25861	21.63441	0.96613	0.80368	0.89115	0.96613	0.79383	0.88507	15.85191	18.21621	0.96907	0.83314	0.90898	0.96907	0.82572	0.90454
56	49	18.25861	21.31800	0.96613	0.81110	0.89570	0.96613	0.80053	0.88922	15.85191	18.00355	0.96907	0.83890	0.91239	0.96907	0.83092	0.90765
56	50	18.25861	20.99328	0.96613	0.81862	0.90026	0.96613	0.80729	0.89337	15.85191	17.78305	0.96907	0.84476	0.91585	0.96907	0.83618	0.91078
56	51	18.25861	20.66027	0.96613	0.82620	0.90483	0.96613	0.81410	0.89752	15.85191	17.55462	0.96907	0.85069	0.91932	0.96907	0.84151	0.91393
56	52	18.25861	20.31936	0.96613	0.83383	0.90939	0.96613	0.82093	0.90166	15.85191	17.31849	0.96907	0.85668	0.92281	0.96907	0.84687	0.91709
56	53	18.25861	19.97064	0.96613	0.84148	0.91392	0.96613	0.82776	0.90577	15.85191	17.07460	0.96907	0.86272	0.92630	0.96907	0.85227	0.92024
56	54	18.25861	19.61420	0.96613	0.84912	0.91840	0.96613	0.83459	0.90984	15.85191	16.82295	0.96907	0.86878	0.92978	0.96907	0.85768	0.92339
56	55	18.25861	19.25050	0.96613	0.85673	0.92284	0.96613	0.84138	0.91386	15.85191	16.56379	0.96907	0.87484	0.93324	0.96907	0.86309	0.92651
56	56	18.25861	18.87994	0.96613	0.86427	0.92720	0.96613	0.84813	0.91782	15.85191	16.29737	0.96907	0.88089	0.93667	0.96907	0.86848	0.92961
56	57	18.25861	18.50268	0.96613	0.87173	0.93147	0.96613	0.85480	0.92172	15.85191	16.02371	0.96907	0.88689	0.94006	0.96907	0.87383	0.93267
56	58	18.25861	18.11889	0.96613	0.87908	0.93565	0.96613	0.86139	0.92553	15.85191	15.74286	0.96907	0.89284	0.94339	0.96907	0.87915	0.93569
56	59	18.25861	17.72878	0.96613	0.88629	0.93972	0.96613	0.86787	0.92926	15.85191	15.45489	0.96907	0.89871	0.94665	0.96907	0.88439	0.93865
56	60	18.25861	17.33235	0.96613	0.89334	0.94366	0.96613	0.87422	0.93289	15.85191	15.15969	0.96907	0.90448	0.94984	0.96907	0.88957	0.94156

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
56	61	18.25861	16.92988	0.96613	0.90020	0.94748	0.96613	0.88044	0.93642	15.85191	14.85740	0.96907	0.91013	0.95295	0.96907	0.89465	0.94440
56	62	18.25861	16.52117	0.96613	0.90687	0.95116	0.96613	0.88650	0.93984	15.85191	14.54774	0.96907	0.91566	0.95597	0.96907	0.89963	0.94717
56	63	18.25861	16.10627	0.96613	0.91331	0.95469	0.96613	0.89240	0.94314	15.85191	14.23062	0.96907	0.92104	0.95890	0.96907	0.90450	0.94986
56	64	18.25861	15.68510	0.96613	0.91952	0.95807	0.96613	0.89811	0.94632	15.85191	13.90587	0.96907	0.92626	0.96172	0.96907	0.90925	0.95247
56	65	18.25861	15.25783	0.96613	0.92548	0.96130	0.96613	0.90365	0.94938	15.85191	13.57353	0.96907	0.93131	0.96443	0.96907	0.91386	0.95499
56	66	18.25861	14.82463	0.96613	0.93119	0.96437	0.96613	0.90898	0.95232	15.85191	13.23363	0.96907	0.93618	0.96704	0.96907	0.91834	0.95743
56	67	18.25861	14.38548	0.96613	0.93663	0.96728	0.96613	0.91412	0.95513	15.85191	12.88602	0.96907	0.94086	0.96953	0.96907	0.92267	0.95978
56	68	18.25861	13.94087	0.96613	0.94180	0.97003	0.96613	0.91906	0.95782	15.85191	12.53103	0.96907	0.94534	0.97190	0.96907	0.92685	0.96204
56	69	18.25861	13.49126	0.96613	0.94669	0.97261	0.96613	0.92379	0.96038	15.85191	12.16898	0.96907	0.94961	0.97416	0.96907	0.93088	0.96420
56	70	18.25861	13.03722	0.96613	0.95131	0.97505	0.96613	0.92831	0.96282	15.85191	11.80026	0.96907	0.95368	0.97629	0.96907	0.93476	0.96628
56	71	18.25861	12.57941	0.96613	0.95565	0.97732	0.96613	0.93264	0.96514	15.85191	11.42537	0.96907	0.95754	0.97831	0.96907	0.93848	0.96826
56	72	18.25861	12.11856	0.96613	0.95972	0.97944	0.96613	0.93676	0.96735	15.85191	11.04490	0.96907	0.96119	0.98021	0.96907	0.94205	0.97016
56	73	18.25861	11.65555	0.96613	0.96351	0.98142	0.96613	0.94068	0.96943	15.85191	10.65955	0.96907	0.96462	0.98199	0.96907	0.94546	0.97197
56	74	18.25861	11.19139	0.96613	0.96705	0.98325	0.96613	0.94441	0.97141	15.85191	10.27021	0.96907	0.96785	0.98366	0.96907	0.94872	0.97369
56	75	18.25861	10.72709	0.96613	0.97033	0.98494	0.96613	0.94795	0.97328	15.85191	9.87774	0.96907	0.97086	0.98521	0.96907	0.95183	0.97532
56	76	18.25861	10.26405	0.96613	0.97335	0.98650	0.96613	0.95130	0.97504	15.85191	9.48337	0.96907	0.97367	0.98666	0.96907	0.95480	0.97688
56	77	18.25861	9.80349	0.96613	0.97614	0.98793	0.96613	0.95448	0.97671	15.85191	9.08824	0.96907	0.97628	0.98800	0.96907	0.95762	0.97835
56	78	18.25861	9.34666	0.96613	0.97870	0.98923	0.96613	0.95748	0.97828	15.85191	8.69350	0.96907	0.97869	0.98923	0.96907	0.96029	0.97974
56	79	18.25861	8.89505	0.96613	0.98103	0.99043	0.96613	0.96032	0.97976	15.85191	8.30053	0.96907	0.98091	0.99036	0.96907	0.96283	0.98107
56	80	18.25861	8.44994	0.96613	0.98316	0.99151	0.96613	0.96299	0.98115	15.85191	7.91061	0.96907	0.98295	0.99140	0.96907	0.96524	0.98231
56	81	18.25861	8.01269	0.96613	0.98509	0.99249	0.96613	0.96551	0.98245	15.85191	7.52504	0.96907	0.98482	0.99235	0.96907	0.96752	0.98349
56	82	18.25861	7.58462	0.96613	0.98683	0.99337	0.96613	0.96788	0.98368	15.85191	7.14517	0.96907	0.98651	0.99321	0.96907	0.96967	0.98460
56	83	18.25861	7.16676	0.96613	0.98840	0.99417	0.96613	0.97010	0.98482	15.85191	6.77205	0.96907	0.98805	0.99399	0.96907	0.97170	0.98565
56	84	18.25861	6.76024	0.96613	0.98981	0.99488	0.96613	0.97219	0.98590	15.85191	6.40687	0.96907	0.98945	0.99470	0.96907	0.97361	0.98663
56	85	18.25861	6.36619	0.96613	0.99107	0.99551	0.96613	0.97414	0.98690	15.85191	6.05083	0.96907	0.99070	0.99533	0.96907	0.97541	0.98755
56	86	18.25861	5.98597	0.96613	0.99218	0.99608	0.96613	0.97597	0.98784	15.85191	5.70535	0.96907	0.99182	0.99589	0.96907	0.97709	0.98841
56	87	18.25861	5.62066	0.96613	0.99317	0.99657	0.96613	0.97767	0.98871	15.85191	5.37164	0.96907	0.99282	0.99640	0.96907	0.97867	0.98922
56	88	18.25861	5.27144	0.96613	0.99405	0.99701	0.96613	0.97926	0.98952	15.85191	5.05099	0.96907	0.99371	0.99685	0.96907	0.98014	0.98997
56	89	18.25861	4.93962	0.96613	0.99481	0.99740	0.96613	0.98073	0.99027	15.85191	4.74485	0.96907	0.99450	0.99724	0.96907	0.98151	0.99067
56	90	18.25861	4.62687	0.96613	0.99548	0.99774	0.96613	0.98209	0.99097	15.85191	4.45503	0.96907	0.99518	0.99759	0.96907	0.98278	0.99132
56	91	18.25861	4.33500	0.96613	0.99606	0.99803	0.96613	0.98336	0.99161	15.85191	4.18350	0.96907	0.99579	0.99789	0.96907	0.98397	0.99192
56	92	18.25861	4.06328	0.96613	0.99657	0.99828	0.96613	0.98454	0.99221	15.85191	3.92982	0.96907	0.99631	0.99815	0.96907	0.98508	0.99248
56	93	18.25861	3.80970	0.96613	0.99701	0.99850	0.96613	0.98564	0.99277	15.85191	3.69224	0.96907	0.99678	0.99839	0.96907	0.98611	0.99301
56	94	18.25861	3.57122	0.96613	0.99740	0.99870	0.96613	0.98666	0.99328	15.85191	3.46804	0.96907	0.99718	0.99859	0.96907	0.98708	0.99350
56	95	18.25861	3.34496	0.96613	0.99774	0.99887	0.96613	0.98761	0.99377	15.85191	3.25454	0.96907	0.99754	0.99877	0.96907	0.98798	0.99396
56	96	18.25861	3.12856	0.96613	0.99803	0.99902	0.96613	0.98850	0.99422	15.85191	3.04956	0.96907	0.99786	0.99893	0.96907	0.98883	0.99438
56	97	18.25861	2.92468	0.96613	0.99829	0.99915	0.96613	0.98933	0.99463	15.85191	2.85578	0.96907	0.99813	0.99907	0.96907	0.98962	0.99478
56	98	18.25861	2.73317	0.96613	0.99852	0.99926	0.96613	0.99009	0.99502	15.85191	2.67315	0.96907	0.99837	0.99919	0.96907	0.99034	0.99515
56	99	18.25861	2.55407	0.96613	0.99871	0.99936	0.96613	0.99079	0.99537	15.85191	2.50182	0.96907	0.99858	0.99929	0.96907	0.99102	0.99549
56	100	18.25861	2.38797	0.96613	0.99888	0.99944	0.96613	0.99143	0.99570	15.85191	2.34248	0.96907	0.99877	0.99938	0.96907	0.99163	0.99580

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
56	101	18.25861	2.23536	0.96613	0.99902	0.99951	0.96613	0.99202	0.99599	15.85191	2.19569	0.96907	0.99892	0.99946	0.96907	0.99220	0.99608
56	102	18.25861	2.09662	0.96613	0.99915	0.99957	0.96613	0.99255	0.99626	15.85191	2.06193	0.96907	0.99905	0.99953	0.96907	0.99271	0.99634
56	103	18.25861	1.97081	0.96613	0.99925	0.99962	0.96613	0.99304	0.99651	15.85191	1.94039	0.96907	0.99917	0.99958	0.96907	0.99318	0.99658
56	104	18.25861	1.85678	0.96613	0.99934	0.99967	0.96613	0.99348	0.99673	15.85191	1.82999	0.96907	0.99926	0.99963	0.96907	0.99360	0.99679
56	105	18.25861	1.75419	0.96613	0.99941	0.99971	0.96613	0.99387	0.99693	15.85191	1.73050	0.96907	0.99934	0.99967	0.96907	0.99399	0.99698
56	106	18.25861	1.66193	0.96613	0.99947	0.99974	0.96613	0.99422	0.99710	15.85191	1.64086	0.96907	0.99941	0.99971	0.96907	0.99433	0.99716
56	107	18.25861	1.57966	0.96613	0.99953	0.99976	0.96613	0.99453	0.99726	15.85191	1.56078	0.96907	0.99947	0.99974	0.96907	0.99463	0.99731
56	108	18.25861	1.50704	0.96613	0.99957	0.99979	0.96613	0.99480	0.99739	15.85191	1.48999	0.96907	0.99952	0.99976	0.96907	0.99489	0.99744
56	109	18.25861	1.44400	0.96613	0.99961	0.99980	0.96613	0.99502	0.99751	15.85191	1.42842	0.96907	0.99956	0.99978	0.96907	0.99511	0.99755
56	110	18.25861	1.39223	0.96613	0.99963	0.99982	0.96613	0.99519	0.99759	15.85191	1.37777	0.96907	0.99959	0.99979	0.96907	0.99528	0.99763
57	1	17.86378	29.44822	0.96305	0.60606	0.75472	0.96305	0.60571	0.75444	15.56077	22.54525	0.96620	0.68956	0.81626	0.96620	0.68927	0.81606
57	2	17.86378	29.37817	0.96305	0.60751	0.75584	0.96305	0.60716	0.75557	15.56077	22.51839	0.96620	0.69039	0.81684	0.96620	0.69011	0.81664
57	3	17.86378	29.30399	0.96305	0.60903	0.75701	0.96305	0.60866	0.75673	15.56077	22.48894	0.96620	0.69127	0.81746	0.96620	0.69098	0.81725
57	4	17.86378	29.22650	0.96305	0.61061	0.75823	0.96305	0.61022	0.75793	15.56077	22.45752	0.96620	0.69220	0.81811	0.96620	0.69190	0.81789
57	5	17.86378	29.14631	0.96305	0.61225	0.75950	0.96305	0.61184	0.75918	15.56077	22.42458	0.96620	0.69318	0.81879	0.96620	0.69285	0.81856
57	6	17.86378	29.06332	0.96305	0.61396	0.76081	0.96305	0.61352	0.76047	15.56077	22.39007	0.96620	0.69420	0.81950	0.96620	0.69386	0.81926
57	7	17.86378	28.97770	0.96305	0.61573	0.76217	0.96305	0.61526	0.76181	15.56077	22.35408	0.96620	0.69527	0.82025	0.96620	0.69491	0.81999
57	8	17.86378	28.88901	0.96305	0.61757	0.76357	0.96305	0.61708	0.76320	15.56077	22.31631	0.96620	0.69639	0.82103	0.96620	0.69600	0.82076
57	9	17.86378	28.79700	0.96305	0.61948	0.76504	0.96305	0.61895	0.76463	15.56077	22.27655	0.96620	0.69757	0.82184	0.96620	0.69715	0.82156
57	10	17.86378	28.70168	0.96305	0.62147	0.76655	0.96305	0.62090	0.76612	15.56077	22.23481	0.96620	0.69880	0.82270	0.96620	0.69836	0.82239
57	11	17.86378	28.60341	0.96305	0.62353	0.76812	0.96305	0.62293	0.76766	15.56077	22.19134	0.96620	0.70009	0.82359	0.96620	0.69962	0.82326
57	12	17.86378	28.50171	0.96305	0.62568	0.76974	0.96305	0.62503	0.76925	15.56077	22.14578	0.96620	0.70145	0.82453	0.96620	0.70093	0.82418
57	13	17.86378	28.39619	0.96305	0.62791	0.77143	0.96305	0.62721	0.77090	15.56077	22.09783	0.96620	0.70287	0.82551	0.96620	0.70231	0.82513
57	14	17.86378	28.28717	0.96305	0.63023	0.77318	0.96305	0.62947	0.77261	15.56077	22.04770	0.96620	0.70435	0.82653	0.96620	0.70375	0.82612
57	15	17.86378	28.17456	0.96305	0.63264	0.77499	0.96305	0.63182	0.77438	15.56077	21.99534	0.96620	0.70591	0.82760	0.96620	0.70526	0.82716
57	16	17.86378	28.05854	0.96305	0.63514	0.77686	0.96305	0.63426	0.77620	15.56077	21.94087	0.96620	0.70754	0.82872	0.96620	0.70684	0.82824
57	17	17.86378	27.93921	0.96305	0.63773	0.77880	0.96305	0.63679	0.77810	15.56077	21.88436	0.96620	0.70923	0.82988	0.96620	0.70849	0.82938
57	18	17.86378	27.81632	0.96305	0.64042	0.78080	0.96305	0.63942	0.78006	15.56077	21.82561	0.96620	0.71101	0.83110	0.96620	0.71022	0.83056
57	19	17.86378	27.68998	0.96305	0.64321	0.78287	0.96305	0.64215	0.78208	15.56077	21.76469	0.96620	0.71286	0.83236	0.96620	0.71202	0.83179
57	20	17.86378	27.55961	0.96305	0.64611	0.78502	0.96305	0.64498	0.78418	15.56077	21.70115	0.96620	0.71480	0.83369	0.96620	0.71391	0.83308
57	21	17.86378	27.42496	0.96305	0.64913	0.78724	0.96305	0.64792	0.78635	15.56077	21.63477	0.96620	0.71684	0.83507	0.96620	0.71588	0.83442
57	22	17.86378	27.28607	0.96305	0.65226	0.78954	0.96305	0.65097	0.78859	15.56077	21.56556	0.96620	0.71896	0.83651	0.96620	0.71795	0.83582
57	23	17.86378	27.14231	0.96305	0.65552	0.79192	0.96305	0.65414	0.79091	15.56077	21.49301	0.96620	0.72119	0.83801	0.96620	0.72010	0.83728
57	24	17.86378	26.99396	0.96305	0.65890	0.79438	0.96305	0.65742	0.79331	15.56077	21.41732	0.96620	0.72351	0.83958	0.96620	0.72235	0.83880
57	25	17.86378	26.84076	0.96305	0.66242	0.79694	0.96305	0.66083	0.79578	15.56077	21.33825	0.96620	0.72595	0.84122	0.96620	0.72471	0.84038
57	26	17.86378	26.68259	0.96305	0.66608	0.79958	0.96305	0.66437	0.79834	15.56077	21.25569	0.96620	0.72850	0.84292	0.96620	0.72716	0.84203
57	27	17.86378	26.51948	0.96305	0.66987	0.80230	0.96305	0.66803	0.80098	15.56077	21.16962	0.96620	0.73116	0.84470	0.96620	0.72972	0.84375
57	28	17.86378	26.35108	0.96305	0.67382	0.80513	0.96305	0.67183	0.80371	15.56077	21.07976	0.96620	0.73394	0.84656	0.96620	0.73240	0.84553
57	29	17.86378	26.17769	0.96305	0.67791	0.80804	0.96305	0.67577	0.80652	15.56077	20.98629	0.96620	0.73684	0.84848	0.96620	0.73518	0.84738
57	30	17.86378	25.99881	0.96305	0.68216	0.81105	0.96305	0.67985	0.80942	15.56077	20.88878	0.96620	0.73987	0.85049	0.96620	0.73809	0.84931

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
57	31	17.86378	25.81445	0.96305	0.68656	0.81416	0.96305	0.68408	0.81241	15.56077	20.78720	0.96620	0.74303	0.85257	0.96620	0.74112	0.85131
57	32	17.86378	25.62410	0.96305	0.69114	0.81736	0.96305	0.68845	0.81548	15.56077	20.68113	0.96620	0.74633	0.85474	0.96620	0.74427	0.85339
57	33	17.86378	25.42805	0.96305	0.69588	0.82067	0.96305	0.69298	0.81865	15.56077	20.57072	0.96620	0.74977	0.85700	0.96620	0.74754	0.85554
57	34	17.86378	25.22578	0.96305	0.70080	0.82408	0.96305	0.69766	0.82191	15.56077	20.45552	0.96620	0.75336	0.85933	0.96620	0.75095	0.85777
57	35	17.86378	25.01713	0.96305	0.70590	0.82760	0.96305	0.70250	0.82526	15.56077	20.33536	0.96620	0.75710	0.86176	0.96620	0.75450	0.86007
57	36	17.86378	24.80193	0.96305	0.71118	0.83122	0.96305	0.70749	0.82869	15.56077	20.21002	0.96620	0.76099	0.86427	0.96620	0.75817	0.86246
57	37	17.86378	24.57973	0.96305	0.71665	0.83494	0.96305	0.71265	0.83222	15.56077	20.07911	0.96620	0.76504	0.86688	0.96620	0.76199	0.86492
57	38	17.86378	24.35058	0.96305	0.72231	0.83877	0.96305	0.71797	0.83583	15.56077	19.94257	0.96620	0.76925	0.86958	0.96620	0.76594	0.86746
57	39	17.86378	24.11373	0.96305	0.72817	0.84270	0.96305	0.72344	0.83953	15.56077	19.79973	0.96620	0.77362	0.87237	0.96620	0.77003	0.87008
57	40	17.86378	23.86918	0.96305	0.73422	0.84674	0.96305	0.72908	0.84332	15.56077	19.65053	0.96620	0.77817	0.87525	0.96620	0.77426	0.87277
57	41	17.86378	23.61736	0.96305	0.74046	0.85088	0.96305	0.73487	0.84718	15.56077	19.49521	0.96620	0.78287	0.87822	0.96620	0.77863	0.87554
57	42	17.86378	23.35816	0.96305	0.74688	0.85510	0.96305	0.74082	0.85112	15.56077	19.33362	0.96620	0.78774	0.88127	0.96620	0.78313	0.87838
57	43	17.86378	23.09102	0.96305	0.75350	0.85942	0.96305	0.74692	0.85513	15.56077	19.16523	0.96620	0.79277	0.88441	0.96620	0.78777	0.88129
57	44	17.86378	22.81604	0.96305	0.76030	0.86383	0.96305	0.75316	0.85920	15.56077	18.99000	0.96620	0.79797	0.88763	0.96620	0.79254	0.88426
57	45	17.86378	22.53309	0.96305	0.76727	0.86831	0.96305	0.75954	0.86334	15.56077	18.80775	0.96620	0.80332	0.89093	0.96620	0.79743	0.88730
57	46	17.86378	22.24198	0.96305	0.77442	0.87287	0.96305	0.76605	0.86753	15.56077	18.61823	0.96620	0.80882	0.89430	0.96620	0.80244	0.89039
57	47	17.86378	21.94239	0.96305	0.78172	0.87749	0.96305	0.77267	0.87176	15.56077	18.42106	0.96620	0.81446	0.89775	0.96620	0.80757	0.89354
57	48	17.86378	21.63441	0.96305	0.78917	0.88216	0.96305	0.77941	0.87603	15.56077	18.21621	0.96620	0.82025	0.90125	0.96620	0.81280	0.89673
57	49	17.86378	21.31800	0.96305	0.79675	0.88688	0.96305	0.78624	0.88033	15.56077	18.00355	0.96620	0.82616	0.90480	0.96620	0.81813	0.89997
57	50	17.86378	20.99328	0.96305	0.80445	0.89163	0.96305	0.79315	0.88465	15.56077	17.78305	0.96620	0.83218	0.90841	0.96620	0.82354	0.90323
57	51	17.86378	20.66027	0.96305	0.81224	0.89640	0.96305	0.80013	0.88897	15.56077	17.55462	0.96620	0.83831	0.91204	0.96620	0.82903	0.90652
57	52	17.86378	20.31936	0.96305	0.82011	0.90116	0.96305	0.80716	0.89329	15.56077	17.31849	0.96620	0.84451	0.91570	0.96620	0.83457	0.90983
57	53	17.86378	19.97064	0.96305	0.82802	0.90592	0.96305	0.81421	0.89759	15.56077	17.07460	0.96620	0.85079	0.91938	0.96620	0.84016	0.91314
57	54	17.86378	19.61420	0.96305	0.83596	0.91065	0.96305	0.82128	0.90187	15.56077	16.82295	0.96620	0.85710	0.92305	0.96620	0.84579	0.91645
57	55	17.86378	19.25050	0.96305	0.84389	0.91534	0.96305	0.82834	0.90611	15.56077	16.56379	0.96620	0.86345	0.92672	0.96620	0.85143	0.91975
57	56	17.86378	18.87994	0.96305	0.85180	0.91997	0.96305	0.83538	0.91030	15.56077	16.29737	0.96620	0.86980	0.93037	0.96620	0.85707	0.92304
57	57	17.86378	18.50268	0.96305	0.85964	0.92452	0.96305	0.84236	0.91443	15.56077	16.02371	0.96620	0.87613	0.93397	0.96620	0.86270	0.92629
57	58	17.86378	18.11889	0.96305	0.86739	0.92899	0.96305	0.84927	0.91849	15.56077	15.74286	0.96620	0.88242	0.93754	0.96620	0.86829	0.92951
57	59	17.86378	17.72878	0.96305	0.87503	0.93335	0.96305	0.85610	0.92247	15.56077	15.45489	0.96620	0.88865	0.94104	0.96620	0.87384	0.93267
57	60	17.86378	17.33235	0.96305	0.88253	0.93760	0.96305	0.86282	0.92636	15.56077	15.15969	0.96620	0.89481	0.94448	0.96620	0.87933	0.93579
57	61	17.86378	16.92988	0.96305	0.88987	0.94173	0.96305	0.86941	0.93015	15.56077	14.85740	0.96620	0.90086	0.94784	0.96620	0.88474	0.93884
57	62	17.86378	16.52117	0.96305	0.89702	0.94571	0.96305	0.87587	0.93383	15.56077	14.54774	0.96620	0.90679	0.95112	0.96620	0.89005	0.94183
57	63	17.86378	16.10627	0.96305	0.90396	0.94956	0.96305	0.88216	0.93739	15.56077	14.23062	0.96620	0.91259	0.95430	0.96620	0.89527	0.94474
57	64	17.86378	15.68510	0.96305	0.91067	0.95325	0.96305	0.88829	0.94084	15.56077	13.90587	0.96620	0.91824	0.95738	0.96620	0.90036	0.94757
57	65	17.86378	15.25783	0.96305	0.91714	0.95678	0.96305	0.89423	0.94416	15.56077	13.57353	0.96620	0.92372	0.96035	0.96620	0.90533	0.95031
57	66	17.86378	14.82463	0.96305	0.92336	0.96015	0.96305	0.89998	0.94736	15.56077	13.23363	0.96620	0.92902	0.96320	0.96620	0.91016	0.95297
57	67	17.86378	14.38548	0.96305	0.92930	0.96336	0.96305	0.90553	0.95042	15.56077	12.88602	0.96620	0.93413	0.96594	0.96620	0.91485	0.95553
57	68	17.86378	13.94087	0.96305	0.93497	0.96639	0.96305	0.91087	0.95336	15.56077	12.53103	0.96620	0.93904	0.96856	0.96620	0.91938	0.95800
57	69	17.86378	13.49126	0.96305	0.94035	0.96926	0.96305	0.91601	0.95616	15.56077	12.16898	0.96620	0.94374	0.97105	0.96620	0.92376	0.96037
57	70	17.86378	13.03722	0.96305	0.94544	0.97196	0.96305	0.92093	0.95884	15.56077	11.80026	0.96620	0.94822	0.97342	0.96620	0.92799	0.96265

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
57	71	17.86378	12.57941	0.96305	0.95024	0.97449	0.96305	0.92564	0.96138	15.56077	11.42537	0.96620	0.95248	0.97566	0.96620	0.93204	0.96483
57	72	17.86378	12.11856	0.96305	0.95475	0.97685	0.96305	0.93014	0.96381	15.56077	11.04490	0.96620	0.95651	0.97777	0.96620	0.93594	0.96691
57	73	17.86378	11.65555	0.96305	0.95897	0.97906	0.96305	0.93443	0.96610	15.56077	10.65955	0.96620	0.96032	0.97976	0.96620	0.93968	0.96890
57	74	17.86378	11.19139	0.96305	0.96291	0.98110	0.96305	0.93851	0.96828	15.56077	10.27021	0.96620	0.96390	0.98162	0.96620	0.94325	0.97080
57	75	17.86378	10.72709	0.96305	0.96656	0.98300	0.96305	0.94239	0.97034	15.56077	9.87774	0.96620	0.96725	0.98335	0.96620	0.94666	0.97260
57	76	17.86378	10.26405	0.96305	0.96995	0.98474	0.96305	0.94607	0.97229	15.56077	9.48337	0.96620	0.97038	0.98497	0.96620	0.94991	0.97431
57	77	17.86378	9.80349	0.96305	0.97306	0.98635	0.96305	0.94956	0.97413	15.56077	9.08824	0.96620	0.97329	0.98646	0.96620	0.95301	0.97594
57	78	17.86378	9.34666	0.96305	0.97593	0.98782	0.96305	0.95286	0.97586	15.56077	8.69350	0.96620	0.97599	0.98785	0.96620	0.95596	0.97748
57	79	17.86378	8.89505	0.96305	0.97855	0.98916	0.96305	0.95598	0.97749	15.56077	8.30053	0.96620	0.97847	0.98912	0.96620	0.95876	0.97894
57	80	17.86378	8.44994	0.96305	0.98094	0.99038	0.96305	0.95892	0.97903	15.56077	7.91061	0.96620	0.98076	0.99029	0.96620	0.96141	0.98032
57	81	17.86378	8.01269	0.96305	0.98311	0.99148	0.96305	0.96170	0.98048	15.56077	7.52504	0.96620	0.98285	0.99135	0.96620	0.96392	0.98163
57	82	17.86378	7.58462	0.96305	0.98507	0.99248	0.96305	0.96431	0.98183	15.56077	7.14517	0.96620	0.98476	0.99232	0.96620	0.96629	0.98286
57	83	17.86378	7.16676	0.96305	0.98684	0.99338	0.96305	0.96677	0.98310	15.56077	6.77205	0.96620	0.98649	0.99320	0.96620	0.96853	0.98401
57	84	17.86378	6.76024	0.96305	0.98843	0.99418	0.96305	0.96907	0.98429	15.56077	6.40687	0.96620	0.98806	0.99399	0.96620	0.97064	0.98510
57	85	17.86378	6.36619	0.96305	0.98985	0.99490	0.96305	0.97123	0.98540	15.56077	6.05083	0.96620	0.98947	0.99471	0.96620	0.97262	0.98612
57	86	17.86378	5.98597	0.96305	0.99111	0.99554	0.96305	0.97325	0.98644	15.56077	5.70535	0.96620	0.99073	0.99534	0.96620	0.97449	0.98708
57	87	17.86378	5.62066	0.96305	0.99224	0.99610	0.96305	0.97513	0.98741	15.56077	5.37164	0.96620	0.99186	0.99591	0.96620	0.97623	0.98797
57	88	17.86378	5.27144	0.96305	0.99322	0.99660	0.96305	0.97688	0.98831	15.56077	5.05099	0.96620	0.99286	0.99642	0.96620	0.97786	0.98881
57	89	17.86378	4.93962	0.96305	0.99409	0.99704	0.96305	0.97851	0.98914	15.56077	4.74485	0.96620	0.99375	0.99687	0.96620	0.97938	0.98958
57	90	17.86378	4.62687	0.96305	0.99485	0.99742	0.96305	0.98002	0.98991	15.56077	4.45503	0.96620	0.99453	0.99726	0.96620	0.98079	0.99030
57	91	17.86378	4.33500	0.96305	0.99551	0.99775	0.96305	0.98143	0.99063	15.56077	4.18350	0.96620	0.99521	0.99760	0.96620	0.98211	0.99097
57	92	17.86378	4.06328	0.96305	0.99609	0.99804	0.96305	0.98274	0.99129	15.56077	3.92982	0.96620	0.99581	0.99790	0.96620	0.98334	0.99160
57	93	17.86378	3.80970	0.96305	0.99659	0.99829	0.96305	0.98395	0.99191	15.56077	3.69224	0.96620	0.99633	0.99816	0.96620	0.98448	0.99218
57	94	17.86378	3.57122	0.96305	0.99703	0.99851	0.96305	0.98509	0.99249	15.56077	3.46804	0.96620	0.99679	0.99839	0.96620	0.98556	0.99273
57	95	17.86378	3.34496	0.96305	0.99741	0.99871	0.96305	0.98615	0.99303	15.56077	3.25454	0.96620	0.99720	0.99860	0.96620	0.98657	0.99324
57	96	17.86378	3.12856	0.96305	0.99775	0.99888	0.96305	0.98714	0.99353	15.56077	3.04956	0.96620	0.99756	0.99878	0.96620	0.98751	0.99371
57	97	17.86378	2.92468	0.96305	0.99805	0.99902	0.96305	0.98806	0.99399	15.56077	2.85578	0.96620	0.99787	0.99893	0.96620	0.98838	0.99416
57	98	17.86378	2.73317	0.96305	0.99831	0.99915	0.96305	0.98891	0.99442	15.56077	2.67315	0.96620	0.99815	0.99907	0.96620	0.98919	0.99457
57	99	17.86378	2.55407	0.96305	0.99853	0.99926	0.96305	0.98969	0.99482	15.56077	2.50182	0.96620	0.99839	0.99919	0.96620	0.98994	0.99495
57	100	17.86378	2.38797	0.96305	0.99872	0.99936	0.96305	0.99041	0.99518	15.56077	2.34248	0.96620	0.99859	0.99930	0.96620	0.99063	0.99529
57	101	17.86378	2.23536	0.96305	0.99888	0.99944	0.96305	0.99106	0.99551	15.56077	2.19569	0.96620	0.99877	0.99938	0.96620	0.99126	0.99561
57	102	17.86378	2.09662	0.96305	0.99902	0.99951	0.96305	0.99166	0.99581	15.56077	2.06193	0.96620	0.99892	0.99946	0.96620	0.99184	0.99590
57	103	17.86378	1.97081	0.96305	0.99914	0.99957	0.96305	0.99220	0.99608	15.56077	1.94039	0.96620	0.99905	0.99952	0.96620	0.99236	0.99616
57	104	17.86378	1.85678	0.96305	0.99924	0.99962	0.96305	0.99269	0.99633	15.56077	1.82999	0.96620	0.99916	0.99958	0.96620	0.99283	0.99640
57	105	17.86378	1.75419	0.96305	0.99933	0.99966	0.96305	0.99313	0.99655	15.56077	1.73050	0.96620	0.99925	0.99963	0.96620	0.99326	0.99662
57	106	17.86378	1.66193	0.96305	0.99940	0.99970	0.96305	0.99352	0.99675	15.56077	1.64086	0.96620	0.99933	0.99966	0.96620	0.99364	0.99681
57	107	17.86378	1.57966	0.96305	0.99946	0.99973	0.96305	0.99387	0.99693	15.56077	1.56078	0.96620	0.99940	0.99970	0.96620	0.99398	0.99698
57	108	17.86378	1.50704	0.96305	0.99951	0.99975	0.96305	0.99417	0.99708	15.56077	1.48999	0.96620	0.99945	0.99973	0.96620	0.99427	0.99713
57	109	17.86378	1.44400	0.96305	0.99955	0.99977	0.96305	0.99442	0.99720	15.56077	1.42842	0.96620	0.99950	0.99975	0.96620	0.99452	0.99725
57	110	17.86378	1.39223	0.96305	0.99958	0.99979	0.96305	0.99461	0.99730	15.56077	1.37777	0.96620	0.99953	0.99977	0.96620	0.99470	0.99734

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
58	1	17.46192	29.44822	0.95974	0.59246	0.74408	0.95974	0.59212	0.74381	15.26173	22.54525	0.96310	0.67634	0.80693	0.96310	0.67606	0.80672
58	2	17.46192	29.37817	0.95974	0.59388	0.74520	0.95974	0.59353	0.74493	15.26173	22.51839	0.96310	0.67716	0.80751	0.96310	0.67688	0.80731
58	3	17.46192	29.30399	0.95974	0.59536	0.74637	0.95974	0.59501	0.74609	15.26173	22.48894	0.96310	0.67803	0.80812	0.96310	0.67774	0.80792
58	4	17.46192	29.22650	0.95974	0.59691	0.74758	0.95974	0.59654	0.74729	15.26173	22.45752	0.96310	0.67894	0.80877	0.96310	0.67864	0.80856
58	5	17.46192	29.14631	0.95974	0.59852	0.74884	0.95974	0.59812	0.74853	15.26173	22.42458	0.96310	0.67990	0.80945	0.96310	0.67958	0.80923
58	6	17.46192	29.06332	0.95974	0.60019	0.75015	0.95974	0.59977	0.74982	15.26173	22.39007	0.96310	0.68091	0.81017	0.96310	0.68057	0.80993
58	7	17.46192	28.97770	0.95974	0.60192	0.75150	0.95974	0.60148	0.75115	15.26173	22.35408	0.96310	0.68196	0.81091	0.96310	0.68160	0.81066
58	8	17.46192	28.88901	0.95974	0.60372	0.75290	0.95974	0.60325	0.75253	15.26173	22.31631	0.96310	0.68306	0.81169	0.96310	0.68268	0.81142
58	9	17.46192	28.79700	0.95974	0.60560	0.75436	0.95974	0.60509	0.75396	15.26173	22.27655	0.96310	0.68422	0.81251	0.96310	0.68381	0.81222
58	10	17.46192	28.70168	0.95974	0.60755	0.75587	0.95974	0.60700	0.75545	15.26173	22.23481	0.96310	0.68544	0.81336	0.96310	0.68500	0.81305
58	11	17.46192	28.60341	0.95974	0.60957	0.75743	0.95974	0.60898	0.75698	15.26173	22.19134	0.96310	0.68671	0.81426	0.96310	0.68624	0.81393
58	12	17.46192	28.50171	0.95974	0.61167	0.75905	0.95974	0.61104	0.75857	15.26173	22.14578	0.96310	0.68804	0.81519	0.96310	0.68753	0.81484
58	13	17.46192	28.39619	0.95974	0.61386	0.76073	0.95974	0.61318	0.76021	15.26173	22.09783	0.96310	0.68944	0.81617	0.96310	0.68889	0.81579
58	14	17.46192	28.28717	0.95974	0.61613	0.76248	0.95974	0.61540	0.76192	15.26173	22.04770	0.96310	0.69090	0.81720	0.96310	0.69031	0.81679
58	15	17.46192	28.17456	0.95974	0.61849	0.76428	0.95974	0.61770	0.76368	15.26173	21.99534	0.96310	0.69243	0.81827	0.96310	0.69180	0.81782
58	16	17.46192	28.05854	0.95974	0.62095	0.76615	0.95974	0.62010	0.76550	15.26173	21.94087	0.96310	0.69403	0.81939	0.96310	0.69335	0.81891
58	17	17.46192	27.93921	0.95974	0.62349	0.76809	0.95974	0.62258	0.76739	15.26173	21.88436	0.96310	0.69571	0.82055	0.96310	0.69498	0.82004
58	18	17.46192	27.81632	0.95974	0.62613	0.77009	0.95974	0.62516	0.76935	15.26173	21.82561	0.96310	0.69746	0.82177	0.96310	0.69668	0.82123
58	19	17.46192	27.68998	0.95974	0.62887	0.77215	0.95974	0.62784	0.77137	15.26173	21.76469	0.96310	0.69929	0.82304	0.96310	0.69846	0.82246
58	20	17.46192	27.55961	0.95974	0.63172	0.77430	0.95974	0.63062	0.77347	15.26173	21.70115	0.96310	0.70120	0.82436	0.96310	0.70032	0.82375
58	21	17.46192	27.42496	0.95974	0.63468	0.77652	0.95974	0.63350	0.77564	15.26173	21.63477	0.96310	0.70321	0.82574	0.96310	0.70227	0.82510
58	22	17.46192	27.28607	0.95974	0.63775	0.77882	0.95974	0.63650	0.77788	15.26173	21.56556	0.96310	0.70530	0.82719	0.96310	0.70431	0.82650
58	23	17.46192	27.14231	0.95974	0.64096	0.78120	0.95974	0.63962	0.78020	15.26173	21.49301	0.96310	0.70750	0.82870	0.96310	0.70644	0.82797
58	24	17.46192	26.99396	0.95974	0.64428	0.78366	0.95974	0.64285	0.78260	15.26173	21.41732	0.96310	0.70980	0.83027	0.96310	0.70866	0.82949
58	25	17.46192	26.84076	0.95974	0.64774	0.78622	0.95974	0.64620	0.78508	15.26173	21.33825	0.96310	0.71221	0.83192	0.96310	0.71099	0.83108
58	26	17.46192	26.68259	0.95974	0.65134	0.78886	0.95974	0.64968	0.78765	15.26173	21.25569	0.96310	0.71473	0.83363	0.96310	0.71342	0.83274
58	27	17.46192	26.51948	0.95974	0.65507	0.79160	0.95974	0.65329	0.79029	15.26173	21.16962	0.96310	0.71736	0.83542	0.96310	0.71595	0.83447
58	28	17.46192	26.35108	0.95974	0.65896	0.79442	0.95974	0.65704	0.79303	15.26173	21.07976	0.96310	0.72011	0.83729	0.96310	0.71860	0.83626
58	29	17.46192	26.17769	0.95974	0.66299	0.79735	0.95974	0.66093	0.79585	15.26173	20.98629	0.96310	0.72299	0.83923	0.96310	0.72137	0.83813
58	30	17.46192	25.99881	0.95974	0.66718	0.80037	0.95974	0.66495	0.79877	15.26173	20.88878	0.96310	0.72599	0.84125	0.96310	0.72425	0.84007
58	31	17.46192	25.81445	0.95974	0.67153	0.80349	0.95974	0.66913	0.80177	15.26173	20.78720	0.96310	0.72913	0.84335	0.96310	0.72725	0.84209
58	32	17.46192	25.62410	0.95974	0.67605	0.80672	0.95974	0.67345	0.80487	15.26173	20.68113	0.96310	0.73241	0.84554	0.96310	0.73038	0.84419
58	33	17.46192	25.42805	0.95974	0.68074	0.81005	0.95974	0.67793	0.80806	15.26173	20.57072	0.96310	0.73583	0.84781	0.96310	0.73364	0.84636
58	34	17.46192	25.22578	0.95974	0.68560	0.81348	0.95974	0.68257	0.81134	15.26173	20.45552	0.96310	0.73940	0.85018	0.96310	0.73704	0.84861
58	35	17.46192	25.01713	0.95974	0.69065	0.81702	0.95974	0.68736	0.81472	15.26173	20.33536	0.96310	0.74312	0.85263	0.96310	0.74057	0.85095
58	36	17.46192	24.80193	0.95974	0.69589	0.82068	0.95974	0.69232	0.81819	15.26173	20.21002	0.96310	0.74700	0.85518	0.96310	0.74423	0.85336
58	37	17.46192	24.57973	0.95974	0.70132	0.82444	0.95974	0.69744	0.82176	15.26173	20.07911	0.96310	0.75104	0.85782	0.96310	0.74804	0.85586
58	38	17.46192	24.35058	0.95974	0.70694	0.82832	0.95974	0.70273	0.82542	15.26173	19.94257	0.96310	0.75525	0.86056	0.96310	0.75200	0.85844
58	39	17.46192	24.11373	0.95974	0.71277	0.83230	0.95974	0.70819	0.82917	15.26173	19.79973	0.96310	0.75963	0.86340	0.96310	0.75609	0.86111
58	40	17.46192	23.86918	0.95974	0.71880	0.83640	0.95974	0.71381	0.83301	15.26173	19.65053	0.96310	0.76418	0.86633	0.96310	0.76033	0.86385

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
58	41	17.46192	23.61736	0.95974	0.72503	0.84060	0.95974	0.71960	0.83694	15.26173	19.49521	0.96310	0.76891	0.86936	0.96310	0.76472	0.86667
58	42	17.46192	23.35816	0.95974	0.73146	0.84491	0.95974	0.72555	0.84095	15.26173	19.33362	0.96310	0.77380	0.87248	0.96310	0.76925	0.86958
58	43	17.46192	23.09102	0.95974	0.73809	0.84931	0.95974	0.73166	0.84504	15.26173	19.16523	0.96310	0.77888	0.87569	0.96310	0.77392	0.87255
58	44	17.46192	22.81604	0.95974	0.74492	0.85381	0.95974	0.73793	0.84920	15.26173	18.99000	0.96310	0.78412	0.87900	0.96310	0.77873	0.87561
58	45	17.46192	22.53309	0.95974	0.75194	0.85841	0.95974	0.74435	0.85344	15.26173	18.80775	0.96310	0.78953	0.88239	0.96310	0.78368	0.87873
58	46	17.46192	22.24198	0.95974	0.75914	0.86308	0.95974	0.75091	0.85774	15.26173	18.61823	0.96310	0.79511	0.88586	0.96310	0.78877	0.88191
58	47	17.46192	21.94239	0.95974	0.76653	0.86784	0.95974	0.75761	0.86209	15.26173	18.42106	0.96310	0.80085	0.88941	0.96310	0.79398	0.88516
58	48	17.46192	21.63441	0.95974	0.77409	0.87266	0.95974	0.76444	0.86650	15.26173	18.21621	0.96310	0.80675	0.89304	0.96310	0.79931	0.88846
58	49	17.46192	21.31800	0.95974	0.78180	0.87754	0.95974	0.77138	0.87094	15.26173	18.00355	0.96310	0.81279	0.89673	0.96310	0.80475	0.89181
58	50	17.46192	20.99328	0.95974	0.78965	0.88246	0.95974	0.77842	0.87541	15.26173	17.78305	0.96310	0.81896	0.90047	0.96310	0.81029	0.89520
58	51	17.46192	20.66027	0.95974	0.79762	0.88742	0.95974	0.78556	0.87990	15.26173	17.55462	0.96310	0.82526	0.90427	0.96310	0.81592	0.89863
58	52	17.46192	20.31936	0.95974	0.80570	0.89240	0.95974	0.79276	0.88440	15.26173	17.31849	0.96310	0.83166	0.90810	0.96310	0.82163	0.90208
58	53	17.46192	19.97064	0.95974	0.81386	0.89738	0.95974	0.80001	0.88890	15.26173	17.07460	0.96310	0.83815	0.91195	0.96310	0.82740	0.90555
58	54	17.46192	19.61420	0.95974	0.82207	0.90234	0.95974	0.80730	0.89338	15.26173	16.82295	0.96310	0.84472	0.91582	0.96310	0.83323	0.90903
58	55	17.46192	19.25050	0.95974	0.83030	0.90729	0.95974	0.81461	0.89784	15.26173	16.56379	0.96310	0.85133	0.91969	0.96310	0.83909	0.91251
58	56	17.46192	18.87994	0.95974	0.83854	0.91218	0.95974	0.82191	0.90225	15.26173	16.29737	0.96310	0.85797	0.92356	0.96310	0.84498	0.91597
58	57	17.46192	18.50268	0.95974	0.84675	0.91701	0.95974	0.82919	0.90662	15.26173	16.02371	0.96310	0.86461	0.92739	0.96310	0.85086	0.91942
58	58	17.46192	18.11889	0.95974	0.85490	0.92177	0.95974	0.83642	0.91093	15.26173	15.74286	0.96310	0.87125	0.93119	0.96310	0.85673	0.92284
58	59	17.46192	17.72878	0.95974	0.86296	0.92644	0.95974	0.84358	0.91516	15.26173	15.45489	0.96310	0.87784	0.93495	0.96310	0.86258	0.92622
58	60	17.46192	17.33235	0.95974	0.87090	0.93100	0.95974	0.85066	0.91930	15.26173	15.15969	0.96310	0.88437	0.93864	0.96310	0.86837	0.92955
58	61	17.46192	16.92988	0.95974	0.87871	0.93544	0.95974	0.85763	0.92336	15.26173	14.85740	0.96310	0.89082	0.94226	0.96310	0.87411	0.93282
58	62	17.46192	16.52117	0.95974	0.88635	0.93975	0.95974	0.86447	0.92731	15.26173	14.54774	0.96310	0.89717	0.94580	0.96310	0.87976	0.93603
58	63	17.46192	16.10627	0.95974	0.89379	0.94392	0.95974	0.87117	0.93115	15.26173	14.23062	0.96310	0.90340	0.94925	0.96310	0.88532	0.93917
58	64	17.46192	15.68510	0.95974	0.90102	0.94794	0.95974	0.87771	0.93487	15.26173	13.90587	0.96310	0.90949	0.95260	0.96310	0.89077	0.94223
58	65	17.46192	15.25783	0.95974	0.90802	0.95179	0.95974	0.88407	0.93847	15.26173	13.57353	0.96310	0.91541	0.95584	0.96310	0.89610	0.94521
58	66	17.46192	14.82463	0.95974	0.91476	0.95549	0.95974	0.89025	0.94194	15.26173	13.23363	0.96310	0.92117	0.95897	0.96310	0.90130	0.94809
58	67	17.46192	14.38548	0.95974	0.92124	0.95901	0.95974	0.89622	0.94527	15.26173	12.88602	0.96310	0.92673	0.96197	0.96310	0.90636	0.95088
58	68	17.46192	13.94087	0.95974	0.92743	0.96235	0.95974	0.90200	0.94847	15.26173	12.53103	0.96310	0.93209	0.96485	0.96310	0.91127	0.95357
58	69	17.46192	13.49126	0.95974	0.93334	0.96552	0.95974	0.90755	0.95154	15.26173	12.16898	0.96310	0.93724	0.96760	0.96310	0.91602	0.95617
58	70	17.46192	13.03722	0.95974	0.93894	0.96851	0.95974	0.91290	0.95446	15.26173	11.80026	0.96310	0.94216	0.97022	0.96310	0.92060	0.95866
58	71	17.46192	12.57941	0.95974	0.94423	0.97132	0.95974	0.91802	0.95726	15.26173	11.42537	0.96310	0.94685	0.97270	0.96310	0.92502	0.96105
58	72	17.46192	12.11856	0.95974	0.94922	0.97395	0.95974	0.92292	0.95991	15.26173	11.04490	0.96310	0.95131	0.97505	0.96310	0.92927	0.96334
58	73	17.46192	11.65555	0.95974	0.95390	0.97641	0.95974	0.92760	0.96244	15.26173	10.65955	0.96310	0.95552	0.97725	0.96310	0.93335	0.96553
58	74	17.46192	11.19139	0.95974	0.95827	0.97869	0.95974	0.93206	0.96483	15.26173	10.27021	0.96310	0.95949	0.97933	0.96310	0.93726	0.96761
58	75	17.46192	10.72709	0.95974	0.96234	0.98081	0.95974	0.93630	0.96710	15.26173	9.87774	0.96310	0.96322	0.98126	0.96310	0.94100	0.96960
58	76	17.46192	10.26405	0.95974	0.96612	0.98277	0.95974	0.94034	0.96925	15.26173	9.48337	0.96310	0.96670	0.98307	0.96310	0.94456	0.97149
58	77	17.46192	9.80349	0.95974	0.96961	0.98457	0.95974	0.94417	0.97128	15.26173	9.08824	0.96310	0.96994	0.98474	0.96310	0.94797	0.97329
58	78	17.46192	9.34666	0.95974	0.97281	0.98622	0.95974	0.94779	0.97320	15.26173	8.69350	0.96310	0.97296	0.98629	0.96310	0.95120	0.97499
58	79	17.46192	8.89505	0.95974	0.97575	0.98773	0.95974	0.95122	0.97500	15.26173	8.30053	0.96310	0.97574	0.98772	0.96310	0.95428	0.97660
58	80	17.46192	8.44994	0.95974	0.97844	0.98910	0.95974	0.95446	0.97670	15.26173	7.91061	0.96310	0.97829	0.98903	0.96310	0.95720	0.97813

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
58	81	17.46192	8.01269	0.95974	0.98088	0.99035	0.95974	0.95751	0.97830	15.26173	7.52504	0.96310	0.98064	0.99023	0.96310	0.95996	0.97957
58	82	17.46192	7.58462	0.95974	0.98309	0.99147	0.95974	0.96039	0.97979	15.26173	7.14517	0.96310	0.98278	0.99132	0.96310	0.96257	0.98093
58	83	17.46192	7.16676	0.95974	0.98508	0.99248	0.95974	0.96309	0.98120	15.26173	6.77205	0.96310	0.98473	0.99230	0.96310	0.96504	0.98221
58	84	17.46192	6.76024	0.95974	0.98687	0.99339	0.95974	0.96564	0.98252	15.26173	6.40687	0.96310	0.98649	0.99320	0.96310	0.96737	0.98341
58	85	17.46192	6.36619	0.95974	0.98847	0.99420	0.95974	0.96802	0.98375	15.26173	6.05083	0.96310	0.98808	0.99400	0.96310	0.96956	0.98455
58	86	17.46192	5.98597	0.95974	0.98990	0.99493	0.95974	0.97025	0.98490	15.26173	5.70535	0.96310	0.98950	0.99472	0.96310	0.97162	0.98560
58	87	17.46192	5.62066	0.95974	0.99117	0.99557	0.95974	0.97233	0.98597	15.26173	5.37164	0.96310	0.99077	0.99537	0.96310	0.97354	0.98659
58	88	17.46192	5.27144	0.95974	0.99229	0.99613	0.95974	0.97426	0.98696	15.26173	5.05099	0.96310	0.99191	0.99594	0.96310	0.97534	0.98752
58	89	17.46192	4.93962	0.95974	0.99327	0.99663	0.95974	0.97607	0.98789	15.26173	4.74485	0.96310	0.99291	0.99644	0.96310	0.97702	0.98838
58	90	17.46192	4.62687	0.95974	0.99414	0.99706	0.95974	0.97774	0.98874	15.26173	4.45503	0.96310	0.99379	0.99688	0.96310	0.97859	0.98918
58	91	17.46192	4.33500	0.95974	0.99489	0.99744	0.95974	0.97929	0.98954	15.26173	4.18350	0.96310	0.99456	0.99727	0.96310	0.98005	0.98992
58	92	17.46192	4.06328	0.95974	0.99554	0.99776	0.95974	0.98074	0.99028	15.26173	3.92982	0.96310	0.99524	0.99761	0.96310	0.98141	0.99062
58	93	17.46192	3.80970	0.95974	0.99611	0.99805	0.95974	0.98209	0.99097	15.26173	3.69224	0.96310	0.99583	0.99791	0.96310	0.98268	0.99126
58	94	17.46192	3.57122	0.95974	0.99661	0.99830	0.95974	0.98335	0.99161	15.26173	3.46804	0.96310	0.99635	0.99817	0.96310	0.98387	0.99187
58	95	17.46192	3.34496	0.95974	0.99705	0.99852	0.95974	0.98453	0.99221	15.26173	3.25454	0.96310	0.99681	0.99840	0.96310	0.98499	0.99244
58	96	17.46192	3.12856	0.95974	0.99743	0.99871	0.95974	0.98563	0.99276	15.26173	3.04956	0.96310	0.99722	0.99861	0.96310	0.98604	0.99297
58	97	17.46192	2.92468	0.95974	0.99777	0.99888	0.95974	0.98665	0.99328	15.26173	2.85578	0.96310	0.99757	0.99879	0.96310	0.98701	0.99346
58	98	17.46192	2.73317	0.95974	0.99806	0.99903	0.95974	0.98759	0.99376	15.26173	2.67315	0.96310	0.99789	0.99894	0.96310	0.98791	0.99392
58	99	17.46192	2.55407	0.95974	0.99832	0.99916	0.95974	0.98846	0.99420	15.26173	2.50182	0.96310	0.99816	0.99908	0.96310	0.98875	0.99434
58	100	17.46192	2.38797	0.95974	0.99853	0.99927	0.95974	0.98926	0.99460	15.26173	2.34248	0.96310	0.99839	0.99920	0.96310	0.98951	0.99473
58	101	17.46192	2.23536	0.95974	0.99872	0.99936	0.95974	0.98999	0.99497	15.26173	2.19569	0.96310	0.99859	0.99930	0.96310	0.99022	0.99508
58	102	17.46192	2.09662	0.95974	0.99888	0.99944	0.95974	0.99066	0.99531	15.26173	2.06193	0.96310	0.99877	0.99938	0.96310	0.99086	0.99541
58	103	17.46192	1.97081	0.95974	0.99901	0.99951	0.95974	0.99126	0.99561	15.26173	1.94039	0.96310	0.99891	0.99946	0.96310	0.99144	0.99570
58	104	17.46192	1.85678	0.95974	0.99913	0.99956	0.95974	0.99181	0.99589	15.26173	1.82999	0.96310	0.99904	0.99952	0.96310	0.99197	0.99597
58	105	17.46192	1.75419	0.95974	0.99923	0.99961	0.95974	0.99230	0.99614	15.26173	1.73050	0.96310	0.99914	0.99957	0.96310	0.99245	0.99621
58	106	17.46192	1.66193	0.95974	0.99931	0.99965	0.95974	0.99274	0.99636	15.26173	1.64086	0.96310	0.99923	0.99962	0.96310	0.99287	0.99642
58	107	17.46192	1.57966	0.95974	0.99938	0.99969	0.95974	0.99313	0.99655	15.26173	1.56078	0.96310	0.99931	0.99966	0.96310	0.99325	0.99661
58	108	17.46192	1.50704	0.95974	0.99944	0.99972	0.95974	0.99347	0.99672	15.26173	1.48999	0.96310	0.99937	0.99969	0.96310	0.99358	0.99678
58	109	17.46192	1.44400	0.95974	0.99948	0.99974	0.95974	0.99374	0.99686	15.26173	1.42842	0.96310	0.99942	0.99971	0.96310	0.99385	0.99692
58	110	17.46192	1.39223	0.95974	0.99952	0.99976	0.95974	0.99396	0.99697	15.26173	1.37777	0.96310	0.99946	0.99973	0.96310	0.99406	0.99702
59	1	17.05351	29.44822	0.95626	0.57864	0.73308	0.95626	0.57830	0.73281	14.95512	22.54525	0.95976	0.66279	0.79720	0.95976	0.66251	0.79700
59	2	17.05351	29.37817	0.95626	0.58002	0.73419	0.95626	0.57969	0.73393	14.95512	22.51839	0.95976	0.66359	0.79778	0.95976	0.66331	0.79758
59	3	17.05351	29.30399	0.95626	0.58147	0.73536	0.95626	0.58113	0.73508	14.95512	22.48894	0.95976	0.66444	0.79839	0.95976	0.66416	0.79819
59	4	17.05351	29.22650	0.95626	0.58299	0.73657	0.95626	0.58262	0.73628	14.95512	22.45752	0.95976	0.66534	0.79904	0.95976	0.66504	0.79883
59	5	17.05351	29.14631	0.95626	0.58456	0.73782	0.95626	0.58418	0.73751	14.95512	22.42458	0.95976	0.66628	0.79972	0.95976	0.66597	0.79950
59	6	17.05351	29.06332	0.95626	0.58619	0.73912	0.95626	0.58579	0.73880	14.95512	22.39007	0.95976	0.66727	0.80043	0.95976	0.66694	0.80020
59	7	17.05351	28.97770	0.95626	0.58789	0.74047	0.95626	0.58746	0.74012	14.95512	22.35408	0.95976	0.66830	0.80118	0.95976	0.66795	0.80093
59	8	17.05351	28.88901	0.95626	0.58965	0.74186	0.95626	0.58919	0.74150	14.95512	22.31631	0.95976	0.66939	0.80196	0.95976	0.66902	0.80169
59	9	17.05351	28.79700	0.95626	0.59149	0.74331	0.95626	0.59100	0.74293	14.95512	22.27655	0.95976	0.67053	0.80277	0.95976	0.67013	0.80249
59	10	17.05351	28.70168	0.95626	0.59339	0.74482	0.95626	0.59287	0.74440	14.95512	22.23481	0.95976	0.67172	0.80363	0.95976	0.67129	0.80332

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
59	11	17.05351	28.60341	0.95626	0.59537	0.74637	0.95626	0.59481	0.74593	14.95512	22.19134	0.95976	0.67297	0.80452	0.95976	0.67251	0.80419
59	12	17.05351	28.50171	0.95626	0.59743	0.74799	0.95626	0.59682	0.74751	14.95512	22.14578	0.95976	0.67428	0.80546	0.95976	0.67379	0.80510
59	13	17.05351	28.39619	0.95626	0.59957	0.74967	0.95626	0.59892	0.74915	14.95512	22.09783	0.95976	0.67566	0.80644	0.95976	0.67512	0.80606
59	14	17.05351	28.28717	0.95626	0.60180	0.75140	0.95626	0.60109	0.75085	14.95512	22.04770	0.95976	0.67710	0.80746	0.95976	0.67652	0.80705
59	15	17.05351	28.17456	0.95626	0.60411	0.75320	0.95626	0.60335	0.75261	14.95512	21.99534	0.95976	0.67860	0.80853	0.95976	0.67798	0.80809
59	16	17.05351	28.05854	0.95626	0.60651	0.75507	0.95626	0.60569	0.75443	14.95512	21.94087	0.95976	0.68018	0.80965	0.95976	0.67951	0.80918
59	17	17.05351	27.93921	0.95626	0.60901	0.75700	0.95626	0.60812	0.75631	14.95512	21.88436	0.95976	0.68183	0.81082	0.95976	0.68111	0.81031
59	18	17.05351	27.81632	0.95626	0.61159	0.75899	0.95626	0.61065	0.75827	14.95512	21.82561	0.95976	0.68355	0.81204	0.95976	0.68279	0.81150
59	19	17.05351	27.68998	0.95626	0.61428	0.76106	0.95626	0.61328	0.76029	14.95512	21.76469	0.95976	0.68535	0.81331	0.95976	0.68454	0.81273
59	20	17.05351	27.55961	0.95626	0.61707	0.76319	0.95626	0.61600	0.76238	14.95512	21.70115	0.95976	0.68724	0.81463	0.95976	0.68637	0.81402
59	21	17.05351	27.42496	0.95626	0.61997	0.76541	0.95626	0.61884	0.76455	14.95512	21.63477	0.95976	0.68921	0.81602	0.95976	0.68829	0.81537
59	22	17.05351	27.28607	0.95626	0.62299	0.76771	0.95626	0.62178	0.76679	14.95512	21.56556	0.95976	0.69128	0.81746	0.95976	0.69030	0.81678
59	23	17.05351	27.14231	0.95626	0.62613	0.77009	0.95626	0.62484	0.76911	14.95512	21.49301	0.95976	0.69345	0.81898	0.95976	0.69240	0.81825
59	24	17.05351	26.99396	0.95626	0.62940	0.77255	0.95626	0.62801	0.77151	14.95512	21.41732	0.95976	0.69572	0.82056	0.95976	0.69460	0.81978
59	25	17.05351	26.84076	0.95626	0.63280	0.77511	0.95626	0.63131	0.77399	14.95512	21.33825	0.95976	0.69809	0.82221	0.95976	0.69690	0.82138
59	26	17.05351	26.68259	0.95626	0.63633	0.77775	0.95626	0.63473	0.77656	14.95512	21.25569	0.95976	0.70058	0.82393	0.95976	0.69930	0.82304
59	27	17.05351	26.51948	0.95626	0.64000	0.78049	0.95626	0.63828	0.77921	14.95512	21.16962	0.95976	0.70318	0.82573	0.95976	0.70181	0.82478
59	28	17.05351	26.35108	0.95626	0.64382	0.78332	0.95626	0.64197	0.78195	14.95512	21.07976	0.95976	0.70590	0.82760	0.95976	0.70443	0.82658
59	29	17.05351	26.17769	0.95626	0.64779	0.78625	0.95626	0.64580	0.78478	14.95512	20.98629	0.95976	0.70875	0.82955	0.95976	0.70716	0.82846
59	30	17.05351	25.99881	0.95626	0.65191	0.78928	0.95626	0.64977	0.78771	14.95512	20.88878	0.95976	0.71172	0.83159	0.95976	0.71002	0.83042
59	31	17.05351	25.81445	0.95626	0.65620	0.79242	0.95626	0.65388	0.79073	14.95512	20.78720	0.95976	0.71483	0.83370	0.95976	0.71299	0.83245
59	32	17.05351	25.62410	0.95626	0.66065	0.79566	0.95626	0.65815	0.79384	14.95512	20.68113	0.95976	0.71808	0.83591	0.95976	0.71610	0.83457
59	33	17.05351	25.42805	0.95626	0.66528	0.79900	0.95626	0.66258	0.79705	14.95512	20.57072	0.95976	0.72147	0.83820	0.95976	0.71934	0.83676
59	34	17.05351	25.22578	0.95626	0.67009	0.80246	0.95626	0.66716	0.80035	14.95512	20.45552	0.95976	0.72502	0.84059	0.95976	0.72271	0.83904
59	35	17.05351	25.01713	0.95626	0.67508	0.80603	0.95626	0.67190	0.80376	14.95512	20.33536	0.95976	0.72872	0.84307	0.95976	0.72622	0.84140
59	36	17.05351	24.80193	0.95626	0.68026	0.80971	0.95626	0.67681	0.80726	14.95512	20.21002	0.95976	0.73258	0.84565	0.95976	0.72987	0.84384
59	37	17.05351	24.57973	0.95626	0.68564	0.81351	0.95626	0.68189	0.81086	14.95512	20.07911	0.95976	0.73660	0.84833	0.95976	0.73367	0.84638
59	38	17.05351	24.35058	0.95626	0.69122	0.81742	0.95626	0.68714	0.81456	14.95512	19.94257	0.95976	0.74080	0.85110	0.95976	0.73761	0.84899
59	39	17.05351	24.11373	0.95626	0.69700	0.82145	0.95626	0.69256	0.81836	14.95512	19.79973	0.95976	0.74517	0.85398	0.95976	0.74170	0.85170
59	40	17.05351	23.86918	0.95626	0.70300	0.82560	0.95626	0.69816	0.82225	14.95512	19.65053	0.95976	0.74973	0.85697	0.95976	0.74595	0.85449
59	41	17.05351	23.61736	0.95626	0.70920	0.82987	0.95626	0.70393	0.82624	14.95512	19.49521	0.95976	0.75446	0.86005	0.95976	0.75034	0.85737
59	42	17.05351	23.35816	0.95626	0.71562	0.83424	0.95626	0.70987	0.83032	14.95512	19.33362	0.95976	0.75937	0.86323	0.95976	0.75489	0.86033
59	43	17.05351	23.09102	0.95626	0.72224	0.83872	0.95626	0.71598	0.83448	14.95512	19.16523	0.95976	0.76447	0.86651	0.95976	0.75958	0.86337
59	44	17.05351	22.81604	0.95626	0.72908	0.84331	0.95626	0.72226	0.83873	14.95512	18.99000	0.95976	0.76975	0.86990	0.95976	0.76443	0.86649
59	45	17.05351	22.53309	0.95626	0.73612	0.84801	0.95626	0.72870	0.84306	14.95512	18.80775	0.95976	0.77521	0.87337	0.95976	0.76942	0.86969
59	46	17.05351	22.24198	0.95626	0.74337	0.85279	0.95626	0.73530	0.84746	14.95512	18.61823	0.95976	0.78085	0.87694	0.95976	0.77456	0.87296
59	47	17.05351	21.94239	0.95626	0.75081	0.85767	0.95626	0.74205	0.85193	14.95512	18.42106	0.95976	0.78667	0.88060	0.95976	0.77984	0.87630
59	48	17.05351	21.63441	0.95626	0.75845	0.86263	0.95626	0.74895	0.85646	14.95512	18.21621	0.95976	0.79266	0.88434	0.95976	0.78525	0.87971
59	49	17.05351	21.31800	0.95626	0.76626	0.86766	0.95626	0.75598	0.86104	14.95512	18.00355	0.95976	0.79881	0.88815	0.95976	0.79079	0.88317
59	50	17.05351	20.99328	0.95626	0.77424	0.87276	0.95626	0.76313	0.86566	14.95512	17.78305	0.95976	0.80512	0.89204	0.95976	0.79644	0.88669

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
59	51	17.05351	20.66027	0.95626	0.78237	0.87790	0.95626	0.77039	0.87031	14.95512	17.55462	0.95976	0.81157	0.89598	0.95976	0.80220	0.89025
59	52	17.05351	20.31936	0.95626	0.79063	0.88307	0.95626	0.77775	0.87498	14.95512	17.31849	0.95976	0.81815	0.89998	0.95976	0.80806	0.89384
59	53	17.05351	19.97064	0.95626	0.79900	0.88827	0.95626	0.78518	0.87966	14.95512	17.07460	0.95976	0.82484	0.90401	0.95976	0.81400	0.89747
59	54	17.05351	19.61420	0.95626	0.80745	0.89347	0.95626	0.79267	0.88435	14.95512	16.82295	0.95976	0.83163	0.90807	0.95976	0.82002	0.90111
59	55	17.05351	19.25050	0.95626	0.81597	0.89866	0.95626	0.80020	0.88901	14.95512	16.56379	0.95976	0.83849	0.91215	0.95976	0.82608	0.90476
59	56	17.05351	18.87994	0.95626	0.82452	0.90382	0.95626	0.80776	0.89366	14.95512	16.29737	0.95976	0.84540	0.91623	0.95976	0.83219	0.90841
59	57	17.05351	18.50268	0.95626	0.83307	0.90893	0.95626	0.81531	0.89826	14.95512	16.02371	0.95976	0.85235	0.92029	0.95976	0.83833	0.91205
59	58	17.05351	18.11889	0.95626	0.84159	0.91398	0.95626	0.82284	0.90281	14.95512	15.74286	0.95976	0.85931	0.92433	0.95976	0.84447	0.91568
59	59	17.05351	17.72878	0.95626	0.85006	0.91895	0.95626	0.83033	0.90730	14.95512	15.45489	0.95976	0.86625	0.92833	0.95976	0.85059	0.91927
59	60	17.05351	17.33235	0.95626	0.85844	0.92383	0.95626	0.83775	0.91171	14.95512	15.15969	0.95976	0.87316	0.93229	0.95976	0.85669	0.92282
59	61	17.05351	16.92988	0.95626	0.86671	0.92859	0.95626	0.84508	0.91604	14.95512	14.85740	0.95976	0.88001	0.93617	0.95976	0.86275	0.92632
59	62	17.05351	16.52117	0.95626	0.87483	0.93324	0.95626	0.85231	0.92027	14.95512	14.54774	0.95976	0.88677	0.93999	0.95976	0.86874	0.92976
59	63	17.05351	16.10627	0.95626	0.88278	0.93774	0.95626	0.85941	0.92439	14.95512	14.23062	0.95976	0.89343	0.94372	0.95976	0.87465	0.93313
59	64	17.05351	15.68510	0.95626	0.89054	0.94210	0.95626	0.86636	0.92840	14.95512	13.90587	0.95976	0.89997	0.94735	0.95976	0.88046	0.93643
59	65	17.05351	15.25783	0.95626	0.89808	0.94630	0.95626	0.87315	0.93228	14.95512	13.57353	0.95976	0.90636	0.95088	0.95976	0.88617	0.93965
59	66	17.05351	14.82463	0.95626	0.90537	0.95033	0.95626	0.87976	0.93604	14.95512	13.23363	0.95976	0.91258	0.95429	0.95976	0.89174	0.94277
59	67	17.05351	14.38548	0.95626	0.91240	0.95419	0.95626	0.88618	0.93966	14.95512	12.88602	0.95976	0.91862	0.95758	0.95976	0.89719	0.94581
59	68	17.05351	13.94087	0.95626	0.91915	0.95787	0.95626	0.89240	0.94314	14.95512	12.53103	0.95976	0.92446	0.96075	0.95976	0.90248	0.94874
59	69	17.05351	13.49126	0.95626	0.92560	0.96136	0.95626	0.89840	0.94648	14.95512	12.16898	0.95976	0.93008	0.96377	0.95976	0.90761	0.95157
59	70	17.05351	13.03722	0.95626	0.93174	0.96467	0.95626	0.90418	0.94968	14.95512	11.80026	0.95976	0.93548	0.96666	0.95976	0.91258	0.95429
59	71	17.05351	12.57941	0.95626	0.93757	0.96778	0.95626	0.90973	0.95273	14.95512	11.42537	0.95976	0.94063	0.96941	0.95976	0.91738	0.95691
59	72	17.05351	12.11856	0.95626	0.94308	0.97070	0.95626	0.91506	0.95565	14.95512	11.04490	0.95976	0.94554	0.97201	0.95976	0.92201	0.95942
59	73	17.05351	11.65555	0.95626	0.94825	0.97344	0.95626	0.92016	0.95842	14.95512	10.65955	0.95976	0.95019	0.97446	0.95976	0.92646	0.96182
59	74	17.05351	11.19139	0.95626	0.95311	0.97599	0.95626	0.92503	0.96105	14.95512	10.27021	0.95976	0.95459	0.97677	0.95976	0.93073	0.96412
59	75	17.05351	10.72709	0.95626	0.95763	0.97836	0.95626	0.92967	0.96355	14.95512	9.87774	0.95976	0.95872	0.97893	0.95976	0.93481	0.96631
59	76	17.05351	10.26405	0.95626	0.96184	0.98055	0.95626	0.93408	0.96592	14.95512	9.48337	0.95976	0.96259	0.98094	0.95976	0.93872	0.96839
59	77	17.05351	9.80349	0.95626	0.96573	0.98257	0.95626	0.93827	0.96815	14.95512	9.08824	0.95976	0.96621	0.98281	0.95976	0.94245	0.97037
59	78	17.05351	9.34666	0.95626	0.96932	0.98442	0.95626	0.94225	0.97027	14.95512	8.69350	0.95976	0.96957	0.98455	0.95976	0.94600	0.97225
59	79	17.05351	8.89505	0.95626	0.97261	0.98612	0.95626	0.94602	0.97226	14.95512	8.30053	0.95976	0.97267	0.98615	0.95976	0.94938	0.97403
59	80	17.05351	8.44994	0.95626	0.97562	0.98766	0.95626	0.94957	0.97413	14.95512	7.91061	0.95976	0.97553	0.98762	0.95976	0.95259	0.97572
59	81	17.05351	8.01269	0.95626	0.97836	0.98906	0.95626	0.95293	0.97590	14.95512	7.52504	0.95976	0.97816	0.98896	0.95976	0.95563	0.97731
59	82	17.05351	7.58462	0.95626	0.98085	0.99033	0.95626	0.95610	0.97756	14.95512	7.14517	0.95976	0.98056	0.99019	0.95976	0.95851	0.97881
59	83	17.05351	7.16676	0.95626	0.98309	0.99147	0.95626	0.95908	0.97911	14.95512	6.77205	0.95976	0.98275	0.99130	0.95976	0.96123	0.98023
59	84	17.05351	6.76024	0.95626	0.98511	0.99250	0.95626	0.96188	0.98057	14.95512	6.40687	0.95976	0.98473	0.99230	0.95976	0.96379	0.98156
59	85	17.05351	6.36619	0.95626	0.98692	0.99342	0.95626	0.96450	0.98193	14.95512	6.05083	0.95976	0.98651	0.99321	0.95976	0.96621	0.98281
59	86	17.05351	5.98597	0.95626	0.98854	0.99423	0.95626	0.96696	0.98320	14.95512	5.70535	0.95976	0.98812	0.99402	0.95976	0.96848	0.98399
59	87	17.05351	5.62066	0.95626	0.98997	0.99496	0.95626	0.96926	0.98439	14.95512	5.37164	0.95976	0.98955	0.99475	0.95976	0.97060	0.98508
59	88	17.05351	5.27144	0.95626	0.99124	0.99560	0.95626	0.97140	0.98549	14.95512	5.05099	0.95976	0.99083	0.99539	0.95976	0.97259	0.98611
59	89	17.05351	4.93962	0.95626	0.99235	0.99616	0.95626	0.97339	0.98651	14.95512	4.74485	0.95976	0.99196	0.99596	0.95976	0.97445	0.98706
59	90	17.05351	4.62687	0.95626	0.99333	0.99665	0.95626	0.97524	0.98746	14.95512	4.45503	0.95976	0.99295	0.99646	0.95976	0.97618	0.98794

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
59	91	17.05351	4.33500	0.95626	0.99418	0.99708	0.95626	0.97696	0.98834	14.95512	4.18350	0.95976	0.99383	0.99690	0.95976	0.97779	0.98877
59	92	17.05351	4.06328	0.95626	0.99492	0.99745	0.95626	0.97856	0.98916	14.95512	3.92982	0.95976	0.99459	0.99729	0.95976	0.97930	0.98954
59	93	17.05351	3.80970	0.95626	0.99556	0.99778	0.95626	0.98005	0.98993	14.95512	3.69224	0.95976	0.99526	0.99762	0.95976	0.98070	0.99026
59	94	17.05351	3.57122	0.95626	0.99613	0.99806	0.95626	0.98145	0.99064	14.95512	3.46804	0.95976	0.99585	0.99792	0.95976	0.98203	0.99093
59	95	17.05351	3.34496	0.95626	0.99663	0.99831	0.95626	0.98275	0.99130	14.95512	3.25454	0.95976	0.99637	0.99818	0.95976	0.98326	0.99156
59	96	17.05351	3.12856	0.95626	0.99707	0.99853	0.95626	0.98397	0.99192	14.95512	3.04956	0.95976	0.99683	0.99841	0.95976	0.98442	0.99215
59	97	17.05351	2.92468	0.95626	0.99745	0.99872	0.95626	0.98510	0.99250	14.95512	2.85578	0.95976	0.99724	0.99862	0.95976	0.98550	0.99270
59	98	17.05351	2.73317	0.95626	0.99779	0.99889	0.95626	0.98615	0.99303	14.95512	2.67315	0.95976	0.99759	0.99880	0.95976	0.98650	0.99321
59	99	17.05351	2.55407	0.95626	0.99807	0.99904	0.95626	0.98712	0.99352	14.95512	2.50182	0.95976	0.99790	0.99895	0.95976	0.98743	0.99368
59	100	17.05351	2.38797	0.95626	0.99832	0.99916	0.95626	0.98801	0.99397	14.95512	2.34248	0.95976	0.99817	0.99908	0.95976	0.98828	0.99411
59	101	17.05351	2.23536	0.95626	0.99854	0.99927	0.95626	0.98882	0.99438	14.95512	2.19569	0.95976	0.99840	0.99920	0.95976	0.98906	0.99450
59	102	17.05351	2.09662	0.95626	0.99872	0.99936	0.95626	0.98956	0.99475	14.95512	2.06193	0.95976	0.99859	0.99930	0.95976	0.98978	0.99486
59	103	17.05351	1.97081	0.95626	0.99887	0.99944	0.95626	0.99023	0.99509	14.95512	1.94039	0.95976	0.99876	0.99938	0.95976	0.99043	0.99519
59	104	17.05351	1.85678	0.95626	0.99900	0.99950	0.95626	0.99084	0.99540	14.95512	1.82999	0.95976	0.99890	0.99945	0.95976	0.99102	0.99549
59	105	17.05351	1.75419	0.95626	0.99911	0.99956	0.95626	0.99139	0.99568	14.95512	1.73050	0.95976	0.99902	0.99951	0.95976	0.99155	0.99576
59	106	17.05351	1.66193	0.95626	0.99921	0.99960	0.95626	0.99188	0.99592	14.95512	1.64086	0.95976	0.99913	0.99956	0.95976	0.99203	0.99600
59	107	17.05351	1.57966	0.95626	0.99929	0.99964	0.95626	0.99231	0.99614	14.95512	1.56078	0.95976	0.99921	0.99961	0.95976	0.99245	0.99621
59	108	17.05351	1.50704	0.95626	0.99935	0.99968	0.95626	0.99269	0.99633	14.95512	1.48999	0.95976	0.99928	0.99964	0.95976	0.99281	0.99639
59	109	17.05351	1.44400	0.95626	0.99941	0.99970	0.95626	0.99300	0.99649	14.95512	1.42842	0.95976	0.99934	0.99967	0.95976	0.99312	0.99655
59	110	17.05351	1.39223	0.95626	0.99945	0.99972	0.95626	0.99324	0.99661	14.95512	1.37777	0.95976	0.99939	0.99969	0.95976	0.99335	0.99666
60	1	16.63893	29.44822	0.95261	0.56460	0.72172	0.95261	0.56427	0.72145	14.64116	22.54525	0.95623	0.64890	0.78707	0.95623	0.64863	0.78687
60	2	16.63893	29.37817	0.95261	0.56595	0.72282	0.95261	0.56563	0.72256	14.64116	22.51839	0.95623	0.64969	0.78765	0.95623	0.64942	0.78745
60	3	16.63893	29.30399	0.95261	0.56737	0.72398	0.95261	0.56704	0.72371	14.64116	22.48894	0.95623	0.65052	0.78826	0.95623	0.65025	0.78806
60	4	16.63893	29.22650	0.95261	0.56885	0.72518	0.95261	0.56850	0.72489	14.64116	22.45752	0.95623	0.65141	0.78891	0.95623	0.65112	0.78870
60	5	16.63893	29.14631	0.95261	0.57039	0.72643	0.95261	0.57002	0.72613	14.64116	22.42458	0.95623	0.65233	0.78959	0.95623	0.65203	0.78936
60	6	16.63893	29.06332	0.95261	0.57198	0.72772	0.95261	0.57159	0.72740	14.64116	22.39007	0.95623	0.65330	0.79030	0.95623	0.65298	0.79006
60	7	16.63893	28.97770	0.95261	0.57364	0.72906	0.95261	0.57322	0.72873	14.64116	22.35408	0.95623	0.65432	0.79104	0.95623	0.65397	0.79079
60	8	16.63893	28.88901	0.95261	0.57536	0.73045	0.95261	0.57492	0.73009	14.64116	22.31631	0.95623	0.65538	0.79182	0.95623	0.65502	0.79155
60	9	16.63893	28.79700	0.95261	0.57716	0.73189	0.95261	0.57668	0.73151	14.64116	22.27655	0.95623	0.65650	0.79264	0.95623	0.65611	0.79235
60	10	16.63893	28.70168	0.95261	0.57902	0.73339	0.95261	0.57851	0.73298	14.64116	22.23481	0.95623	0.65767	0.79349	0.95623	0.65725	0.79318
60	11	16.63893	28.60341	0.95261	0.58096	0.73494	0.95261	0.58041	0.73451	14.64116	22.19134	0.95623	0.65890	0.79438	0.95623	0.65845	0.79406
60	12	16.63893	28.50171	0.95261	0.58297	0.73655	0.95261	0.58238	0.73608	14.64116	22.14578	0.95623	0.66019	0.79532	0.95623	0.65970	0.79497
60	13	16.63893	28.39619	0.95261	0.58506	0.73822	0.95261	0.58443	0.73772	14.64116	22.09783	0.95623	0.66154	0.79630	0.95623	0.66102	0.79592
60	14	16.63893	28.28717	0.95261	0.58724	0.73995	0.95261	0.58655	0.73941	14.64116	22.04770	0.95623	0.66295	0.79732	0.95623	0.66239	0.79691
60	15	16.63893	28.17456	0.95261	0.58950	0.74175	0.95261	0.58876	0.74116	14.64116	21.99534	0.95623	0.66444	0.79839	0.95623	0.66383	0.79795
60	16	16.63893	28.05854	0.95261	0.59185	0.74360	0.95261	0.59106	0.74297	14.64116	21.94087	0.95623	0.66599	0.79951	0.95623	0.66533	0.79904
60	17	16.63893	27.93921	0.95261	0.59429	0.74552	0.95261	0.59344	0.74485	14.64116	21.88436	0.95623	0.66761	0.80068	0.95623	0.66690	0.80017
60	18	16.63893	27.81632	0.95261	0.59682	0.74751	0.95261	0.59591	0.74680	14.64116	21.82561	0.95623	0.66930	0.80189	0.95623	0.66855	0.80135
60	19	16.63893	27.68998	0.95261	0.59945	0.74957	0.95261	0.59848	0.74881	14.64116	21.76469	0.95623	0.67107	0.80316	0.95623	0.67028	0.80259
60	20	16.63893	27.55961	0.95261	0.60219	0.75171	0.95261	0.60116	0.75090	14.64116	21.70115	0.95623	0.67293	0.80449	0.95623	0.67208	0.80389

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
60	21	16.63893	27.42496	0.95261	0.60503	0.75392	0.95261	0.60393	0.75306	14.64116	21.63477	0.95623	0.67487	0.80588	0.95623	0.67397	0.80524
60	22	16.63893	27.28607	0.95261	0.60798	0.75621	0.95261	0.60682	0.75530	14.64116	21.56556	0.95623	0.67691	0.80733	0.95623	0.67595	0.80665
60	23	16.63893	27.14231	0.95261	0.61106	0.75858	0.95261	0.60981	0.75762	14.64116	21.49301	0.95623	0.67904	0.80884	0.95623	0.67802	0.80812
60	24	16.63893	26.99396	0.95261	0.61427	0.76105	0.95261	0.61293	0.76002	14.64116	21.41732	0.95623	0.68128	0.81043	0.95623	0.68018	0.80965
60	25	16.63893	26.84076	0.95261	0.61760	0.76360	0.95261	0.61616	0.76250	14.64116	21.33825	0.95623	0.68362	0.81208	0.95623	0.68245	0.81126
60	26	16.63893	26.68259	0.95261	0.62106	0.76624	0.95261	0.61952	0.76507	14.64116	21.25569	0.95623	0.68607	0.81381	0.95623	0.68482	0.81293
60	27	16.63893	26.51948	0.95261	0.62467	0.76898	0.95261	0.62301	0.76772	14.64116	21.16962	0.95623	0.68864	0.81561	0.95623	0.68729	0.81467
60	28	16.63893	26.35108	0.95261	0.62842	0.77182	0.95261	0.62664	0.77047	14.64116	21.07976	0.95623	0.69132	0.81749	0.95623	0.68988	0.81648
60	29	16.63893	26.17769	0.95261	0.63232	0.77475	0.95261	0.63040	0.77331	14.64116	20.98629	0.95623	0.69413	0.81946	0.95623	0.69258	0.81837
60	30	16.63893	25.99881	0.95261	0.63637	0.77778	0.95261	0.63431	0.77624	14.64116	20.88878	0.95623	0.69707	0.82150	0.95623	0.69541	0.82034
60	31	16.63893	25.81445	0.95261	0.64059	0.78093	0.95261	0.63836	0.77927	14.64116	20.78720	0.95623	0.70015	0.82363	0.95623	0.69835	0.82239
60	32	16.63893	25.62410	0.95261	0.64497	0.78418	0.95261	0.64257	0.78239	14.64116	20.68113	0.95623	0.70336	0.82585	0.95623	0.70143	0.82452
60	33	16.63893	25.42805	0.95261	0.64953	0.78753	0.95261	0.64693	0.78562	14.64116	20.57072	0.95623	0.70672	0.82816	0.95623	0.70464	0.82673
60	34	16.63893	25.22578	0.95261	0.65427	0.79101	0.95261	0.65145	0.78894	14.64116	20.45552	0.95623	0.71023	0.83057	0.95623	0.70798	0.82903
60	35	16.63893	25.01713	0.95261	0.65919	0.79459	0.95261	0.65614	0.79237	14.64116	20.33536	0.95623	0.71390	0.83307	0.95623	0.71147	0.83141
60	36	16.63893	24.80193	0.95261	0.66431	0.79830	0.95261	0.66099	0.79590	14.64116	20.21002	0.95623	0.71774	0.83568	0.95623	0.71510	0.83388
60	37	16.63893	24.57973	0.95261	0.66963	0.80213	0.95261	0.66602	0.79953	14.64116	20.07911	0.95623	0.72174	0.83838	0.95623	0.71887	0.83645
60	38	16.63893	24.35058	0.95261	0.67515	0.80607	0.95261	0.67122	0.80327	14.64116	19.94257	0.95623	0.72592	0.84119	0.95623	0.72280	0.83910
60	39	16.63893	24.11373	0.95261	0.68088	0.81015	0.95261	0.67660	0.80711	14.64116	19.79973	0.95623	0.73027	0.84411	0.95623	0.72688	0.84184
60	40	16.63893	23.86918	0.95261	0.68683	0.81434	0.95261	0.68215	0.81105	14.64116	19.65053	0.95623	0.73482	0.84714	0.95623	0.73112	0.84468
60	41	16.63893	23.61736	0.95261	0.69299	0.81866	0.95261	0.68789	0.81509	14.64116	19.49521	0.95623	0.73955	0.85028	0.95623	0.73551	0.84760
60	42	16.63893	23.35816	0.95261	0.69938	0.82310	0.95261	0.69380	0.81922	14.64116	19.33362	0.95623	0.74446	0.85352	0.95623	0.74006	0.85061
60	43	16.63893	23.09102	0.95261	0.70598	0.82765	0.95261	0.69990	0.82346	14.64116	19.16523	0.95623	0.74957	0.85686	0.95623	0.74477	0.85372
60	44	16.63893	22.81604	0.95261	0.71280	0.83232	0.95261	0.70617	0.82778	14.64116	18.99000	0.95623	0.75487	0.86032	0.95623	0.74964	0.85691
60	45	16.63893	22.53309	0.95261	0.71985	0.83711	0.95261	0.71262	0.83220	14.64116	18.80775	0.95623	0.76036	0.86387	0.95623	0.75466	0.86018
60	46	16.63893	22.24198	0.95261	0.72711	0.84200	0.95261	0.71924	0.83669	14.64116	18.61823	0.95623	0.76605	0.86753	0.95623	0.75984	0.86353
60	47	16.63893	21.94239	0.95261	0.73459	0.84699	0.95261	0.72602	0.84127	14.64116	18.42106	0.95623	0.77193	0.87129	0.95623	0.76517	0.86696
60	48	16.63893	21.63441	0.95261	0.74228	0.85208	0.95261	0.73297	0.84591	14.64116	18.21621	0.95623	0.77799	0.87514	0.95623	0.77064	0.87047
60	49	16.63893	21.31800	0.95261	0.75017	0.85725	0.95261	0.74007	0.85062	14.64116	18.00355	0.95623	0.78424	0.87907	0.95623	0.77626	0.87404
60	50	16.63893	20.99328	0.95261	0.75825	0.86251	0.95261	0.74730	0.85538	14.64116	17.78305	0.95623	0.79066	0.88309	0.95623	0.78201	0.87767
60	51	16.63893	20.66027	0.95261	0.76651	0.86782	0.95261	0.75467	0.86018	14.64116	17.55462	0.95623	0.79724	0.88718	0.95623	0.78789	0.88136
60	52	16.63893	20.31936	0.95261	0.77492	0.87319	0.95261	0.76215	0.86503	14.64116	17.31849	0.95623	0.80398	0.89134	0.95623	0.79387	0.88509
60	53	16.63893	19.97064	0.95261	0.78347	0.87859	0.95261	0.76974	0.86989	14.64116	17.07460	0.95623	0.81085	0.89554	0.95623	0.79997	0.88887
60	54	16.63893	19.61420	0.95261	0.79214	0.88402	0.95261	0.77740	0.87476	14.64116	16.82295	0.95623	0.81784	0.89979	0.95623	0.80615	0.89267
60	55	16.63893	19.25050	0.95261	0.80091	0.88945	0.95261	0.78514	0.87964	14.64116	16.56379	0.95623	0.82493	0.90407	0.95623	0.81241	0.89650
60	56	16.63893	18.87994	0.95261	0.80974	0.89487	0.95261	0.79292	0.88450	14.64116	16.29737	0.95623	0.83210	0.90836	0.95623	0.81873	0.90033
60	57	16.63893	18.50268	0.95261	0.81860	0.90025	0.95261	0.80073	0.88934	14.64116	16.02371	0.95623	0.83933	0.91265	0.95623	0.82509	0.90417
60	58	16.63893	18.11889	0.95261	0.82748	0.90560	0.95261	0.80854	0.89413	14.64116	15.74286	0.95623	0.84660	0.91693	0.95623	0.83149	0.90799
60	59	16.63893	17.72878	0.95261	0.83633	0.91087	0.95261	0.81633	0.89888	14.64116	15.45489	0.95623	0.85388	0.92118	0.95623	0.83789	0.91180
60	60	16.63893	17.33235	0.95261	0.84513	0.91607	0.95261	0.82408	0.90356	14.64116	15.15969	0.95623	0.86116	0.92540	0.95623	0.84429	0.91557

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
60	61	16.63893	16.92988	0.95261	0.85385	0.92116	0.95261	0.83177	0.90816	14.64116	14.85740	0.95623	0.86839	0.92956	0.95623	0.85065	0.91930
60	62	16.63893	16.52117	0.95261	0.86245	0.92615	0.95261	0.83938	0.91267	14.64116	14.54774	0.95623	0.87557	0.93366	0.95623	0.85698	0.92298
60	63	16.63893	16.10627	0.95261	0.87091	0.93100	0.95261	0.84687	0.91709	14.64116	14.23062	0.95623	0.88267	0.93768	0.95623	0.86324	0.92660
60	64	16.63893	15.68510	0.95261	0.87919	0.93571	0.95261	0.85424	0.92139	14.64116	13.90587	0.95623	0.88966	0.94161	0.95623	0.86941	0.93015
60	65	16.63893	15.25783	0.95261	0.88728	0.94027	0.95261	0.86146	0.92557	14.64116	13.57353	0.95623	0.89652	0.94543	0.95623	0.87549	0.93361
60	66	16.63893	14.82463	0.95261	0.89513	0.94466	0.95261	0.86851	0.92963	14.64116	13.23363	0.95623	0.90322	0.94915	0.95623	0.88146	0.93699
60	67	16.63893	14.38548	0.95261	0.90273	0.94888	0.95261	0.87537	0.93355	14.64116	12.88602	0.95623	0.90975	0.95274	0.95623	0.88729	0.94028
60	68	16.63893	13.94087	0.95261	0.91006	0.95291	0.95261	0.88204	0.93733	14.64116	12.53103	0.95623	0.91609	0.95621	0.95623	0.89298	0.94347
60	69	16.63893	13.49126	0.95261	0.91709	0.95675	0.95261	0.88850	0.94096	14.64116	12.16898	0.95623	0.92222	0.95953	0.95623	0.89852	0.94655
60	70	16.63893	13.03722	0.95261	0.92381	0.96040	0.95261	0.89474	0.94445	14.64116	11.80026	0.95623	0.92811	0.96272	0.95623	0.90390	0.94952
60	71	16.63893	12.57941	0.95261	0.93020	0.96384	0.95261	0.90075	0.94779	14.64116	11.42537	0.95623	0.93376	0.96575	0.95623	0.90910	0.95238
60	72	16.63893	12.11856	0.95261	0.93626	0.96708	0.95261	0.90653	0.95097	14.64116	11.04490	0.95623	0.93916	0.96862	0.95623	0.91412	0.95513
60	73	16.63893	11.65555	0.95261	0.94198	0.97012	0.95261	0.91207	0.95401	14.64116	10.65955	0.95623	0.94429	0.97134	0.95623	0.91896	0.95777
60	74	16.63893	11.19139	0.95261	0.94735	0.97296	0.95261	0.91737	0.95691	14.64116	10.27021	0.95623	0.94914	0.97391	0.95623	0.92361	0.96029
60	75	16.63893	10.72709	0.95261	0.95238	0.97561	0.95261	0.92244	0.95965	14.64116	9.87774	0.95623	0.95372	0.97631	0.95623	0.92808	0.96270
60	76	16.63893	10.26405	0.95261	0.95706	0.97806	0.95261	0.92726	0.96226	14.64116	9.48337	0.95623	0.95802	0.97856	0.95623	0.93235	0.96499
60	77	16.63893	9.80349	0.95261	0.96140	0.98032	0.95261	0.93185	0.96472	14.64116	9.08824	0.95623	0.96204	0.98065	0.95623	0.93643	0.96717
60	78	16.63893	9.34666	0.95261	0.96540	0.98240	0.95261	0.93620	0.96705	14.64116	8.69350	0.95623	0.96578	0.98259	0.95623	0.94032	0.96924
60	79	16.63893	8.89505	0.95261	0.96909	0.98430	0.95261	0.94033	0.96925	14.64116	8.30053	0.95623	0.96925	0.98438	0.95623	0.94403	0.97121
60	80	16.63893	8.44994	0.95261	0.97246	0.98604	0.95261	0.94424	0.97132	14.64116	7.91061	0.95623	0.97244	0.98603	0.95623	0.94755	0.97307
60	81	16.63893	8.01269	0.95261	0.97554	0.98762	0.95261	0.94793	0.97327	14.64116	7.52504	0.95623	0.97538	0.98754	0.95623	0.95090	0.97483
60	82	16.63893	7.58462	0.95261	0.97833	0.98905	0.95261	0.95141	0.97510	14.64116	7.14517	0.95623	0.97807	0.98892	0.95623	0.95406	0.97649
60	83	16.63893	7.16676	0.95261	0.98086	0.99034	0.95261	0.95469	0.97682	14.64116	6.77205	0.95623	0.98052	0.99017	0.95623	0.95706	0.97806
60	84	16.63893	6.76024	0.95261	0.98313	0.99149	0.95261	0.95777	0.97843	14.64116	6.40687	0.95623	0.98275	0.99130	0.95623	0.95988	0.97953
60	85	16.63893	6.36619	0.95261	0.98517	0.99253	0.95261	0.96067	0.97994	14.64116	6.05083	0.95623	0.98476	0.99232	0.95623	0.96254	0.98091
60	86	16.63893	5.98597	0.95261	0.98699	0.99345	0.95261	0.96337	0.98134	14.64116	5.70535	0.95623	0.98656	0.99324	0.95623	0.96504	0.98221
60	87	16.63893	5.62066	0.95261	0.98861	0.99427	0.95261	0.96590	0.98266	14.64116	5.37164	0.95623	0.98818	0.99405	0.95623	0.96739	0.98342
60	88	16.63893	5.27144	0.95261	0.99005	0.99500	0.95261	0.96826	0.98388	14.64116	5.05099	0.95623	0.98962	0.99478	0.95623	0.96958	0.98456
60	89	16.63893	4.93962	0.95261	0.99131	0.99563	0.95261	0.97046	0.98501	14.64116	4.74485	0.95623	0.99089	0.99542	0.95623	0.97163	0.98561
60	90	16.63893	4.62687	0.95261	0.99241	0.99619	0.95261	0.97250	0.98606	14.64116	4.45503	0.95623	0.99201	0.99599	0.95623	0.97354	0.98659
60	91	16.63893	4.33500	0.95261	0.99338	0.99668	0.95261	0.97440	0.98704	14.64116	4.18350	0.95623	0.99300	0.99649	0.95623	0.97532	0.98751
60	92	16.63893	4.06328	0.95261	0.99421	0.99710	0.95261	0.97617	0.98794	14.64116	3.92982	0.95623	0.99386	0.99692	0.95623	0.97699	0.98836
60	93	16.63893	3.80970	0.95261	0.99495	0.99747	0.95261	0.97782	0.98879	14.64116	3.69224	0.95623	0.99462	0.99730	0.95623	0.97854	0.98916
60	94	16.63893	3.57122	0.95261	0.99559	0.99779	0.95261	0.97937	0.98958	14.64116	3.46804	0.95623	0.99529	0.99764	0.95623	0.98000	0.98990
60	95	16.63893	3.34496	0.95261	0.99616	0.99807	0.95261	0.98081	0.99031	14.64116	3.25454	0.95623	0.99588	0.99793	0.95623	0.98138	0.99060
60	96	16.63893	3.12856	0.95261	0.99666	0.99833	0.95261	0.98216	0.99100	14.64116	3.04956	0.95623	0.99640	0.99820	0.95623	0.98266	0.99125
60	97	16.63893	2.92468	0.95261	0.99709	0.99854	0.95261	0.98341	0.99164	14.64116	2.85578	0.95623	0.99686	0.99843	0.95623	0.98385	0.99186
60	98	16.63893	2.73317	0.95261	0.99747	0.99873	0.95261	0.98457	0.99223	14.64116	2.67315	0.95623	0.99726	0.99863	0.95623	0.98496	0.99242
60	99	16.63893	2.55407	0.95261	0.99780	0.99890	0.95261	0.98564	0.99277	14.64116	2.50182	0.95623	0.99761	0.99880	0.95623	0.98599	0.99295
60	100	16.63893	2.38797	0.95261	0.99808	0.99904	0.95261	0.98663	0.99327	14.64116	2.34248	0.95623	0.99791	0.99896	0.95623	0.98694	0.99343

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
60	101	16.63893	2.23536	0.95261	0.99833	0.99916	0.95261	0.98753	0.99373	14.64116	2.19569	0.95623	0.99817	0.99909	0.95623	0.98780	0.99386
60	102	16.63893	2.09662	0.95261	0.99853	0.99927	0.95261	0.98835	0.99414	14.64116	2.06193	0.95623	0.99840	0.99920	0.95623	0.98860	0.99427
60	103	16.63893	1.97081	0.95261	0.99871	0.99935	0.95261	0.98910	0.99452	14.64116	1.94039	0.95623	0.99859	0.99929	0.95623	0.98932	0.99463
60	104	16.63893	1.85678	0.95261	0.99886	0.99943	0.95261	0.98977	0.99486	14.64116	1.82999	0.95623	0.99875	0.99937	0.95623	0.98997	0.99496
60	105	16.63893	1.75419	0.95261	0.99899	0.99949	0.95261	0.99038	0.99517	14.64116	1.73050	0.95623	0.99889	0.99944	0.95623	0.99056	0.99526
60	106	16.63893	1.66193	0.95261	0.99909	0.99955	0.95261	0.99093	0.99544	14.64116	1.64086	0.95623	0.99900	0.99950	0.95623	0.99109	0.99553
60	107	16.63893	1.57966	0.95261	0.99919	0.99959	0.95261	0.99141	0.99569	14.64116	1.56078	0.95623	0.99910	0.99955	0.95623	0.99156	0.99576
60	108	16.63893	1.50704	0.95261	0.99926	0.99963	0.95261	0.99183	0.99590	14.64116	1.48999	0.95623	0.99918	0.99959	0.95623	0.99197	0.99597
60	109	16.63893	1.44400	0.95261	0.99932	0.99966	0.95261	0.99218	0.99607	14.64116	1.42842	0.95623	0.99925	0.99962	0.95623	0.99231	0.99614
60	110	16.63893	1.39223	0.95261	0.99937	0.99968	0.95261	0.99244	0.99621	14.64116	1.37777	0.95623	0.99930	0.99965	0.95623	0.99257	0.99627
61	1	16.21862	29.44822	0.94867	0.55036	0.70998	0.94867	0.55005	0.70972	14.3201	22.54525	0.95252	0.63470	0.77654	0.95252	0.63443	0.77633
61	2	16.21862	29.37817	0.94867	0.55168	0.71108	0.94867	0.55137	0.71082	14.3201	22.51839	0.95252	0.63547	0.77711	0.95252	0.63521	0.77691
61	3	16.21862	29.30399	0.94867	0.55307	0.71222	0.94867	0.55275	0.71196	14.3201	22.48894	0.95252	0.63629	0.77772	0.95252	0.63602	0.77752
61	4	16.21862	29.22650	0.94867	0.55451	0.71342	0.94867	0.55417	0.71314	14.3201	22.45752	0.95252	0.63716	0.77837	0.95252	0.63687	0.77816
61	5	16.21862	29.14631	0.94867	0.55601	0.71466	0.94867	0.55565	0.71437	14.3201	22.42458	0.95252	0.63806	0.77905	0.95252	0.63776	0.77882
61	6	16.21862	29.06332	0.94867	0.55757	0.71595	0.94867	0.55719	0.71564	14.3201	22.39007	0.95252	0.63901	0.77975	0.95252	0.63870	0.77952
61	7	16.21862	28.97770	0.94867	0.55919	0.71728	0.94867	0.55879	0.71695	14.3201	22.35408	0.95252	0.64001	0.78049	0.95252	0.63967	0.78025
61	8	16.21862	28.88901	0.94867	0.56087	0.71866	0.94867	0.56045	0.71831	14.3201	22.31631	0.95252	0.64105	0.78127	0.95252	0.64070	0.78101
61	9	16.21862	28.79700	0.94867	0.56262	0.72010	0.94867	0.56217	0.71973	14.3201	22.27655	0.95252	0.64215	0.78208	0.95252	0.64177	0.78180
61	10	16.21862	28.70168	0.94867	0.56444	0.72159	0.94867	0.56395	0.72119	14.3201	22.23481	0.95252	0.64330	0.78294	0.95252	0.64289	0.78263
61	11	16.21862	28.60341	0.94867	0.56633	0.72313	0.94867	0.56581	0.72270	14.3201	22.19134	0.95252	0.64451	0.78383	0.95252	0.64407	0.78350
61	12	16.21862	28.50171	0.94867	0.56830	0.72473	0.94867	0.56773	0.72427	14.3201	22.14578	0.95252	0.64577	0.78476	0.95252	0.64530	0.78441
61	13	16.21862	28.39619	0.94867	0.57034	0.72639	0.94867	0.56973	0.72590	14.3201	22.09783	0.95252	0.64710	0.78574	0.95252	0.64658	0.78536
61	14	16.21862	28.28717	0.94867	0.57247	0.72812	0.94867	0.57181	0.72758	14.3201	22.04770	0.95252	0.64848	0.78676	0.95252	0.64793	0.78636
61	15	16.21862	28.17456	0.94867	0.57468	0.72990	0.94867	0.57397	0.72933	14.3201	21.99534	0.95252	0.64994	0.78784	0.95252	0.64934	0.78740
61	16	16.21862	28.05854	0.94867	0.57698	0.73175	0.94867	0.57621	0.73113	14.3201	21.94087	0.95252	0.65146	0.78895	0.95252	0.65082	0.78848
61	17	16.21862	27.93921	0.94867	0.57936	0.73367	0.94867	0.57854	0.73301	14.3201	21.88436	0.95252	0.65305	0.79012	0.95252	0.65236	0.78961
61	18	16.21862	27.81632	0.94867	0.58184	0.73565	0.94867	0.58096	0.73495	14.3201	21.82561	0.95252	0.65472	0.79134	0.95252	0.65398	0.79080
61	19	16.21862	27.68998	0.94867	0.58441	0.73770	0.94867	0.58347	0.73695	14.3201	21.76469	0.95252	0.65646	0.79260	0.95252	0.65568	0.79204
61	20	16.21862	27.55961	0.94867	0.58708	0.73982	0.94867	0.58609	0.73904	14.3201	21.70115	0.95252	0.65828	0.79393	0.95252	0.65745	0.79333
61	21	16.21862	27.42496	0.94867	0.58986	0.74203	0.94867	0.58881	0.74119	14.3201	21.63477	0.95252	0.66019	0.79532	0.95252	0.65931	0.79468
61	22	16.21862	27.28607	0.94867	0.59275	0.74431	0.94867	0.59163	0.74343	14.3201	21.56556	0.95252	0.66219	0.79677	0.95252	0.66126	0.79609
61	23	16.21862	27.14231	0.94867	0.59577	0.74668	0.94867	0.59457	0.74574	14.3201	21.49301	0.95252	0.66429	0.79829	0.95252	0.66329	0.79757
61	24	16.21862	26.99396	0.94867	0.59890	0.74914	0.94867	0.59762	0.74813	14.3201	21.41732	0.95252	0.66649	0.79987	0.95252	0.66542	0.79910
61	25	16.21862	26.84076	0.94867	0.60217	0.75169	0.94867	0.60079	0.75061	14.3201	21.33825	0.95252	0.66879	0.80153	0.95252	0.66765	0.80071
61	26	16.21862	26.68259	0.94867	0.60556	0.75433	0.94867	0.60408	0.75318	14.3201	21.25569	0.95252	0.67121	0.80326	0.95252	0.66999	0.80239
61	27	16.21862	26.51948	0.94867	0.60909	0.75707	0.94867	0.60750	0.75584	14.3201	21.16962	0.95252	0.67374	0.80507	0.95252	0.67243	0.80413
61	28	16.21862	26.35108	0.94867	0.61277	0.75990	0.94867	0.61106	0.75858	14.3201	21.07976	0.95252	0.67639	0.80696	0.95252	0.67498	0.80595
61	29	16.21862	26.17769	0.94867	0.61660	0.76283	0.94867	0.61476	0.76142	14.3201	20.98629	0.95252	0.67916	0.80893	0.95252	0.67764	0.80785
61	30	16.21862	25.99881	0.94867	0.62058	0.76587	0.94867	0.61859	0.76436	14.3201	20.88878	0.95252	0.68206	0.81098	0.95252	0.68043	0.80983

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
61	31	16.21862	25.81445	0.94867	0.62472	0.76902	0.94867	0.62258	0.76739	14.3201	20.78720	0.95252	0.68509	0.81312	0.95252	0.68334	0.81189
61	32	16.21862	25.62410	0.94867	0.62903	0.77227	0.94867	0.62672	0.77053	14.3201	20.68113	0.95252	0.68827	0.81535	0.95252	0.68639	0.81403
61	33	16.21862	25.42805	0.94867	0.63351	0.77564	0.94867	0.63101	0.77377	14.3201	20.57072	0.95252	0.69159	0.81768	0.95252	0.68956	0.81626
61	34	16.21862	25.22578	0.94867	0.63817	0.77912	0.94867	0.63546	0.77711	14.3201	20.45552	0.95252	0.69506	0.82010	0.95252	0.69287	0.81858
61	35	16.21862	25.01713	0.94867	0.64302	0.78273	0.94867	0.64009	0.78055	14.3201	20.33536	0.95252	0.69870	0.82263	0.95252	0.69633	0.82098
61	36	16.21862	24.80193	0.94867	0.64806	0.78645	0.94867	0.64488	0.78410	14.3201	20.21002	0.95252	0.70250	0.82525	0.95252	0.69993	0.82348
61	37	16.21862	24.57973	0.94867	0.65331	0.79030	0.94867	0.64984	0.78776	14.3201	20.07911	0.95252	0.70647	0.82799	0.95252	0.70368	0.82607
61	38	16.21862	24.35058	0.94867	0.65876	0.79428	0.94867	0.65498	0.79153	14.3201	19.94257	0.95252	0.71061	0.83083	0.95252	0.70758	0.82875
61	39	16.21862	24.11373	0.94867	0.66443	0.79839	0.94867	0.66031	0.79540	14.3201	19.79973	0.95252	0.71495	0.83378	0.95252	0.71164	0.83153
61	40	16.21862	23.86918	0.94867	0.67032	0.80262	0.94867	0.66581	0.79938	14.3201	19.65053	0.95252	0.71947	0.83685	0.95252	0.71586	0.83440
61	41	16.21862	23.61736	0.94867	0.67643	0.80699	0.94867	0.67150	0.80347	14.3201	19.49521	0.95252	0.72419	0.84003	0.95252	0.72024	0.83737
61	42	16.21862	23.35816	0.94867	0.68276	0.81148	0.94867	0.67738	0.80766	14.3201	19.33362	0.95252	0.72909	0.84332	0.95252	0.72478	0.84043
61	43	16.21862	23.09102	0.94867	0.68932	0.81609	0.94867	0.68344	0.81196	14.3201	19.16523	0.95252	0.73420	0.84673	0.95252	0.72949	0.84359
61	44	16.21862	22.81604	0.94867	0.69612	0.82084	0.94867	0.68969	0.81635	14.3201	18.99000	0.95252	0.73951	0.85025	0.95252	0.73437	0.84684
61	45	16.21862	22.53309	0.94867	0.70315	0.82570	0.94867	0.69613	0.82084	14.3201	18.80775	0.95252	0.74502	0.85388	0.95252	0.73941	0.85019
61	46	16.21862	22.24198	0.94867	0.71041	0.83069	0.94867	0.70275	0.82543	14.3201	18.61823	0.95252	0.75073	0.85762	0.95252	0.74462	0.85362
61	47	16.21862	21.94239	0.94867	0.71790	0.83579	0.94867	0.70955	0.83010	14.3201	18.42106	0.95252	0.75665	0.86147	0.95252	0.74998	0.85713
61	48	16.21862	21.63441	0.94867	0.72562	0.84099	0.94867	0.71652	0.83485	14.3201	18.21621	0.95252	0.76277	0.86542	0.95252	0.75551	0.86073
61	49	16.21862	21.31800	0.94867	0.73356	0.84630	0.94867	0.72366	0.83968	14.3201	18.00355	0.95252	0.76909	0.86948	0.95252	0.76119	0.86440
61	50	16.21862	20.99328	0.94867	0.74171	0.85170	0.94867	0.73096	0.84457	14.3201	17.78305	0.95252	0.77560	0.87362	0.95252	0.76702	0.86815
61	51	16.21862	20.66027	0.94867	0.75006	0.85718	0.94867	0.73841	0.84952	14.3201	17.55462	0.95252	0.78230	0.87785	0.95252	0.77299	0.87196
61	52	16.21862	20.31936	0.94867	0.75860	0.86273	0.94867	0.74600	0.85452	14.3201	17.31849	0.95252	0.78916	0.88216	0.95252	0.77909	0.87583
61	53	16.21862	19.97064	0.94867	0.76730	0.86833	0.94867	0.75371	0.85956	14.3201	17.07460	0.95252	0.79619	0.88653	0.95252	0.78531	0.87975
61	54	16.21862	19.61420	0.94867	0.77615	0.87397	0.94867	0.76153	0.86462	14.3201	16.82295	0.95252	0.80336	0.89096	0.95252	0.79164	0.88371
61	55	16.21862	19.25050	0.94867	0.78514	0.87964	0.94867	0.76944	0.86970	14.3201	16.56379	0.95252	0.81066	0.89543	0.95252	0.79808	0.88770
61	56	16.21862	18.87994	0.94867	0.79422	0.88531	0.94867	0.77742	0.87477	14.3201	16.29737	0.95252	0.81807	0.89993	0.95252	0.80459	0.89171
61	57	16.21862	18.50268	0.94867	0.80337	0.89096	0.94867	0.78546	0.87984	14.3201	16.02371	0.95252	0.82556	0.90445	0.95252	0.81117	0.89574
61	58	16.21862	18.11889	0.94867	0.81257	0.89659	0.94867	0.79352	0.88488	14.3201	15.74286	0.95252	0.83312	0.90897	0.95252	0.81780	0.89977
61	59	16.21862	17.72878	0.94867	0.82178	0.90217	0.94867	0.80160	0.88988	14.3201	15.45489	0.95252	0.84073	0.91347	0.95252	0.82446	0.90379
61	60	16.21862	17.33235	0.94867	0.83098	0.90769	0.94867	0.80967	0.89483	14.3201	15.15969	0.95252	0.84835	0.91795	0.95252	0.83114	0.90778
61	61	16.21862	16.92988	0.94867	0.84013	0.91312	0.94867	0.81770	0.89971	14.3201	14.85740	0.95252	0.85597	0.92239	0.95252	0.83781	0.91175
61	62	16.21862	16.52117	0.94867	0.84919	0.91845	0.94867	0.82566	0.90451	14.3201	14.54774	0.95252	0.86355	0.92678	0.95252	0.84446	0.91567
61	63	16.21862	16.10627	0.94867	0.85815	0.92366	0.94867	0.83355	0.90922	14.3201	14.23062	0.95252	0.87108	0.93110	0.95252	0.85106	0.91954
61	64	16.21862	15.68510	0.94867	0.86696	0.92874	0.94867	0.84132	0.91382	14.3201	13.90587	0.95252	0.87852	0.93533	0.95252	0.85760	0.92334
61	65	16.21862	15.25783	0.94867	0.87559	0.93367	0.94867	0.84896	0.91831	14.3201	13.57353	0.95252	0.88585	0.93947	0.95252	0.86406	0.92707
61	66	16.21862	14.82463	0.94867	0.88401	0.93844	0.94867	0.85646	0.92268	14.3201	13.23363	0.95252	0.89305	0.94351	0.95252	0.87041	0.93072
61	67	16.21862	14.38548	0.94867	0.89220	0.94303	0.94867	0.86378	0.92691	14.3201	12.88602	0.95252	0.90009	0.94742	0.95252	0.87665	0.93427
61	68	16.21862	13.94087	0.94867	0.90012	0.94744	0.94867	0.87091	0.93100	14.3201	12.53103	0.95252	0.90695	0.95120	0.95252	0.88275	0.93773
61	69	16.21862	13.49126	0.94867	0.90776	0.95165	0.94867	0.87784	0.93495	14.3201	12.16898	0.95252	0.91360	0.95485	0.95252	0.88871	0.94107
61	70	16.21862	13.03722	0.94867	0.91508	0.95566	0.94867	0.88456	0.93874	14.3201	11.80026	0.95252	0.92002	0.95834	0.95252	0.89450	0.94431

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
61	71	16.21862	12.57941	0.94867	0.92208	0.95946	0.94867	0.89104	0.94238	14.3201	11.42537	0.95252	0.92619	0.96168	0.95252	0.90012	0.94744
61	72	16.21862	12.11856	0.94867	0.92873	0.96305	0.94867	0.89729	0.94587	14.3201	11.04490	0.95252	0.93211	0.96486	0.95252	0.90557	0.95044
61	73	16.21862	11.65555	0.94867	0.93502	0.96642	0.94867	0.90330	0.94919	14.3201	10.65955	0.95252	0.93775	0.96787	0.95252	0.91082	0.95333
61	74	16.21862	11.19139	0.94867	0.94096	0.96958	0.94867	0.90906	0.95237	14.3201	10.27021	0.95252	0.94310	0.97072	0.95252	0.91588	0.95609
61	75	16.21862	10.72709	0.94867	0.94652	0.97253	0.94867	0.91458	0.95538	14.3201	9.87774	0.95252	0.94817	0.97339	0.95252	0.92075	0.95874
61	76	16.21862	10.26405	0.94867	0.95172	0.97526	0.94867	0.91984	0.95825	14.3201	9.48337	0.95252	0.95293	0.97590	0.95252	0.92541	0.96126
61	77	16.21862	9.80349	0.94867	0.95655	0.97779	0.94867	0.92485	0.96096	14.3201	9.08824	0.95252	0.95739	0.97823	0.95252	0.92988	0.96366
61	78	16.21862	9.34666	0.94867	0.96102	0.98012	0.94867	0.92962	0.96352	14.3201	8.69350	0.95252	0.96155	0.98040	0.95252	0.93414	0.96595
61	79	16.21862	8.89505	0.94867	0.96514	0.98226	0.94867	0.93414	0.96595	14.3201	8.30053	0.95252	0.96542	0.98240	0.95252	0.93820	0.96812
61	80	16.21862	8.44994	0.94867	0.96892	0.98421	0.94867	0.93842	0.96823	14.3201	7.91061	0.95252	0.96899	0.98425	0.95252	0.94207	0.97017
61	81	16.21862	8.01269	0.94867	0.97237	0.98599	0.94867	0.94247	0.97039	14.3201	7.52504	0.95252	0.97228	0.98594	0.95252	0.94574	0.97211
61	82	16.21862	7.58462	0.94867	0.97550	0.98760	0.94867	0.94630	0.97241	14.3201	7.14517	0.95252	0.97529	0.98749	0.95252	0.94922	0.97395
61	83	16.21862	7.16676	0.94867	0.97834	0.98905	0.94867	0.94990	0.97431	14.3201	6.77205	0.95252	0.97803	0.98890	0.95252	0.95251	0.97568
61	84	16.21862	6.76024	0.94867	0.98090	0.99036	0.94867	0.95329	0.97609	14.3201	6.40687	0.95252	0.98053	0.99017	0.95252	0.95562	0.97731
61	85	16.21862	6.36619	0.94867	0.98320	0.99153	0.94867	0.95648	0.97776	14.3201	6.05083	0.95252	0.98279	0.99132	0.95252	0.95855	0.97884
61	86	16.21862	5.98597	0.94867	0.98526	0.99257	0.94867	0.95946	0.97931	14.3201	5.70535	0.95252	0.98482	0.99235	0.95252	0.96130	0.98027
61	87	16.21862	5.62066	0.94867	0.98709	0.99350	0.94867	0.96225	0.98076	14.3201	5.37164	0.95252	0.98663	0.99327	0.95252	0.96389	0.98161
61	88	16.21862	5.27144	0.94867	0.98870	0.99432	0.94867	0.96485	0.98211	14.3201	5.05099	0.95252	0.98826	0.99409	0.95252	0.96631	0.98286
61	89	16.21862	4.93962	0.94867	0.99013	0.99504	0.94867	0.96727	0.98336	14.3201	4.74485	0.95252	0.98969	0.99482	0.95252	0.96857	0.98403
61	90	16.21862	4.62687	0.94867	0.99138	0.99567	0.94867	0.96953	0.98453	14.3201	4.45503	0.95252	0.99096	0.99546	0.95252	0.97067	0.98512
61	91	16.21862	4.33500	0.94867	0.99247	0.99622	0.94867	0.97162	0.98561	14.3201	4.18350	0.95252	0.99207	0.99602	0.95252	0.97264	0.98613
61	92	16.21862	4.06328	0.94867	0.99342	0.99670	0.94867	0.97358	0.98661	14.3201	3.92982	0.95252	0.99304	0.99651	0.95252	0.97448	0.98707
61	93	16.21862	3.80970	0.94867	0.99425	0.99712	0.94867	0.97540	0.98755	14.3201	3.69224	0.95252	0.99390	0.99694	0.95252	0.97619	0.98795
61	94	16.21862	3.57122	0.94867	0.99498	0.99749	0.94867	0.97710	0.98842	14.3201	3.46804	0.95252	0.99465	0.99732	0.95252	0.97781	0.98878
61	95	16.21862	3.34496	0.94867	0.99563	0.99781	0.94867	0.97870	0.98924	14.3201	3.25454	0.95252	0.99532	0.99766	0.95252	0.97932	0.98955
61	96	16.21862	3.12856	0.94867	0.99619	0.99809	0.94867	0.98019	0.99000	14.3201	3.04956	0.95252	0.99592	0.99795	0.95252	0.98074	0.99028
61	97	16.21862	2.92468	0.94867	0.99669	0.99834	0.94867	0.98157	0.99070	14.3201	2.85578	0.95252	0.99644	0.99821	0.95252	0.98206	0.99095
61	98	16.21862	2.73317	0.94867	0.99712	0.99856	0.94867	0.98286	0.99136	14.3201	2.67315	0.95252	0.99689	0.99844	0.95252	0.98329	0.99157
61	99	16.21862	2.55407	0.94867	0.99749	0.99875	0.94867	0.98404	0.99196	14.3201	2.50182	0.95252	0.99729	0.99864	0.95252	0.98443	0.99215
61	100	16.21862	2.38797	0.94867	0.99782	0.99891	0.94867	0.98513	0.99251	14.3201	2.34248	0.95252	0.99763	0.99881	0.95252	0.98547	0.99268
61	101	16.21862	2.23536	0.94867	0.99809	0.99905	0.94867	0.98613	0.99302	14.3201	2.19569	0.95252	0.99792	0.99896	0.95252	0.98643	0.99317
61	102	16.21862	2.09662	0.94867	0.99833	0.99916	0.94867	0.98704	0.99348	14.3201	2.06193	0.95252	0.99818	0.99909	0.95252	0.98731	0.99362
61	103	16.21862	1.97081	0.94867	0.99853	0.99926	0.94867	0.98787	0.99390	14.3201	1.94039	0.95252	0.99839	0.99920	0.95252	0.98811	0.99402
61	104	16.21862	1.85678	0.94867	0.99870	0.99935	0.94867	0.98862	0.99428	14.3201	1.82999	0.95252	0.99858	0.99929	0.95252	0.98884	0.99439
61	105	16.21862	1.75419	0.94867	0.99884	0.99942	0.94867	0.98930	0.99462	14.3201	1.73050	0.95252	0.99873	0.99937	0.95252	0.98949	0.99472
61	106	16.21862	1.66193	0.94867	0.99897	0.99948	0.94867	0.98990	0.99493	14.3201	1.64086	0.95252	0.99886	0.99943	0.95252	0.99008	0.99502
61	107	16.21862	1.57966	0.94867	0.99907	0.99953	0.94867	0.99044	0.99520	14.3201	1.56078	0.95252	0.99898	0.99949	0.95252	0.99060	0.99528
61	108	16.21862	1.50704	0.94867	0.99916	0.99958	0.94867	0.99090	0.99543	14.3201	1.48999	0.95252	0.99907	0.99953	0.95252	0.99105	0.99551
61	109	16.21862	1.44400	0.94867	0.99922	0.99961	0.94867	0.99128	0.99562	14.3201	1.42842	0.95252	0.99915	0.99957	0.95252	0.99143	0.99570
61	110	16.21862	1.39223	0.94867	0.99928	0.99964	0.94867	0.99158	0.99577	14.3201	1.37777	0.95252	0.99920	0.99960	0.95252	0.99172	0.99584

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
62	1	15.79292	29.44822	0.94449	0.53594	0.69787	0.94449	0.53564	0.69761	13.99215	22.54525	0.94863	0.62019	0.76558	0.94863	0.61993	0.76538
62	2	15.79292	29.37817	0.94449	0.53723	0.69896	0.94449	0.53693	0.69870	13.99215	22.51839	0.94863	0.62095	0.76615	0.94863	0.62069	0.76596
62	3	15.79292	29.30399	0.94449	0.53858	0.70010	0.94449	0.53827	0.69984	13.99215	22.48894	0.94863	0.62175	0.76676	0.94863	0.62149	0.76656
62	4	15.79292	29.22650	0.94449	0.53998	0.70129	0.94449	0.53966	0.70101	13.99215	22.45752	0.94863	0.62259	0.76741	0.94863	0.62232	0.76720
62	5	15.79292	29.14631	0.94449	0.54145	0.70252	0.94449	0.54111	0.70223	13.99215	22.42458	0.94863	0.62348	0.76808	0.94863	0.62319	0.76786
62	6	15.79292	29.06332	0.94449	0.54297	0.70380	0.94449	0.54261	0.70349	13.99215	22.39007	0.94863	0.62442	0.76879	0.94863	0.62411	0.76855
62	7	15.79292	28.97770	0.94449	0.54455	0.70512	0.94449	0.54416	0.70480	13.99215	22.35408	0.94863	0.62539	0.76953	0.94863	0.62507	0.76928
62	8	15.79292	28.88901	0.94449	0.54619	0.70649	0.94449	0.54578	0.70615	13.99215	22.31631	0.94863	0.62641	0.77030	0.94863	0.62607	0.77004
62	9	15.79292	28.79700	0.94449	0.54789	0.70792	0.94449	0.54746	0.70756	13.99215	22.27655	0.94863	0.62749	0.77111	0.94863	0.62712	0.77083
62	10	15.79292	28.70168	0.94449	0.54967	0.70940	0.94449	0.54920	0.70901	13.99215	22.23481	0.94863	0.62862	0.77196	0.94863	0.62822	0.77166
62	11	15.79292	28.60341	0.94449	0.55151	0.71094	0.94449	0.55101	0.71052	13.99215	22.19134	0.94863	0.62980	0.77285	0.94863	0.62937	0.77253
62	12	15.79292	28.50171	0.94449	0.55343	0.71253	0.94449	0.55289	0.71208	13.99215	22.14578	0.94863	0.63103	0.77378	0.94863	0.63058	0.77344
62	13	15.79292	28.39619	0.94449	0.55543	0.71418	0.94449	0.55484	0.71370	13.99215	22.09783	0.94863	0.63234	0.77476	0.94863	0.63184	0.77439
62	14	15.79292	28.28717	0.94449	0.55751	0.71590	0.94449	0.55687	0.71537	13.99215	22.04770	0.94863	0.63370	0.77578	0.94863	0.63316	0.77538
62	15	15.79292	28.17456	0.94449	0.55966	0.71767	0.94449	0.55898	0.71711	13.99215	21.99534	0.94863	0.63513	0.77685	0.94863	0.63454	0.77641
62	16	15.79292	28.05854	0.94449	0.56191	0.71951	0.94449	0.56117	0.71891	13.99215	21.94087	0.94863	0.63662	0.77797	0.94863	0.63599	0.77750
62	17	15.79292	27.93921	0.94449	0.56423	0.72142	0.94449	0.56344	0.72077	13.99215	21.88436	0.94863	0.63818	0.77913	0.94863	0.63750	0.77863
62	18	15.79292	27.81632	0.94449	0.56665	0.72339	0.94449	0.56580	0.72270	13.99215	21.82561	0.94863	0.63981	0.78035	0.94863	0.63909	0.77981
62	19	15.79292	27.68998	0.94449	0.56916	0.72543	0.94449	0.56826	0.72470	13.99215	21.76469	0.94863	0.64152	0.78162	0.94863	0.64076	0.78105
62	20	15.79292	27.55961	0.94449	0.57177	0.72755	0.94449	0.57081	0.72678	13.99215	21.70115	0.94863	0.64331	0.78294	0.94863	0.64250	0.78234
62	21	15.79292	27.42496	0.94449	0.57449	0.72974	0.94449	0.57347	0.72892	13.99215	21.63477	0.94863	0.64518	0.78433	0.94863	0.64432	0.78369
62	22	15.79292	27.28607	0.94449	0.57731	0.73202	0.94449	0.57623	0.73115	13.99215	21.56556	0.94863	0.64714	0.78578	0.94863	0.64623	0.78510
62	23	15.79292	27.14231	0.94449	0.58026	0.73438	0.94449	0.57910	0.73346	13.99215	21.49301	0.94863	0.64921	0.78730	0.94863	0.64823	0.78658
62	24	15.79292	26.99396	0.94449	0.58332	0.73683	0.94449	0.58209	0.73585	13.99215	21.41732	0.94863	0.65137	0.78888	0.94863	0.65033	0.78812
62	25	15.79292	26.84076	0.94449	0.58651	0.73937	0.94449	0.58519	0.73832	13.99215	21.33825	0.94863	0.65363	0.79054	0.94863	0.65252	0.78973
62	26	15.79292	26.68259	0.94449	0.58984	0.74201	0.94449	0.58842	0.74088	13.99215	21.25569	0.94863	0.65601	0.79228	0.94863	0.65482	0.79141
62	27	15.79292	26.51948	0.94449	0.59329	0.74474	0.94449	0.59177	0.74354	13.99215	21.16962	0.94863	0.65849	0.79409	0.94863	0.65722	0.79316
62	28	15.79292	26.35108	0.94449	0.59690	0.74757	0.94449	0.59525	0.74628	13.99215	21.07976	0.94863	0.66110	0.79598	0.94863	0.65973	0.79498
62	29	15.79292	26.17769	0.94449	0.60064	0.75050	0.94449	0.59888	0.74912	13.99215	20.98629	0.94863	0.66383	0.79795	0.94863	0.66236	0.79689
62	30	15.79292	25.99881	0.94449	0.60454	0.75354	0.94449	0.60264	0.75206	13.99215	20.88878	0.94863	0.66668	0.80001	0.94863	0.66511	0.79887
62	31	15.79292	25.81445	0.94449	0.60860	0.75668	0.94449	0.60655	0.75510	13.99215	20.78720	0.94863	0.66967	0.80216	0.94863	0.66798	0.80094
62	32	15.79292	25.62410	0.94449	0.61283	0.75994	0.94449	0.61062	0.75824	13.99215	20.68113	0.94863	0.67281	0.80441	0.94863	0.67098	0.80310
62	33	15.79292	25.42805	0.94449	0.61723	0.76332	0.94449	0.61484	0.76148	13.99215	20.57072	0.94863	0.67608	0.80674	0.94863	0.67411	0.80534
62	34	15.79292	25.22578	0.94449	0.62181	0.76681	0.94449	0.61922	0.76484	13.99215	20.45552	0.94863	0.67952	0.80918	0.94863	0.67739	0.80767
62	35	15.79292	25.01713	0.94449	0.62657	0.77042	0.94449	0.62377	0.76830	13.99215	20.33536	0.94863	0.68311	0.81172	0.94863	0.68081	0.81009
62	36	15.79292	24.80193	0.94449	0.63153	0.77416	0.94449	0.62849	0.77186	13.99215	20.21002	0.94863	0.68687	0.81437	0.94863	0.68437	0.81261
62	37	15.79292	24.57973	0.94449	0.63670	0.77803	0.94449	0.63338	0.77555	13.99215	20.07911	0.94863	0.69080	0.81713	0.94863	0.68809	0.81523
62	38	15.79292	24.35058	0.94449	0.64207	0.78203	0.94449	0.63845	0.77934	13.99215	19.94257	0.94863	0.69491	0.81999	0.94863	0.69196	0.81794
62	39	15.79292	24.11373	0.94449	0.64767	0.78616	0.94449	0.64371	0.78324	13.99215	19.79973	0.94863	0.69921	0.82298	0.94863	0.69599	0.82075
62	40	15.79292	23.86918	0.94449	0.65348	0.79043	0.94449	0.64916	0.78726	13.99215	19.65053	0.94863	0.70370	0.82608	0.94863	0.70018	0.82366

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
62	41	15.79292	23.61736	0.94449	0.65953	0.79484	0.94449	0.65479	0.79139	13.99215	19.49521	0.94863	0.70839	0.82931	0.94863	0.70455	0.82667
62	42	15.79292	23.35816	0.94449	0.66580	0.79937	0.94449	0.66061	0.79563	13.99215	19.33362	0.94863	0.71327	0.83264	0.94863	0.70907	0.82978
62	43	15.79292	23.09102	0.94449	0.67230	0.80405	0.94449	0.66663	0.79998	13.99215	19.16523	0.94863	0.71837	0.83610	0.94863	0.71377	0.83298
62	44	15.79292	22.81604	0.94449	0.67905	0.80885	0.94449	0.67285	0.80443	13.99215	18.99000	0.94863	0.72367	0.83968	0.94863	0.71865	0.83629
62	45	15.79292	22.53309	0.94449	0.68604	0.81379	0.94449	0.67925	0.80900	13.99215	18.80775	0.94863	0.72918	0.84338	0.94863	0.72369	0.83970
62	46	15.79292	22.24198	0.94449	0.69328	0.81886	0.94449	0.68586	0.81366	13.99215	18.61823	0.94863	0.73490	0.84720	0.94863	0.72891	0.84320
62	47	15.79292	21.94239	0.94449	0.70076	0.82405	0.94449	0.69265	0.81842	13.99215	18.42106	0.94863	0.74085	0.85114	0.94863	0.73430	0.84680
62	48	15.79292	21.63441	0.94449	0.70848	0.82937	0.94449	0.69963	0.82327	13.99215	18.21621	0.94863	0.74701	0.85519	0.94863	0.73986	0.85048
62	49	15.79292	21.31800	0.94449	0.71644	0.83480	0.94449	0.70679	0.82821	13.99215	18.00355	0.94863	0.75338	0.85935	0.94863	0.74559	0.85425
62	50	15.79292	20.99328	0.94449	0.72464	0.84034	0.94449	0.71413	0.83323	13.99215	17.78305	0.94863	0.75996	0.86361	0.94863	0.75148	0.85811
62	51	15.79292	20.66027	0.94449	0.73306	0.84597	0.94449	0.72164	0.83832	13.99215	17.55462	0.94863	0.76674	0.86797	0.94863	0.75752	0.86203
62	52	15.79292	20.31936	0.94449	0.74168	0.85169	0.94449	0.72930	0.84346	13.99215	17.31849	0.94863	0.77372	0.87243	0.94863	0.76372	0.86603
62	53	15.79292	19.97064	0.94449	0.75051	0.85748	0.94449	0.73711	0.84866	13.99215	17.07460	0.94863	0.78088	0.87696	0.94863	0.77005	0.87009
62	54	15.79292	19.61420	0.94449	0.75951	0.86332	0.94449	0.74506	0.85390	13.99215	16.82295	0.94863	0.78821	0.88156	0.94863	0.77651	0.87420
62	55	15.79292	19.25050	0.94449	0.76868	0.86921	0.94449	0.75312	0.85917	13.99215	16.56379	0.94863	0.79569	0.88622	0.94863	0.78310	0.87835
62	56	15.79292	18.87994	0.94449	0.77798	0.87512	0.94449	0.76128	0.86446	13.99215	16.29737	0.94863	0.80331	0.89093	0.94863	0.78978	0.88255
62	57	15.79292	18.50268	0.94449	0.78738	0.88105	0.94449	0.76952	0.86975	13.99215	16.02371	0.94863	0.81104	0.89566	0.94863	0.79656	0.88676
62	58	15.79292	18.11889	0.94449	0.79687	0.88695	0.94449	0.77782	0.87502	13.99215	15.74286	0.94863	0.81887	0.90042	0.94863	0.80341	0.89099
62	59	15.79292	17.72878	0.94449	0.80641	0.89283	0.94449	0.78616	0.88028	13.99215	15.45489	0.94863	0.82678	0.90518	0.94863	0.81031	0.89522
62	60	15.79292	17.33235	0.94449	0.81598	0.89867	0.94449	0.79451	0.88549	13.99215	15.15969	0.94863	0.83473	0.90992	0.94863	0.81726	0.89944
62	61	15.79292	16.92988	0.94449	0.82553	0.90443	0.94449	0.80286	0.89065	13.99215	14.85740	0.94863	0.84271	0.91464	0.94863	0.82422	0.90364
62	62	15.79292	16.52117	0.94449	0.83505	0.91011	0.94449	0.81117	0.89574	13.99215	14.54774	0.94863	0.85069	0.91932	0.94863	0.83118	0.90781
62	63	15.79292	16.10627	0.94449	0.84448	0.91568	0.94449	0.81942	0.90075	13.99215	14.23062	0.94863	0.85864	0.92394	0.94863	0.83812	0.91193
62	64	15.79292	15.68510	0.94449	0.85380	0.92114	0.94449	0.82759	0.90567	13.99215	13.90587	0.94863	0.86653	0.92849	0.94863	0.84502	0.91600
62	65	15.79292	15.25783	0.94449	0.86298	0.92645	0.94449	0.83566	0.91047	13.99215	13.57353	0.94863	0.87434	0.93296	0.94863	0.85185	0.92000
62	66	15.79292	14.82463	0.94449	0.87198	0.93161	0.94449	0.84359	0.91516	13.99215	13.23363	0.94863	0.88203	0.93732	0.94863	0.85859	0.92392
62	67	15.79292	14.38548	0.94449	0.88076	0.93660	0.94449	0.85137	0.91972	13.99215	12.88602	0.94863	0.88959	0.94157	0.94863	0.86523	0.92775
62	68	15.79292	13.94087	0.94449	0.88929	0.94140	0.94449	0.85897	0.92414	13.99215	12.53103	0.94863	0.89698	0.94569	0.94863	0.87175	0.93148
62	69	15.79292	13.49126	0.94449	0.89755	0.94601	0.94449	0.86638	0.92841	13.99215	12.16898	0.94863	0.90417	0.94967	0.94863	0.87814	0.93511
62	70	15.79292	13.03722	0.94449	0.90550	0.95041	0.94449	0.87358	0.93253	13.99215	11.80026	0.94863	0.91114	0.95351	0.94863	0.88436	0.93863
62	71	15.79292	12.57941	0.94449	0.91313	0.95459	0.94449	0.88056	0.93649	13.99215	11.42537	0.94863	0.91787	0.95718	0.94863	0.89042	0.94204
62	72	15.79292	12.11856	0.94449	0.92041	0.95855	0.94449	0.88731	0.94029	13.99215	11.04490	0.94863	0.92434	0.96068	0.94863	0.89630	0.94532
62	73	15.79292	11.65555	0.94449	0.92732	0.96229	0.94449	0.89380	0.94392	13.99215	10.65955	0.94863	0.93052	0.96401	0.94863	0.90200	0.94847
62	74	15.79292	11.19139	0.94449	0.93386	0.96580	0.94449	0.90005	0.94740	13.99215	10.27021	0.94863	0.93642	0.96716	0.94863	0.90749	0.95150
62	75	15.79292	10.72709	0.94449	0.94001	0.96908	0.94449	0.90604	0.95070	13.99215	9.87774	0.94863	0.94200	0.97013	0.94863	0.91278	0.95440
62	76	15.79292	10.26405	0.94449	0.94577	0.97213	0.94449	0.91177	0.95385	13.99215	9.48337	0.94863	0.94727	0.97292	0.94863	0.91787	0.95717
62	77	15.79292	9.80349	0.94449	0.95113	0.97496	0.94449	0.91724	0.95683	13.99215	9.08824	0.94863	0.95222	0.97552	0.94863	0.92274	0.95982
62	78	15.79292	9.34666	0.94449	0.95611	0.97756	0.94449	0.92244	0.95966	13.99215	8.69350	0.94863	0.95684	0.97794	0.94863	0.92740	0.96233
62	79	15.79292	8.89505	0.94449	0.96071	0.97996	0.94449	0.92739	0.96233	13.99215	8.30053	0.94863	0.96114	0.98019	0.94863	0.93185	0.96472
62	80	15.79292	8.44994	0.94449	0.96494	0.98216	0.94449	0.93208	0.96485	13.99215	7.91061	0.94863	0.96513	0.98225	0.94863	0.93609	0.96699

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
62	81	15.79292	8.01269	0.94449	0.96880	0.98415	0.94449	0.93653	0.96722	13.99215	7.52504	0.94863	0.96880	0.98415	0.94863	0.94011	0.96913
62	82	15.79292	7.58462	0.94449	0.97232	0.98597	0.94449	0.94072	0.96946	13.99215	7.14517	0.94863	0.97217	0.98589	0.94863	0.94393	0.97116
62	83	15.79292	7.16676	0.94449	0.97551	0.98760	0.94449	0.94468	0.97156	13.99215	6.77205	0.94863	0.97524	0.98747	0.94863	0.94755	0.97307
62	84	15.79292	6.76024	0.94449	0.97839	0.98908	0.94449	0.94841	0.97352	13.99215	6.40687	0.94863	0.97804	0.98890	0.94863	0.95097	0.97487
62	85	15.79292	6.36619	0.94449	0.98099	0.99040	0.94449	0.95192	0.97537	13.99215	6.05083	0.94863	0.98058	0.99019	0.94863	0.95420	0.97656
62	86	15.79292	5.98597	0.94449	0.98330	0.99158	0.94449	0.95520	0.97709	13.99215	5.70535	0.94863	0.98286	0.99136	0.94863	0.95723	0.97815
62	87	15.79292	5.62066	0.94449	0.98537	0.99263	0.94449	0.95827	0.97869	13.99215	5.37164	0.94863	0.98490	0.99239	0.94863	0.96007	0.97963
62	88	15.79292	5.27144	0.94449	0.98719	0.99356	0.94449	0.96114	0.98018	13.99215	5.05099	0.94863	0.98673	0.99332	0.94863	0.96274	0.98102
62	89	15.79292	4.93962	0.94449	0.98881	0.99437	0.94449	0.96380	0.98157	13.99215	4.74485	0.94863	0.98835	0.99414	0.94863	0.96523	0.98231
62	90	15.79292	4.62687	0.94449	0.99022	0.99509	0.94449	0.96629	0.98286	13.99215	4.45503	0.94863	0.98977	0.99486	0.94863	0.96755	0.98351
62	91	15.79292	4.33500	0.94449	0.99145	0.99571	0.94449	0.96860	0.98405	13.99215	4.18350	0.94863	0.99103	0.99549	0.94863	0.96972	0.98463
62	92	15.79292	4.06328	0.94449	0.99253	0.99625	0.94449	0.97075	0.98516	13.99215	3.92982	0.94863	0.99213	0.99605	0.94863	0.97175	0.98567
62	93	15.79292	3.80970	0.94449	0.99347	0.99673	0.94449	0.97276	0.98619	13.99215	3.69224	0.94863	0.99309	0.99653	0.94863	0.97364	0.98665
62	94	15.79292	3.57122	0.94449	0.99430	0.99714	0.94449	0.97465	0.98716	13.99215	3.46804	0.94863	0.99395	0.99696	0.94863	0.97542	0.98756
62	95	15.79292	3.34496	0.94449	0.99503	0.99751	0.94449	0.97641	0.98806	13.99215	3.25454	0.94863	0.99470	0.99734	0.94863	0.97710	0.98842
62	96	15.79292	3.12856	0.94449	0.99567	0.99783	0.94449	0.97805	0.98890	13.99215	3.04956	0.94863	0.99537	0.99768	0.94863	0.97866	0.98922
62	97	15.79292	2.92468	0.94449	0.99623	0.99811	0.94449	0.97958	0.98969	13.99215	2.85578	0.94863	0.99596	0.99798	0.94863	0.98012	0.98996
62	98	15.79292	2.73317	0.94449	0.99672	0.99836	0.94449	0.98100	0.99041	13.99215	2.67315	0.94863	0.99647	0.99823	0.94863	0.98148	0.99065
62	99	15.79292	2.55407	0.94449	0.99715	0.99857	0.94449	0.98231	0.99108	13.99215	2.50182	0.94863	0.99692	0.99846	0.94863	0.98273	0.99129
62	100	15.79292	2.38797	0.94449	0.99751	0.99876	0.94449	0.98352	0.99169	13.99215	2.34248	0.94863	0.99731	0.99865	0.94863	0.98389	0.99188
62	101	15.79292	2.23536	0.94449	0.99783	0.99891	0.94449	0.98462	0.99225	13.99215	2.19569	0.94863	0.99764	0.99882	0.94863	0.98495	0.99242
62	102	15.79292	2.09662	0.94449	0.99810	0.99905	0.94449	0.98562	0.99276	13.99215	2.06193	0.94863	0.99793	0.99896	0.94863	0.98592	0.99291
62	103	15.79292	1.97081	0.94449	0.99832	0.99916	0.94449	0.98654	0.99322	13.99215	1.94039	0.94863	0.99817	0.99909	0.94863	0.98681	0.99336
62	104	15.79292	1.85678	0.94449	0.99852	0.99926	0.94449	0.98737	0.99364	13.99215	1.82999	0.94863	0.99838	0.99919	0.94863	0.98761	0.99377
62	105	15.79292	1.75419	0.94449	0.99868	0.99934	0.94449	0.98812	0.99402	13.99215	1.73050	0.94863	0.99856	0.99928	0.94863	0.98834	0.99414
62	106	15.79292	1.66193	0.94449	0.99882	0.99941	0.94449	0.98879	0.99436	13.99215	1.64086	0.94863	0.99871	0.99935	0.94863	0.98899	0.99446
62	107	15.79292	1.57966	0.94449	0.99894	0.99947	0.94449	0.98938	0.99466	13.99215	1.56078	0.94863	0.99884	0.99942	0.94863	0.98957	0.99476
62	108	15.79292	1.50704	0.94449	0.99904	0.99952	0.94449	0.98989	0.99492	13.99215	1.48999	0.94863	0.99894	0.99947	0.94863	0.99007	0.99501
62	109	15.79292	1.44400	0.94449	0.99912	0.99956	0.94449	0.99032	0.99514	13.99215	1.42842	0.94863	0.99903	0.99951	0.94863	0.99048	0.99522
62	110	15.79292	1.39223	0.94449	0.99918	0.99959	0.94449	0.99065	0.99530	13.99215	1.37777	0.94863	0.99910	0.99955	0.94863	0.99081	0.99538
63	1	15.36195	29.44822	0.94012	0.52134	0.68537	0.94012	0.52105	0.68512	13.65731	22.54525	0.94437	0.60538	0.75419	0.94437	0.60512	0.75399
63	2	15.36195	29.37817	0.94012	0.52259	0.68645	0.94012	0.52230	0.68620	13.65731	22.51839	0.94437	0.60611	0.75476	0.94437	0.60586	0.75456
63	3	15.36195	29.30399	0.94012	0.52390	0.68758	0.94012	0.52361	0.68733	13.65731	22.48894	0.94437	0.60690	0.75536	0.94437	0.60664	0.75517
63	4	15.36195	29.22650	0.94012	0.52528	0.68876	0.94012	0.52497	0.68850	13.65731	22.45752	0.94437	0.60773	0.75601	0.94437	0.60746	0.75580
63	5	15.36195	29.14631	0.94012	0.52670	0.68999	0.94012	0.52637	0.68971	13.65731	22.42458	0.94437	0.60859	0.75668	0.94437	0.60831	0.75646
63	6	15.36195	29.06332	0.94012	0.52818	0.69126	0.94012	0.52784	0.69096	13.65731	22.39007	0.94437	0.60951	0.75738	0.94437	0.60921	0.75715
63	7	15.36195	28.97770	0.94012	0.52972	0.69257	0.94012	0.52935	0.69226	13.65731	22.35408	0.94437	0.61046	0.75812	0.94437	0.61015	0.75788
63	8	15.36195	28.88901	0.94012	0.53132	0.69393	0.94012	0.53093	0.69360	13.65731	22.31631	0.94437	0.61146	0.75889	0.94437	0.61113	0.75863
63	9	15.36195	28.79700	0.94012	0.53298	0.69535	0.94012	0.53256	0.69500	13.65731	22.27655	0.94437	0.61251	0.75970	0.94437	0.61216	0.75942
63	10	15.36195	28.70168	0.94012	0.53471	0.69682	0.94012	0.53426	0.69644	13.65731	22.23481	0.94437	0.61362	0.76055	0.94437	0.61323	0.76025

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
63	11	15.36195	28.60341	0.94012	0.53651	0.69835	0.94012	0.53603	0.69794	13.65731	22.19134	0.94437	0.61477	0.76144	0.94437	0.61436	0.76112
63	12	15.36195	28.50171	0.94012	0.53838	0.69993	0.94012	0.53786	0.69949	13.65731	22.14578	0.94437	0.61598	0.76236	0.94437	0.61554	0.76202
63	13	15.36195	28.39619	0.94012	0.54033	0.70157	0.94012	0.53976	0.70110	13.65731	22.09783	0.94437	0.61726	0.76334	0.94437	0.61677	0.76297
63	14	15.36195	28.28717	0.94012	0.54235	0.70328	0.94012	0.54174	0.70276	13.65731	22.04770	0.94437	0.61859	0.76436	0.94437	0.61807	0.76396
63	15	15.36195	28.17456	0.94012	0.54445	0.70504	0.94012	0.54379	0.70449	13.65731	21.99534	0.94437	0.61999	0.76543	0.94437	0.61942	0.76499
63	16	15.36195	28.05854	0.94012	0.54664	0.70687	0.94012	0.54593	0.70628	13.65731	21.94087	0.94437	0.62145	0.76654	0.94437	0.62084	0.76607
63	17	15.36195	27.93921	0.94012	0.54891	0.70877	0.94012	0.54815	0.70813	13.65731	21.88436	0.94437	0.62298	0.76770	0.94437	0.62233	0.76720
63	18	15.36195	27.81632	0.94012	0.55126	0.71073	0.94012	0.55045	0.71005	13.65731	21.82561	0.94437	0.62458	0.76891	0.94437	0.62388	0.76838
63	19	15.36195	27.68998	0.94012	0.55371	0.71276	0.94012	0.55285	0.71204	13.65731	21.76469	0.94437	0.62625	0.77018	0.94437	0.62551	0.76962
63	20	15.36195	27.55961	0.94012	0.55626	0.71487	0.94012	0.55534	0.71411	13.65731	21.70115	0.94437	0.62801	0.77150	0.94437	0.62722	0.77091
63	21	15.36195	27.42496	0.94012	0.55891	0.71705	0.94012	0.55793	0.71625	13.65731	21.63477	0.94437	0.62984	0.77289	0.94437	0.62901	0.77226
63	22	15.36195	27.28607	0.94012	0.56167	0.71932	0.94012	0.56063	0.71846	13.65731	21.56556	0.94437	0.63177	0.77434	0.94437	0.63088	0.77367
63	23	15.36195	27.14231	0.94012	0.56454	0.72167	0.94012	0.56343	0.72076	13.65731	21.49301	0.94437	0.63379	0.77585	0.94437	0.63284	0.77514
63	24	15.36195	26.99396	0.94012	0.56753	0.72411	0.94012	0.56635	0.72314	13.65731	21.41732	0.94437	0.63591	0.77744	0.94437	0.63490	0.77668
63	25	15.36195	26.84076	0.94012	0.57065	0.72664	0.94012	0.56938	0.72561	13.65731	21.33825	0.94437	0.63813	0.77910	0.94437	0.63705	0.77829
63	26	15.36195	26.68259	0.94012	0.57390	0.72927	0.94012	0.57253	0.72817	13.65731	21.25569	0.94437	0.64046	0.78083	0.94437	0.63931	0.77997
63	27	15.36195	26.51948	0.94012	0.57727	0.73199	0.94012	0.57581	0.73081	13.65731	21.16962	0.94437	0.64291	0.78264	0.94437	0.64167	0.78173
63	28	15.36195	26.35108	0.94012	0.58080	0.73481	0.94012	0.57922	0.73356	13.65731	21.07976	0.94437	0.64547	0.78454	0.94437	0.64414	0.78356
63	29	15.36195	26.17769	0.94012	0.58446	0.73774	0.94012	0.58277	0.73639	13.65731	20.98629	0.94437	0.64815	0.78652	0.94437	0.64672	0.78547
63	30	15.36195	25.99881	0.94012	0.58827	0.74077	0.94012	0.58646	0.73933	13.65731	20.88878	0.94437	0.65096	0.78858	0.94437	0.64943	0.78746
63	31	15.36195	25.81445	0.94012	0.59225	0.74391	0.94012	0.59029	0.74237	13.65731	20.78720	0.94437	0.65390	0.79074	0.94437	0.65225	0.78953
63	32	15.36195	25.62410	0.94012	0.59639	0.74717	0.94012	0.59428	0.74551	13.65731	20.68113	0.94437	0.65698	0.79299	0.94437	0.65521	0.79170
63	33	15.36195	25.42805	0.94012	0.60070	0.75055	0.94012	0.59842	0.74876	13.65731	20.57072	0.94437	0.66021	0.79534	0.94437	0.65830	0.79395
63	34	15.36195	25.22578	0.94012	0.60519	0.75404	0.94012	0.60272	0.75212	13.65731	20.45552	0.94437	0.66360	0.79778	0.94437	0.66154	0.79629
63	35	15.36195	25.01713	0.94012	0.60987	0.75766	0.94012	0.60719	0.75559	13.65731	20.33536	0.94437	0.66714	0.80034	0.94437	0.66491	0.79873
63	36	15.36195	24.80193	0.94012	0.61474	0.76141	0.94012	0.61183	0.75917	13.65731	20.21002	0.94437	0.67085	0.80300	0.94437	0.66843	0.80127
63	37	15.36195	24.57973	0.94012	0.61981	0.76529	0.94012	0.61664	0.76287	13.65731	20.07911	0.94437	0.67473	0.80578	0.94437	0.67211	0.80391
63	38	15.36195	24.35058	0.94012	0.62510	0.76931	0.94012	0.62164	0.76668	13.65731	19.94257	0.94437	0.67880	0.80867	0.94437	0.67594	0.80664
63	39	15.36195	24.11373	0.94012	0.63061	0.77346	0.94012	0.62682	0.77061	13.65731	19.79973	0.94437	0.68305	0.81168	0.94437	0.67994	0.80948
63	40	15.36195	23.86918	0.94012	0.63634	0.77776	0.94012	0.63220	0.77466	13.65731	19.65053	0.94437	0.68751	0.81482	0.94437	0.68410	0.81242
63	41	15.36195	23.61736	0.94012	0.64230	0.78220	0.94012	0.63776	0.77882	13.65731	19.49521	0.94437	0.69216	0.81808	0.94437	0.68843	0.81547
63	42	15.36195	23.35816	0.94012	0.64849	0.78677	0.94012	0.64352	0.78310	13.65731	19.33362	0.94437	0.69701	0.82146	0.94437	0.69293	0.81862
63	43	15.36195	23.09102	0.94012	0.65493	0.79149	0.94012	0.64948	0.78750	13.65731	19.16523	0.94437	0.70208	0.82497	0.94437	0.69761	0.82187
63	44	15.36195	22.81604	0.94012	0.66162	0.79635	0.94012	0.65564	0.79201	13.65731	18.99000	0.94437	0.70736	0.82860	0.94437	0.70247	0.82523
63	45	15.36195	22.53309	0.94012	0.66855	0.80136	0.94012	0.66201	0.79664	13.65731	18.80775	0.94437	0.71286	0.83236	0.94437	0.70750	0.82870
63	46	15.36195	22.24198	0.94012	0.67574	0.80650	0.94012	0.66857	0.80137	13.65731	18.61823	0.94437	0.71858	0.83625	0.94437	0.71272	0.83227
63	47	15.36195	21.94239	0.94012	0.68319	0.81178	0.94012	0.67534	0.80621	13.65731	18.42106	0.94437	0.72453	0.84026	0.94437	0.71812	0.83594
63	48	15.36195	21.63441	0.94012	0.69089	0.81719	0.94012	0.68231	0.81116	13.65731	18.21621	0.94437	0.73071	0.84440	0.94437	0.72370	0.83970
63	49	15.36195	21.31800	0.94012	0.69885	0.82273	0.94012	0.68947	0.81620	13.65731	18.00355	0.94437	0.73711	0.84866	0.94437	0.72945	0.84357
63	50	15.36195	20.99328	0.94012	0.70706	0.82840	0.94012	0.69683	0.82133	13.65731	17.78305	0.94437	0.74374	0.85304	0.94437	0.73539	0.84752

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
63	51	15.36195	20.66027	0.94012	0.71552	0.83417	0.94012	0.70437	0.82654	13.65731	17.55462	0.94437	0.75059	0.85753	0.94437	0.74149	0.85156
63	52	15.36195	20.31936	0.94012	0.72420	0.84004	0.94012	0.71209	0.83183	13.65731	17.31849	0.94437	0.75765	0.86212	0.94437	0.74776	0.85568
63	53	15.36195	19.97064	0.94012	0.73312	0.84601	0.94012	0.71997	0.83719	13.65731	17.07460	0.94437	0.76492	0.86680	0.94437	0.75418	0.85987
63	54	15.36195	19.61420	0.94012	0.74224	0.85205	0.94012	0.72801	0.84260	13.65731	16.82295	0.94437	0.77238	0.87157	0.94437	0.76075	0.86412
63	55	15.36195	19.25050	0.94012	0.75155	0.85815	0.94012	0.73619	0.84805	13.65731	16.56379	0.94437	0.78002	0.87642	0.94437	0.76747	0.86844
63	56	15.36195	18.87994	0.94012	0.76103	0.86430	0.94012	0.74450	0.85354	13.65731	16.29737	0.94437	0.78782	0.88132	0.94437	0.77431	0.87280
63	57	15.36195	18.50268	0.94012	0.77065	0.87047	0.94012	0.75291	0.85904	13.65731	16.02371	0.94437	0.79577	0.88627	0.94437	0.78126	0.87720
63	58	15.36195	18.11889	0.94012	0.78040	0.87665	0.94012	0.76142	0.86455	13.65731	15.74286	0.94437	0.80384	0.89126	0.94437	0.78831	0.88162
63	59	15.36195	17.72878	0.94012	0.79023	0.88283	0.94012	0.76999	0.87005	13.65731	15.45489	0.94437	0.81202	0.89626	0.94437	0.79543	0.88606
63	60	15.36195	17.33235	0.94012	0.80014	0.88897	0.94012	0.77861	0.87553	13.65731	15.15969	0.94437	0.82029	0.90127	0.94437	0.80263	0.89051
63	61	15.36195	16.92988	0.94012	0.81007	0.89507	0.94012	0.78725	0.88096	13.65731	14.85740	0.94437	0.82861	0.90627	0.94437	0.80986	0.89494
63	62	15.36195	16.52117	0.94012	0.82000	0.90110	0.94012	0.79589	0.88634	13.65731	14.54774	0.94437	0.83696	0.91124	0.94437	0.81712	0.89936
63	63	15.36195	16.10627	0.94012	0.82989	0.90704	0.94012	0.80449	0.89166	13.65731	14.23062	0.94437	0.84532	0.91618	0.94437	0.82438	0.90374
63	64	15.36195	15.68510	0.94012	0.83971	0.91287	0.94012	0.81304	0.89688	13.65731	13.90587	0.94437	0.85365	0.92105	0.94437	0.83162	0.90807
63	65	15.36195	15.25783	0.94012	0.84942	0.91858	0.94012	0.82151	0.90201	13.65731	13.57353	0.94437	0.86193	0.92584	0.94437	0.83882	0.91235
63	66	15.36195	14.82463	0.94012	0.85898	0.92414	0.94012	0.82988	0.90703	13.65731	13.23363	0.94437	0.87012	0.93055	0.94437	0.84596	0.91655
63	67	15.36195	14.38548	0.94012	0.86836	0.92954	0.94012	0.83811	0.91192	13.65731	12.88602	0.94437	0.87820	0.93515	0.94437	0.85300	0.92067
63	68	15.36195	13.94087	0.94012	0.87751	0.93476	0.94012	0.84618	0.91668	13.65731	12.53103	0.94437	0.88613	0.93963	0.94437	0.85994	0.92470
63	69	15.36195	13.49126	0.94012	0.88640	0.93978	0.94012	0.85408	0.92130	13.65731	12.16898	0.94437	0.89388	0.94397	0.94437	0.86676	0.92862
63	70	15.36195	13.03722	0.94012	0.89501	0.94460	0.94012	0.86178	0.92576	13.65731	11.80026	0.94437	0.90142	0.94816	0.94437	0.87343	0.93244
63	71	15.36195	12.57941	0.94012	0.90329	0.94919	0.94012	0.86926	0.93006	13.65731	11.42537	0.94437	0.90873	0.95218	0.94437	0.87994	0.93614
63	72	15.36195	12.11856	0.94012	0.91123	0.95355	0.94012	0.87651	0.93419	13.65731	11.04490	0.94437	0.91578	0.95604	0.94437	0.88628	0.93971
63	73	15.36195	11.65555	0.94012	0.91880	0.95768	0.94012	0.88352	0.93816	13.65731	10.65955	0.94437	0.92254	0.95971	0.94437	0.89243	0.94316
63	74	15.36195	11.19139	0.94012	0.92598	0.96157	0.94012	0.89027	0.94195	13.65731	10.27021	0.94437	0.92901	0.96320	0.94437	0.89838	0.94647
63	75	15.36195	10.72709	0.94012	0.93276	0.96521	0.94012	0.89677	0.94557	13.65731	9.87774	0.94437	0.93515	0.96649	0.94437	0.90412	0.94965
63	76	15.36195	10.26405	0.94012	0.93913	0.96861	0.94012	0.90299	0.94902	13.65731	9.48337	0.94437	0.94097	0.96959	0.94437	0.90965	0.95269
63	77	15.36195	9.80349	0.94012	0.94508	0.97177	0.94012	0.90894	0.95230	13.65731	9.08824	0.94437	0.94644	0.97248	0.94437	0.91496	0.95559
63	78	15.36195	9.34666	0.94012	0.95062	0.97468	0.94012	0.91462	0.95541	13.65731	8.69350	0.94437	0.95157	0.97519	0.94437	0.92005	0.95836
63	79	15.36195	8.89505	0.94012	0.95574	0.97737	0.94012	0.92003	0.95835	13.65731	8.30053	0.94437	0.95636	0.97769	0.94437	0.92491	0.96099
63	80	15.36195	8.44994	0.94012	0.96046	0.97983	0.94012	0.92516	0.96113	13.65731	7.91061	0.94437	0.96080	0.98001	0.94437	0.92955	0.96349
63	81	15.36195	8.01269	0.94012	0.96479	0.98208	0.94012	0.93003	0.96375	13.65731	7.52504	0.94437	0.96489	0.98213	0.94437	0.93397	0.96586
63	82	15.36195	7.58462	0.94012	0.96874	0.98412	0.94012	0.93463	0.96621	13.65731	7.14517	0.94437	0.96866	0.98408	0.94437	0.93816	0.96809
63	83	15.36195	7.16676	0.94012	0.97232	0.98597	0.94012	0.93898	0.96853	13.65731	6.77205	0.94437	0.97211	0.98586	0.94437	0.94213	0.97020
63	84	15.36195	6.76024	0.94012	0.97556	0.98763	0.94012	0.94308	0.97070	13.65731	6.40687	0.94437	0.97524	0.98747	0.94437	0.94589	0.97219
63	85	15.36195	6.36619	0.94012	0.97848	0.98912	0.94012	0.94693	0.97274	13.65731	6.05083	0.94437	0.97809	0.98892	0.94437	0.94944	0.97406
63	86	15.36195	5.98597	0.94012	0.98109	0.99046	0.94012	0.95054	0.97464	13.65731	5.70535	0.94437	0.98065	0.99023	0.94437	0.95277	0.97582
63	87	15.36195	5.62066	0.94012	0.98342	0.99164	0.94012	0.95392	0.97642	13.65731	5.37164	0.94437	0.98295	0.99140	0.94437	0.95591	0.97746
63	88	15.36195	5.27144	0.94012	0.98548	0.99269	0.94012	0.95707	0.97807	13.65731	5.05099	0.94437	0.98501	0.99245	0.94437	0.95884	0.97899
63	89	15.36195	4.93962	0.94012	0.98731	0.99361	0.94012	0.96002	0.97960	13.65731	4.74485	0.94437	0.98683	0.99337	0.94437	0.96159	0.98042
63	90	15.36195	4.62687	0.94012	0.98891	0.99442	0.94012	0.96275	0.98102	13.65731	4.45503	0.94437	0.98844	0.99419	0.94437	0.96415	0.98175

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
63	91	15.36195	4.33500	0.94012	0.99030	0.99513	0.94012	0.96530	0.98234	13.65731	4.18350	0.94437	0.98985	0.99490	0.94437	0.96654	0.98298
63	92	15.36195	4.06328	0.94012	0.99152	0.99574	0.94012	0.96768	0.98357	13.65731	3.92982	0.94437	0.99109	0.99553	0.94437	0.96877	0.98414
63	93	15.36195	3.80970	0.94012	0.99259	0.99628	0.94012	0.96989	0.98472	13.65731	3.69224	0.94437	0.99218	0.99608	0.94437	0.97086	0.98522
63	94	15.36195	3.57122	0.94012	0.99353	0.99675	0.94012	0.97197	0.98579	13.65731	3.46804	0.94437	0.99315	0.99656	0.94437	0.97283	0.98623
63	95	15.36195	3.34496	0.94012	0.99435	0.99717	0.94012	0.97391	0.98678	13.65731	3.25454	0.94437	0.99400	0.99699	0.94437	0.97467	0.98717
63	96	15.36195	3.12856	0.94012	0.99508	0.99753	0.94012	0.97573	0.98771	13.65731	3.04956	0.94437	0.99476	0.99737	0.94437	0.97640	0.98806
63	97	15.36195	2.92468	0.94012	0.99572	0.99785	0.94012	0.97742	0.98858	13.65731	2.85578	0.94437	0.99542	0.99771	0.94437	0.97801	0.98888
63	98	15.36195	2.73317	0.94012	0.99627	0.99813	0.94012	0.97898	0.98938	13.65731	2.67315	0.94437	0.99601	0.99800	0.94437	0.97951	0.98965
63	99	15.36195	2.55407	0.94012	0.99676	0.99838	0.94012	0.98043	0.99012	13.65731	2.50182	0.94437	0.99651	0.99825	0.94437	0.98089	0.99036
63	100	15.36195	2.38797	0.94012	0.99717	0.99858	0.94012	0.98176	0.99080	13.65731	2.34248	0.94437	0.99695	0.99847	0.94437	0.98217	0.99101
63	101	15.36195	2.23536	0.94012	0.99753	0.99876	0.94012	0.98298	0.99141	13.65731	2.19569	0.94437	0.99733	0.99866	0.94437	0.98335	0.99160
63	102	15.36195	2.09662	0.94012	0.99783	0.99892	0.94012	0.98409	0.99198	13.65731	2.06193	0.94437	0.99765	0.99883	0.94437	0.98442	0.99215
63	103	15.36195	1.97081	0.94012	0.99809	0.99905	0.94012	0.98510	0.99249	13.65731	1.94039	0.94437	0.99793	0.99896	0.94437	0.98540	0.99264
63	104	15.36195	1.85678	0.94012	0.99831	0.99916	0.94012	0.98602	0.99296	13.65731	1.82999	0.94437	0.99817	0.99908	0.94437	0.98628	0.99309
63	105	15.36195	1.75419	0.94012	0.99850	0.99925	0.94012	0.98684	0.99338	13.65731	1.73050	0.94437	0.99837	0.99918	0.94437	0.98709	0.99350
63	106	15.36195	1.66193	0.94012	0.99866	0.99933	0.94012	0.98758	0.99375	13.65731	1.64086	0.94437	0.99854	0.99927	0.94437	0.98781	0.99387
63	107	15.36195	1.57966	0.94012	0.99879	0.99940	0.94012	0.98824	0.99409	13.65731	1.56078	0.94437	0.99868	0.99934	0.94437	0.98844	0.99419
63	108	15.36195	1.50704	0.94012	0.99890	0.99945	0.94012	0.98881	0.99437	13.65731	1.48999	0.94437	0.99880	0.99940	0.94437	0.98900	0.99447
63	109	15.36195	1.44400	0.94012	0.99899	0.99950	0.94012	0.98928	0.99461	13.65731	1.42842	0.94437	0.99890	0.99945	0.94437	0.98946	0.99470
63	110	15.36195	1.39223	0.94012	0.99906	0.99953	0.94012	0.98964	0.99479	13.65731	1.37777	0.94437	0.99897	0.99949	0.94437	0.98981	0.99488
64	1	14.92581	29.44822	0.93554	0.50656	0.67247	0.93554	0.50628	0.67222	13.31556	22.54525	0.93987	0.59025	0.74234	0.93987	0.59000	0.74214
64	2	14.92581	29.37817	0.93554	0.50778	0.67354	0.93554	0.50750	0.67330	13.31556	22.51839	0.93987	0.59097	0.74290	0.93987	0.59073	0.74271
64	3	14.92581	29.30399	0.93554	0.50905	0.67467	0.93554	0.50877	0.67442	13.31556	22.48894	0.93987	0.59174	0.74351	0.93987	0.59149	0.74331
64	4	14.92581	29.22650	0.93554	0.51039	0.67584	0.93554	0.51009	0.67558	13.31556	22.45752	0.93987	0.59255	0.74415	0.93987	0.59229	0.74394
64	5	14.92581	29.14631	0.93554	0.51177	0.67705	0.93554	0.51146	0.67678	13.31556	22.42458	0.93987	0.59339	0.74482	0.93987	0.59312	0.74460
64	6	14.92581	29.06332	0.93554	0.51321	0.67831	0.93554	0.51289	0.67802	13.31556	22.39007	0.93987	0.59429	0.74552	0.93987	0.59400	0.74529
64	7	14.92581	28.97770	0.93554	0.51471	0.67961	0.93554	0.51436	0.67931	13.31556	22.35408	0.93987	0.59522	0.74625	0.93987	0.59491	0.74601
64	8	14.92581	28.88901	0.93554	0.51627	0.68097	0.93554	0.51589	0.68065	13.31556	22.31631	0.93987	0.59620	0.74702	0.93987	0.59587	0.74677
64	9	14.92581	28.79700	0.93554	0.51788	0.68238	0.93554	0.51749	0.68203	13.31556	22.27655	0.93987	0.59722	0.74783	0.93987	0.59688	0.74756
64	10	14.92581	28.70168	0.93554	0.51957	0.68384	0.93554	0.51914	0.68347	13.31556	22.23481	0.93987	0.59830	0.74867	0.93987	0.59793	0.74838
64	11	14.92581	28.60341	0.93554	0.52132	0.68535	0.93554	0.52086	0.68495	13.31556	22.19134	0.93987	0.59943	0.74956	0.93987	0.59903	0.74924
64	12	14.92581	28.50171	0.93554	0.52314	0.68692	0.93554	0.52264	0.68649	13.31556	22.14578	0.93987	0.60062	0.75048	0.93987	0.60019	0.75015
64	13	14.92581	28.39619	0.93554	0.52503	0.68855	0.93554	0.52449	0.68809	13.31556	22.09783	0.93987	0.60186	0.75145	0.93987	0.60140	0.75109
64	14	14.92581	28.28717	0.93554	0.52700	0.69024	0.93554	0.52642	0.68974	13.31556	22.04770	0.93987	0.60317	0.75247	0.93987	0.60266	0.75207
64	15	14.92581	28.17456	0.93554	0.52905	0.69200	0.93554	0.52842	0.69146	13.31556	21.99534	0.93987	0.60454	0.75353	0.93987	0.60398	0.75311
64	16	14.92581	28.05854	0.93554	0.53118	0.69382	0.93554	0.53050	0.69324	13.31556	21.94087	0.93987	0.60597	0.75465	0.93987	0.60537	0.75418
64	17	14.92581	27.93921	0.93554	0.53339	0.69570	0.93554	0.53266	0.69508	13.31556	21.88436	0.93987	0.60746	0.75580	0.93987	0.60682	0.75531
64	18	14.92581	27.81632	0.93554	0.53568	0.69765	0.93554	0.53490	0.69699	13.31556	21.82561	0.93987	0.60903	0.75701	0.93987	0.60835	0.75649
64	19	14.92581	27.68998	0.93554	0.53807	0.69967	0.93554	0.53724	0.69897	13.31556	21.76469	0.93987	0.61066	0.75828	0.93987	0.60994	0.75772
64	20	14.92581	27.55961	0.93554	0.54055	0.70176	0.93554	0.53967	0.70102	13.31556	21.70115	0.93987	0.61238	0.75960	0.93987	0.61161	0.75901

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
64	21	14.92581	27.42496	0.93554	0.54313	0.70393	0.93554	0.54220	0.70315	13.31556	21.63477	0.93987	0.61418	0.76098	0.93987	0.61336	0.76035
64	22	14.92581	27.28607	0.93554	0.54582	0.70619	0.93554	0.54482	0.70535	13.31556	21.56556	0.93987	0.61606	0.76242	0.93987	0.61520	0.76176
64	23	14.92581	27.14231	0.93554	0.54862	0.70853	0.93554	0.54756	0.70764	13.31556	21.49301	0.93987	0.61804	0.76394	0.93987	0.61712	0.76324
64	24	14.92581	26.99396	0.93554	0.55154	0.71096	0.93554	0.55040	0.71001	13.31556	21.41732	0.93987	0.62012	0.76552	0.93987	0.61914	0.76477
64	25	14.92581	26.84076	0.93554	0.55458	0.71348	0.93554	0.55336	0.71247	13.31556	21.33825	0.93987	0.62230	0.76718	0.93987	0.62125	0.76638
64	26	14.92581	26.68259	0.93554	0.55774	0.71609	0.93554	0.55644	0.71502	13.31556	21.25569	0.93987	0.62458	0.76891	0.93987	0.62346	0.76806
64	27	14.92581	26.51948	0.93554	0.56104	0.71880	0.93554	0.55964	0.71765	13.31556	21.16962	0.93987	0.62697	0.77072	0.93987	0.62577	0.76982
64	28	14.92581	26.35108	0.93554	0.56448	0.72162	0.93554	0.56297	0.72039	13.31556	21.07976	0.93987	0.62949	0.77262	0.93987	0.62820	0.77165
64	29	14.92581	26.17769	0.93554	0.56805	0.72453	0.93554	0.56644	0.72322	13.31556	20.98629	0.93987	0.63212	0.77460	0.93987	0.63074	0.77356
64	30	14.92581	25.99881	0.93554	0.57178	0.72756	0.93554	0.57005	0.72615	13.31556	20.88878	0.93987	0.63488	0.77667	0.93987	0.63340	0.77556
64	31	14.92581	25.81445	0.93554	0.57566	0.73069	0.93554	0.57380	0.72919	13.31556	20.78720	0.93987	0.63777	0.77882	0.93987	0.63618	0.77764
64	32	14.92581	25.62410	0.93554	0.57971	0.73395	0.93554	0.57770	0.73233	13.31556	20.68113	0.93987	0.64080	0.78108	0.93987	0.63909	0.77981
64	33	14.92581	25.42805	0.93554	0.58393	0.73732	0.93554	0.58175	0.73558	13.31556	20.57072	0.93987	0.64397	0.78343	0.93987	0.64213	0.78207
64	34	14.92581	25.22578	0.93554	0.58832	0.74081	0.93554	0.58597	0.73894	13.31556	20.45552	0.93987	0.64730	0.78589	0.93987	0.64531	0.78443
64	35	14.92581	25.01713	0.93554	0.59291	0.74443	0.93554	0.59035	0.74242	13.31556	20.33536	0.93987	0.65079	0.78846	0.93987	0.64864	0.78688
64	36	14.92581	24.80193	0.93554	0.59768	0.74818	0.93554	0.59491	0.74601	13.31556	20.21002	0.93987	0.65444	0.79114	0.93987	0.65211	0.78943
64	37	14.92581	24.57973	0.93554	0.60266	0.75207	0.93554	0.59964	0.74972	13.31556	20.07911	0.93987	0.65828	0.79393	0.93987	0.65574	0.79208
64	38	14.92581	24.35058	0.93554	0.60785	0.75610	0.93554	0.60455	0.75354	13.31556	19.94257	0.93987	0.66229	0.79684	0.93987	0.65953	0.79484
64	39	14.92581	24.11373	0.93554	0.61326	0.76027	0.93554	0.60965	0.75749	13.31556	19.79973	0.93987	0.66649	0.79988	0.93987	0.66348	0.79770
64	40	14.92581	23.86918	0.93554	0.61890	0.76459	0.93554	0.61494	0.76156	13.31556	19.65053	0.93987	0.67090	0.80304	0.93987	0.66760	0.80067
64	41	14.92581	23.61736	0.93554	0.62476	0.76905	0.93554	0.62043	0.76576	13.31556	19.49521	0.93987	0.67550	0.80633	0.93987	0.67189	0.80375
64	42	14.92581	23.35816	0.93554	0.63087	0.77366	0.93554	0.62611	0.77007	13.31556	19.33362	0.93987	0.68031	0.80974	0.93987	0.67636	0.80694
64	43	14.92581	23.09102	0.93554	0.63722	0.77842	0.93554	0.63200	0.77451	13.31556	19.16523	0.93987	0.68534	0.81329	0.93987	0.68101	0.81024
64	44	14.92581	22.81604	0.93554	0.64383	0.78333	0.93554	0.63810	0.77907	13.31556	18.99000	0.93987	0.69059	0.81698	0.93987	0.68584	0.81364
64	45	14.92581	22.53309	0.93554	0.65069	0.78838	0.93554	0.64440	0.78375	13.31556	18.80775	0.93987	0.69606	0.82079	0.93987	0.69085	0.81716
64	46	14.92581	22.24198	0.93554	0.65781	0.79359	0.93554	0.65091	0.78855	13.31556	18.61823	0.93987	0.70176	0.82475	0.93987	0.69605	0.82079
64	47	14.92581	21.94239	0.93554	0.66520	0.79894	0.93554	0.65764	0.79346	13.31556	18.42106	0.93987	0.70770	0.82883	0.93987	0.70145	0.82453
64	48	14.92581	21.63441	0.93554	0.67286	0.80444	0.93554	0.66457	0.79849	13.31556	18.21621	0.93987	0.71388	0.83306	0.93987	0.70703	0.82837
64	49	14.92581	21.31800	0.93554	0.68079	0.81009	0.93554	0.67172	0.80362	13.31556	18.00355	0.93987	0.72030	0.83741	0.93987	0.71280	0.83232
64	50	14.92581	20.99328	0.93554	0.68899	0.81586	0.93554	0.67907	0.80886	13.31556	17.78305	0.93987	0.72695	0.84189	0.93987	0.71875	0.83637
64	51	14.92581	20.66027	0.93554	0.69745	0.82176	0.93554	0.68661	0.81419	13.31556	17.55462	0.93987	0.73384	0.84649	0.93987	0.72489	0.84051
64	52	14.92581	20.31936	0.93554	0.70617	0.82778	0.93554	0.69436	0.81961	13.31556	17.31849	0.93987	0.74097	0.85121	0.93987	0.73122	0.84474
64	53	14.92581	19.97064	0.93554	0.71514	0.83391	0.93554	0.70229	0.82511	13.31556	17.07460	0.93987	0.74831	0.85604	0.93987	0.73771	0.84906
64	54	14.92581	19.61420	0.93554	0.72434	0.84013	0.93554	0.71040	0.83068	13.31556	16.82295	0.93987	0.75588	0.86097	0.93987	0.74437	0.85346
64	55	14.92581	19.25050	0.93554	0.73376	0.84644	0.93554	0.71867	0.83631	13.31556	16.56379	0.93987	0.76365	0.86599	0.93987	0.75119	0.85792
64	56	14.92581	18.87994	0.93554	0.74338	0.85280	0.93554	0.72709	0.84199	13.31556	16.29737	0.93987	0.77161	0.87108	0.93987	0.75816	0.86245
64	57	14.92581	18.50268	0.93554	0.75318	0.85922	0.93554	0.73565	0.84770	13.31556	16.02371	0.93987	0.77974	0.87624	0.93987	0.76526	0.86702
64	58	14.92581	18.11889	0.93554	0.76315	0.86566	0.93554	0.74433	0.85343	13.31556	15.74286	0.93987	0.78803	0.88145	0.93987	0.77248	0.87164
64	59	14.92581	17.72878	0.93554	0.77324	0.87212	0.93554	0.75311	0.85917	13.31556	15.45489	0.93987	0.79646	0.88670	0.93987	0.77981	0.87629
64	60	14.92581	17.33235	0.93554	0.78344	0.87857	0.93554	0.76196	0.86490	13.31556	15.15969	0.93987	0.80500	0.89197	0.93987	0.78723	0.88095

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
64	61	14.92581	16.92988	0.93554	0.79372	0.88500	0.93554	0.77087	0.87061	13.31556	14.85740	0.93987	0.81364	0.89724	0.93987	0.79472	0.88562
64	62	14.92581	16.52117	0.93554	0.80403	0.89137	0.93554	0.77980	0.87628	13.31556	14.54774	0.93987	0.82234	0.90251	0.93987	0.80226	0.89028
64	63	14.92581	16.10627	0.93554	0.81435	0.89768	0.93554	0.78874	0.88189	13.31556	14.23062	0.93987	0.83109	0.90775	0.93987	0.80983	0.89492
64	64	14.92581	15.68510	0.93554	0.82465	0.90390	0.93554	0.79765	0.88744	13.31556	13.90587	0.93987	0.83985	0.91295	0.93987	0.81740	0.89953
64	65	14.92581	15.25783	0.93554	0.83487	0.91000	0.93554	0.80651	0.89289	13.31556	13.57353	0.93987	0.84858	0.91809	0.93987	0.82496	0.90408
64	66	14.92581	14.82463	0.93554	0.84498	0.91598	0.93554	0.81529	0.89825	13.31556	13.23363	0.93987	0.85726	0.92315	0.93987	0.83247	0.90858
64	67	14.92581	14.38548	0.93554	0.85495	0.92180	0.93554	0.82396	0.90349	13.31556	12.88602	0.93987	0.86586	0.92811	0.93987	0.83992	0.91299
64	68	14.92581	13.94087	0.93554	0.86472	0.92745	0.93554	0.83250	0.90860	13.31556	12.53103	0.93987	0.87434	0.93296	0.93987	0.84728	0.91733
64	69	14.92581	13.49126	0.93554	0.87426	0.93291	0.93554	0.84088	0.91357	13.31556	12.16898	0.93987	0.88266	0.93767	0.93987	0.85453	0.92156
64	70	14.92581	13.03722	0.93554	0.88353	0.93816	0.93554	0.84908	0.91838	13.31556	11.80026	0.93987	0.89079	0.94224	0.93987	0.86165	0.92569
64	71	14.92581	12.57941	0.93554	0.89250	0.94319	0.93554	0.85708	0.92304	13.31556	11.42537	0.93987	0.89869	0.94664	0.93987	0.86863	0.92969
64	72	14.92581	12.11856	0.93554	0.90112	0.94799	0.93554	0.86485	0.92753	13.31556	11.04490	0.93987	0.90635	0.95087	0.93987	0.87543	0.93358
64	73	14.92581	11.65555	0.93554	0.90938	0.95254	0.93554	0.87239	0.93185	13.31556	10.65955	0.93987	0.91373	0.95492	0.93987	0.88206	0.93733
64	74	14.92581	11.19139	0.93554	0.91724	0.95684	0.93554	0.87967	0.93598	13.31556	10.27021	0.93987	0.92080	0.95877	0.93987	0.88848	0.94095
64	75	14.92581	10.72709	0.93554	0.92470	0.96088	0.93554	0.88669	0.93994	13.31556	9.87774	0.93987	0.92755	0.96241	0.93987	0.89470	0.94443
64	76	14.92581	10.26405	0.93554	0.93172	0.96466	0.93554	0.89344	0.94372	13.31556	9.48337	0.93987	0.93395	0.96585	0.93987	0.90070	0.94776
64	77	14.92581	9.80349	0.93554	0.93831	0.96817	0.93554	0.89990	0.94732	13.31556	9.08824	0.93987	0.94000	0.96907	0.93987	0.90648	0.95095
64	78	14.92581	9.34666	0.93554	0.94446	0.97143	0.93554	0.90609	0.95073	13.31556	8.69350	0.93987	0.94568	0.97208	0.93987	0.91202	0.95399
64	79	14.92581	8.89505	0.93554	0.95016	0.97444	0.93554	0.91198	0.95396	13.31556	8.30053	0.93987	0.95099	0.97488	0.93987	0.91733	0.95688
64	80	14.92581	8.44994	0.93554	0.95542	0.97720	0.93554	0.91759	0.95702	13.31556	7.91061	0.93987	0.95593	0.97747	0.93987	0.92240	0.95964
64	81	14.92581	8.01269	0.93554	0.96026	0.97973	0.93554	0.92291	0.95991	13.31556	7.52504	0.93987	0.96050	0.97985	0.93987	0.92723	0.96224
64	82	14.92581	7.58462	0.93554	0.96468	0.98202	0.93554	0.92796	0.96263	13.31556	7.14517	0.93987	0.96471	0.98204	0.93987	0.93183	0.96471
64	83	14.92581	7.16676	0.93554	0.96871	0.98411	0.93554	0.93272	0.96519	13.31556	6.77205	0.93987	0.96857	0.98403	0.93987	0.93619	0.96704
64	84	14.92581	6.76024	0.93554	0.97235	0.98598	0.93554	0.93722	0.96759	13.31556	6.40687	0.93987	0.97208	0.98584	0.93987	0.94032	0.96924
64	85	14.92581	6.36619	0.93554	0.97564	0.98767	0.93554	0.94145	0.96984	13.31556	6.05083	0.93987	0.97528	0.98748	0.93987	0.94421	0.97131
64	86	14.92581	5.98597	0.93554	0.97858	0.98918	0.93554	0.94543	0.97195	13.31556	5.70535	0.93987	0.97816	0.98896	0.93987	0.94789	0.97325
64	87	14.92581	5.62066	0.93554	0.98121	0.99052	0.93554	0.94914	0.97391	13.31556	5.37164	0.93987	0.98075	0.99028	0.93987	0.95133	0.97506
64	88	14.92581	5.27144	0.93554	0.98354	0.99170	0.93554	0.95262	0.97573	13.31556	5.05099	0.93987	0.98306	0.99146	0.93987	0.95457	0.97676
64	89	14.92581	4.93962	0.93554	0.98560	0.99275	0.93554	0.95586	0.97743	13.31556	4.74485	0.93987	0.98511	0.99250	0.93987	0.95759	0.97834
64	90	14.92581	4.62687	0.93554	0.98741	0.99367	0.93554	0.95888	0.97901	13.31556	4.45503	0.93987	0.98693	0.99342	0.93987	0.96041	0.97981
64	91	14.92581	4.33500	0.93554	0.98899	0.99447	0.93554	0.96168	0.98047	13.31556	4.18350	0.93987	0.98852	0.99423	0.93987	0.96305	0.98117
64	92	14.92581	4.06328	0.93554	0.99038	0.99516	0.93554	0.96430	0.98183	13.31556	3.92982	0.93987	0.98992	0.99494	0.93987	0.96551	0.98245
64	93	14.92581	3.80970	0.93554	0.99158	0.99577	0.93554	0.96675	0.98309	13.31556	3.69224	0.93987	0.99115	0.99556	0.93987	0.96782	0.98365
64	94	14.92581	3.57122	0.93554	0.99265	0.99631	0.93554	0.96904	0.98428	13.31556	3.46804	0.93987	0.99224	0.99611	0.93987	0.96998	0.98476
64	95	14.92581	3.34496	0.93554	0.99358	0.99678	0.93554	0.97118	0.98538	13.31556	3.25454	0.93987	0.99321	0.99659	0.93987	0.97202	0.98581
64	96	14.92581	3.12856	0.93554	0.99441	0.99720	0.93554	0.97318	0.98641	13.31556	3.04956	0.93987	0.99406	0.99702	0.93987	0.97392	0.98679
64	97	14.92581	2.92468	0.93554	0.99513	0.99756	0.93554	0.97505	0.98736	13.31556	2.85578	0.93987	0.99482	0.99740	0.93987	0.97570	0.98770
64	98	14.92581	2.73317	0.93554	0.99576	0.99788	0.93554	0.97677	0.98825	13.31556	2.67315	0.93987	0.99547	0.99773	0.93987	0.97735	0.98855
64	99	14.92581	2.55407	0.93554	0.99631	0.99815	0.93554	0.97837	0.98907	13.31556	2.50182	0.93987	0.99605	0.99802	0.93987	0.97888	0.98933
64	100	14.92581	2.38797	0.93554	0.99678	0.99839	0.93554	0.97984	0.98982	13.31556	2.34248	0.93987	0.99655	0.99827	0.93987	0.98030	0.99005

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
64	101	14.92581	2.23536	0.93554	0.99719	0.99859	0.93554	0.98118	0.99050	13.31556	2.19569	0.93987	0.99697	0.99848	0.93987	0.98159	0.99071
64	102	14.92581	2.09662	0.93554	0.99754	0.99877	0.93554	0.98241	0.99113	13.31556	2.06193	0.93987	0.99734	0.99867	0.93987	0.98277	0.99131
64	103	14.92581	1.97081	0.93554	0.99783	0.99891	0.93554	0.98353	0.99169	13.31556	1.94039	0.93987	0.99765	0.99882	0.93987	0.98385	0.99186
64	104	14.92581	1.85678	0.93554	0.99808	0.99904	0.93554	0.98454	0.99221	13.31556	1.82999	0.93987	0.99792	0.99896	0.93987	0.98483	0.99236
64	105	14.92581	1.75419	0.93554	0.99829	0.99915	0.93554	0.98545	0.99267	13.31556	1.73050	0.93987	0.99815	0.99907	0.93987	0.98572	0.99281
64	106	14.92581	1.66193	0.93554	0.99847	0.99924	0.93554	0.98627	0.99309	13.31556	1.64086	0.93987	0.99834	0.99917	0.93987	0.98652	0.99321
64	107	14.92581	1.57966	0.93554	0.99863	0.99931	0.93554	0.98699	0.99345	13.31556	1.56078	0.93987	0.99850	0.99925	0.93987	0.98722	0.99357
64	108	14.92581	1.50704	0.93554	0.99875	0.99938	0.93554	0.98762	0.99377	13.31556	1.48999	0.93987	0.99864	0.99932	0.93987	0.98783	0.99388
64	109	14.92581	1.44400	0.93554	0.99885	0.99943	0.93554	0.98814	0.99404	13.31556	1.42842	0.93987	0.99875	0.99937	0.93987	0.98834	0.99414
64	110	14.92581	1.39223	0.93554	0.99893	0.99947	0.93554	0.98854	0.99424	13.31556	1.37777	0.93987	0.99884	0.99942	0.93987	0.98873	0.99433
65	1	14.48476	29.44822	0.93048	0.49161	0.65917	0.93048	0.49134	0.65892	12.96702	22.54525	0.93512	0.57482	0.73002	0.93512	0.57458	0.72982
65	2	14.48476	29.37817	0.93048	0.49279	0.66023	0.93048	0.49253	0.65999	12.96702	22.51839	0.93512	0.57552	0.73058	0.93512	0.57529	0.73039
65	3	14.48476	29.30399	0.93048	0.49403	0.66134	0.93048	0.49377	0.66110	12.96702	22.48894	0.93512	0.57627	0.73118	0.93512	0.57603	0.73099
65	4	14.48476	29.22650	0.93048	0.49533	0.66250	0.93048	0.49505	0.66225	12.96702	22.45752	0.93512	0.57706	0.73182	0.93512	0.57681	0.73162
65	5	14.48476	29.14631	0.93048	0.49668	0.66370	0.93048	0.49638	0.66344	12.96702	22.42458	0.93512	0.57789	0.73248	0.93512	0.57763	0.73227
65	6	14.48476	29.06332	0.93048	0.49808	0.66495	0.93048	0.49776	0.66467	12.96702	22.39007	0.93512	0.57876	0.73318	0.93512	0.57848	0.73296
65	7	14.48476	28.97770	0.93048	0.49953	0.66625	0.93048	0.49920	0.66595	12.96702	22.35408	0.93512	0.57967	0.73391	0.93512	0.57938	0.73368
65	8	14.48476	28.88901	0.93048	0.50104	0.66759	0.93048	0.50069	0.66728	12.96702	22.31631	0.93512	0.58062	0.73468	0.93512	0.58031	0.73443
65	9	14.48476	28.79700	0.93048	0.50261	0.66899	0.93048	0.50224	0.66865	12.96702	22.27655	0.93512	0.58163	0.73548	0.93512	0.58129	0.73521
65	10	14.48476	28.70168	0.93048	0.50425	0.67043	0.93048	0.50384	0.67007	12.96702	22.23481	0.93512	0.58268	0.73632	0.93512	0.58232	0.73603
65	11	14.48476	28.60341	0.93048	0.50595	0.67194	0.93048	0.50551	0.67155	12.96702	22.19134	0.93512	0.58379	0.73720	0.93512	0.58340	0.73689
65	12	14.48476	28.50171	0.93048	0.50772	0.67349	0.93048	0.50725	0.67308	12.96702	22.14578	0.93512	0.58494	0.73812	0.93512	0.58453	0.73779
65	13	14.48476	28.39619	0.93048	0.50956	0.67511	0.93048	0.50905	0.67466	12.96702	22.09783	0.93512	0.58616	0.73909	0.93512	0.58571	0.73873
65	14	14.48476	28.28717	0.93048	0.51148	0.67679	0.93048	0.51092	0.67630	12.96702	22.04770	0.93512	0.58743	0.74010	0.93512	0.58694	0.73971
65	15	14.48476	28.17456	0.93048	0.51347	0.67853	0.93048	0.51287	0.67801	12.96702	21.99534	0.93512	0.58877	0.74116	0.93512	0.58823	0.74074
65	16	14.48476	28.05854	0.93048	0.51554	0.68034	0.93048	0.51489	0.67977	12.96702	21.94087	0.93512	0.59017	0.74227	0.93512	0.58959	0.74181
65	17	14.48476	27.93921	0.93048	0.51769	0.68221	0.93048	0.51699	0.68160	12.96702	21.88436	0.93512	0.59163	0.74342	0.93512	0.59101	0.74294
65	18	14.48476	27.81632	0.93048	0.51992	0.68414	0.93048	0.51917	0.68349	12.96702	21.82561	0.93512	0.59316	0.74463	0.93512	0.59250	0.74411
65	19	14.48476	27.68998	0.93048	0.52224	0.68615	0.93048	0.52145	0.68546	12.96702	21.76469	0.93512	0.59475	0.74589	0.93512	0.59405	0.74534
65	20	14.48476	27.55961	0.93048	0.52465	0.68822	0.93048	0.52381	0.68750	12.96702	21.70115	0.93512	0.59643	0.74720	0.93512	0.59569	0.74662
65	21	14.48476	27.42496	0.93048	0.52716	0.69038	0.93048	0.52627	0.68961	12.96702	21.63477	0.93512	0.59819	0.74858	0.93512	0.59740	0.74797
65	22	14.48476	27.28607	0.93048	0.52978	0.69262	0.93048	0.52883	0.69181	12.96702	21.56556	0.93512	0.60003	0.75002	0.93512	0.59920	0.74937
65	23	14.48476	27.14231	0.93048	0.53250	0.69495	0.93048	0.53149	0.69408	12.96702	21.49301	0.93512	0.60197	0.75153	0.93512	0.60108	0.75084
65	24	14.48476	26.99396	0.93048	0.53534	0.69736	0.93048	0.53426	0.69644	12.96702	21.41732	0.93512	0.60400	0.75312	0.93512	0.60305	0.75238
65	25	14.48476	26.84076	0.93048	0.53830	0.69987	0.93048	0.53714	0.69889	12.96702	21.33825	0.93512	0.60613	0.75477	0.93512	0.60511	0.75398
65	26	14.48476	26.68259	0.93048	0.54139	0.70247	0.93048	0.54015	0.70142	12.96702	21.25569	0.93512	0.60836	0.75650	0.93512	0.60728	0.75566
65	27	14.48476	26.51948	0.93048	0.54460	0.70517	0.93048	0.54327	0.70405	12.96702	21.16962	0.93512	0.61071	0.75831	0.93512	0.60955	0.75741
65	28	14.48476	26.35108	0.93048	0.54795	0.70797	0.93048	0.54652	0.70677	12.96702	21.07976	0.93512	0.61317	0.76020	0.93512	0.61192	0.75925
65	29	14.48476	26.17769	0.93048	0.55144	0.71087	0.93048	0.54990	0.70960	12.96702	20.98629	0.93512	0.61575	0.76218	0.93512	0.61441	0.76116
65	30	14.48476	25.99881	0.93048	0.55507	0.71389	0.93048	0.55342	0.71252	12.96702	20.88878	0.93512	0.61845	0.76425	0.93512	0.61702	0.76316

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
65	31	14.48476	25.81445	0.93048	0.55886	0.71701	0.93048	0.55708	0.71555	12.96702	20.78720	0.93512	0.62128	0.76641	0.93512	0.61975	0.76524
65	32	14.48476	25.62410	0.93048	0.56281	0.72026	0.93048	0.56090	0.71868	12.96702	20.68113	0.93512	0.62426	0.76867	0.93512	0.62261	0.76742
65	33	14.48476	25.42805	0.93048	0.56693	0.72362	0.93048	0.56486	0.72193	12.96702	20.57072	0.93512	0.62737	0.77103	0.93512	0.62560	0.76968
65	34	14.48476	25.22578	0.93048	0.57122	0.72711	0.93048	0.56899	0.72529	12.96702	20.45552	0.93512	0.63064	0.77349	0.93512	0.62873	0.77205
65	35	14.48476	25.01713	0.93048	0.57570	0.73073	0.93048	0.57328	0.72877	12.96702	20.33536	0.93512	0.63407	0.77606	0.93512	0.63200	0.77451
65	36	14.48476	24.80193	0.93048	0.58037	0.73448	0.93048	0.57774	0.73236	12.96702	20.21002	0.93512	0.63766	0.77875	0.93512	0.63542	0.77707
65	37	14.48476	24.57973	0.93048	0.58525	0.73837	0.93048	0.58238	0.73608	12.96702	20.07911	0.93512	0.64144	0.78155	0.93512	0.63900	0.77974
65	38	14.48476	24.35058	0.93048	0.59033	0.74240	0.93048	0.58720	0.73992	12.96702	19.94257	0.93512	0.64539	0.78448	0.93512	0.64273	0.78252
65	39	14.48476	24.11373	0.93048	0.59563	0.74658	0.93048	0.59220	0.74388	12.96702	19.79973	0.93512	0.64953	0.78754	0.93512	0.64663	0.78540
65	40	14.48476	23.86918	0.93048	0.60117	0.75091	0.93048	0.59740	0.74797	12.96702	19.65053	0.93512	0.65388	0.79072	0.93512	0.65070	0.78839
65	41	14.48476	23.61736	0.93048	0.60693	0.75539	0.93048	0.60280	0.75218	12.96702	19.49521	0.93512	0.65843	0.79404	0.93512	0.65495	0.79150
65	42	14.48476	23.35816	0.93048	0.61293	0.76002	0.93048	0.60840	0.75653	12.96702	19.33362	0.93512	0.66318	0.79749	0.93512	0.65937	0.79472
65	43	14.48476	23.09102	0.93048	0.61919	0.76481	0.93048	0.61420	0.76100	12.96702	19.16523	0.93512	0.66816	0.80107	0.93512	0.66397	0.79806
65	44	14.48476	22.81604	0.93048	0.62570	0.76976	0.93048	0.62022	0.76560	12.96702	18.99000	0.93512	0.67336	0.80480	0.93512	0.66876	0.80151
65	45	14.48476	22.53309	0.93048	0.63247	0.77486	0.93048	0.62645	0.77033	12.96702	18.80775	0.93512	0.67879	0.80867	0.93512	0.67374	0.80507
65	46	14.48476	22.24198	0.93048	0.63951	0.78012	0.93048	0.63289	0.77518	12.96702	18.61823	0.93512	0.68446	0.81267	0.93512	0.67892	0.80876
65	47	14.48476	21.94239	0.93048	0.64682	0.78554	0.93048	0.63956	0.78016	12.96702	18.42106	0.93512	0.69037	0.81683	0.93512	0.68429	0.81256
65	48	14.48476	21.63441	0.93048	0.65442	0.79112	0.93048	0.64644	0.78526	12.96702	18.21621	0.93512	0.69653	0.82112	0.93512	0.68986	0.81647
65	49	14.48476	21.31800	0.93048	0.66230	0.79685	0.93048	0.65354	0.79048	12.96702	18.00355	0.93512	0.70294	0.82556	0.93512	0.69563	0.82049
65	50	14.48476	20.99328	0.93048	0.67046	0.80272	0.93048	0.66086	0.79581	12.96702	17.78305	0.93512	0.70960	0.83014	0.93512	0.70159	0.82463
65	51	14.48476	20.66027	0.93048	0.67890	0.80874	0.93048	0.66840	0.80125	12.96702	17.55462	0.93512	0.71651	0.83485	0.93512	0.70775	0.82887
65	52	14.48476	20.31936	0.93048	0.68761	0.81489	0.93048	0.67614	0.80679	12.96702	17.31849	0.93512	0.72367	0.83969	0.93512	0.71410	0.83321
65	53	14.48476	19.97064	0.93048	0.69660	0.82117	0.93048	0.68409	0.81242	12.96702	17.07460	0.93512	0.73108	0.84465	0.93512	0.72065	0.83765
65	54	14.48476	19.61420	0.93048	0.70584	0.82756	0.93048	0.69224	0.81814	12.96702	16.82295	0.93512	0.73872	0.84973	0.93512	0.72737	0.84217
65	55	14.48476	19.25050	0.93048	0.71534	0.83405	0.93048	0.70058	0.82393	12.96702	16.56379	0.93512	0.74659	0.85491	0.93512	0.73428	0.84678
65	56	14.48476	18.87994	0.93048	0.72507	0.84062	0.93048	0.70909	0.82978	12.96702	16.29737	0.93512	0.75467	0.86018	0.93512	0.74135	0.85146
65	57	14.48476	18.50268	0.93048	0.73501	0.84727	0.93048	0.71776	0.83569	12.96702	16.02371	0.93512	0.76296	0.86554	0.93512	0.74858	0.85621
65	58	14.48476	18.11889	0.93048	0.74514	0.85396	0.93048	0.72658	0.84164	12.96702	15.74286	0.93512	0.77143	0.87097	0.93512	0.75595	0.86102
65	59	14.48476	17.72878	0.93048	0.75545	0.86069	0.93048	0.73553	0.84761	12.96702	15.45489	0.93512	0.78008	0.87645	0.93512	0.76346	0.86586
65	60	14.48476	17.33235	0.93048	0.76591	0.86744	0.93048	0.74458	0.85359	12.96702	15.15969	0.93512	0.78887	0.88198	0.93512	0.77108	0.87074
65	61	14.48476	16.92988	0.93048	0.77649	0.87418	0.93048	0.75372	0.85957	12.96702	14.85740	0.93512	0.79780	0.88753	0.93512	0.77880	0.87564
65	62	14.48476	16.52117	0.93048	0.78715	0.88090	0.93048	0.76293	0.86552	12.96702	14.54774	0.93512	0.80683	0.89309	0.93512	0.78659	0.88055
65	63	14.48476	16.10627	0.93048	0.79787	0.88757	0.93048	0.77216	0.87144	12.96702	14.23062	0.93512	0.81594	0.89864	0.93512	0.79444	0.88545
65	64	14.48476	15.68510	0.93048	0.80860	0.89417	0.93048	0.78141	0.87729	12.96702	13.90587	0.93512	0.82509	0.90417	0.93512	0.80233	0.89033
65	65	14.48476	15.25783	0.93048	0.81931	0.90068	0.93048	0.79064	0.88308	12.96702	13.57353	0.93512	0.83427	0.90965	0.93512	0.81023	0.89517
65	66	14.48476	14.82463	0.93048	0.82996	0.90708	0.93048	0.79982	0.88878	12.96702	13.23363	0.93512	0.84343	0.91507	0.93512	0.81811	0.89995
65	67	14.48476	14.38548	0.93048	0.84050	0.91334	0.93048	0.80892	0.89437	12.96702	12.88602	0.93512	0.85254	0.92040	0.93512	0.82595	0.90468
65	68	14.48476	13.94087	0.93048	0.85088	0.91943	0.93048	0.81791	0.89983	12.96702	12.53103	0.93512	0.86156	0.92563	0.93512	0.83372	0.90932
65	69	14.48476	13.49126	0.93048	0.86107	0.92535	0.93048	0.82677	0.90517	12.96702	12.16898	0.93512	0.87045	0.93074	0.93512	0.84141	0.91387
65	70	14.48476	13.03722	0.93048	0.87101	0.93106	0.93048	0.83547	0.91036	12.96702	11.80026	0.93512	0.87918	0.93570	0.93512	0.84898	0.91832

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
65	71	14.48476	12.57941	0.93048	0.88067	0.93655	0.93048	0.84398	0.91539	12.96702	11.42537	0.93512	0.88770	0.94051	0.93512	0.85642	0.92266
65	72	14.48476	12.11856	0.93048	0.89001	0.94180	0.93048	0.85228	0.92025	12.96702	11.04490	0.93512	0.89599	0.94514	0.93512	0.86371	0.92687
65	73	14.48476	11.65555	0.93048	0.89898	0.94681	0.93048	0.86036	0.92494	12.96702	10.65955	0.93512	0.90400	0.94958	0.93512	0.87082	0.93095
65	74	14.48476	11.19139	0.93048	0.90757	0.95155	0.93048	0.86819	0.92944	12.96702	10.27021	0.93512	0.91172	0.95382	0.93512	0.87774	0.93489
65	75	14.48476	10.72709	0.93048	0.91574	0.95602	0.93048	0.87575	0.93376	12.96702	9.87774	0.93512	0.91911	0.95785	0.93512	0.88446	0.93869
65	76	14.48476	10.26405	0.93048	0.92347	0.96021	0.93048	0.88305	0.93789	12.96702	9.48337	0.93512	0.92614	0.96166	0.93512	0.89096	0.94234
65	77	14.48476	9.80349	0.93048	0.93074	0.96413	0.93048	0.89005	0.94183	12.96702	9.08824	0.93512	0.93281	0.96524	0.93512	0.89723	0.94583
65	78	14.48476	9.34666	0.93048	0.93755	0.96777	0.93048	0.89677	0.94557	12.96702	8.69350	0.93512	0.93909	0.96859	0.93512	0.90325	0.94917
65	79	14.48476	8.89505	0.93048	0.94388	0.97113	0.93048	0.90318	0.94913	12.96702	8.30053	0.93512	0.94498	0.97171	0.93512	0.90904	0.95235
65	80	14.48476	8.44994	0.93048	0.94975	0.97423	0.93048	0.90930	0.95250	12.96702	7.91061	0.93512	0.95047	0.97460	0.93512	0.91457	0.95538
65	81	14.48476	8.01269	0.93048	0.95515	0.97706	0.93048	0.91512	0.95568	12.96702	7.52504	0.93512	0.95556	0.97727	0.93512	0.91986	0.95825
65	82	14.48476	7.58462	0.93048	0.96010	0.97964	0.93048	0.92064	0.95868	12.96702	7.14517	0.93512	0.96026	0.97972	0.93512	0.92489	0.96098
65	83	14.48476	7.16676	0.93048	0.96462	0.98199	0.93048	0.92586	0.96150	12.96702	6.77205	0.93512	0.96457	0.98196	0.93512	0.92966	0.96355
65	84	14.48476	6.76024	0.93048	0.96871	0.98411	0.93048	0.93079	0.96416	12.96702	6.40687	0.93512	0.96851	0.98400	0.93512	0.93419	0.96598
65	85	14.48476	6.36619	0.93048	0.97241	0.98601	0.93048	0.93544	0.96664	12.96702	6.05083	0.93512	0.97209	0.98585	0.93512	0.93848	0.96826
65	86	14.48476	5.98597	0.93048	0.97573	0.98771	0.93048	0.93980	0.96897	12.96702	5.70535	0.93512	0.97533	0.98751	0.93512	0.94251	0.97041
65	87	14.48476	5.62066	0.93048	0.97869	0.98923	0.93048	0.94390	0.97114	12.96702	5.37164	0.93512	0.97824	0.98900	0.93512	0.94631	0.97241
65	88	14.48476	5.27144	0.93048	0.98133	0.99058	0.93048	0.94772	0.97316	12.96702	5.05099	0.93512	0.98085	0.99033	0.93512	0.94986	0.97429
65	89	14.48476	4.93962	0.93048	0.98366	0.99176	0.93048	0.95129	0.97504	12.96702	4.74485	0.93512	0.98316	0.99151	0.93512	0.95319	0.97604
65	90	14.48476	4.62687	0.93048	0.98571	0.99280	0.93048	0.95461	0.97678	12.96702	4.45503	0.93512	0.98521	0.99255	0.93512	0.95630	0.97766
65	91	14.48476	4.33500	0.93048	0.98750	0.99371	0.93048	0.95770	0.97840	12.96702	4.18350	0.93512	0.98701	0.99346	0.93512	0.95921	0.97918
65	92	14.48476	4.06328	0.93048	0.98907	0.99450	0.93048	0.96059	0.97990	12.96702	3.92982	0.93512	0.98859	0.99426	0.93512	0.96192	0.98059
65	93	14.48476	3.80970	0.93048	0.99044	0.99520	0.93048	0.96329	0.98130	12.96702	3.69224	0.93512	0.98998	0.99497	0.93512	0.96447	0.98191
65	94	14.48476	3.57122	0.93048	0.99164	0.99580	0.93048	0.96581	0.98261	12.96702	3.46804	0.93512	0.99121	0.99559	0.93512	0.96686	0.98315
65	95	14.48476	3.34496	0.93048	0.99271	0.99634	0.93048	0.96818	0.98383	12.96702	3.25454	0.93512	0.99230	0.99614	0.93512	0.96910	0.98431
65	96	14.48476	3.12856	0.93048	0.99364	0.99681	0.93048	0.97039	0.98497	12.96702	3.04956	0.93512	0.99327	0.99663	0.93512	0.97121	0.98539
65	97	14.48476	2.92468	0.93048	0.99447	0.99723	0.93048	0.97244	0.98603	12.96702	2.85578	0.93512	0.99413	0.99705	0.93512	0.97317	0.98640
65	98	14.48476	2.73317	0.93048	0.99518	0.99759	0.93048	0.97435	0.98701	12.96702	2.67315	0.93512	0.99487	0.99743	0.93512	0.97499	0.98734
65	99	14.48476	2.55407	0.93048	0.99581	0.99790	0.93048	0.97611	0.98791	12.96702	2.50182	0.93512	0.99552	0.99776	0.93512	0.97668	0.98820
65	100	14.48476	2.38797	0.93048	0.99634	0.99817	0.93048	0.97773	0.98874	12.96702	2.34248	0.93512	0.99608	0.99804	0.93512	0.97824	0.98900
65	101	14.48476	2.23536	0.93048	0.99680	0.99840	0.93048	0.97922	0.98950	12.96702	2.19569	0.93512	0.99657	0.99828	0.93512	0.97967	0.98973
65	102	14.48476	2.09662	0.93048	0.99720	0.99860	0.93048	0.98057	0.99019	12.96702	2.06193	0.93512	0.99698	0.99849	0.93512	0.98097	0.99040
65	103	14.48476	1.97081	0.93048	0.99753	0.99876	0.93048	0.98180	0.99082	12.96702	1.94039	0.93512	0.99734	0.99867	0.93512	0.98216	0.99100
65	104	14.48476	1.85678	0.93048	0.99782	0.99891	0.93048	0.98292	0.99139	12.96702	1.82999	0.93512	0.99764	0.99882	0.93512	0.98325	0.99155
65	105	14.48476	1.75419	0.93048	0.99806	0.99903	0.93048	0.98393	0.99190	12.96702	1.73050	0.93512	0.99790	0.99895	0.93512	0.98423	0.99205
65	106	14.48476	1.66193	0.93048	0.99826	0.99913	0.93048	0.98483	0.99236	12.96702	1.64086	0.93512	0.99812	0.99906	0.93512	0.98510	0.99250
65	107	14.48476	1.57966	0.93048	0.99844	0.99922	0.93048	0.98563	0.99276	12.96702	1.56078	0.93512	0.99830	0.99915	0.93512	0.98588	0.99289
65	108	14.48476	1.50704	0.93048	0.99858	0.99929	0.93048	0.98632	0.99311	12.96702	1.48999	0.93512	0.99846	0.99923	0.93512	0.98656	0.99323
65	109	14.48476	1.44400	0.93048	0.99870	0.99935	0.93048	0.98690	0.99341	12.96702	1.42842	0.93512	0.99858	0.99929	0.93512	0.98712	0.99352
65	110	14.48476	1.39223	0.93048	0.99879	0.99939	0.93048	0.98734	0.99363	12.96702	1.37777	0.93512	0.99868	0.99934	0.93512	0.98755	0.99374

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
66	1	14.03902	29.44822	0.92514	0.47650	0.64545	0.92514	0.47624	0.64521	12.61179	22.54525	0.93013	0.55910	0.71721	0.93013	0.55886	0.71701
66	2	14.03902	29.37817	0.92514	0.47765	0.64650	0.92514	0.47740	0.64627	12.61179	22.51839	0.93013	0.55978	0.71777	0.93013	0.55955	0.71758
66	3	14.03902	29.30399	0.92514	0.47885	0.64760	0.92514	0.47860	0.64736	12.61179	22.48894	0.93013	0.56051	0.71836	0.93013	0.56028	0.71818
66	4	14.03902	29.22650	0.92514	0.48011	0.64875	0.92514	0.47984	0.64850	12.61179	22.45752	0.93013	0.56128	0.71900	0.93013	0.56104	0.71880
66	5	14.03902	29.14631	0.92514	0.48141	0.64994	0.92514	0.48113	0.64968	12.61179	22.42458	0.93013	0.56208	0.71966	0.93013	0.56183	0.71945
66	6	14.03902	29.06332	0.92514	0.48277	0.65117	0.92514	0.48247	0.65090	12.61179	22.39007	0.93013	0.56293	0.72035	0.93013	0.56266	0.72013
66	7	14.03902	28.97770	0.92514	0.48418	0.65246	0.92514	0.48387	0.65217	12.61179	22.35408	0.93013	0.56382	0.72108	0.93013	0.56354	0.72085
66	8	14.03902	28.88901	0.92514	0.48565	0.65379	0.92514	0.48531	0.65348	12.61179	22.31631	0.93013	0.56475	0.72184	0.93013	0.56445	0.72160
66	9	14.03902	28.79700	0.92514	0.48718	0.65517	0.92514	0.48682	0.65485	12.61179	22.27655	0.93013	0.56573	0.72264	0.93013	0.56541	0.72238
66	10	14.03902	28.70168	0.92514	0.48877	0.65661	0.92514	0.48838	0.65626	12.61179	22.23481	0.93013	0.56676	0.72348	0.93013	0.56641	0.72319
66	11	14.03902	28.60341	0.92514	0.49042	0.65809	0.92514	0.49000	0.65772	12.61179	22.19134	0.93013	0.56783	0.72435	0.93013	0.56746	0.72405
66	12	14.03902	28.50171	0.92514	0.49213	0.65964	0.92514	0.49168	0.65923	12.61179	22.14578	0.93013	0.56896	0.72527	0.93013	0.56856	0.72494
66	13	14.03902	28.39619	0.92514	0.49392	0.66124	0.92514	0.49343	0.66080	12.61179	22.09783	0.93013	0.57015	0.72623	0.93013	0.56971	0.72588
66	14	14.03902	28.28717	0.92514	0.49578	0.66291	0.92514	0.49525	0.66243	12.61179	22.04770	0.93013	0.57139	0.72724	0.93013	0.57091	0.72686
66	15	14.03902	28.17456	0.92514	0.49772	0.66463	0.92514	0.49714	0.66412	12.61179	21.99534	0.93013	0.57269	0.72830	0.93013	0.57218	0.72788
66	16	14.03902	28.05854	0.92514	0.49973	0.66642	0.92514	0.49910	0.66587	12.61179	21.94087	0.93013	0.57406	0.72940	0.93013	0.57350	0.72895
66	17	14.03902	27.93921	0.92514	0.50181	0.66828	0.92514	0.50114	0.66768	12.61179	21.88436	0.93013	0.57548	0.73055	0.93013	0.57488	0.73006
66	18	14.03902	27.81632	0.92514	0.50398	0.67020	0.92514	0.50327	0.66957	12.61179	21.82561	0.93013	0.57697	0.73175	0.93013	0.57633	0.73123
66	19	14.03902	27.68998	0.92514	0.50623	0.67218	0.92514	0.50548	0.67152	12.61179	21.76469	0.93013	0.57853	0.73300	0.93013	0.57785	0.73246
66	20	14.03902	27.55961	0.92514	0.50858	0.67425	0.92514	0.50777	0.67354	12.61179	21.70115	0.93013	0.58017	0.73431	0.93013	0.57945	0.73374
66	21	14.03902	27.42496	0.92514	0.51102	0.67639	0.92514	0.51016	0.67564	12.61179	21.63477	0.93013	0.58188	0.73568	0.93013	0.58112	0.73507
66	22	14.03902	27.28607	0.92514	0.51356	0.67861	0.92514	0.51265	0.67782	12.61179	21.56556	0.93013	0.58368	0.73712	0.93013	0.58287	0.73647
66	23	14.03902	27.14231	0.92514	0.51621	0.68092	0.92514	0.51524	0.68008	12.61179	21.49301	0.93013	0.58557	0.73862	0.93013	0.58471	0.73794
66	24	14.03902	26.99396	0.92514	0.51897	0.68332	0.92514	0.51793	0.68242	12.61179	21.41732	0.93013	0.58755	0.74020	0.93013	0.58664	0.73947
66	25	14.03902	26.84076	0.92514	0.52184	0.68580	0.92514	0.52074	0.68485	12.61179	21.33825	0.93013	0.58963	0.74185	0.93013	0.58866	0.74107
66	26	14.03902	26.68259	0.92514	0.52484	0.68839	0.92514	0.52366	0.68737	12.61179	21.25569	0.93013	0.59182	0.74358	0.93013	0.59077	0.74275
66	27	14.03902	26.51948	0.92514	0.52797	0.69107	0.92514	0.52670	0.68998	12.61179	21.16962	0.93013	0.59411	0.74538	0.93013	0.59299	0.74450
66	28	14.03902	26.35108	0.92514	0.53123	0.69386	0.92514	0.52986	0.69270	12.61179	21.07976	0.93013	0.59652	0.74727	0.93013	0.59532	0.74633
66	29	14.03902	26.17769	0.92514	0.53462	0.69675	0.92514	0.53316	0.69551	12.61179	20.98629	0.93013	0.59904	0.74925	0.93013	0.59775	0.74824
66	30	14.03902	25.99881	0.92514	0.53816	0.69974	0.92514	0.53659	0.69842	12.61179	20.88878	0.93013	0.60168	0.75131	0.93013	0.60030	0.75024
66	31	14.03902	25.81445	0.92514	0.54185	0.70286	0.92514	0.54016	0.70144	12.61179	20.78720	0.93013	0.60445	0.75347	0.93013	0.60298	0.75232
66	32	14.03902	25.62410	0.92514	0.54570	0.70609	0.92514	0.54388	0.70456	12.61179	20.68113	0.93013	0.60737	0.75573	0.93013	0.60578	0.75450
66	33	14.03902	25.42805	0.92514	0.54971	0.70944	0.92514	0.54775	0.70780	12.61179	20.57072	0.93013	0.61042	0.75809	0.93013	0.60871	0.75677
66	34	14.03902	25.22578	0.92514	0.55390	0.71292	0.92514	0.55178	0.71116	12.61179	20.45552	0.93013	0.61362	0.76055	0.93013	0.61178	0.75914
66	35	14.03902	25.01713	0.92514	0.55827	0.71653	0.92514	0.55597	0.71463	12.61179	20.33536	0.93013	0.61699	0.76313	0.93013	0.61500	0.76161
66	36	14.03902	24.80193	0.92514	0.56283	0.72027	0.92514	0.56034	0.71823	12.61179	20.21002	0.93013	0.62052	0.76582	0.93013	0.61836	0.76418
66	37	14.03902	24.57973	0.92514	0.56759	0.72416	0.92514	0.56488	0.72194	12.61179	20.07911	0.93013	0.62422	0.76864	0.93013	0.62188	0.76686
66	38	14.03902	24.35058	0.92514	0.57256	0.72819	0.92514	0.56960	0.72579	12.61179	19.94257	0.93013	0.62810	0.77158	0.93013	0.62556	0.76965
66	39	14.03902	24.11373	0.92514	0.57775	0.73237	0.92514	0.57450	0.72976	12.61179	19.79973	0.93013	0.63218	0.77465	0.93013	0.62940	0.77255
66	40	14.03902	23.86918	0.92514	0.58317	0.73671	0.92514	0.57960	0.73386	12.61179	19.65053	0.93013	0.63646	0.77785	0.93013	0.63341	0.77557

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
66	41	14.03902	23.61736	0.92514	0.58882	0.74121	0.92514	0.58490	0.73809	12.61179	19.49521	0.93013	0.64094	0.78119	0.93013	0.63759	0.77870
66	42	14.03902	23.35816	0.92514	0.59471	0.74585	0.92514	0.59040	0.74245	12.61179	19.33362	0.93013	0.64563	0.78466	0.93013	0.64196	0.78194
66	43	14.03902	23.09102	0.92514	0.60085	0.75066	0.92514	0.59611	0.74695	12.61179	19.16523	0.93013	0.65055	0.78828	0.93013	0.64651	0.78531
66	44	14.03902	22.81604	0.92514	0.60725	0.75564	0.92514	0.60203	0.75159	12.61179	18.99000	0.93013	0.65569	0.79204	0.93013	0.65126	0.78880
66	45	14.03902	22.53309	0.92514	0.61391	0.76078	0.92514	0.60817	0.75635	12.61179	18.80775	0.93013	0.66106	0.79595	0.93013	0.65619	0.79241
66	46	14.03902	22.24198	0.92514	0.62085	0.76608	0.92514	0.61453	0.76125	12.61179	18.61823	0.93013	0.66668	0.80001	0.93013	0.66133	0.79614
66	47	14.03902	21.94239	0.92514	0.62807	0.77155	0.92514	0.62112	0.76629	12.61179	18.42106	0.93013	0.67255	0.80422	0.93013	0.66666	0.80000
66	48	14.03902	21.63441	0.92514	0.63558	0.77719	0.92514	0.62794	0.77145	12.61179	18.21621	0.93013	0.67867	0.80858	0.93013	0.67220	0.80397
66	49	14.03902	21.31800	0.92514	0.64338	0.78300	0.92514	0.63498	0.77674	12.61179	18.00355	0.93013	0.68506	0.81310	0.93013	0.67795	0.80807
66	50	14.03902	20.99328	0.92514	0.65148	0.78896	0.92514	0.64225	0.78216	12.61179	17.78305	0.93013	0.69170	0.81776	0.93013	0.68390	0.81228
66	51	14.03902	20.66027	0.92514	0.65987	0.79509	0.92514	0.64974	0.78769	12.61179	17.55462	0.93013	0.69861	0.82257	0.93013	0.69006	0.81661
66	52	14.03902	20.31936	0.92514	0.66855	0.80136	0.92514	0.65746	0.79334	12.61179	17.31849	0.93013	0.70579	0.82752	0.93013	0.69643	0.82105
66	53	14.03902	19.97064	0.92514	0.67752	0.80777	0.92514	0.66541	0.79909	12.61179	17.07460	0.93013	0.71322	0.83261	0.93013	0.70300	0.82560
66	54	14.03902	19.61420	0.92514	0.68678	0.81431	0.92514	0.67357	0.80495	12.61179	16.82295	0.93013	0.72091	0.83782	0.93013	0.70977	0.83025
66	55	14.03902	19.25050	0.92514	0.69631	0.82097	0.92514	0.68193	0.81089	12.61179	16.56379	0.93013	0.72885	0.84316	0.93013	0.71673	0.83500
66	56	14.03902	18.87994	0.92514	0.70610	0.82774	0.92514	0.69050	0.81692	12.61179	16.29737	0.93013	0.73702	0.84861	0.93013	0.72388	0.83983
66	57	14.03902	18.50268	0.92514	0.71614	0.83459	0.92514	0.69925	0.82301	12.61179	16.02371	0.93013	0.74543	0.85415	0.93013	0.73121	0.84474
66	58	14.03902	18.11889	0.92514	0.72641	0.84153	0.92514	0.70818	0.82916	12.61179	15.74286	0.93013	0.75406	0.85979	0.93013	0.73871	0.84972
66	59	14.03902	17.72878	0.92514	0.73689	0.84852	0.92514	0.71726	0.83535	12.61179	15.45489	0.93013	0.76289	0.86550	0.93013	0.74637	0.85476
66	60	14.03902	17.33235	0.92514	0.74756	0.85555	0.92514	0.72648	0.84158	12.61179	15.15969	0.93013	0.77190	0.87127	0.93013	0.75416	0.85985
66	61	14.03902	16.92988	0.92514	0.75840	0.86260	0.92514	0.73582	0.84781	12.61179	14.85740	0.93013	0.78108	0.87709	0.93013	0.76208	0.86498
66	62	14.03902	16.52117	0.92514	0.76936	0.86965	0.92514	0.74526	0.85404	12.61179	14.54774	0.93013	0.79040	0.88293	0.93013	0.77011	0.87013
66	63	14.03902	16.10627	0.92514	0.78043	0.87668	0.92514	0.75477	0.86025	12.61179	14.23062	0.93013	0.79984	0.88879	0.93013	0.77822	0.87528
66	64	14.03902	15.68510	0.92514	0.79157	0.88366	0.92514	0.76432	0.86642	12.61179	13.90587	0.93013	0.80938	0.89465	0.93013	0.78640	0.88043
66	65	14.03902	15.25783	0.92514	0.80273	0.89057	0.92514	0.77389	0.87253	12.61179	13.57353	0.93013	0.81897	0.90048	0.93013	0.79461	0.88555
66	66	14.03902	14.82463	0.92514	0.81388	0.89739	0.92514	0.78344	0.87857	12.61179	13.23363	0.93013	0.82858	0.90626	0.93013	0.80284	0.89064
66	67	14.03902	14.38548	0.92514	0.82497	0.90409	0.92514	0.79295	0.88452	12.61179	12.88602	0.93013	0.83819	0.91197	0.93013	0.81106	0.89568
66	68	14.03902	13.94087	0.92514	0.83595	0.91065	0.92514	0.80238	0.89035	12.61179	12.53103	0.93013	0.84774	0.91760	0.93013	0.81924	0.90064
66	69	14.03902	13.49126	0.92514	0.84677	0.91703	0.92514	0.81170	0.89606	12.61179	12.16898	0.93013	0.85720	0.92311	0.93013	0.82736	0.90552
66	70	14.03902	13.03722	0.92514	0.85739	0.92322	0.92514	0.82089	0.90164	12.61179	11.80026	0.93013	0.86653	0.92849	0.93013	0.83538	0.91031
66	71	14.03902	12.57941	0.92514	0.86775	0.92919	0.92514	0.82991	0.90705	12.61179	11.42537	0.93013	0.87568	0.93372	0.93013	0.84329	0.91498
66	72	14.03902	12.11856	0.92514	0.87782	0.93493	0.92514	0.83875	0.91231	12.61179	11.04490	0.93013	0.88462	0.93878	0.93013	0.85106	0.91954
66	73	14.03902	11.65555	0.92514	0.88754	0.94042	0.92514	0.84737	0.91738	12.61179	10.65955	0.93013	0.89330	0.94364	0.93013	0.85867	0.92396
66	74	14.03902	11.19139	0.92514	0.89688	0.94563	0.92514	0.85576	0.92227	12.61179	10.27021	0.93013	0.90168	0.94830	0.93013	0.86610	0.92825
66	75	14.03902	10.72709	0.92514	0.90580	0.95057	0.92514	0.86389	0.92698	12.61179	9.87774	0.93013	0.90975	0.95274	0.93013	0.87333	0.93238
66	76	14.03902	10.26405	0.92514	0.91427	0.95522	0.92514	0.87175	0.93148	12.61179	9.48337	0.93013	0.91745	0.95695	0.93013	0.88035	0.93637
66	77	14.03902	9.80349	0.92514	0.92228	0.95957	0.92514	0.87932	0.93579	12.61179	9.08824	0.93013	0.92478	0.96092	0.93013	0.88713	0.94019
66	78	14.03902	9.34666	0.92514	0.92980	0.96362	0.92514	0.88660	0.93989	12.61179	8.69350	0.93013	0.93171	0.96465	0.93013	0.89367	0.94385
66	79	14.03902	8.89505	0.92514	0.93683	0.96738	0.92514	0.89357	0.94379	12.61179	8.30053	0.93013	0.93823	0.96813	0.93013	0.89996	0.94735
66	80	14.03902	8.44994	0.92514	0.94335	0.97085	0.92514	0.90023	0.94749	12.61179	7.91061	0.93013	0.94432	0.97136	0.93013	0.90599	0.95068

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
66	81	14.03902	8.01269	0.92514	0.94937	0.97403	0.92514	0.90657	0.95100	12.61179	7.52504	0.93013	0.94998	0.97435	0.93013	0.91176	0.95384
66	82	14.03902	7.58462	0.92514	0.95491	0.97694	0.92514	0.91260	0.95430	12.61179	7.14517	0.93013	0.95522	0.97710	0.93013	0.91726	0.95684
66	83	14.03902	7.16676	0.92514	0.95997	0.97958	0.92514	0.91831	0.95742	12.61179	6.77205	0.93013	0.96004	0.97961	0.93013	0.92249	0.95968
66	84	14.03902	6.76024	0.92514	0.96457	0.98197	0.92514	0.92372	0.96035	12.61179	6.40687	0.93013	0.96446	0.98191	0.93013	0.92745	0.96236
66	85	14.03902	6.36619	0.92514	0.96873	0.98412	0.92514	0.92882	0.96309	12.61179	6.05083	0.93013	0.96848	0.98399	0.93013	0.93215	0.96489
66	86	14.03902	5.98597	0.92514	0.97247	0.98604	0.92514	0.93361	0.96567	12.61179	5.70535	0.93013	0.97211	0.98586	0.93013	0.93659	0.96726
66	87	14.03902	5.62066	0.92514	0.97582	0.98776	0.92514	0.93811	0.96807	12.61179	5.37164	0.93013	0.97539	0.98754	0.93013	0.94076	0.96948
66	88	14.03902	5.27144	0.92514	0.97880	0.98929	0.92514	0.94231	0.97030	12.61179	5.05099	0.93013	0.97832	0.98904	0.93013	0.94468	0.97155
66	89	14.03902	4.93962	0.92514	0.98144	0.99063	0.92514	0.94624	0.97238	12.61179	4.74485	0.93013	0.98094	0.99038	0.93013	0.94834	0.97349
66	90	14.03902	4.62687	0.92514	0.98376	0.99181	0.92514	0.94990	0.97431	12.61179	4.45503	0.93013	0.98325	0.99155	0.93013	0.95177	0.97529
66	91	14.03902	4.33500	0.92514	0.98579	0.99284	0.92514	0.95331	0.97610	12.61179	4.18350	0.93013	0.98528	0.99259	0.93013	0.95497	0.97697
66	92	14.03902	4.06328	0.92514	0.98757	0.99374	0.92514	0.95650	0.97776	12.61179	3.92982	0.93013	0.98707	0.99349	0.93013	0.95796	0.97853
66	93	14.03902	3.80970	0.92514	0.98912	0.99453	0.92514	0.95947	0.97932	12.61179	3.69224	0.93013	0.98865	0.99429	0.93013	0.96077	0.97999
66	94	14.03902	3.57122	0.92514	0.99049	0.99522	0.92514	0.96226	0.98077	12.61179	3.46804	0.93013	0.99004	0.99499	0.93013	0.96341	0.98136
66	95	14.03902	3.34496	0.92514	0.99170	0.99583	0.92514	0.96487	0.98212	12.61179	3.25454	0.93013	0.99127	0.99562	0.93013	0.96589	0.98265
66	96	14.03902	3.12856	0.92514	0.99277	0.99637	0.92514	0.96731	0.98338	12.61179	3.04956	0.93013	0.99237	0.99617	0.93013	0.96821	0.98385
66	97	14.03902	2.92468	0.92514	0.99370	0.99684	0.92514	0.96957	0.98455	12.61179	2.85578	0.93013	0.99334	0.99666	0.93013	0.97037	0.98496
66	98	14.03902	2.73317	0.92514	0.99452	0.99725	0.92514	0.97168	0.98564	12.61179	2.67315	0.93013	0.99418	0.99708	0.93013	0.97239	0.98600
66	99	14.03902	2.55407	0.92514	0.99522	0.99761	0.92514	0.97362	0.98664	12.61179	2.50182	0.93013	0.99492	0.99745	0.93013	0.97425	0.98696
66	100	14.03902	2.38797	0.92514	0.99584	0.99791	0.92514	0.97541	0.98755	12.61179	2.34248	0.93013	0.99556	0.99777	0.93013	0.97597	0.98784
66	101	14.03902	2.23536	0.92514	0.99636	0.99818	0.92514	0.97705	0.98839	12.61179	2.19569	0.93013	0.99611	0.99805	0.93013	0.97755	0.98865
66	102	14.03902	2.09662	0.92514	0.99681	0.99840	0.92514	0.97855	0.98916	12.61179	2.06193	0.93013	0.99658	0.99829	0.93013	0.97899	0.98938
66	103	14.03902	1.97081	0.92514	0.99719	0.99859	0.92514	0.97991	0.98985	12.61179	1.94039	0.93013	0.99698	0.99849	0.93013	0.98031	0.99006
66	104	14.03902	1.85678	0.92514	0.99751	0.99875	0.92514	0.98114	0.99048	12.61179	1.82999	0.93013	0.99732	0.99866	0.93013	0.98150	0.99066
66	105	14.03902	1.75419	0.92514	0.99779	0.99889	0.92514	0.98226	0.99105	12.61179	1.73050	0.93013	0.99762	0.99881	0.93013	0.98258	0.99121
66	106	14.03902	1.66193	0.92514	0.99802	0.99901	0.92514	0.98325	0.99156	12.61179	1.64086	0.93013	0.99786	0.99893	0.93013	0.98355	0.99171
66	107	14.03902	1.57966	0.92514	0.99822	0.99911	0.92514	0.98414	0.99200	12.61179	1.56078	0.93013	0.99807	0.99904	0.93013	0.98441	0.99214
66	108	14.03902	1.50704	0.92514	0.99838	0.99919	0.92514	0.98490	0.99239	12.61179	1.48999	0.93013	0.99825	0.99912	0.93013	0.98516	0.99252
66	109	14.03902	1.44400	0.92514	0.99851	0.99926	0.92514	0.98553	0.99271	12.61179	1.42842	0.93013	0.99839	0.99920	0.93013	0.98578	0.99284
66	110	14.03902	1.39223	0.92514	0.99862	0.99931	0.92514	0.98603	0.99296	12.61179	1.37777	0.93013	0.99850	0.99925	0.93013	0.98626	0.99308
67	1	13.58878	29.44822	0.91954	0.46124	0.63129	0.91954	0.46099	0.63106	12.24994	22.54525	0.92454	0.54308	0.70389	0.92454	0.54285	0.70369
67	2	13.58878	29.37817	0.91954	0.46234	0.63233	0.91954	0.46211	0.63211	12.24994	22.51839	0.92454	0.54374	0.70444	0.92454	0.54352	0.70426
67	3	13.58878	29.30399	0.91954	0.46351	0.63342	0.91954	0.46327	0.63320	12.24994	22.48894	0.92454	0.54445	0.70504	0.92454	0.54422	0.70485
67	4	13.58878	29.22650	0.91954	0.46473	0.63456	0.91954	0.46448	0.63432	12.24994	22.45752	0.92454	0.54519	0.70566	0.92454	0.54496	0.70547
67	5	13.58878	29.14631	0.91954	0.46599	0.63574	0.91954	0.46573	0.63549	12.24994	22.42458	0.92454	0.54598	0.70632	0.92454	0.54574	0.70612
67	6	13.58878	29.06332	0.91954	0.46731	0.63696	0.91954	0.46703	0.63670	12.24994	22.39007	0.92454	0.54681	0.70701	0.92454	0.54655	0.70680
67	7	13.58878	28.97770	0.91954	0.46868	0.63823	0.91954	0.46838	0.63795	12.24994	22.35408	0.92454	0.54767	0.70773	0.92454	0.54740	0.70751
67	8	13.58878	28.88901	0.91954	0.47010	0.63955	0.91954	0.46978	0.63925	12.24994	22.31631	0.92454	0.54857	0.70849	0.92454	0.54829	0.70825
67	9	13.58878	28.79700	0.91954	0.47158	0.64092	0.91954	0.47124	0.64060	12.24994	22.27655	0.92454	0.54953	0.70928	0.92454	0.54922	0.70903
67	10	13.58878	28.70168	0.91954	0.47312	0.64234	0.91954	0.47275	0.64200	12.24994	22.23481	0.92454	0.55053	0.71012	0.92454	0.55020	0.70984

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
67	11	13.58878	28.60341	0.91954	0.47472	0.64381	0.91954	0.47433	0.64345	12.24994	22.19134	0.92454	0.55158	0.71099	0.92454	0.55122	0.71069
67	12	13.58878	28.50171	0.91954	0.47638	0.64534	0.91954	0.47596	0.64495	12.24994	22.14578	0.92454	0.55267	0.71190	0.92454	0.55229	0.71158
67	13	13.58878	28.39619	0.91954	0.47812	0.64693	0.91954	0.47766	0.64650	12.24994	22.09783	0.92454	0.55383	0.71286	0.92454	0.55341	0.71251
67	14	13.58878	28.28717	0.91954	0.47992	0.64858	0.91954	0.47942	0.64812	12.24994	22.04770	0.92454	0.55504	0.71386	0.92454	0.55458	0.71348
67	15	13.58878	28.17456	0.91954	0.48180	0.65029	0.91954	0.48125	0.64979	12.24994	21.99534	0.92454	0.55631	0.71491	0.92454	0.55581	0.71450
67	16	13.58878	28.05854	0.91954	0.48375	0.65206	0.91954	0.48315	0.65152	12.24994	21.94087	0.92454	0.55764	0.71600	0.92454	0.55710	0.71556
67	17	13.58878	27.93921	0.91954	0.48577	0.65390	0.91954	0.48513	0.65332	12.24994	21.88436	0.92454	0.55903	0.71715	0.92454	0.55845	0.71667
67	18	13.58878	27.81632	0.91954	0.48787	0.65580	0.91954	0.48719	0.65518	12.24994	21.82561	0.92454	0.56048	0.71834	0.92454	0.55986	0.71784
67	19	13.58878	27.68998	0.91954	0.49006	0.65777	0.91954	0.48934	0.65712	12.24994	21.76469	0.92454	0.56200	0.71959	0.92454	0.56134	0.71905
67	20	13.58878	27.55961	0.91954	0.49233	0.65981	0.91954	0.49156	0.65913	12.24994	21.70115	0.92454	0.56359	0.72089	0.92454	0.56290	0.72033
67	21	13.58878	27.42496	0.91954	0.49470	0.66193	0.91954	0.49388	0.66121	12.24994	21.63477	0.92454	0.56526	0.72226	0.92454	0.56453	0.72166
67	22	13.58878	27.28607	0.91954	0.49716	0.66414	0.91954	0.49630	0.66337	12.24994	21.56556	0.92454	0.56701	0.72369	0.92454	0.56624	0.72305
67	23	13.58878	27.14231	0.91954	0.49973	0.66643	0.91954	0.49881	0.66561	12.24994	21.49301	0.92454	0.56886	0.72519	0.92454	0.56803	0.72451
67	24	13.58878	26.99396	0.91954	0.50241	0.66881	0.91954	0.50143	0.66794	12.24994	21.41732	0.92454	0.57079	0.72676	0.92454	0.56991	0.72604
67	25	13.58878	26.84076	0.91954	0.50520	0.67128	0.91954	0.50415	0.67035	12.24994	21.33825	0.92454	0.57282	0.72840	0.92454	0.57188	0.72764
67	26	13.58878	26.68259	0.91954	0.50811	0.67384	0.91954	0.50699	0.67285	12.24994	21.25569	0.92454	0.57495	0.73012	0.92454	0.57394	0.72931
67	27	13.58878	26.51948	0.91954	0.51115	0.67650	0.91954	0.50994	0.67545	12.24994	21.16962	0.92454	0.57719	0.73192	0.92454	0.57611	0.73105
67	28	13.58878	26.35108	0.91954	0.51431	0.67927	0.91954	0.51302	0.67814	12.24994	21.07976	0.92454	0.57953	0.73380	0.92454	0.57838	0.73288
67	29	13.58878	26.17769	0.91954	0.51761	0.68214	0.91954	0.51623	0.68094	12.24994	20.98629	0.92454	0.58199	0.73577	0.92454	0.58076	0.73479
67	30	13.58878	25.99881	0.91954	0.52105	0.68512	0.91954	0.51957	0.68383	12.24994	20.88878	0.92454	0.58458	0.73783	0.92454	0.58325	0.73678
67	31	13.58878	25.81445	0.91954	0.52464	0.68821	0.91954	0.52304	0.68684	12.24994	20.78720	0.92454	0.58729	0.73999	0.92454	0.58587	0.73886
67	32	13.58878	25.62410	0.91954	0.52838	0.69143	0.91954	0.52666	0.68995	12.24994	20.68113	0.92454	0.59013	0.74224	0.92454	0.58861	0.74104
67	33	13.58878	25.42805	0.91954	0.53229	0.69476	0.91954	0.53043	0.69318	12.24994	20.57072	0.92454	0.59312	0.74460	0.92454	0.59148	0.74331
67	34	13.58878	25.22578	0.91954	0.53637	0.69823	0.91954	0.53436	0.69653	12.24994	20.45552	0.92454	0.59625	0.74707	0.92454	0.59449	0.74568
67	35	13.58878	25.01713	0.91954	0.54062	0.70182	0.91954	0.53845	0.69999	12.24994	20.33536	0.92454	0.59955	0.74965	0.92454	0.59764	0.74816
67	36	13.58878	24.80193	0.91954	0.54507	0.70556	0.91954	0.54271	0.70358	12.24994	20.21002	0.92454	0.60300	0.75234	0.92454	0.60094	0.75073
67	37	13.58878	24.57973	0.91954	0.54971	0.70944	0.91954	0.54714	0.70729	12.24994	20.07911	0.92454	0.60663	0.75516	0.92454	0.60439	0.75342
67	38	13.58878	24.35058	0.91954	0.55456	0.71346	0.91954	0.55176	0.71114	12.24994	19.94257	0.92454	0.61044	0.75810	0.92454	0.60800	0.75622
67	39	13.58878	24.11373	0.91954	0.55963	0.71764	0.91954	0.55655	0.71511	12.24994	19.79973	0.92454	0.61444	0.76118	0.92454	0.61178	0.75914
67	40	13.58878	23.86918	0.91954	0.56492	0.72198	0.91954	0.56155	0.71922	12.24994	19.65053	0.92454	0.61865	0.76440	0.92454	0.61573	0.76217
67	41	13.58878	23.61736	0.91954	0.57045	0.72648	0.91954	0.56674	0.72346	12.24994	19.49521	0.92454	0.62305	0.76776	0.92454	0.61985	0.76532
67	42	13.58878	23.35816	0.91954	0.57621	0.73113	0.91954	0.57213	0.72784	12.24994	19.33362	0.92454	0.62767	0.77125	0.92454	0.62415	0.76859
67	43	13.58878	23.09102	0.91954	0.58222	0.73596	0.91954	0.57773	0.73236	12.24994	19.16523	0.92454	0.63251	0.77489	0.92454	0.62864	0.77198
67	44	13.58878	22.81604	0.91954	0.58850	0.74095	0.91954	0.58355	0.73701	12.24994	18.99000	0.92454	0.63758	0.77869	0.92454	0.63332	0.77550
67	45	13.58878	22.53309	0.91954	0.59504	0.74611	0.91954	0.58959	0.74181	12.24994	18.80775	0.92454	0.64289	0.78263	0.92454	0.63820	0.77915
67	46	13.58878	22.24198	0.91954	0.60186	0.75145	0.91954	0.59585	0.74675	12.24994	18.61823	0.92454	0.64844	0.78673	0.92454	0.64328	0.78293
67	47	13.58878	21.94239	0.91954	0.60897	0.75697	0.91954	0.60234	0.75183	12.24994	18.42106	0.92454	0.65425	0.79099	0.92454	0.64857	0.78683
67	48	13.58878	21.63441	0.91954	0.61637	0.76266	0.91954	0.60907	0.75705	12.24994	18.21621	0.92454	0.66032	0.79541	0.92454	0.65407	0.79086
67	49	13.58878	21.31800	0.91954	0.62408	0.76853	0.91954	0.61603	0.76240	12.24994	18.00355	0.92454	0.66666	0.80000	0.92454	0.65978	0.79502
67	50	13.58878	20.99328	0.91954	0.63208	0.77457	0.91954	0.62323	0.76789	12.24994	17.78305	0.92454	0.67327	0.80474	0.92454	0.66571	0.79931

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
67	51	13.58878	20.66027	0.91954	0.64040	0.78078	0.91954	0.63066	0.77351	12.24994	17.55462	0.92454	0.68015	0.80963	0.92454	0.67185	0.80372
67	52	13.58878	20.31936	0.91954	0.64902	0.78716	0.91954	0.63834	0.77925	12.24994	17.31849	0.92454	0.68731	0.81468	0.92454	0.67821	0.80825
67	53	13.58878	19.97064	0.91954	0.65794	0.79369	0.91954	0.64625	0.78511	12.24994	17.07460	0.92454	0.69475	0.81988	0.92454	0.68478	0.81290
67	54	13.58878	19.61420	0.91954	0.66717	0.80036	0.91954	0.65439	0.79109	12.24994	16.82295	0.92454	0.70246	0.82523	0.92454	0.69157	0.81766
67	55	13.58878	19.25050	0.91954	0.67670	0.80718	0.91954	0.66276	0.79718	12.24994	16.56379	0.92454	0.71044	0.83071	0.92454	0.69857	0.82254
67	56	13.58878	18.87994	0.91954	0.68652	0.81412	0.91954	0.67134	0.80336	12.24994	16.29737	0.92454	0.71868	0.83631	0.92454	0.70577	0.82751
67	57	13.58878	18.50268	0.91954	0.69661	0.82118	0.91954	0.68014	0.80962	12.24994	16.02371	0.92454	0.72717	0.84204	0.92454	0.71317	0.83258
67	58	13.58878	18.11889	0.91954	0.70697	0.82833	0.91954	0.68914	0.81597	12.24994	15.74286	0.92454	0.73592	0.84787	0.92454	0.72077	0.83773
67	59	13.58878	17.72878	0.91954	0.71757	0.83557	0.91954	0.69833	0.82237	12.24994	15.45489	0.92454	0.74489	0.85380	0.92454	0.72854	0.84296
67	60	13.58878	17.33235	0.91954	0.72841	0.84287	0.91954	0.70768	0.82882	12.24994	15.15969	0.92454	0.75409	0.85981	0.92454	0.73649	0.84825
67	61	13.58878	16.92988	0.91954	0.73945	0.85021	0.91954	0.71719	0.83530	12.24994	14.85740	0.92454	0.76348	0.86588	0.92454	0.74458	0.85359
67	62	13.58878	16.52117	0.91954	0.75068	0.85759	0.91954	0.72682	0.84180	12.24994	14.54774	0.92454	0.77306	0.87201	0.92454	0.75281	0.85898
67	63	13.58878	16.10627	0.91954	0.76205	0.86496	0.91954	0.73656	0.84830	12.24994	14.23062	0.92454	0.78280	0.87817	0.92454	0.76116	0.86438
67	64	13.58878	15.68510	0.91954	0.77355	0.87232	0.91954	0.74638	0.85478	12.24994	13.90587	0.92454	0.79268	0.88435	0.92454	0.76960	0.86980
67	65	13.58878	15.25783	0.91954	0.78513	0.87963	0.91954	0.75626	0.86121	12.24994	13.57353	0.92454	0.80265	0.89052	0.92454	0.77811	0.87521
67	66	13.58878	14.82463	0.91954	0.79674	0.88687	0.91954	0.76615	0.86759	12.24994	13.23363	0.92454	0.81270	0.89667	0.92454	0.78666	0.88059
67	67	13.58878	14.38548	0.91954	0.80835	0.89402	0.91954	0.77604	0.87390	12.24994	12.88602	0.92454	0.82278	0.90277	0.92454	0.79524	0.88594
67	68	13.58878	13.94087	0.91954	0.81990	0.90104	0.91954	0.78588	0.88010	12.24994	12.53103	0.92454	0.83285	0.90880	0.92454	0.80380	0.89123
67	69	13.58878	13.49126	0.91954	0.83134	0.90790	0.91954	0.79565	0.88620	12.24994	12.16898	0.92454	0.84287	0.91474	0.92454	0.81233	0.89645
67	70	13.58878	13.03722	0.91954	0.84262	0.91459	0.91954	0.80532	0.89216	12.24994	11.80026	0.92454	0.85279	0.92055	0.92454	0.82080	0.90158
67	71	13.58878	12.57941	0.91954	0.85368	0.92106	0.91954	0.81485	0.89798	12.24994	11.42537	0.92454	0.86257	0.92621	0.92454	0.82918	0.90661
67	72	13.58878	12.11856	0.91954	0.86448	0.92731	0.91954	0.82421	0.90364	12.24994	11.04490	0.92454	0.87216	0.93172	0.92454	0.83743	0.91152
67	73	13.58878	11.65555	0.91954	0.87496	0.93331	0.91954	0.83338	0.90912	12.24994	10.65955	0.92454	0.88152	0.93703	0.92454	0.84555	0.91631
67	74	13.58878	11.19139	0.91954	0.88507	0.93903	0.91954	0.84233	0.91442	12.24994	10.27021	0.92454	0.89061	0.94214	0.92454	0.85349	0.92096
67	75	13.58878	10.72709	0.91954	0.89478	0.94447	0.91954	0.85104	0.91953	12.24994	9.87774	0.92454	0.89938	0.94702	0.92454	0.86125	0.92545
67	76	13.58878	10.26405	0.91954	0.90405	0.94961	0.91954	0.85948	0.92443	12.24994	9.48337	0.92454	0.90780	0.95167	0.92454	0.86880	0.92979
67	77	13.58878	9.80349	0.91954	0.91283	0.95443	0.91954	0.86764	0.92913	12.24994	9.08824	0.92454	0.91583	0.95607	0.92454	0.87612	0.93397
67	78	13.58878	9.34666	0.91954	0.92112	0.95894	0.91954	0.87550	0.93362	12.24994	8.69350	0.92454	0.92345	0.96020	0.92454	0.88320	0.93798
67	79	13.58878	8.89505	0.91954	0.92889	0.96313	0.91954	0.88305	0.93789	12.24994	8.30053	0.92454	0.93064	0.96408	0.92454	0.89002	0.94181
67	80	13.58878	8.44994	0.91954	0.93613	0.96701	0.91954	0.89028	0.94196	12.24994	7.91061	0.92454	0.93739	0.96768	0.92454	0.89657	0.94547
67	81	13.58878	8.01269	0.91954	0.94284	0.97058	0.91954	0.89718	0.94581	12.24994	7.52504	0.92454	0.94369	0.97103	0.92454	0.90286	0.94895
67	82	13.58878	7.58462	0.91954	0.94902	0.97384	0.91954	0.90376	0.94945	12.24994	7.14517	0.92454	0.94952	0.97411	0.92454	0.90886	0.95225
67	83	13.58878	7.16676	0.91954	0.95469	0.97682	0.91954	0.91000	0.95288	12.24994	6.77205	0.92454	0.95491	0.97693	0.92454	0.91458	0.95538
67	84	13.58878	6.76024	0.91954	0.95985	0.97951	0.91954	0.91592	0.95611	12.24994	6.40687	0.92454	0.95985	0.97951	0.92454	0.92002	0.95834
67	85	13.58878	6.36619	0.91954	0.96453	0.98194	0.91954	0.92150	0.95915	12.24994	6.05083	0.92454	0.96436	0.98185	0.92454	0.92517	0.96113
67	86	13.58878	5.98597	0.91954	0.96875	0.98413	0.91954	0.92676	0.96199	12.24994	5.70535	0.92454	0.96844	0.98397	0.92454	0.93004	0.96375
67	87	13.58878	5.62066	0.91954	0.97253	0.98607	0.91954	0.93170	0.96464	12.24994	5.37164	0.92454	0.97213	0.98587	0.92454	0.93462	0.96621
67	88	13.58878	5.27144	0.91954	0.97590	0.98780	0.91954	0.93633	0.96712	12.24994	5.05099	0.92454	0.97544	0.98757	0.92454	0.93893	0.96850
67	89	13.58878	4.93962	0.91954	0.97888	0.98933	0.91954	0.94065	0.96942	12.24994	4.74485	0.92454	0.97839	0.98908	0.92454	0.94297	0.97065
67	90	13.58878	4.62687	0.91954	0.98151	0.99067	0.91954	0.94468	0.97155	12.24994	4.45503	0.92454	0.98100	0.99041	0.92454	0.94674	0.97264

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
67	91	13.58878	4.33500	0.91954	0.98382	0.99184	0.91954	0.94844	0.97354	12.24994	4.18350	0.92454	0.98330	0.99158	0.92454	0.95027	0.97450
67	92	13.58878	4.06328	0.91954	0.98584	0.99287	0.91954	0.95195	0.97538	12.24994	3.92982	0.92454	0.98532	0.99261	0.92454	0.95357	0.97623
67	93	13.58878	3.80970	0.91954	0.98760	0.99376	0.91954	0.95523	0.97710	12.24994	3.69224	0.92454	0.98711	0.99351	0.92454	0.95667	0.97785
67	94	13.58878	3.57122	0.91954	0.98916	0.99455	0.91954	0.95831	0.97871	12.24994	3.46804	0.92454	0.98869	0.99431	0.92454	0.95958	0.97937
67	95	13.58878	3.34496	0.91954	0.99054	0.99525	0.91954	0.96119	0.98021	12.24994	3.25454	0.92454	0.99009	0.99502	0.92454	0.96232	0.98080
67	96	13.58878	3.12856	0.91954	0.99175	0.99586	0.91954	0.96388	0.98161	12.24994	3.04956	0.92454	0.99133	0.99565	0.92454	0.96488	0.98213
67	97	13.58878	2.92468	0.91954	0.99282	0.99640	0.91954	0.96639	0.98291	12.24994	2.85578	0.92454	0.99243	0.99620	0.92454	0.96727	0.98336
67	98	13.58878	2.73317	0.91954	0.99375	0.99686	0.91954	0.96871	0.98411	12.24994	2.67315	0.92454	0.99339	0.99668	0.92454	0.96949	0.98451
67	99	13.58878	2.55407	0.91954	0.99455	0.99727	0.91954	0.97086	0.98522	12.24994	2.50182	0.92454	0.99422	0.99710	0.92454	0.97156	0.98557
67	100	13.58878	2.38797	0.91954	0.99525	0.99762	0.91954	0.97284	0.98623	12.24994	2.34248	0.92454	0.99495	0.99747	0.92454	0.97346	0.98655
67	101	13.58878	2.23536	0.91954	0.99585	0.99792	0.91954	0.97465	0.98716	12.24994	2.19569	0.92454	0.99557	0.99778	0.92454	0.97520	0.98744
67	102	13.58878	2.09662	0.91954	0.99636	0.99818	0.91954	0.97630	0.98801	12.24994	2.06193	0.92454	0.99611	0.99805	0.92454	0.97679	0.98826
67	103	13.58878	1.97081	0.91954	0.99679	0.99839	0.91954	0.97780	0.98878	12.24994	1.94039	0.92454	0.99657	0.99828	0.92454	0.97825	0.98900
67	104	13.58878	1.85678	0.91954	0.99716	0.99858	0.91954	0.97917	0.98947	12.24994	1.82999	0.92454	0.99696	0.99848	0.92454	0.97957	0.98968
67	105	13.58878	1.75419	0.91954	0.99748	0.99874	0.91954	0.98040	0.99010	12.24994	1.73050	0.92454	0.99729	0.99864	0.92454	0.98076	0.99029
67	106	13.58878	1.66193	0.91954	0.99774	0.99887	0.91954	0.98150	0.99066	12.24994	1.64086	0.92454	0.99757	0.99878	0.92454	0.98183	0.99083
67	107	13.58878	1.57966	0.91954	0.99797	0.99898	0.91954	0.98248	0.99116	12.24994	1.56078	0.92454	0.99781	0.99890	0.92454	0.98278	0.99132
67	108	13.58878	1.50704	0.91954	0.99815	0.99908	0.91954	0.98332	0.99159	12.24994	1.48999	0.92454	0.99801	0.99900	0.92454	0.98360	0.99173
67	109	13.58878	1.44400	0.91954	0.99830	0.99915	0.91954	0.98402	0.99195	12.24994	1.42842	0.92454	0.99817	0.99908	0.92454	0.98429	0.99208
67	110	13.58878	1.39223	0.91954	0.99842	0.99921	0.91954	0.98456	0.99222	12.24994	1.37777	0.92454	0.99830	0.99915	0.92454	0.98482	0.99235
68	1	13.13445	29.44822	0.91348	0.44583	0.61671	0.91348	0.44559	0.61649	11.88173	22.54525	0.91862	0.52677	0.69005	0.91862	0.52655	0.68986
68	2	13.13445	29.37817	0.91348	0.44690	0.61774	0.91348	0.44668	0.61752	11.88173	22.51839	0.91862	0.52741	0.69060	0.91862	0.52720	0.69042
68	3	13.13445	29.30399	0.91348	0.44803	0.61881	0.91348	0.44780	0.61859	11.88173	22.48894	0.91862	0.52810	0.69118	0.91862	0.52789	0.69100
68	4	13.13445	29.22650	0.91348	0.44921	0.61994	0.91348	0.44897	0.61971	11.88173	22.45752	0.91862	0.52883	0.69181	0.91862	0.52861	0.69162
68	5	13.13445	29.14631	0.91348	0.45043	0.62110	0.91348	0.45018	0.62086	11.88173	22.42458	0.91862	0.52959	0.69246	0.91862	0.52936	0.69226
68	6	13.13445	29.06332	0.91348	0.45171	0.62231	0.91348	0.45144	0.62206	11.88173	22.39007	0.91862	0.53039	0.69315	0.91862	0.53015	0.69294
68	7	13.13445	28.97770	0.91348	0.45303	0.62356	0.91348	0.45275	0.62330	11.88173	22.35408	0.91862	0.53123	0.69386	0.91862	0.53097	0.69364
68	8	13.13445	28.88901	0.91348	0.45440	0.62487	0.91348	0.45411	0.62459	11.88173	22.31631	0.91862	0.53211	0.69461	0.91862	0.53184	0.69438
68	9	13.13445	28.79700	0.91348	0.45584	0.62622	0.91348	0.45552	0.62592	11.88173	22.27655	0.91862	0.53304	0.69540	0.91862	0.53274	0.69515
68	10	13.13445	28.70168	0.91348	0.45733	0.62763	0.91348	0.45698	0.62730	11.88173	22.23481	0.91862	0.53401	0.69623	0.91862	0.53369	0.69596
68	11	13.13445	28.60341	0.91348	0.45888	0.62908	0.91348	0.45850	0.62873	11.88173	22.19134	0.91862	0.53503	0.69709	0.91862	0.53469	0.69680
68	12	13.13445	28.50171	0.91348	0.46049	0.63059	0.91348	0.46009	0.63022	11.88173	22.14578	0.91862	0.53610	0.69800	0.91862	0.53573	0.69769
68	13	13.13445	28.39619	0.91348	0.46217	0.63217	0.91348	0.46173	0.63176	11.88173	22.09783	0.91862	0.53722	0.69895	0.91862	0.53682	0.69861
68	14	13.13445	28.28717	0.91348	0.46391	0.63380	0.91348	0.46344	0.63335	11.88173	22.04770	0.91862	0.53840	0.69995	0.91862	0.53796	0.69958
68	15	13.13445	28.17456	0.91348	0.46573	0.63549	0.91348	0.46521	0.63501	11.88173	21.99534	0.91862	0.53963	0.70099	0.91862	0.53916	0.70059
68	16	13.13445	28.05854	0.91348	0.46762	0.63725	0.91348	0.46705	0.63672	11.88173	21.94087	0.91862	0.54093	0.70208	0.91862	0.54041	0.70164
68	17	13.13445	27.93921	0.91348	0.46957	0.63906	0.91348	0.46897	0.63850	11.88173	21.88436	0.91862	0.54228	0.70321	0.91862	0.54172	0.70275
68	18	13.13445	27.81632	0.91348	0.47161	0.64094	0.91348	0.47097	0.64035	11.88173	21.82561	0.91862	0.54369	0.70440	0.91862	0.54310	0.70390
68	19	13.13445	27.68998	0.91348	0.47372	0.64289	0.91348	0.47304	0.64226	11.88173	21.76469	0.91862	0.54517	0.70564	0.91862	0.54454	0.70511
68	20	13.13445	27.55961	0.91348	0.47592	0.64492	0.91348	0.47520	0.64425	11.88173	21.70115	0.91862	0.54671	0.70694	0.91862	0.54605	0.70638

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
68	21	13.13445	27.42496	0.91348	0.47822	0.64702	0.91348	0.47745	0.64631	11.88173	21.63477	0.91862	0.54834	0.70829	0.91862	0.54763	0.70771
68	22	13.13445	27.28607	0.91348	0.48060	0.64920	0.91348	0.47979	0.64845	11.88173	21.56556	0.91862	0.55005	0.70971	0.91862	0.54930	0.70909
68	23	13.13445	27.14231	0.91348	0.48310	0.65147	0.91348	0.48222	0.65068	11.88173	21.49301	0.91862	0.55184	0.71121	0.91862	0.55104	0.71054
68	24	13.13445	26.99396	0.91348	0.48569	0.65382	0.91348	0.48476	0.65298	11.88173	21.41732	0.91862	0.55372	0.71277	0.91862	0.55287	0.71206
68	25	13.13445	26.84076	0.91348	0.48840	0.65627	0.91348	0.48740	0.65537	11.88173	21.33825	0.91862	0.55570	0.71440	0.91862	0.55479	0.71365
68	26	13.13445	26.68259	0.91348	0.49122	0.65882	0.91348	0.49016	0.65786	11.88173	21.25569	0.91862	0.55777	0.71611	0.91862	0.55680	0.71532
68	27	13.13445	26.51948	0.91348	0.49416	0.66146	0.91348	0.49302	0.66043	11.88173	21.16962	0.91862	0.55995	0.71791	0.91862	0.55891	0.71706
68	28	13.13445	26.35108	0.91348	0.49723	0.66420	0.91348	0.49601	0.66311	11.88173	21.07976	0.91862	0.56223	0.71978	0.91862	0.56113	0.71887
68	29	13.13445	26.17769	0.91348	0.50043	0.66705	0.91348	0.49912	0.66588	11.88173	20.98629	0.91862	0.56463	0.72174	0.91862	0.56345	0.72078
68	30	13.13445	25.99881	0.91348	0.50377	0.67001	0.91348	0.50236	0.66876	11.88173	20.88878	0.91862	0.56715	0.72380	0.91862	0.56588	0.72277
68	31	13.13445	25.81445	0.91348	0.50725	0.67308	0.91348	0.50574	0.67175	11.88173	20.78720	0.91862	0.56979	0.72595	0.91862	0.56844	0.72485
68	32	13.13445	25.62410	0.91348	0.51088	0.67627	0.91348	0.50926	0.67485	11.88173	20.68113	0.91862	0.57257	0.72820	0.91862	0.57111	0.72702
68	33	13.13445	25.42805	0.91348	0.51468	0.67959	0.91348	0.51293	0.67806	11.88173	20.57072	0.91862	0.57548	0.73055	0.91862	0.57392	0.72929
68	34	13.13445	25.22578	0.91348	0.51864	0.68303	0.91348	0.51675	0.68139	11.88173	20.45552	0.91862	0.57855	0.73301	0.91862	0.57686	0.73166
68	35	13.13445	25.01713	0.91348	0.52278	0.68661	0.91348	0.52073	0.68484	11.88173	20.33536	0.91862	0.58176	0.73559	0.91862	0.57994	0.73413
68	36	13.13445	24.80193	0.91348	0.52710	0.69033	0.91348	0.52488	0.68842	11.88173	20.21002	0.91862	0.58514	0.73828	0.91862	0.58317	0.73671
68	37	13.13445	24.57973	0.91348	0.53162	0.69419	0.91348	0.52920	0.69213	11.88173	20.07911	0.91862	0.58869	0.74110	0.91862	0.58655	0.73941
68	38	13.13445	24.35058	0.91348	0.53634	0.69820	0.91348	0.53370	0.69596	11.88173	19.94257	0.91862	0.59242	0.74405	0.91862	0.59009	0.74221
68	39	13.13445	24.11373	0.91348	0.54127	0.70237	0.91348	0.53838	0.69993	11.88173	19.79973	0.91862	0.59634	0.74713	0.91862	0.59380	0.74513
68	40	13.13445	23.86918	0.91348	0.54644	0.70670	0.91348	0.54326	0.70404	11.88173	19.65053	0.91862	0.60046	0.75036	0.91862	0.59767	0.74818
68	41	13.13445	23.61736	0.91348	0.55183	0.71120	0.91348	0.54833	0.70828	11.88173	19.49521	0.91862	0.60478	0.75373	0.91862	0.60172	0.75134
68	42	13.13445	23.35816	0.91348	0.55745	0.71585	0.91348	0.55360	0.71267	11.88173	19.33362	0.91862	0.60932	0.75724	0.91862	0.60595	0.75463
68	43	13.13445	23.09102	0.91348	0.56333	0.72068	0.91348	0.55909	0.71720	11.88173	19.16523	0.91862	0.61407	0.76090	0.91862	0.61037	0.75805
68	44	13.13445	22.81604	0.91348	0.56947	0.72569	0.91348	0.56479	0.72187	11.88173	18.99000	0.91862	0.61906	0.76471	0.91862	0.61498	0.76160
68	45	13.13445	22.53309	0.91348	0.57588	0.73087	0.91348	0.57071	0.72669	11.88173	18.80775	0.91862	0.62428	0.76869	0.91862	0.61979	0.76527
68	46	13.13445	22.24198	0.91348	0.58257	0.73623	0.91348	0.57686	0.73166	11.88173	18.61823	0.91862	0.62976	0.77282	0.91862	0.62481	0.76909
68	47	13.13445	21.94239	0.91348	0.58955	0.74178	0.91348	0.58325	0.73678	11.88173	18.42106	0.91862	0.63549	0.77713	0.91862	0.63004	0.77303
68	48	13.13445	21.63441	0.91348	0.59682	0.74751	0.91348	0.58987	0.74204	11.88173	18.21621	0.91862	0.64149	0.78160	0.91862	0.63548	0.77711
68	49	13.13445	21.31800	0.91348	0.60440	0.75343	0.91348	0.59673	0.74744	11.88173	18.00355	0.91862	0.64777	0.78624	0.91862	0.64114	0.78133
68	50	13.13445	20.99328	0.91348	0.61230	0.75953	0.91348	0.60384	0.75299	11.88173	17.78305	0.91862	0.65432	0.79104	0.91862	0.64702	0.78568
68	51	13.13445	20.66027	0.91348	0.62051	0.76582	0.91348	0.61119	0.75868	11.88173	17.55462	0.91862	0.66116	0.79602	0.91862	0.65312	0.79017
68	52	13.13445	20.31936	0.91348	0.62904	0.77228	0.91348	0.61880	0.76451	11.88173	17.31849	0.91862	0.66828	0.80116	0.91862	0.65945	0.79478
68	53	13.13445	19.97064	0.91348	0.63789	0.77891	0.91348	0.62664	0.77047	11.88173	17.07460	0.91862	0.67569	0.80646	0.91862	0.66601	0.79952
68	54	13.13445	19.61420	0.91348	0.64706	0.78571	0.91348	0.63474	0.77656	11.88173	16.82295	0.91862	0.68339	0.81192	0.91862	0.67279	0.80439
68	55	13.13445	19.25050	0.91348	0.65655	0.79267	0.91348	0.64308	0.78277	11.88173	16.56379	0.91862	0.69138	0.81754	0.91862	0.67980	0.80938
68	56	13.13445	18.87994	0.91348	0.66635	0.79977	0.91348	0.65166	0.78910	11.88173	16.29737	0.91862	0.69965	0.82329	0.91862	0.68703	0.81449
68	57	13.13445	18.50268	0.91348	0.67645	0.80700	0.91348	0.66047	0.79552	11.88173	16.02371	0.91862	0.70820	0.82918	0.91862	0.69448	0.81970
68	58	13.13445	18.11889	0.91348	0.68685	0.81436	0.91348	0.66951	0.80204	11.88173	15.74286	0.91862	0.71703	0.83520	0.91862	0.70214	0.82501
68	59	13.13445	17.72878	0.91348	0.69754	0.82182	0.91348	0.67875	0.80864	11.88173	15.45489	0.91862	0.72611	0.84133	0.91862	0.71001	0.83042
68	60	13.13445	17.33235	0.91348	0.70849	0.82938	0.91348	0.68820	0.81531	11.88173	15.15969	0.91862	0.73545	0.84756	0.91862	0.71807	0.83590

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
68	61	13.13445	16.92988	0.91348	0.71969	0.83700	0.91348	0.69783	0.82203	11.88173	14.85740	0.91862	0.74502	0.85388	0.91862	0.72630	0.84145
68	62	13.13445	16.52117	0.91348	0.73112	0.84468	0.91348	0.70763	0.82878	11.88173	14.54774	0.91862	0.75482	0.86028	0.91862	0.73470	0.84707
68	63	13.13445	16.10627	0.91348	0.74275	0.85239	0.91348	0.71756	0.83556	11.88173	14.23062	0.91862	0.76482	0.86674	0.91862	0.74325	0.85272
68	64	13.13445	15.68510	0.91348	0.75456	0.86011	0.91348	0.72761	0.84233	11.88173	13.90587	0.91862	0.77499	0.87323	0.91862	0.75193	0.85840
68	65	13.13445	15.25783	0.91348	0.76649	0.86781	0.91348	0.73776	0.84909	11.88173	13.57353	0.91862	0.78532	0.87975	0.91862	0.76070	0.86409
68	66	13.13445	14.82463	0.91348	0.77853	0.87547	0.91348	0.74796	0.85581	11.88173	13.23363	0.91862	0.79576	0.88626	0.91862	0.76956	0.86977
68	67	13.13445	14.38548	0.91348	0.79061	0.88306	0.91348	0.75819	0.86247	11.88173	12.88602	0.91862	0.80628	0.89275	0.91862	0.77846	0.87543
68	68	13.13445	13.94087	0.91348	0.80270	0.89055	0.91348	0.76842	0.86905	11.88173	12.53103	0.91862	0.81685	0.89919	0.91862	0.78740	0.88105
68	69	13.13445	13.49126	0.91348	0.81473	0.89791	0.91348	0.77861	0.87553	11.88173	12.16898	0.91862	0.82740	0.90555	0.91862	0.79632	0.88661
68	70	13.13445	13.03722	0.91348	0.82665	0.90510	0.91348	0.78873	0.88189	11.88173	11.80026	0.91862	0.83791	0.91181	0.91862	0.80522	0.89210
68	71	13.13445	12.57941	0.91348	0.83840	0.91210	0.91348	0.79875	0.88812	11.88173	11.42537	0.91862	0.84831	0.91793	0.91862	0.81404	0.89749
68	72	13.13445	12.11856	0.91348	0.84993	0.91888	0.91348	0.80863	0.89419	11.88173	11.04490	0.91862	0.85856	0.92390	0.91862	0.82278	0.90278
68	73	13.13445	11.65555	0.91348	0.86117	0.92541	0.91348	0.81834	0.90010	11.88173	10.65955	0.91862	0.86861	0.92969	0.91862	0.83140	0.90794
68	74	13.13445	11.19139	0.91348	0.87208	0.93167	0.91348	0.82786	0.90582	11.88173	10.27021	0.91862	0.87841	0.93527	0.91862	0.83986	0.91296
68	75	13.13445	10.72709	0.91348	0.88261	0.93764	0.91348	0.83715	0.91135	11.88173	9.87774	0.91862	0.88792	0.94063	0.91862	0.84816	0.91784
68	76	13.13445	10.26405	0.91348	0.89270	0.94331	0.91348	0.84618	0.91668	11.88173	9.48337	0.91862	0.89708	0.94575	0.91862	0.85625	0.92256
68	77	13.13445	9.80349	0.91348	0.90231	0.94864	0.91348	0.85494	0.92180	11.88173	9.08824	0.91862	0.90586	0.95060	0.91862	0.86413	0.92711
68	78	13.13445	9.34666	0.91348	0.91141	0.95365	0.91348	0.86341	0.92670	11.88173	8.69350	0.91862	0.91422	0.95519	0.91862	0.87176	0.93149
68	79	13.13445	8.89505	0.91348	0.91998	0.95832	0.91348	0.87156	0.93137	11.88173	8.30053	0.91862	0.92214	0.95949	0.91862	0.87914	0.93568
68	80	13.13445	8.44994	0.91348	0.92799	0.96265	0.91348	0.87939	0.93583	11.88173	7.91061	0.91862	0.92960	0.96352	0.91862	0.88625	0.93969
68	81	13.13445	8.01269	0.91348	0.93545	0.96665	0.91348	0.88689	0.94005	11.88173	7.52504	0.91862	0.93658	0.96725	0.91862	0.89308	0.94352
68	82	13.13445	7.58462	0.91348	0.94234	0.97031	0.91348	0.89404	0.94406	11.88173	7.14517	0.91862	0.94307	0.97070	0.91862	0.89962	0.94716
68	83	13.13445	7.16676	0.91348	0.94868	0.97366	0.91348	0.90085	0.94784	11.88173	6.77205	0.91862	0.94908	0.97387	0.91862	0.90586	0.95061
68	84	13.13445	6.76024	0.91348	0.95447	0.97670	0.91348	0.90731	0.95140	11.88173	6.40687	0.91862	0.95460	0.97677	0.91862	0.91181	0.95387
68	85	13.13445	6.36619	0.91348	0.95973	0.97945	0.91348	0.91343	0.95475	11.88173	6.05083	0.91862	0.95966	0.97941	0.91862	0.91745	0.95695
68	86	13.13445	5.98597	0.91348	0.96448	0.98192	0.91348	0.91919	0.95789	11.88173	5.70535	0.91862	0.96425	0.98180	0.91862	0.92279	0.95984
68	87	13.13445	5.62066	0.91348	0.96875	0.98413	0.91348	0.92461	0.96083	11.88173	5.37164	0.91862	0.96840	0.98395	0.91862	0.92782	0.96256
68	88	13.13445	5.27144	0.91348	0.97256	0.98609	0.91348	0.92969	0.96357	11.88173	5.05099	0.91862	0.97213	0.98587	0.91862	0.93256	0.96510
68	89	13.13445	4.93962	0.91348	0.97594	0.98782	0.91348	0.93445	0.96611	11.88173	4.74485	0.91862	0.97546	0.98758	0.91862	0.93700	0.96747
68	90	13.13445	4.62687	0.91348	0.97892	0.98935	0.91348	0.93889	0.96848	11.88173	4.45503	0.91862	0.97841	0.98909	0.91862	0.94115	0.96969
68	91	13.13445	4.33500	0.91348	0.98154	0.99069	0.91348	0.94303	0.97068	11.88173	4.18350	0.91862	0.98102	0.99042	0.91862	0.94504	0.97174
68	92	13.13445	4.06328	0.91348	0.98384	0.99185	0.91348	0.94690	0.97272	11.88173	3.92982	0.91862	0.98331	0.99159	0.91862	0.94868	0.97367
68	93	13.13445	3.80970	0.91348	0.98585	0.99287	0.91348	0.95052	0.97463	11.88173	3.69224	0.91862	0.98533	0.99261	0.91862	0.95210	0.97546
68	94	13.13445	3.57122	0.91348	0.98762	0.99377	0.91348	0.95391	0.97641	11.88173	3.46804	0.91862	0.98713	0.99352	0.91862	0.95532	0.97715
68	95	13.13445	3.34496	0.91348	0.98919	0.99457	0.91348	0.95709	0.97808	11.88173	3.25454	0.91862	0.98872	0.99433	0.91862	0.95834	0.97873
68	96	13.13445	3.12856	0.91348	0.99058	0.99527	0.91348	0.96007	0.97963	11.88173	3.04956	0.91862	0.99013	0.99504	0.91862	0.96117	0.98020
68	97	13.13445	2.92468	0.91348	0.99179	0.99588	0.91348	0.96284	0.98107	11.88173	2.85578	0.91862	0.99138	0.99567	0.91862	0.96381	0.98157
68	98	13.13445	2.73317	0.91348	0.99285	0.99641	0.91348	0.96541	0.98240	11.88173	2.67315	0.91862	0.99247	0.99622	0.91862	0.96627	0.98285
68	99	13.13445	2.55407	0.91348	0.99377	0.99688	0.91348	0.96778	0.98363	11.88173	2.50182	0.91862	0.99342	0.99670	0.91862	0.96855	0.98402
68	100	13.13445	2.38797	0.91348	0.99457	0.99728	0.91348	0.96997	0.98475	11.88173	2.34248	0.91862	0.99425	0.99712	0.91862	0.97065	0.98511

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
68	101	13.13445	2.23536	0.91348	0.99525	0.99762	0.91348	0.97197	0.98579	11.88173	2.19569	0.91862	0.99496	0.99747	0.91862	0.97258	0.98610
68	102	13.13445	2.09662	0.91348	0.99583	0.99791	0.91348	0.97380	0.98672	11.88173	2.06193	0.91862	0.99557	0.99778	0.91862	0.97434	0.98700
68	103	13.13445	1.97081	0.91348	0.99633	0.99816	0.91348	0.97546	0.98758	11.88173	1.94039	0.91862	0.99609	0.99804	0.91862	0.97595	0.98783
68	104	13.13445	1.85678	0.91348	0.99675	0.99837	0.91348	0.97697	0.98835	11.88173	1.82999	0.91862	0.99653	0.99826	0.91862	0.97741	0.98857
68	105	13.13445	1.75419	0.91348	0.99711	0.99855	0.91348	0.97833	0.98905	11.88173	1.73050	0.91862	0.99691	0.99845	0.91862	0.97873	0.98925
68	106	13.13445	1.66193	0.91348	0.99742	0.99871	0.91348	0.97955	0.98967	11.88173	1.64086	0.91862	0.99723	0.99861	0.91862	0.97991	0.98985
68	107	13.13445	1.57966	0.91348	0.99768	0.99884	0.91348	0.98063	0.99022	11.88173	1.56078	0.91862	0.99751	0.99875	0.91862	0.98096	0.99039
68	108	13.13445	1.50704	0.91348	0.99789	0.99894	0.91348	0.98156	0.99069	11.88173	1.48999	0.91862	0.99773	0.99886	0.91862	0.98187	0.99085
68	109	13.13445	1.44400	0.91348	0.99806	0.99903	0.91348	0.98233	0.99109	11.88173	1.42842	0.91862	0.99792	0.99896	0.91862	0.98263	0.99124
68	110	13.13445	1.39223	0.91348	0.99819	0.99910	0.91348	0.98294	0.99139	11.88173	1.37777	0.91862	0.99806	0.99903	0.91862	0.98322	0.99154
69	1	12.6764	29.44822	0.90684	0.43030	0.60169	0.90684	0.43007	0.60147	11.50742	22.54525	0.91237	0.51019	0.67567	0.91237	0.50998	0.67548
69	2	12.6764	29.37817	0.90684	0.43133	0.60270	0.90684	0.43112	0.60249	11.50742	22.51839	0.91237	0.51081	0.67621	0.91237	0.51061	0.67603
69	3	12.6764	29.30399	0.90684	0.43242	0.60376	0.90684	0.43220	0.60355	11.50742	22.48894	0.91237	0.51148	0.67679	0.91237	0.51128	0.67662
69	4	12.6764	29.22650	0.90684	0.43356	0.60487	0.90684	0.43333	0.60465	11.50742	22.45752	0.91237	0.51219	0.67741	0.91237	0.51198	0.67723
69	5	12.6764	29.14631	0.90684	0.43474	0.60602	0.90684	0.43451	0.60579	11.50742	22.42458	0.91237	0.51293	0.67806	0.91237	0.51271	0.67787
69	6	12.6764	29.06332	0.90684	0.43597	0.60722	0.90684	0.43572	0.60697	11.50742	22.39007	0.91237	0.51371	0.67874	0.91237	0.51347	0.67853
69	7	12.6764	28.97770	0.90684	0.43725	0.60845	0.90684	0.43699	0.60820	11.50742	22.35408	0.91237	0.51452	0.67945	0.91237	0.51427	0.67923
69	8	12.6764	28.88901	0.90684	0.43858	0.60974	0.90684	0.43830	0.60947	11.50742	22.31631	0.91237	0.51537	0.68019	0.91237	0.51511	0.67997
69	9	12.6764	28.79700	0.90684	0.43996	0.61108	0.90684	0.43966	0.61079	11.50742	22.27655	0.91237	0.51627	0.68098	0.91237	0.51599	0.68073
69	10	12.6764	28.70168	0.90684	0.44140	0.61246	0.90684	0.44108	0.61215	11.50742	22.23481	0.91237	0.51722	0.68180	0.91237	0.51691	0.68153
69	11	12.6764	28.60341	0.90684	0.44290	0.61390	0.90684	0.44255	0.61357	11.50742	22.19134	0.91237	0.51820	0.68265	0.91237	0.51788	0.68237
69	12	12.6764	28.50171	0.90684	0.44446	0.61540	0.90684	0.44408	0.61503	11.50742	22.14578	0.91237	0.51924	0.68355	0.91237	0.51889	0.68325
69	13	12.6764	28.39619	0.90684	0.44608	0.61695	0.90684	0.44567	0.61656	11.50742	22.09783	0.91237	0.52033	0.68450	0.91237	0.51995	0.68417
69	14	12.6764	28.28717	0.90684	0.44777	0.61856	0.90684	0.44732	0.61813	11.50742	22.04770	0.91237	0.52148	0.68549	0.91237	0.52106	0.68513
69	15	12.6764	28.17456	0.90684	0.44952	0.62024	0.90684	0.44903	0.61977	11.50742	21.99534	0.91237	0.52268	0.68652	0.91237	0.52222	0.68613
69	16	12.6764	28.05854	0.90684	0.45135	0.62197	0.90684	0.45082	0.62147	11.50742	21.94087	0.91237	0.52393	0.68760	0.91237	0.52343	0.68718
69	17	12.6764	27.93921	0.90684	0.45324	0.62377	0.90684	0.45267	0.62322	11.50742	21.88436	0.91237	0.52524	0.68873	0.91237	0.52471	0.68827
69	18	12.6764	27.81632	0.90684	0.45521	0.62563	0.90684	0.45460	0.62505	11.50742	21.82561	0.91237	0.52661	0.68991	0.91237	0.52604	0.68942
69	19	12.6764	27.68998	0.90684	0.45725	0.62755	0.90684	0.45661	0.62694	11.50742	21.76469	0.91237	0.52805	0.69114	0.91237	0.52744	0.69062
69	20	12.6764	27.55961	0.90684	0.45938	0.62955	0.90684	0.45869	0.62891	11.50742	21.70115	0.91237	0.52955	0.69243	0.91237	0.52891	0.69188
69	21	12.6764	27.42496	0.90684	0.46160	0.63163	0.90684	0.46087	0.63095	11.50742	21.63477	0.91237	0.53113	0.69377	0.91237	0.53045	0.69320
69	22	12.6764	27.28607	0.90684	0.46390	0.63379	0.90684	0.46313	0.63307	11.50742	21.56556	0.91237	0.53279	0.69519	0.91237	0.53207	0.69458
69	23	12.6764	27.14231	0.90684	0.46631	0.63604	0.90684	0.46549	0.63527	11.50742	21.49301	0.91237	0.53453	0.69667	0.91237	0.53376	0.69602
69	24	12.6764	26.99396	0.90684	0.46882	0.63837	0.90684	0.46794	0.63755	11.50742	21.41732	0.91237	0.53636	0.69822	0.91237	0.53554	0.69753
69	25	12.6764	26.84076	0.90684	0.47144	0.64079	0.90684	0.47050	0.63992	11.50742	21.33825	0.91237	0.53828	0.69984	0.91237	0.53741	0.69911
69	26	12.6764	26.68259	0.90684	0.47417	0.64331	0.90684	0.47317	0.64238	11.50742	21.25569	0.91237	0.54029	0.70155	0.91237	0.53937	0.70076
69	27	12.6764	26.51948	0.90684	0.47702	0.64592	0.90684	0.47594	0.64493	11.50742	21.16962	0.91237	0.54241	0.70333	0.91237	0.54142	0.70249
69	28	12.6764	26.35108	0.90684	0.47999	0.64864	0.90684	0.47884	0.64759	11.50742	21.07976	0.91237	0.54463	0.70519	0.91237	0.54357	0.70431
69	29	12.6764	26.17769	0.90684	0.48309	0.65146	0.90684	0.48185	0.65034	11.50742	20.98629	0.91237	0.54696	0.70715	0.91237	0.54583	0.70620
69	30	12.6764	25.99881	0.90684	0.48632	0.65440	0.90684	0.48499	0.65319	11.50742	20.88878	0.91237	0.54941	0.70919	0.91237	0.54820	0.70818

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
69	31	12.6764	25.81445	0.90684	0.48969	0.65744	0.90684	0.48827	0.65616	11.50742	20.78720	0.91237	0.55199	0.71133	0.91237	0.55069	0.71025
69	32	12.6764	25.62410	0.90684	0.49322	0.66061	0.90684	0.49169	0.65924	11.50742	20.68113	0.91237	0.55469	0.71357	0.91237	0.55330	0.71242
69	33	12.6764	25.42805	0.90684	0.49689	0.66390	0.90684	0.49525	0.66243	11.50742	20.57072	0.91237	0.55753	0.71591	0.91237	0.55604	0.71468
69	34	12.6764	25.22578	0.90684	0.50073	0.66732	0.90684	0.49896	0.66574	11.50742	20.45552	0.91237	0.56051	0.71837	0.91237	0.55891	0.71705
69	35	12.6764	25.01713	0.90684	0.50475	0.67087	0.90684	0.50283	0.66917	11.50742	20.33536	0.91237	0.56365	0.72094	0.91237	0.56192	0.71952
69	36	12.6764	24.80193	0.90684	0.50894	0.67457	0.90684	0.50686	0.67274	11.50742	20.21002	0.91237	0.56694	0.72363	0.91237	0.56507	0.72210
69	37	12.6764	24.57973	0.90684	0.51333	0.67841	0.90684	0.51106	0.67643	11.50742	20.07911	0.91237	0.57041	0.72645	0.91237	0.56838	0.72480
69	38	12.6764	24.35058	0.90684	0.51792	0.68240	0.90684	0.51544	0.68025	11.50742	19.94257	0.91237	0.57405	0.72939	0.91237	0.57184	0.72760
69	39	12.6764	24.11373	0.90684	0.52272	0.68656	0.90684	0.52000	0.68421	11.50742	19.79973	0.91237	0.57788	0.73248	0.91237	0.57546	0.73053
69	40	12.6764	23.86918	0.90684	0.52774	0.69088	0.90684	0.52475	0.68831	11.50742	19.65053	0.91237	0.58191	0.73571	0.91237	0.57926	0.73358
69	41	12.6764	23.61736	0.90684	0.53299	0.69536	0.90684	0.52970	0.69255	11.50742	19.49521	0.91237	0.58614	0.73908	0.91237	0.58323	0.73676
69	42	12.6764	23.35816	0.90684	0.53847	0.70001	0.90684	0.53485	0.69694	11.50742	19.33362	0.91237	0.59058	0.74260	0.91237	0.58738	0.74006
69	43	12.6764	23.09102	0.90684	0.54420	0.70483	0.90684	0.54021	0.70147	11.50742	19.16523	0.91237	0.59524	0.74627	0.91237	0.59172	0.74349
69	44	12.6764	22.81604	0.90684	0.55019	0.70984	0.90684	0.54578	0.70616	11.50742	18.99000	0.91237	0.60014	0.75011	0.91237	0.59625	0.74706
69	45	12.6764	22.53309	0.90684	0.55645	0.71503	0.90684	0.55158	0.71099	11.50742	18.80775	0.91237	0.60527	0.75410	0.91237	0.60098	0.75077
69	46	12.6764	22.24198	0.90684	0.56299	0.72040	0.90684	0.55760	0.71598	11.50742	18.61823	0.91237	0.61065	0.75827	0.91237	0.60592	0.75461
69	47	12.6764	21.94239	0.90684	0.56982	0.72597	0.90684	0.56386	0.72112	11.50742	18.42106	0.91237	0.61630	0.76260	0.91237	0.61107	0.75859
69	48	12.6764	21.63441	0.90684	0.57695	0.73173	0.90684	0.57037	0.72641	11.50742	18.21621	0.91237	0.62221	0.76711	0.91237	0.61644	0.76271
69	49	12.6764	21.31800	0.90684	0.58439	0.73769	0.90684	0.57711	0.73186	11.50742	18.00355	0.91237	0.62840	0.77180	0.91237	0.62203	0.76698
69	50	12.6764	20.99328	0.90684	0.59215	0.74384	0.90684	0.58411	0.73746	11.50742	17.78305	0.91237	0.63488	0.77667	0.91237	0.62785	0.77139
69	51	12.6764	20.66027	0.90684	0.60024	0.75018	0.90684	0.59136	0.74321	11.50742	17.55462	0.91237	0.64165	0.78171	0.91237	0.63390	0.77593
69	52	12.6764	20.31936	0.90684	0.60865	0.75672	0.90684	0.59887	0.74911	11.50742	17.31849	0.91237	0.64871	0.78693	0.91237	0.64018	0.78062
69	53	12.6764	19.97064	0.90684	0.61739	0.76344	0.90684	0.60663	0.75516	11.50742	17.07460	0.91237	0.65607	0.79232	0.91237	0.64670	0.78545
69	54	12.6764	19.61420	0.90684	0.62647	0.77034	0.90684	0.61465	0.76134	11.50742	16.82295	0.91237	0.66374	0.79789	0.91237	0.65346	0.79041
69	55	12.6764	19.25050	0.90684	0.63588	0.77742	0.90684	0.62294	0.76767	11.50742	16.56379	0.91237	0.67171	0.80362	0.91237	0.66046	0.79551
69	56	12.6764	18.87994	0.90684	0.64563	0.78466	0.90684	0.63148	0.77412	11.50742	16.29737	0.91237	0.67998	0.80951	0.91237	0.66769	0.80074
69	57	12.6764	18.50268	0.90684	0.65571	0.79206	0.90684	0.64027	0.78069	11.50742	16.02371	0.91237	0.68855	0.81555	0.91237	0.67516	0.80608
69	58	12.6764	18.11889	0.90684	0.66611	0.79960	0.90684	0.64930	0.78737	11.50742	15.74286	0.91237	0.69741	0.82174	0.91237	0.68286	0.81154
69	59	12.6764	17.72878	0.90684	0.67682	0.80727	0.90684	0.65858	0.79415	11.50742	15.45489	0.91237	0.70657	0.82806	0.91237	0.69078	0.81711
69	60	12.6764	17.33235	0.90684	0.68784	0.81505	0.90684	0.66808	0.80102	11.50742	15.15969	0.91237	0.71601	0.83450	0.91237	0.69892	0.82278
69	61	12.6764	16.92988	0.90684	0.69914	0.82294	0.90684	0.67779	0.80796	11.50742	14.85740	0.91237	0.72571	0.84106	0.91237	0.70727	0.82854
69	62	12.6764	16.52117	0.90684	0.71072	0.83090	0.90684	0.68771	0.81496	11.50742	14.54774	0.91237	0.73568	0.84772	0.91237	0.71581	0.83437
69	63	12.6764	16.10627	0.90684	0.72256	0.83893	0.90684	0.69779	0.82200	11.50742	14.23062	0.91237	0.74590	0.85446	0.91237	0.72452	0.84026
69	64	12.6764	15.68510	0.90684	0.73461	0.84700	0.90684	0.70803	0.82906	11.50742	13.90587	0.91237	0.75633	0.86126	0.91237	0.73339	0.84619
69	65	12.6764	15.25783	0.90684	0.74686	0.85509	0.90684	0.71840	0.83613	11.50742	13.57353	0.91237	0.76696	0.86811	0.91237	0.74240	0.85216
69	66	12.6764	14.82463	0.90684	0.75926	0.86316	0.90684	0.72887	0.84318	11.50742	13.23363	0.91237	0.77776	0.87499	0.91237	0.75153	0.85814
69	67	12.6764	14.38548	0.90684	0.77177	0.87119	0.90684	0.73941	0.85019	11.50742	12.88602	0.91237	0.78869	0.88186	0.91237	0.76074	0.86411
69	68	12.6764	13.94087	0.90684	0.78435	0.87914	0.90684	0.74999	0.85714	11.50742	12.53103	0.91237	0.79971	0.88871	0.91237	0.77001	0.87006
69	69	12.6764	13.49126	0.90684	0.79693	0.88699	0.90684	0.76057	0.86400	11.50742	12.16898	0.91237	0.81078	0.89550	0.91237	0.77930	0.87596
69	70	12.6764	13.03722	0.90684	0.80946	0.89470	0.90684	0.77112	0.87077	11.50742	11.80026	0.91237	0.82184	0.90221	0.91237	0.78860	0.88181

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
69	71	12.6764	12.57941	0.90684	0.82188	0.90223	0.90684	0.78160	0.87741	11.50742	11.42537	0.91237	0.83285	0.90881	0.91237	0.79787	0.88757
69	72	12.6764	12.11856	0.90684	0.83412	0.90956	0.90684	0.79198	0.88391	11.50742	11.04490	0.91237	0.84376	0.91526	0.91237	0.80707	0.89324
69	73	12.6764	11.65555	0.90684	0.84613	0.91665	0.90684	0.80222	0.89026	11.50742	10.65955	0.91237	0.85450	0.92154	0.91237	0.81618	0.89879
69	74	12.6764	11.19139	0.90684	0.85784	0.92348	0.90684	0.81229	0.89642	11.50742	10.27021	0.91237	0.86502	0.92763	0.91237	0.82516	0.90421
69	75	12.6764	10.72709	0.90684	0.86919	0.93002	0.90684	0.82216	0.90240	11.50742	9.87774	0.91237	0.87528	0.93349	0.91237	0.83399	0.90948
69	76	12.6764	10.26405	0.90684	0.88013	0.93624	0.90684	0.83179	0.90817	11.50742	9.48337	0.91237	0.88521	0.93911	0.91237	0.84264	0.91460
69	77	12.6764	9.80349	0.90684	0.89060	0.94213	0.90684	0.84116	0.91373	11.50742	9.08824	0.91237	0.89477	0.94446	0.91237	0.85108	0.91955
69	78	12.6764	9.34666	0.90684	0.90056	0.94768	0.90684	0.85025	0.91906	11.50742	8.69350	0.91237	0.90391	0.94953	0.91237	0.85929	0.92432
69	79	12.6764	8.89505	0.90684	0.90998	0.95287	0.90684	0.85903	0.92417	11.50742	8.30053	0.91237	0.91261	0.95431	0.91237	0.86725	0.92891
69	80	12.6764	8.44994	0.90684	0.91884	0.95770	0.90684	0.86748	0.92904	11.50742	7.91061	0.91237	0.92084	0.95879	0.91237	0.87494	0.93330
69	81	12.6764	8.01269	0.90684	0.92710	0.96217	0.90684	0.87560	0.93367	11.50742	7.52504	0.91237	0.92856	0.96296	0.91237	0.88234	0.93749
69	82	12.6764	7.58462	0.90684	0.93477	0.96628	0.90684	0.88336	0.93807	11.50742	7.14517	0.91237	0.93577	0.96682	0.91237	0.88945	0.94149
69	83	12.6764	7.16676	0.90684	0.94184	0.97005	0.90684	0.89077	0.94223	11.50742	6.77205	0.91237	0.94246	0.97038	0.91237	0.89625	0.94529
69	84	12.6764	6.76024	0.90684	0.94832	0.97348	0.90684	0.89782	0.94616	11.50742	6.40687	0.91237	0.94863	0.97364	0.91237	0.90274	0.94888
69	85	12.6764	6.36619	0.90684	0.95423	0.97658	0.90684	0.90450	0.94985	11.50742	6.05083	0.91237	0.95429	0.97661	0.91237	0.90891	0.95228
69	86	12.6764	5.98597	0.90684	0.95958	0.97937	0.90684	0.91081	0.95332	11.50742	5.70535	0.91237	0.95945	0.97931	0.91237	0.91476	0.95548
69	87	12.6764	5.62066	0.90684	0.96440	0.98188	0.90684	0.91675	0.95657	11.50742	5.37164	0.91237	0.96412	0.98173	0.91237	0.92028	0.95848
69	88	12.6764	5.27144	0.90684	0.96871	0.98411	0.90684	0.92233	0.95959	11.50742	5.05099	0.91237	0.96833	0.98391	0.91237	0.92548	0.96130
69	89	12.6764	4.93962	0.90684	0.97254	0.98608	0.90684	0.92755	0.96241	11.50742	4.74485	0.91237	0.97209	0.98585	0.91237	0.93036	0.96392
69	90	12.6764	4.62687	0.90684	0.97593	0.98782	0.90684	0.93243	0.96504	11.50742	4.45503	0.91237	0.97543	0.98756	0.91237	0.93493	0.96637
69	91	12.6764	4.33500	0.90684	0.97891	0.98934	0.90684	0.93699	0.96747	11.50742	4.18350	0.91237	0.97838	0.98907	0.91237	0.93922	0.96866
69	92	12.6764	4.06328	0.90684	0.98152	0.99067	0.90684	0.94126	0.96974	11.50742	3.92982	0.91237	0.98098	0.99040	0.91237	0.94323	0.97079
69	93	12.6764	3.80970	0.90684	0.98381	0.99184	0.90684	0.94525	0.97186	11.50742	3.69224	0.91237	0.98328	0.99157	0.91237	0.94700	0.97278
69	94	12.6764	3.57122	0.90684	0.98584	0.99287	0.90684	0.94900	0.97383	11.50742	3.46804	0.91237	0.98532	0.99260	0.91237	0.95055	0.97465
69	95	12.6764	3.34496	0.90684	0.98762	0.99377	0.90684	0.95251	0.97568	11.50742	3.25454	0.91237	0.98713	0.99352	0.91237	0.95389	0.97640
69	96	12.6764	3.12856	0.90684	0.98921	0.99458	0.90684	0.95580	0.97740	11.50742	3.04956	0.91237	0.98874	0.99434	0.91237	0.95702	0.97804
69	97	12.6764	2.92468	0.90684	0.99060	0.99528	0.90684	0.95886	0.97900	11.50742	2.85578	0.91237	0.99016	0.99505	0.91237	0.95994	0.97956
69	98	12.6764	2.73317	0.90684	0.99181	0.99589	0.90684	0.96170	0.98048	11.50742	2.67315	0.91237	0.99140	0.99568	0.91237	0.96266	0.98097
69	99	12.6764	2.55407	0.90684	0.99286	0.99642	0.90684	0.96433	0.98184	11.50742	2.50182	0.91237	0.99249	0.99623	0.91237	0.96518	0.98228
69	100	12.6764	2.38797	0.90684	0.99378	0.99688	0.90684	0.96675	0.98309	11.50742	2.34248	0.91237	0.99343	0.99670	0.91237	0.96750	0.98348
69	101	12.6764	2.23536	0.90684	0.99456	0.99727	0.90684	0.96896	0.98424	11.50742	2.19569	0.91237	0.99424	0.99711	0.91237	0.96964	0.98458
69	102	12.6764	2.09662	0.90684	0.99522	0.99761	0.90684	0.97099	0.98528	11.50742	2.06193	0.91237	0.99493	0.99746	0.91237	0.97159	0.98559
69	103	12.6764	1.97081	0.90684	0.99579	0.99789	0.90684	0.97283	0.98623	11.50742	1.94039	0.91237	0.99553	0.99776	0.91237	0.97337	0.98650
69	104	12.6764	1.85678	0.90684	0.99628	0.99814	0.90684	0.97450	0.98708	11.50742	1.82999	0.91237	0.99604	0.99801	0.91237	0.97498	0.98733
69	105	12.6764	1.75419	0.90684	0.99669	0.99834	0.90684	0.97600	0.98786	11.50742	1.73050	0.91237	0.99647	0.99823	0.91237	0.97645	0.98808
69	106	12.6764	1.66193	0.90684	0.99704	0.99852	0.90684	0.97736	0.98855	11.50742	1.64086	0.91237	0.99684	0.99842	0.91237	0.97776	0.98875
69	107	12.6764	1.57966	0.90684	0.99733	0.99867	0.90684	0.97855	0.98916	11.50742	1.56078	0.91237	0.99715	0.99857	0.91237	0.97892	0.98935
69	108	12.6764	1.50704	0.90684	0.99758	0.99879	0.90684	0.97958	0.98969	11.50742	1.48999	0.91237	0.99741	0.99870	0.91237	0.97993	0.98986
69	109	12.6764	1.44400	0.90684	0.99778	0.99889	0.90684	0.98044	0.99012	11.50742	1.42842	0.91237	0.99762	0.99881	0.91237	0.98077	0.99029
69	110	12.6764	1.39223	0.90684	0.99793	0.99896	0.90684	0.98111	0.99046	11.50742	1.37777	0.91237	0.99778	0.99889	0.91237	0.98142	0.99062

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
70	1	12.2154	29.44822	0.89986	0.41466	0.58623	0.89986	0.41445	0.58602	11.12759	22.54525	0.90564	0.49337	0.66074	0.90564	0.49316	0.66056
70	2	12.2154	29.37817	0.89986	0.41566	0.58723	0.89986	0.41546	0.58703	11.12759	22.51839	0.90564	0.49397	0.66128	0.90564	0.49378	0.66111
70	3	12.2154	29.30399	0.89986	0.41671	0.58828	0.89986	0.41650	0.58807	11.12759	22.48894	0.90564	0.49461	0.66186	0.90564	0.49442	0.66169
70	4	12.2154	29.22650	0.89986	0.41780	0.58937	0.89986	0.41759	0.58916	11.12759	22.45752	0.90564	0.49530	0.66247	0.90564	0.49510	0.66229
70	5	12.2154	29.14631	0.89986	0.41895	0.59050	0.89986	0.41872	0.59028	11.12759	22.42458	0.90564	0.49602	0.66312	0.90564	0.49580	0.66293
70	6	12.2154	29.06332	0.89986	0.42013	0.59168	0.89986	0.41990	0.59145	11.12759	22.39007	0.90564	0.49677	0.66379	0.90564	0.49655	0.66359
70	7	12.2154	28.97770	0.89986	0.42137	0.59290	0.89986	0.42112	0.59266	11.12759	22.35408	0.90564	0.49756	0.66449	0.90564	0.49732	0.66428
70	8	12.2154	28.88901	0.89986	0.42265	0.59417	0.89986	0.42239	0.59391	11.12759	22.31631	0.90564	0.49838	0.66523	0.90564	0.49814	0.66501
70	9	12.2154	28.79700	0.89986	0.42398	0.59549	0.89986	0.42370	0.59521	11.12759	22.27655	0.90564	0.49926	0.66601	0.90564	0.49899	0.66577
70	10	12.2154	28.70168	0.89986	0.42537	0.59686	0.89986	0.42507	0.59656	11.12759	22.23481	0.90564	0.50017	0.66682	0.90564	0.49988	0.66656
70	11	12.2154	28.60341	0.89986	0.42682	0.59828	0.89986	0.42649	0.59796	11.12759	22.19134	0.90564	0.50113	0.66767	0.90564	0.50082	0.66740
70	12	12.2154	28.50171	0.89986	0.42832	0.59975	0.89986	0.42796	0.59941	11.12759	22.14578	0.90564	0.50213	0.66856	0.90564	0.50180	0.66826
70	13	12.2154	28.39619	0.89986	0.42989	0.60129	0.89986	0.42950	0.60091	11.12759	22.09783	0.90564	0.50319	0.66950	0.90564	0.50283	0.66917
70	14	12.2154	28.28717	0.89986	0.43151	0.60288	0.89986	0.43109	0.60246	11.12759	22.04770	0.90564	0.50430	0.67048	0.90564	0.50390	0.67012
70	15	12.2154	28.17456	0.89986	0.43321	0.60453	0.89986	0.43275	0.60408	11.12759	21.99534	0.90564	0.50546	0.67150	0.90564	0.50503	0.67112
70	16	12.2154	28.05854	0.89986	0.43497	0.60624	0.89986	0.43447	0.60575	11.12759	21.94087	0.90564	0.50668	0.67258	0.90564	0.50621	0.67216
70	17	12.2154	27.93921	0.89986	0.43680	0.60801	0.89986	0.43626	0.60749	11.12759	21.88436	0.90564	0.50795	0.67369	0.90564	0.50744	0.67325
70	18	12.2154	27.81632	0.89986	0.43869	0.60985	0.89986	0.43812	0.60929	11.12759	21.82561	0.90564	0.50928	0.67486	0.90564	0.50874	0.67439
70	19	12.2154	27.68998	0.89986	0.44067	0.61175	0.89986	0.44006	0.61117	11.12759	21.76469	0.90564	0.51067	0.67608	0.90564	0.51009	0.67558
70	20	12.2154	27.55961	0.89986	0.44272	0.61373	0.89986	0.44207	0.61311	11.12759	21.70115	0.90564	0.51213	0.67736	0.90564	0.51152	0.67683
70	21	12.2154	27.42496	0.89986	0.44486	0.61578	0.89986	0.44417	0.61512	11.12759	21.63477	0.90564	0.51366	0.67870	0.90564	0.51301	0.67813
70	22	12.2154	27.28607	0.89986	0.44709	0.61791	0.89986	0.44636	0.61722	11.12759	21.56556	0.90564	0.51526	0.68010	0.90564	0.51458	0.67950
70	23	12.2154	27.14231	0.89986	0.44941	0.62013	0.89986	0.44864	0.61939	11.12759	21.49301	0.90564	0.51695	0.68157	0.90564	0.51622	0.68093
70	24	12.2154	26.99396	0.89986	0.45184	0.62244	0.89986	0.45101	0.62165	11.12759	21.41732	0.90564	0.51872	0.68311	0.90564	0.51795	0.68243
70	25	12.2154	26.84076	0.89986	0.45437	0.62483	0.89986	0.45348	0.62399	11.12759	21.33825	0.90564	0.52059	0.68472	0.90564	0.51976	0.68400
70	26	12.2154	26.68259	0.89986	0.45701	0.62732	0.89986	0.45606	0.62643	11.12759	21.25569	0.90564	0.52254	0.68641	0.90564	0.52166	0.68565
70	27	12.2154	26.51948	0.89986	0.45976	0.62991	0.89986	0.45874	0.62895	11.12759	21.16962	0.90564	0.52460	0.68818	0.90564	0.52365	0.68736
70	28	12.2154	26.35108	0.89986	0.46263	0.63260	0.89986	0.46154	0.63158	11.12759	21.07976	0.90564	0.52676	0.69003	0.90564	0.52575	0.68917
70	29	12.2154	26.17769	0.89986	0.46562	0.63539	0.89986	0.46444	0.63430	11.12759	20.98629	0.90564	0.52902	0.69197	0.90564	0.52794	0.69105
70	30	12.2154	25.99881	0.89986	0.46874	0.63829	0.89986	0.46750	0.63713	11.12759	20.88878	0.90564	0.53140	0.69400	0.90564	0.53025	0.69302
70	31	12.2154	25.81445	0.89986	0.47200	0.64131	0.89986	0.47067	0.64007	11.12759	20.78720	0.90564	0.53390	0.69613	0.90564	0.53266	0.69508
70	32	12.2154	25.62410	0.89986	0.47541	0.64445	0.89986	0.47397	0.64312	11.12759	20.68113	0.90564	0.53653	0.69836	0.90564	0.53520	0.69724
70	33	12.2154	25.42805	0.89986	0.47897	0.64771	0.89986	0.47742	0.64629	11.12759	20.57072	0.90564	0.53928	0.70069	0.90564	0.53787	0.69950
70	34	12.2154	25.22578	0.89986	0.48269	0.65110	0.89986	0.48102	0.64958	11.12759	20.45552	0.90564	0.54219	0.70314	0.90564	0.54066	0.70186
70	35	12.2154	25.01713	0.89986	0.48657	0.65462	0.89986	0.48477	0.65299	11.12759	20.33536	0.90564	0.54524	0.70570	0.90564	0.54359	0.70432
70	36	12.2154	24.80193	0.89986	0.49064	0.65829	0.89986	0.48868	0.65653	11.12759	20.21002	0.90564	0.54844	0.70838	0.90564	0.54667	0.70690
70	37	12.2154	24.57973	0.89986	0.49489	0.66211	0.89986	0.49276	0.66020	11.12759	20.07911	0.90564	0.55182	0.71119	0.90564	0.54989	0.70959
70	38	12.2154	24.35058	0.89986	0.49933	0.66607	0.89986	0.49701	0.66401	11.12759	19.94257	0.90564	0.55537	0.71413	0.90564	0.55327	0.71239
70	39	12.2154	24.11373	0.89986	0.50399	0.67020	0.89986	0.50145	0.66795	11.12759	19.79973	0.90564	0.55910	0.71721	0.90564	0.55681	0.71532
70	40	12.2154	23.86918	0.89986	0.50887	0.67450	0.89986	0.50607	0.67204	11.12759	19.65053	0.90564	0.56303	0.72044	0.90564	0.56052	0.71837

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
70	41	12.2154	23.61736	0.89986	0.51396	0.67896	0.89986	0.51088	0.67627	11.12759	19.49521	0.90564	0.56716	0.72381	0.90564	0.56440	0.72155
70	42	12.2154	23.35816	0.89986	0.51929	0.68360	0.89986	0.51590	0.68065	11.12759	19.33362	0.90564	0.57150	0.72733	0.90564	0.56846	0.72487
70	43	12.2154	23.09102	0.89986	0.52487	0.68841	0.89986	0.52112	0.68518	11.12759	19.16523	0.90564	0.57606	0.73101	0.90564	0.57271	0.72831
70	44	12.2154	22.81604	0.89986	0.53070	0.69341	0.89986	0.52656	0.68986	11.12759	18.99000	0.90564	0.58085	0.73486	0.90564	0.57716	0.73189
70	45	12.2154	22.53309	0.89986	0.53680	0.69859	0.89986	0.53222	0.69470	11.12759	18.80775	0.90564	0.58588	0.73887	0.90564	0.58180	0.73562
70	46	12.2154	22.24198	0.89986	0.54317	0.70397	0.89986	0.53810	0.69970	11.12759	18.61823	0.90564	0.59116	0.74305	0.90564	0.58665	0.73948
70	47	12.2154	21.94239	0.89986	0.54984	0.70955	0.89986	0.54423	0.70486	11.12759	18.42106	0.90564	0.59670	0.74742	0.90564	0.59172	0.74349
70	48	12.2154	21.63441	0.89986	0.55681	0.71533	0.89986	0.55060	0.71017	11.12759	18.21621	0.90564	0.60251	0.75196	0.90564	0.59700	0.74765
70	49	12.2154	21.31800	0.89986	0.56410	0.72131	0.89986	0.55721	0.71565	11.12759	18.00355	0.90564	0.60860	0.75669	0.90564	0.60251	0.75196
70	50	12.2154	20.99328	0.89986	0.57170	0.72749	0.89986	0.56408	0.72129	11.12759	17.78305	0.90564	0.61499	0.76160	0.90564	0.60825	0.75641
70	51	12.2154	20.66027	0.89986	0.57963	0.73388	0.89986	0.57120	0.72709	11.12759	17.55462	0.90564	0.62166	0.76670	0.90564	0.61423	0.76102
70	52	12.2154	20.31936	0.89986	0.58790	0.74047	0.89986	0.57859	0.73305	11.12759	17.31849	0.90564	0.62864	0.77199	0.90564	0.62044	0.76577
70	53	12.2154	19.97064	0.89986	0.59651	0.74726	0.89986	0.58625	0.73917	11.12759	17.07460	0.90564	0.63593	0.77746	0.90564	0.62690	0.77067
70	54	12.2154	19.61420	0.89986	0.60546	0.75425	0.89986	0.59418	0.74543	11.12759	16.82295	0.90564	0.64354	0.78311	0.90564	0.63361	0.77572
70	55	12.2154	19.25050	0.89986	0.61477	0.76143	0.89986	0.60238	0.75185	11.12759	16.56379	0.90564	0.65146	0.78895	0.90564	0.64057	0.78091
70	56	12.2154	18.87994	0.89986	0.62442	0.76879	0.89986	0.61084	0.75841	11.12759	16.29737	0.90564	0.65969	0.79496	0.90564	0.64778	0.78625
70	57	12.2154	18.50268	0.89986	0.63443	0.77633	0.89986	0.61958	0.76511	11.12759	16.02371	0.90564	0.66825	0.80114	0.90564	0.65524	0.79171
70	58	12.2154	18.11889	0.89986	0.64478	0.78403	0.89986	0.62858	0.77194	11.12759	15.74286	0.90564	0.67712	0.80748	0.90564	0.66295	0.79731
70	59	12.2154	17.72878	0.89986	0.65548	0.79189	0.89986	0.63785	0.77889	11.12759	15.45489	0.90564	0.68630	0.81397	0.90564	0.67090	0.80304
70	60	12.2154	17.33235	0.89986	0.66651	0.79989	0.89986	0.64736	0.78594	11.12759	15.15969	0.90564	0.69580	0.82062	0.90564	0.67909	0.80888
70	61	12.2154	16.92988	0.89986	0.67787	0.80801	0.89986	0.65712	0.79309	11.12759	14.85740	0.90564	0.70560	0.82739	0.90564	0.68751	0.81482
70	62	12.2154	16.52117	0.89986	0.68954	0.81625	0.89986	0.66711	0.80032	11.12759	14.54774	0.90564	0.71570	0.83429	0.90564	0.69615	0.82086
70	63	12.2154	16.10627	0.89986	0.70152	0.82458	0.89986	0.67730	0.80761	11.12759	14.23062	0.90564	0.72608	0.84130	0.90564	0.70500	0.82698
70	64	12.2154	15.68510	0.89986	0.71377	0.83298	0.89986	0.68769	0.81495	11.12759	13.90587	0.90564	0.73672	0.84840	0.90564	0.71403	0.83316
70	65	12.2154	15.25783	0.89986	0.72626	0.84143	0.89986	0.69824	0.82231	11.12759	13.57353	0.90564	0.74761	0.85558	0.90564	0.72324	0.83940
70	66	12.2154	14.82463	0.89986	0.73897	0.84989	0.89986	0.70894	0.82968	11.12759	13.23363	0.90564	0.75872	0.86281	0.90564	0.73259	0.84566
70	67	12.2154	14.38548	0.89986	0.75185	0.85835	0.89986	0.71974	0.83703	11.12759	12.88602	0.90564	0.77001	0.87006	0.90564	0.74207	0.85194
70	68	12.2154	13.94087	0.89986	0.76486	0.86677	0.89986	0.73062	0.84435	11.12759	12.53103	0.90564	0.78145	0.87732	0.90564	0.75165	0.85822
70	69	12.2154	13.49126	0.89986	0.77794	0.87511	0.89986	0.74155	0.85160	11.12759	12.16898	0.90564	0.79299	0.88454	0.90564	0.76129	0.86447
70	70	12.2154	13.03722	0.89986	0.79104	0.88333	0.89986	0.75249	0.85877	11.12759	11.80026	0.90564	0.80458	0.89171	0.90564	0.77096	0.87067
70	71	12.2154	12.57941	0.89986	0.80409	0.89141	0.89986	0.76341	0.86583	11.12759	11.42537	0.90564	0.81617	0.89878	0.90564	0.78064	0.87681
70	72	12.2154	12.11856	0.89986	0.81703	0.89930	0.89986	0.77426	0.87277	11.12759	11.04490	0.90564	0.82771	0.90574	0.90564	0.79029	0.88286
70	73	12.2154	11.65555	0.89986	0.82978	0.90697	0.89986	0.78501	0.87956	11.12759	10.65955	0.90564	0.83913	0.91253	0.90564	0.79988	0.88881
70	74	12.2154	11.19139	0.89986	0.84228	0.91439	0.89986	0.79562	0.88618	11.12759	10.27021	0.90564	0.85038	0.91914	0.90564	0.80937	0.89464
70	75	12.2154	10.72709	0.89986	0.85447	0.92152	0.89986	0.80605	0.89261	11.12759	9.87774	0.90564	0.86140	0.92554	0.90564	0.81873	0.90033
70	76	12.2154	10.26405	0.89986	0.86627	0.92835	0.89986	0.81628	0.89885	11.12759	9.48337	0.90564	0.87211	0.93169	0.90564	0.82794	0.90587
70	77	12.2154	9.80349	0.89986	0.87763	0.93483	0.89986	0.82627	0.90487	11.12759	9.08824	0.90564	0.88248	0.93757	0.90564	0.83695	0.91124
70	78	12.2154	9.34666	0.89986	0.88850	0.94096	0.89986	0.83598	0.91067	11.12759	8.69350	0.90564	0.89245	0.94317	0.90564	0.84575	0.91643
70	79	12.2154	8.89505	0.89986	0.89881	0.94671	0.89986	0.84540	0.91622	11.12759	8.30053	0.90564	0.90197	0.94846	0.90564	0.85430	0.92143
70	80	12.2154	8.44994	0.89986	0.90855	0.95209	0.89986	0.85450	0.92154	11.12759	7.91061	0.90564	0.91101	0.95343	0.90564	0.86259	0.92622

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
70	81	12.2154	8.01269	0.89986	0.91769	0.95708	0.89986	0.86326	0.92661	11.12759	7.52504	0.90564	0.91953	0.95808	0.90564	0.87059	0.93082
70	82	12.2154	7.58462	0.89986	0.92620	0.96168	0.89986	0.87166	0.93143	11.12759	7.14517	0.90564	0.92751	0.96239	0.90564	0.87829	0.93520
70	83	12.2154	7.16676	0.89986	0.93407	0.96591	0.89986	0.87970	0.93600	11.12759	6.77205	0.90564	0.93495	0.96638	0.90564	0.88568	0.93937
70	84	12.2154	6.76024	0.89986	0.94132	0.96978	0.89986	0.88737	0.94032	11.12759	6.40687	0.90564	0.94184	0.97005	0.90564	0.89275	0.94333
70	85	12.2154	6.36619	0.89986	0.94795	0.97328	0.89986	0.89465	0.94440	11.12759	6.05083	0.90564	0.94817	0.97340	0.90564	0.89948	0.94708
70	86	12.2154	5.98597	0.89986	0.95397	0.97644	0.89986	0.90154	0.94822	11.12759	5.70535	0.90564	0.95396	0.97644	0.90564	0.90587	0.95061
70	87	12.2154	5.62066	0.89986	0.95940	0.97928	0.89986	0.90804	0.95180	11.12759	5.37164	0.90564	0.95921	0.97918	0.90564	0.91192	0.95393
70	88	12.2154	5.27144	0.89986	0.96428	0.98181	0.89986	0.91416	0.95515	11.12759	5.05099	0.90564	0.96395	0.98165	0.90564	0.91762	0.95704
70	89	12.2154	4.93962	0.89986	0.96862	0.98406	0.89986	0.91989	0.95827	11.12759	4.74485	0.90564	0.96820	0.98384	0.90564	0.92298	0.95995
70	90	12.2154	4.62687	0.89986	0.97247	0.98604	0.89986	0.92526	0.96118	11.12759	4.45503	0.90564	0.97199	0.98579	0.90564	0.92801	0.96266
70	91	12.2154	4.33500	0.89986	0.97585	0.98778	0.89986	0.93028	0.96388	11.12759	4.18350	0.90564	0.97533	0.98751	0.90564	0.93273	0.96519
70	92	12.2154	4.06328	0.89986	0.97883	0.98930	0.89986	0.93497	0.96639	11.12759	3.92982	0.90564	0.97829	0.98902	0.90564	0.93715	0.96756
70	93	12.2154	3.80970	0.89986	0.98144	0.99064	0.89986	0.93938	0.96874	11.12759	3.69224	0.90564	0.98090	0.99036	0.90564	0.94131	0.96977
70	94	12.2154	3.57122	0.89986	0.98375	0.99181	0.89986	0.94351	0.97094	11.12759	3.46804	0.90564	0.98322	0.99154	0.90564	0.94523	0.97184
70	95	12.2154	3.34496	0.89986	0.98580	0.99285	0.89986	0.94739	0.97299	11.12759	3.25454	0.90564	0.98528	0.99258	0.90564	0.94891	0.97379
70	96	12.2154	3.12856	0.89986	0.98761	0.99377	0.89986	0.95102	0.97490	11.12759	3.04956	0.90564	0.98712	0.99352	0.90564	0.95237	0.97560
70	97	12.2154	2.92468	0.89986	0.98920	0.99457	0.89986	0.95441	0.97667	11.12759	2.85578	0.90564	0.98873	0.99434	0.90564	0.95560	0.97730
70	98	12.2154	2.73317	0.89986	0.99059	0.99527	0.89986	0.95755	0.97832	11.12759	2.67315	0.90564	0.99016	0.99505	0.90564	0.95861	0.97887
70	99	12.2154	2.55407	0.89986	0.99180	0.99588	0.89986	0.96046	0.97983	11.12759	2.50182	0.90564	0.99140	0.99568	0.90564	0.96140	0.98032
70	100	12.2154	2.38797	0.89986	0.99285	0.99641	0.89986	0.96314	0.98122	11.12759	2.34248	0.90564	0.99247	0.99622	0.90564	0.96397	0.98166
70	101	12.2154	2.23536	0.89986	0.99374	0.99686	0.89986	0.96559	0.98250	11.12759	2.19569	0.90564	0.99340	0.99669	0.90564	0.96634	0.98288
70	102	12.2154	2.09662	0.89986	0.99451	0.99725	0.89986	0.96783	0.98365	11.12759	2.06193	0.90564	0.99420	0.99709	0.90564	0.96850	0.98400
70	103	12.2154	1.97081	0.89986	0.99516	0.99758	0.89986	0.96987	0.98471	11.12759	1.94039	0.90564	0.99488	0.99743	0.90564	0.97047	0.98501
70	104	12.2154	1.85678	0.89986	0.99572	0.99786	0.89986	0.97172	0.98566	11.12759	1.82999	0.90564	0.99546	0.99772	0.90564	0.97226	0.98594
70	105	12.2154	1.75419	0.89986	0.99619	0.99809	0.89986	0.97339	0.98652	11.12759	1.73050	0.90564	0.99595	0.99797	0.90564	0.97388	0.98677
70	106	12.2154	1.66193	0.89986	0.99660	0.99829	0.89986	0.97489	0.98729	11.12759	1.64086	0.90564	0.99638	0.99818	0.90564	0.97534	0.98751
70	107	12.2154	1.57966	0.89986	0.99693	0.99846	0.89986	0.97621	0.98796	11.12759	1.56078	0.90564	0.99673	0.99836	0.90564	0.97663	0.98817
70	108	12.2154	1.50704	0.89986	0.99721	0.99861	0.89986	0.97736	0.98855	11.12759	1.48999	0.90564	0.99703	0.99851	0.90564	0.97774	0.98875
70	109	12.2154	1.44400	0.89986	0.99744	0.99872	0.89986	0.97831	0.98904	11.12759	1.42842	0.90564	0.99727	0.99863	0.90564	0.97867	0.98922
70	110	12.2154	1.39223	0.89986	0.99762	0.99881	0.89986	0.97905	0.98941	11.12759	1.37777	0.90564	0.99745	0.99873	0.90564	0.97939	0.98959
71	1	11.752	29.44822	0.89254	0.39894	0.57035	0.89254	0.39874	0.57014	10.7427	22.54525	0.89816	0.47632	0.64528	0.89816	0.47612	0.64510
71	2	11.752	29.37817	0.89254	0.39990	0.57133	0.89254	0.39971	0.57113	10.7427	22.51839	0.89816	0.47690	0.64581	0.89816	0.47671	0.64564
71	3	11.752	29.30399	0.89254	0.40091	0.57236	0.89254	0.40072	0.57216	10.7427	22.48894	0.89816	0.47752	0.64638	0.89816	0.47734	0.64621
71	4	11.752	29.22650	0.89254	0.40197	0.57343	0.89254	0.40177	0.57323	10.7427	22.45752	0.89816	0.47818	0.64699	0.89816	0.47799	0.64681
71	5	11.752	29.14631	0.89254	0.40307	0.57455	0.89254	0.40286	0.57434	10.7427	22.42458	0.89816	0.47888	0.64762	0.89816	0.47868	0.64744
71	6	11.752	29.06332	0.89254	0.40421	0.57571	0.89254	0.40399	0.57549	10.7427	22.39007	0.89816	0.47960	0.64829	0.89816	0.47939	0.64809
71	7	11.752	28.97770	0.89254	0.40540	0.57691	0.89254	0.40517	0.57668	10.7427	22.35408	0.89816	0.48037	0.64898	0.89816	0.48014	0.64878
71	8	11.752	28.88901	0.89254	0.40663	0.57816	0.89254	0.40639	0.57792	10.7427	22.31631	0.89816	0.48117	0.64971	0.89816	0.48093	0.64950
71	9	11.752	28.79700	0.89254	0.40792	0.57946	0.89254	0.40765	0.57920	10.7427	22.27655	0.89816	0.48201	0.65048	0.89816	0.48176	0.65025
71	10	11.752	28.70168	0.89254	0.40926	0.58081	0.89254	0.40897	0.58053	10.7427	22.23481	0.89816	0.48289	0.65129	0.89816	0.48262	0.65104

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SERVICE RETIREMENT

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
71	11	11.752	28.60341	0.89254	0.41065	0.58221	0.89254	0.41034	0.58190	10.7427	22.19134	0.89816	0.48382	0.65213	0.89816	0.48353	0.65186
71	12	11.752	28.50171	0.89254	0.41209	0.58366	0.89254	0.41176	0.58333	10.7427	22.14578	0.89816	0.48479	0.65301	0.89816	0.48448	0.65272
71	13	11.752	28.39619	0.89254	0.41360	0.58518	0.89254	0.41324	0.58481	10.7427	22.09783	0.89816	0.48582	0.65394	0.89816	0.48547	0.65363
71	14	11.752	28.28717	0.89254	0.41517	0.58674	0.89254	0.41478	0.58635	10.7427	22.04770	0.89816	0.48689	0.65491	0.89816	0.48651	0.65457
71	15	11.752	28.17456	0.89254	0.41680	0.58837	0.89254	0.41637	0.58794	10.7427	21.99534	0.89816	0.48801	0.65593	0.89816	0.48760	0.65555
71	16	11.752	28.05854	0.89254	0.41850	0.59006	0.89254	0.41803	0.58959	10.7427	21.94087	0.89816	0.48919	0.65699	0.89816	0.48874	0.65658
71	17	11.752	27.93921	0.89254	0.42026	0.59181	0.89254	0.41975	0.59131	10.7427	21.88436	0.89816	0.49042	0.65810	0.89816	0.48994	0.65766
71	18	11.752	27.81632	0.89254	0.42209	0.59362	0.89254	0.42155	0.59308	10.7427	21.82561	0.89816	0.49171	0.65925	0.89816	0.49119	0.65879
71	19	11.752	27.68998	0.89254	0.42399	0.59550	0.89254	0.42342	0.59493	10.7427	21.76469	0.89816	0.49305	0.66046	0.89816	0.49250	0.65997
71	20	11.752	27.55961	0.89254	0.42597	0.59744	0.89254	0.42536	0.59685	10.7427	21.70115	0.89816	0.49446	0.66173	0.89816	0.49388	0.66121
71	21	11.752	27.42496	0.89254	0.42803	0.59947	0.89254	0.42738	0.59884	10.7427	21.63477	0.89816	0.49594	0.66305	0.89816	0.49533	0.66250
71	22	11.752	27.28607	0.89254	0.43018	0.60157	0.89254	0.42949	0.60090	10.7427	21.56556	0.89816	0.49750	0.66444	0.89816	0.49685	0.66386
71	23	11.752	27.14231	0.89254	0.43242	0.60376	0.89254	0.43169	0.60305	10.7427	21.49301	0.89816	0.49913	0.66589	0.89816	0.49844	0.66528
71	24	11.752	26.99396	0.89254	0.43476	0.60603	0.89254	0.43398	0.60528	10.7427	21.41732	0.89816	0.50085	0.66742	0.89816	0.50011	0.66676
71	25	11.752	26.84076	0.89254	0.43719	0.60840	0.89254	0.43636	0.60759	10.7427	21.33825	0.89816	0.50265	0.66902	0.89816	0.50186	0.66832
71	26	11.752	26.68259	0.89254	0.43974	0.61086	0.89254	0.43884	0.61000	10.7427	21.25569	0.89816	0.50455	0.67070	0.89816	0.50370	0.66995
71	27	11.752	26.51948	0.89254	0.44239	0.61341	0.89254	0.44143	0.61249	10.7427	21.16962	0.89816	0.50654	0.67245	0.89816	0.50564	0.67166
71	28	11.752	26.35108	0.89254	0.44516	0.61607	0.89254	0.44413	0.61509	10.7427	21.07976	0.89816	0.50863	0.67429	0.89816	0.50767	0.67345
71	29	11.752	26.17769	0.89254	0.44804	0.61883	0.89254	0.44695	0.61778	10.7427	20.98629	0.89816	0.51082	0.67622	0.89816	0.50980	0.67532
71	30	11.752	25.99881	0.89254	0.45106	0.62170	0.89254	0.44989	0.62058	10.7427	20.88878	0.89816	0.51313	0.67823	0.89816	0.51203	0.67728
71	31	11.752	25.81445	0.89254	0.45421	0.62468	0.89254	0.45295	0.62349	10.7427	20.78720	0.89816	0.51555	0.68035	0.89816	0.51438	0.67933
71	32	11.752	25.62410	0.89254	0.45749	0.62778	0.89254	0.45615	0.62651	10.7427	20.68113	0.89816	0.51810	0.68256	0.89816	0.51684	0.68147
71	33	11.752	25.42805	0.89254	0.46093	0.63101	0.89254	0.45948	0.62965	10.7427	20.57072	0.89816	0.52077	0.68488	0.89816	0.51943	0.68372
71	34	11.752	25.22578	0.89254	0.46452	0.63436	0.89254	0.46296	0.63291	10.7427	20.45552	0.89816	0.52359	0.68731	0.89816	0.52214	0.68606
71	35	11.752	25.01713	0.89254	0.46827	0.63786	0.89254	0.46659	0.63629	10.7427	20.33536	0.89816	0.52655	0.68985	0.89816	0.52499	0.68852
71	36	11.752	24.80193	0.89254	0.47220	0.64149	0.89254	0.47038	0.63981	10.7427	20.21002	0.89816	0.52966	0.69252	0.89816	0.52798	0.69109
71	37	11.752	24.57973	0.89254	0.47631	0.64527	0.89254	0.47433	0.64345	10.7427	20.07911	0.89816	0.53294	0.69532	0.89816	0.53112	0.69377
71	38	11.752	24.35058	0.89254	0.48061	0.64921	0.89254	0.47845	0.64723	10.7427	19.94257	0.89816	0.53639	0.69825	0.89816	0.53441	0.69657
71	39	11.752	24.11373	0.89254	0.48512	0.65331	0.89254	0.48275	0.65115	10.7427	19.79973	0.89816	0.54003	0.70132	0.89816	0.53786	0.69949
71	40	11.752	23.86918	0.89254	0.48984	0.65758	0.89254	0.48723	0.65522	10.7427	19.65053	0.89816	0.54385	0.70454	0.89816	0.54148	0.70254
71	41	11.752	23.61736	0.89254	0.49478	0.66201	0.89254	0.49191	0.65943	10.7427	19.49521	0.89816	0.54788	0.70791	0.89816	0.54527	0.70572
71	42	11.752	23.35816	0.89254	0.49995	0.66662	0.89254	0.49678	0.66380	10.7427	19.33362	0.89816	0.55211	0.71143	0.89816	0.54923	0.70904
71	43	11.752	23.09102	0.89254	0.50536	0.67142	0.89254	0.50186	0.66832	10.7427	19.16523	0.89816	0.55655	0.71511	0.89816	0.55339	0.71249
71	44	11.752	22.81604	0.89254	0.51103	0.67640	0.89254	0.50715	0.67299	10.7427	18.99000	0.89816	0.56123	0.71896	0.89816	0.55773	0.71608
71	45	11.752	22.53309	0.89254	0.51695	0.68157	0.89254	0.51266	0.67783	10.7427	18.80775	0.89816	0.56614	0.72298	0.89816	0.56228	0.71982
71	46	11.752	22.24198	0.89254	0.52315	0.68694	0.89254	0.51840	0.68282	10.7427	18.61823	0.89816	0.57130	0.72717	0.89816	0.56703	0.72370
71	47	11.752	21.94239	0.89254	0.52965	0.69251	0.89254	0.52438	0.68799	10.7427	18.42106	0.89816	0.57673	0.73155	0.89816	0.57200	0.72773
71	48	11.752	21.63441	0.89254	0.53644	0.69829	0.89254	0.53059	0.69332	10.7427	18.21621	0.89816	0.58242	0.73612	0.89816	0.57718	0.73192
71	49	11.752	21.31800	0.89254	0.54355	0.70428	0.89254	0.53706	0.69881	10.7427	18.00355	0.89816	0.58840	0.74087	0.89816	0.58260	0.73626
71	50	11.752	20.99328	0.89254	0.55097	0.71049	0.89254	0.54378	0.70448	10.7427	17.78305	0.89816	0.59467	0.74582	0.89816	0.58825	0.74075

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
71	51	11.752	20.66027	0.89254	0.55873	0.71691	0.89254	0.55077	0.71032	10.7427	17.55462	0.89816	0.60124	0.75097	0.89816	0.59413	0.74540
71	52	11.752	20.31936	0.89254	0.56683	0.72354	0.89254	0.55802	0.71632	10.7427	17.31849	0.89816	0.60812	0.75631	0.89816	0.60026	0.75021
71	53	11.752	19.97064	0.89254	0.57528	0.73039	0.89254	0.56555	0.72249	10.7427	17.07460	0.89816	0.61531	0.76185	0.89816	0.60665	0.75517
71	54	11.752	19.61420	0.89254	0.58408	0.73744	0.89254	0.57335	0.72883	10.7427	16.82295	0.89816	0.62282	0.76758	0.89816	0.61328	0.76029
71	55	11.752	19.25050	0.89254	0.59325	0.74470	0.89254	0.58144	0.73533	10.7427	16.56379	0.89816	0.63066	0.77351	0.89816	0.62018	0.76557
71	56	11.752	18.87994	0.89254	0.60278	0.75217	0.89254	0.58981	0.74198	10.7427	16.29737	0.89816	0.63883	0.77962	0.89816	0.62734	0.77100
71	57	11.752	18.50268	0.89254	0.61267	0.75982	0.89254	0.59846	0.74879	10.7427	16.02371	0.89816	0.64734	0.78592	0.89816	0.63476	0.77658
71	58	11.752	18.11889	0.89254	0.62293	0.76766	0.89254	0.60739	0.75575	10.7427	15.74286	0.89816	0.65618	0.79240	0.89816	0.64245	0.78230
71	59	11.752	17.72878	0.89254	0.63356	0.77568	0.89254	0.61661	0.76284	10.7427	15.45489	0.89816	0.66536	0.79906	0.89816	0.65039	0.78817
71	60	11.752	17.33235	0.89254	0.64456	0.78387	0.89254	0.62610	0.77007	10.7427	15.15969	0.89816	0.67487	0.80588	0.89816	0.65860	0.79417
71	61	11.752	16.92988	0.89254	0.65592	0.79221	0.89254	0.63586	0.77740	10.7427	14.85740	0.89816	0.68472	0.81286	0.89816	0.66706	0.80029
71	62	11.752	16.52117	0.89254	0.66763	0.80069	0.89254	0.64588	0.78484	10.7427	14.54774	0.89816	0.69489	0.81998	0.89816	0.67577	0.80652
71	63	11.752	16.10627	0.89254	0.67969	0.80930	0.89254	0.65614	0.79237	10.7427	14.23062	0.89816	0.70539	0.82725	0.89816	0.68471	0.81285
71	64	11.752	15.68510	0.89254	0.69206	0.81801	0.89254	0.66662	0.79997	10.7427	13.90587	0.89816	0.71620	0.83463	0.89816	0.69387	0.81927
71	65	11.752	15.25783	0.89254	0.70474	0.82680	0.89254	0.67731	0.80761	10.7427	13.57353	0.89816	0.72729	0.84212	0.89816	0.70324	0.82576
71	66	11.752	14.82463	0.89254	0.71770	0.83565	0.89254	0.68818	0.81529	10.7427	13.23363	0.89816	0.73865	0.84968	0.89816	0.71278	0.83231
71	67	11.752	14.38548	0.89254	0.73089	0.84452	0.89254	0.69920	0.82298	10.7427	12.88602	0.89816	0.75026	0.85731	0.89816	0.72249	0.83889
71	68	11.752	13.94087	0.89254	0.74427	0.85339	0.89254	0.71035	0.83065	10.7427	12.53103	0.89816	0.76206	0.86497	0.89816	0.73233	0.84549
71	69	11.752	13.49126	0.89254	0.75779	0.86221	0.89254	0.72158	0.83828	10.7427	12.16898	0.89816	0.77403	0.87262	0.89816	0.74228	0.85208
71	70	11.752	13.03722	0.89254	0.77140	0.87095	0.89254	0.73287	0.84585	10.7427	11.80026	0.89816	0.78611	0.88025	0.89816	0.75230	0.85864
71	71	11.752	12.57941	0.89254	0.78503	0.87957	0.89254	0.74418	0.85333	10.7427	11.42537	0.89816	0.79825	0.88781	0.89816	0.76236	0.86516
71	72	11.752	12.11856	0.89254	0.79862	0.88804	0.89254	0.75547	0.86070	10.7427	11.04490	0.89816	0.81039	0.89527	0.89816	0.77243	0.87161
71	73	11.752	11.65555	0.89254	0.81209	0.89630	0.89254	0.76669	0.86794	10.7427	10.65955	0.89816	0.82247	0.90259	0.89816	0.78247	0.87796
71	74	11.752	11.19139	0.89254	0.82537	0.90433	0.89254	0.77782	0.87503	10.7427	10.27021	0.89816	0.83443	0.90975	0.89816	0.79246	0.88421
71	75	11.752	10.72709	0.89254	0.83838	0.91209	0.89254	0.78881	0.88194	10.7427	9.87774	0.89816	0.84621	0.91670	0.89816	0.80234	0.89033
71	76	11.752	10.26405	0.89254	0.85106	0.91954	0.89254	0.79962	0.88865	10.7427	9.48337	0.89816	0.85772	0.92341	0.89816	0.81209	0.89630
71	77	11.752	9.80349	0.89254	0.86332	0.92665	0.89254	0.81021	0.89516	10.7427	9.08824	0.89816	0.86892	0.92986	0.89816	0.82168	0.90211
71	78	11.752	9.34666	0.89254	0.87511	0.93339	0.89254	0.82056	0.90143	10.7427	8.69350	0.89816	0.87973	0.93602	0.89816	0.83106	0.90774
71	79	11.752	8.89505	0.89254	0.88637	0.93976	0.89254	0.83062	0.90747	10.7427	8.30053	0.89816	0.89011	0.94186	0.89816	0.84022	0.91317
71	80	11.752	8.44994	0.89254	0.89704	0.94573	0.89254	0.84038	0.91327	10.7427	7.91061	0.89816	0.90001	0.94737	0.89816	0.84912	0.91840
71	81	11.752	8.01269	0.89254	0.90710	0.95129	0.89254	0.84980	0.91880	10.7427	7.52504	0.89816	0.90938	0.95254	0.89816	0.85774	0.92342
71	82	11.752	7.58462	0.89254	0.91652	0.95644	0.89254	0.85887	0.92408	10.7427	7.14517	0.89816	0.91820	0.95736	0.89816	0.86607	0.92823
71	83	11.752	7.16676	0.89254	0.92527	0.96119	0.89254	0.86757	0.92909	10.7427	6.77205	0.89816	0.92645	0.96182	0.89816	0.87407	0.93281
71	84	11.752	6.76024	0.89254	0.93336	0.96553	0.89254	0.87588	0.93383	10.7427	6.40687	0.89816	0.93412	0.96594	0.89816	0.88175	0.93716
71	85	11.752	6.36619	0.89254	0.94078	0.96949	0.89254	0.88380	0.93832	10.7427	6.05083	0.89816	0.94120	0.96971	0.89816	0.88908	0.94128
71	86	11.752	5.98597	0.89254	0.94754	0.97306	0.89254	0.89131	0.94253	10.7427	5.70535	0.89816	0.94768	0.97314	0.89816	0.89605	0.94518
71	87	11.752	5.62066	0.89254	0.95366	0.97628	0.89254	0.89841	0.94649	10.7427	5.37164	0.89816	0.95359	0.97624	0.89816	0.90266	0.94884
71	88	11.752	5.27144	0.89254	0.95917	0.97916	0.89254	0.90510	0.95019	10.7427	5.05099	0.89816	0.95893	0.97903	0.89816	0.90891	0.95228
71	89	11.752	4.93962	0.89254	0.96409	0.98172	0.89254	0.91139	0.95364	10.7427	4.74485	0.89816	0.96373	0.98153	0.89816	0.91479	0.95550
71	90	11.752	4.62687	0.89254	0.96846	0.98398	0.89254	0.91728	0.95686	10.7427	4.45503	0.89816	0.96801	0.98374	0.89816	0.92031	0.95850

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
71	91	11.752	4.33500	0.89254	0.97231	0.98596	0.89254	0.92280	0.95985	10.7427	4.18350	0.89816	0.97180	0.98570	0.89816	0.92550	0.96131
71	92	11.752	4.06328	0.89254	0.97570	0.98770	0.89254	0.92797	0.96264	10.7427	3.92982	0.89816	0.97516	0.98742	0.89816	0.93037	0.96393
71	93	11.752	3.80970	0.89254	0.97869	0.98923	0.89254	0.93282	0.96524	10.7427	3.69224	0.89816	0.97813	0.98895	0.89816	0.93495	0.96638
71	94	11.752	3.57122	0.89254	0.98133	0.99058	0.89254	0.93738	0.96768	10.7427	3.46804	0.89816	0.98077	0.99029	0.89816	0.93927	0.96869
71	95	11.752	3.34496	0.89254	0.98367	0.99177	0.89254	0.94167	0.96996	10.7427	3.25454	0.89816	0.98313	0.99149	0.89816	0.94334	0.97085
71	96	11.752	3.12856	0.89254	0.98574	0.99282	0.89254	0.94568	0.97208	10.7427	3.04956	0.89816	0.98522	0.99256	0.89816	0.94717	0.97287
71	97	11.752	2.92468	0.89254	0.98757	0.99375	0.89254	0.94942	0.97405	10.7427	2.85578	0.89816	0.98707	0.99350	0.89816	0.95074	0.97475
71	98	11.752	2.73317	0.89254	0.98916	0.99455	0.89254	0.95290	0.97588	10.7427	2.67315	0.89816	0.98870	0.99432	0.89816	0.95407	0.97650
71	99	11.752	2.55407	0.89254	0.99055	0.99525	0.89254	0.95612	0.97757	10.7427	2.50182	0.89816	0.99012	0.99504	0.89816	0.95716	0.97811
71	100	11.752	2.38797	0.89254	0.99175	0.99586	0.89254	0.95909	0.97912	10.7427	2.34248	0.89816	0.99136	0.99566	0.89816	0.96001	0.97960
71	101	11.752	2.23536	0.89254	0.99279	0.99638	0.89254	0.96180	0.98053	10.7427	2.19569	0.89816	0.99242	0.99620	0.89816	0.96263	0.98096
71	102	11.752	2.09662	0.89254	0.99367	0.99682	0.89254	0.96429	0.98182	10.7427	2.06193	0.89816	0.99333	0.99665	0.89816	0.96502	0.98220
71	103	11.752	1.97081	0.89254	0.99442	0.99720	0.89254	0.96655	0.98299	10.7427	1.94039	0.89816	0.99411	0.99705	0.89816	0.96721	0.98333
71	104	11.752	1.85678	0.89254	0.99506	0.99753	0.89254	0.96860	0.98405	10.7427	1.82999	0.89816	0.99478	0.99738	0.89816	0.96920	0.98436
71	105	11.752	1.75419	0.89254	0.99561	0.99780	0.89254	0.97045	0.98501	10.7427	1.73050	0.89816	0.99535	0.99767	0.89816	0.97100	0.98528
71	106	11.752	1.66193	0.89254	0.99607	0.99803	0.89254	0.97211	0.98586	10.7427	1.64086	0.89816	0.99583	0.99791	0.89816	0.97261	0.98612
71	107	11.752	1.57966	0.89254	0.99646	0.99823	0.89254	0.97358	0.98661	10.7427	1.56078	0.89816	0.99624	0.99812	0.89816	0.97404	0.98685
71	108	11.752	1.50704	0.89254	0.99679	0.99839	0.89254	0.97485	0.98727	10.7427	1.48999	0.89816	0.99658	0.99829	0.89816	0.97528	0.98748
71	109	11.752	1.44400	0.89254	0.99705	0.99852	0.89254	0.97591	0.98781	10.7427	1.42842	0.89816	0.99686	0.99843	0.89816	0.97631	0.98801
71	110	11.752	1.39223	0.89254	0.99725	0.99862	0.89254	0.97673	0.98823	10.7427	1.37777	0.89816	0.99707	0.99853	0.89816	0.97711	0.98842
72	1	11.28705	29.44822	0.88427	0.38317	0.55404	0.88427	0.38298	0.55385	10.35342	22.54525	0.89032	0.45907	0.62926	0.89032	0.45888	0.62909
72	2	11.28705	29.37817	0.88427	0.38409	0.55501	0.88427	0.38391	0.55482	10.35342	22.51839	0.89032	0.45963	0.62979	0.89032	0.45945	0.62963
72	3	11.28705	29.30399	0.88427	0.38506	0.55602	0.88427	0.38488	0.55583	10.35342	22.48894	0.89032	0.46023	0.63035	0.89032	0.46006	0.63019
72	4	11.28705	29.22650	0.88427	0.38608	0.55708	0.88427	0.38589	0.55689	10.35342	22.45752	0.89032	0.46087	0.63095	0.89032	0.46069	0.63078
72	5	11.28705	29.14631	0.88427	0.38713	0.55818	0.88427	0.38694	0.55798	10.35342	22.42458	0.89032	0.46154	0.63158	0.89032	0.46135	0.63140
72	6	11.28705	29.06332	0.88427	0.38823	0.55932	0.88427	0.38803	0.55911	10.35342	22.39007	0.89032	0.46224	0.63224	0.89032	0.46204	0.63205
72	7	11.28705	28.97770	0.88427	0.38937	0.56050	0.88427	0.38916	0.56028	10.35342	22.35408	0.89032	0.46298	0.63292	0.89032	0.46277	0.63273
72	8	11.28705	28.88901	0.88427	0.39056	0.56173	0.88427	0.39033	0.56149	10.35342	22.31631	0.89032	0.46375	0.63365	0.89032	0.46353	0.63344
72	9	11.28705	28.79700	0.88427	0.39180	0.56301	0.88427	0.39155	0.56275	10.35342	22.27655	0.89032	0.46456	0.63440	0.89032	0.46433	0.63418
72	10	11.28705	28.70168	0.88427	0.39308	0.56433	0.88427	0.39282	0.56406	10.35342	22.23481	0.89032	0.46542	0.63520	0.89032	0.46516	0.63496
72	11	11.28705	28.60341	0.88427	0.39442	0.56571	0.88427	0.39413	0.56542	10.35342	22.19134	0.89032	0.46631	0.63603	0.89032	0.46604	0.63578
72	12	11.28705	28.50171	0.88427	0.39581	0.56714	0.88427	0.39550	0.56682	10.35342	22.14578	0.89032	0.46725	0.63691	0.89032	0.46695	0.63663
72	13	11.28705	28.39619	0.88427	0.39726	0.56863	0.88427	0.39692	0.56828	10.35342	22.09783	0.89032	0.46824	0.63782	0.89032	0.46791	0.63752
72	14	11.28705	28.28717	0.88427	0.39877	0.57017	0.88427	0.39840	0.56979	10.35342	22.04770	0.89032	0.46928	0.63878	0.89032	0.46892	0.63845
72	15	11.28705	28.17456	0.88427	0.40034	0.57178	0.88427	0.39993	0.57136	10.35342	21.99534	0.89032	0.47036	0.63979	0.89032	0.46997	0.63943
72	16	11.28705	28.05854	0.88427	0.40197	0.57344	0.88427	0.40153	0.57299	10.35342	21.94087	0.89032	0.47150	0.64084	0.89032	0.47107	0.64045
72	17	11.28705	27.93921	0.88427	0.40366	0.57516	0.88427	0.40319	0.57468	10.35342	21.88436	0.89032	0.47269	0.64194	0.89032	0.47223	0.64151
72	18	11.28705	27.81632	0.88427	0.40542	0.57694	0.88427	0.40492	0.57643	10.35342	21.82561	0.89032	0.47393	0.64308	0.89032	0.47344	0.64263
72	19	11.28705	27.68998	0.88427	0.40725	0.57879	0.88427	0.40671	0.57825	10.35342	21.76469	0.89032	0.47523	0.64428	0.89032	0.47471	0.64380
72	20	11.28705	27.55961	0.88427	0.40915	0.58071	0.88427	0.40858	0.58013	10.35342	21.70115	0.89032	0.47659	0.64553	0.89032	0.47604	0.64502

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
72	21	11.28705	27.42496	0.88427	0.41114	0.58270	0.88427	0.41053	0.58209	10.35342	21.63477	0.89032	0.47802	0.64684	0.89032	0.47744	0.64630
72	22	11.28705	27.28607	0.88427	0.41320	0.58478	0.88427	0.41256	0.58413	10.35342	21.56556	0.89032	0.47952	0.64821	0.89032	0.47890	0.64765
72	23	11.28705	27.14231	0.88427	0.41536	0.58693	0.88427	0.41467	0.58625	10.35342	21.49301	0.89032	0.48110	0.64965	0.89032	0.48044	0.64905
72	24	11.28705	26.99396	0.88427	0.41761	0.58917	0.88427	0.41688	0.58844	10.35342	21.41732	0.89032	0.48276	0.65116	0.89032	0.48206	0.65053
72	25	11.28705	26.84076	0.88427	0.41995	0.59150	0.88427	0.41917	0.59073	10.35342	21.33825	0.89032	0.48450	0.65275	0.89032	0.48375	0.65207
72	26	11.28705	26.68259	0.88427	0.42240	0.59393	0.88427	0.42156	0.59310	10.35342	21.25569	0.89032	0.48633	0.65441	0.89032	0.48554	0.65368
72	27	11.28705	26.51948	0.88427	0.42495	0.59644	0.88427	0.42406	0.59556	10.35342	21.16962	0.89032	0.48826	0.65615	0.89032	0.48740	0.65538
72	28	11.28705	26.35108	0.88427	0.42762	0.59906	0.88427	0.42666	0.59812	10.35342	21.07976	0.89032	0.49028	0.65797	0.89032	0.48937	0.65715
72	29	11.28705	26.17769	0.88427	0.43040	0.60179	0.88427	0.42937	0.60079	10.35342	20.98629	0.89032	0.49240	0.65988	0.89032	0.49143	0.65900
72	30	11.28705	25.99881	0.88427	0.43330	0.60462	0.88427	0.43220	0.60355	10.35342	20.88878	0.89032	0.49463	0.66188	0.89032	0.49359	0.66095
72	31	11.28705	25.81445	0.88427	0.43633	0.60756	0.88427	0.43516	0.60642	10.35342	20.78720	0.89032	0.49697	0.66397	0.89032	0.49586	0.66298
72	32	11.28705	25.62410	0.88427	0.43950	0.61063	0.88427	0.43824	0.60941	10.35342	20.68113	0.89032	0.49944	0.66617	0.89032	0.49825	0.66511
72	33	11.28705	25.42805	0.88427	0.44281	0.61381	0.88427	0.44146	0.61251	10.35342	20.57072	0.89032	0.50203	0.66847	0.89032	0.50076	0.66734
72	34	11.28705	25.22578	0.88427	0.44627	0.61713	0.88427	0.44481	0.61574	10.35342	20.45552	0.89032	0.50475	0.67088	0.89032	0.50339	0.66967
72	35	11.28705	25.01713	0.88427	0.44989	0.62058	0.88427	0.44832	0.61909	10.35342	20.33536	0.89032	0.50762	0.67341	0.89032	0.50616	0.67212
72	36	11.28705	24.80193	0.88427	0.45368	0.62418	0.88427	0.45198	0.62257	10.35342	20.21002	0.89032	0.51064	0.67606	0.89032	0.50906	0.67467
72	37	11.28705	24.57973	0.88427	0.45764	0.62792	0.88427	0.45580	0.62618	10.35342	20.07911	0.89032	0.51382	0.67884	0.89032	0.51211	0.67734
72	38	11.28705	24.35058	0.88427	0.46180	0.63182	0.88427	0.45978	0.62993	10.35342	19.94257	0.89032	0.51717	0.68175	0.89032	0.51530	0.68013
72	39	11.28705	24.11373	0.88427	0.46615	0.63588	0.88427	0.46394	0.63383	10.35342	19.79973	0.89032	0.52069	0.68481	0.89032	0.51866	0.68305
72	40	11.28705	23.86918	0.88427	0.47071	0.64011	0.88427	0.46828	0.63787	10.35342	19.65053	0.89032	0.52441	0.68802	0.89032	0.52217	0.68609
72	41	11.28705	23.61736	0.88427	0.47549	0.64452	0.88427	0.47281	0.64205	10.35342	19.49521	0.89032	0.52832	0.69137	0.89032	0.52586	0.68927
72	42	11.28705	23.35816	0.88427	0.48049	0.64909	0.88427	0.47753	0.64639	10.35342	19.33362	0.89032	0.53243	0.69489	0.89032	0.52973	0.69258
72	43	11.28705	23.09102	0.88427	0.48572	0.65386	0.88427	0.48246	0.65089	10.35342	19.16523	0.89032	0.53676	0.69856	0.89032	0.53377	0.69603
72	44	11.28705	22.81604	0.88427	0.49121	0.65881	0.88427	0.48760	0.65555	10.35342	18.99000	0.89032	0.54131	0.70240	0.89032	0.53801	0.69962
72	45	11.28705	22.53309	0.88427	0.49696	0.66395	0.88427	0.49295	0.66037	10.35342	18.80775	0.89032	0.54610	0.70642	0.89032	0.54245	0.70336
72	46	11.28705	22.24198	0.88427	0.50297	0.66930	0.88427	0.49853	0.66536	10.35342	18.61823	0.89032	0.55113	0.71062	0.89032	0.54710	0.70726
72	47	11.28705	21.94239	0.88427	0.50928	0.67486	0.88427	0.50435	0.67052	10.35342	18.42106	0.89032	0.55643	0.71501	0.89032	0.55195	0.71130
72	48	11.28705	21.63441	0.88427	0.51588	0.68064	0.88427	0.51040	0.67585	10.35342	18.21621	0.89032	0.56200	0.71959	0.89032	0.55703	0.71550
72	49	11.28705	21.31800	0.88427	0.52279	0.68663	0.88427	0.51671	0.68136	10.35342	18.00355	0.89032	0.56784	0.72436	0.89032	0.56234	0.71987
72	50	11.28705	20.99328	0.88427	0.53003	0.69284	0.88427	0.52327	0.68704	10.35342	17.78305	0.89032	0.57398	0.72934	0.89032	0.56788	0.72439
72	51	11.28705	20.66027	0.88427	0.53760	0.69927	0.88427	0.53010	0.69290	10.35342	17.55462	0.89032	0.58042	0.73452	0.89032	0.57366	0.72908
72	52	11.28705	20.31936	0.88427	0.54551	0.70593	0.88427	0.53720	0.69893	10.35342	17.31849	0.89032	0.58718	0.73990	0.89032	0.57969	0.73393
72	53	11.28705	19.97064	0.88427	0.55377	0.71281	0.88427	0.54457	0.70514	10.35342	17.07460	0.89032	0.59425	0.74549	0.89032	0.58598	0.73895
72	54	11.28705	19.61420	0.88427	0.56239	0.71991	0.88427	0.55223	0.71153	10.35342	16.82295	0.89032	0.60165	0.75129	0.89032	0.59252	0.74413
72	55	11.28705	19.25050	0.88427	0.57139	0.72724	0.88427	0.56018	0.71810	10.35342	16.56379	0.89032	0.60938	0.75729	0.89032	0.59933	0.74948
72	56	11.28705	18.87994	0.88427	0.58075	0.73478	0.88427	0.56842	0.72483	10.35342	16.29737	0.89032	0.61746	0.76349	0.89032	0.60642	0.75499
72	57	11.28705	18.50268	0.88427	0.59050	0.74253	0.88427	0.57696	0.73173	10.35342	16.02371	0.89032	0.62588	0.76990	0.89032	0.61378	0.76067
72	58	11.28705	18.11889	0.88427	0.60063	0.75049	0.88427	0.58579	0.73880	10.35342	15.74286	0.89032	0.63465	0.77650	0.89032	0.62141	0.76651
72	59	11.28705	17.72878	0.88427	0.61115	0.75865	0.88427	0.59493	0.74602	10.35342	15.45489	0.89032	0.64378	0.78329	0.89032	0.62932	0.77250
72	60	11.28705	17.33235	0.88427	0.62206	0.76700	0.88427	0.60436	0.75339	10.35342	15.15969	0.89032	0.65327	0.79028	0.89032	0.63752	0.77864

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
72	61	11.28705	16.92988	0.88427	0.63337	0.77554	0.88427	0.61408	0.76090	10.35342	14.85740	0.89032	0.66312	0.79744	0.89032	0.64598	0.78492
72	62	11.28705	16.52117	0.88427	0.64506	0.78424	0.88427	0.62408	0.76853	10.35342	14.54774	0.89032	0.67333	0.80478	0.89032	0.65472	0.79133
72	63	11.28705	16.10627	0.88427	0.65713	0.79310	0.88427	0.63435	0.77628	10.35342	14.23062	0.89032	0.68389	0.81227	0.89032	0.66371	0.79787
72	64	11.28705	15.68510	0.88427	0.66958	0.80209	0.88427	0.64489	0.78411	10.35342	13.90587	0.89032	0.69480	0.81992	0.89032	0.67296	0.80451
72	65	11.28705	15.25783	0.88427	0.68237	0.81120	0.88427	0.65566	0.79203	10.35342	13.57353	0.89032	0.70605	0.82770	0.89032	0.68244	0.81125
72	66	11.28705	14.82463	0.88427	0.69550	0.82041	0.88427	0.66666	0.79999	10.35342	13.23363	0.89032	0.71761	0.83559	0.89032	0.69213	0.81806
72	67	11.28705	14.38548	0.88427	0.70893	0.82967	0.88427	0.67785	0.80800	10.35342	12.88602	0.89032	0.72947	0.84358	0.89032	0.70203	0.82493
72	68	11.28705	13.94087	0.88427	0.72261	0.83897	0.88427	0.68921	0.81601	10.35342	12.53103	0.89032	0.74159	0.85162	0.89032	0.71209	0.83184
72	69	11.28705	13.49126	0.88427	0.73651	0.84827	0.88427	0.70070	0.82401	10.35342	12.16898	0.89032	0.75392	0.85970	0.89032	0.72230	0.83876
72	70	11.28705	13.03722	0.88427	0.75057	0.85751	0.88427	0.71229	0.83197	10.35342	11.80026	0.89032	0.76644	0.86778	0.89032	0.73263	0.84569
72	71	11.28705	12.57941	0.88427	0.76472	0.86668	0.88427	0.72395	0.83987	10.35342	11.42537	0.89032	0.77908	0.87582	0.89032	0.74304	0.85258
72	72	11.28705	12.11856	0.88427	0.77891	0.87572	0.88427	0.73563	0.84768	10.35342	11.04490	0.89032	0.79179	0.88380	0.89032	0.75350	0.85942
72	73	11.28705	11.65555	0.88427	0.79305	0.88458	0.88427	0.74730	0.85537	10.35342	10.65955	0.89032	0.80450	0.89166	0.89032	0.76397	0.86619
72	74	11.28705	11.19139	0.88427	0.80707	0.89324	0.88427	0.75891	0.86293	10.35342	10.27021	0.89032	0.81715	0.89937	0.89032	0.77442	0.87287
72	75	11.28705	10.72709	0.88427	0.82089	0.90164	0.88427	0.77042	0.87032	10.35342	9.87774	0.89032	0.82966	0.90690	0.89032	0.78480	0.87943
72	76	11.28705	10.26405	0.88427	0.83442	0.90974	0.88427	0.78179	0.87753	10.35342	9.48337	0.89032	0.84197	0.91421	0.89032	0.79509	0.88585
72	77	11.28705	9.80349	0.88427	0.84759	0.91751	0.88427	0.79298	0.88454	10.35342	9.08824	0.89032	0.85400	0.92125	0.89032	0.80523	0.89211
72	78	11.28705	9.34666	0.88427	0.86032	0.92492	0.88427	0.80394	0.89132	10.35342	8.69350	0.89032	0.86568	0.92800	0.89032	0.81521	0.89820
72	79	11.28705	8.89505	0.88427	0.87255	0.93194	0.88427	0.81465	0.89786	10.35342	8.30053	0.89032	0.87694	0.93444	0.89032	0.82497	0.90409
72	80	11.28705	8.44994	0.88427	0.88420	0.93854	0.88427	0.82507	0.90415	10.35342	7.91061	0.89032	0.88774	0.94053	0.89032	0.83450	0.90978
72	81	11.28705	8.01269	0.88427	0.89524	0.94473	0.88427	0.83517	0.91018	10.35342	7.52504	0.89032	0.89802	0.94627	0.89032	0.84375	0.91526
72	82	11.28705	7.58462	0.88427	0.90562	0.95047	0.88427	0.84492	0.91594	10.35342	7.14517	0.89032	0.90773	0.95164	0.89032	0.85271	0.92050
72	83	11.28705	7.16676	0.88427	0.91532	0.95579	0.88427	0.85430	0.92142	10.35342	6.77205	0.89032	0.91686	0.95663	0.89032	0.86136	0.92552
72	84	11.28705	6.76024	0.88427	0.92432	0.96067	0.88427	0.86329	0.92663	10.35342	6.40687	0.89032	0.92537	0.96124	0.89032	0.86967	0.93029
72	85	11.28705	6.36619	0.88427	0.93261	0.96513	0.88427	0.87188	0.93155	10.35342	6.05083	0.89032	0.93326	0.96548	0.89032	0.87763	0.93483
72	86	11.28705	5.98597	0.88427	0.94019	0.96917	0.88427	0.88004	0.93620	10.35342	5.70535	0.89032	0.94051	0.96934	0.89032	0.88522	0.93912
72	87	11.28705	5.62066	0.88427	0.94708	0.97282	0.88427	0.88778	0.94056	10.35342	5.37164	0.89032	0.94714	0.97285	0.89032	0.89243	0.94316
72	88	11.28705	5.27144	0.88427	0.95329	0.97609	0.88427	0.89509	0.94464	10.35342	5.05099	0.89032	0.95315	0.97602	0.89032	0.89926	0.94696
72	89	11.28705	4.93962	0.88427	0.95886	0.97900	0.88427	0.90197	0.94846	10.35342	4.74485	0.89032	0.95857	0.97885	0.89032	0.90570	0.95052
72	90	11.28705	4.62687	0.88427	0.96382	0.98158	0.88427	0.90843	0.95202	10.35342	4.45503	0.89032	0.96342	0.98137	0.89032	0.91176	0.95384
72	91	11.28705	4.33500	0.88427	0.96820	0.98384	0.88427	0.91448	0.95533	10.35342	4.18350	0.89032	0.96772	0.98360	0.89032	0.91745	0.95695
72	92	11.28705	4.06328	0.88427	0.97206	0.98583	0.88427	0.92017	0.95842	10.35342	3.92982	0.89032	0.97154	0.98556	0.89032	0.92281	0.95986
72	93	11.28705	3.80970	0.88427	0.97547	0.98758	0.88427	0.92551	0.96131	10.35342	3.69224	0.89032	0.97492	0.98730	0.89032	0.92786	0.96258
72	94	11.28705	3.57122	0.88427	0.97849	0.98913	0.88427	0.93054	0.96402	10.35342	3.46804	0.89032	0.97793	0.98884	0.89032	0.93263	0.96514
72	95	11.28705	3.34496	0.88427	0.98118	0.99050	0.88427	0.93526	0.96655	10.35342	3.25454	0.89032	0.98062	0.99021	0.89032	0.93712	0.96754
72	96	11.28705	3.12856	0.88427	0.98356	0.99171	0.88427	0.93970	0.96891	10.35342	3.04956	0.89032	0.98302	0.99144	0.89032	0.94134	0.96979
72	97	11.28705	2.92468	0.88427	0.98566	0.99278	0.88427	0.94383	0.97111	10.35342	2.85578	0.89032	0.98513	0.99251	0.89032	0.94529	0.97188
72	98	11.28705	2.73317	0.88427	0.98749	0.99371	0.88427	0.94768	0.97314	10.35342	2.67315	0.89032	0.98700	0.99346	0.89032	0.94898	0.97382
72	99	11.28705	2.55407	0.88427	0.98909	0.99451	0.88427	0.95125	0.97502	10.35342	2.50182	0.89032	0.98863	0.99428	0.89032	0.95240	0.97562
72	100	11.28705	2.38797	0.88427	0.99047	0.99521	0.88427	0.95454	0.97674	10.35342	2.34248	0.89032	0.99005	0.99500	0.89032	0.95556	0.97728

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
72	101	11.28705	2.23536	0.88427	0.99166	0.99581	0.88427	0.95755	0.97831	10.35342	2.19569	0.89032	0.99127	0.99561	0.89032	0.95846	0.97879
72	102	11.28705	2.09662	0.88427	0.99268	0.99633	0.88427	0.96030	0.97975	10.35342	2.06193	0.89032	0.99232	0.99614	0.89032	0.96112	0.98017
72	103	11.28705	1.97081	0.88427	0.99355	0.99676	0.88427	0.96281	0.98105	10.35342	1.94039	0.89032	0.99321	0.99660	0.89032	0.96355	0.98143
72	104	11.28705	1.85678	0.88427	0.99429	0.99714	0.88427	0.96509	0.98223	10.35342	1.82999	0.89032	0.99398	0.99698	0.89032	0.96575	0.98258
72	105	11.28705	1.75419	0.88427	0.99492	0.99745	0.88427	0.96715	0.98330	10.35342	1.73050	0.89032	0.99464	0.99731	0.89032	0.96775	0.98361
72	106	11.28705	1.66193	0.88427	0.99545	0.99772	0.88427	0.96899	0.98425	10.35342	1.64086	0.89032	0.99520	0.99759	0.89032	0.96954	0.98453
72	107	11.28705	1.57966	0.88427	0.99591	0.99795	0.88427	0.97062	0.98509	10.35342	1.56078	0.89032	0.99567	0.99783	0.89032	0.97113	0.98535
72	108	11.28705	1.50704	0.88427	0.99628	0.99814	0.88427	0.97203	0.98582	10.35342	1.48999	0.89032	0.99606	0.99803	0.89032	0.97251	0.98606
72	109	11.28705	1.44400	0.88427	0.99658	0.99829	0.88427	0.97320	0.98642	10.35342	1.42842	0.89032	0.99638	0.99819	0.89032	0.97365	0.98665
72	110	11.28705	1.39223	0.88427	0.99682	0.99841	0.88427	0.97411	0.98689	10.35342	1.37777	0.89032	0.99662	0.99831	0.89032	0.97454	0.98711
73	1	10.82134	29.44822	0.87566	0.36737	0.53733	0.87566	0.36719	0.53714	9.96046	22.54525	0.88216	0.44166	0.61271	0.88216	0.44148	0.61254
73	2	10.82134	29.37817	0.87566	0.36825	0.53828	0.87566	0.36809	0.53810	9.96046	22.51839	0.88216	0.44219	0.61322	0.88216	0.44203	0.61307
73	3	10.82134	29.30399	0.87566	0.36918	0.53927	0.87566	0.36902	0.53910	9.96046	22.48894	0.88216	0.44277	0.61378	0.88216	0.44261	0.61362
73	4	10.82134	29.22650	0.87566	0.37016	0.54031	0.87566	0.36998	0.54013	9.96046	22.45752	0.88216	0.44339	0.61437	0.88216	0.44322	0.61421
73	5	10.82134	29.14631	0.87566	0.37117	0.54139	0.87566	0.37099	0.54120	9.96046	22.42458	0.88216	0.44403	0.61499	0.88216	0.44386	0.61482
73	6	10.82134	29.06332	0.87566	0.37222	0.54251	0.87566	0.37204	0.54231	9.96046	22.39007	0.88216	0.44471	0.61564	0.88216	0.44452	0.61546
73	7	10.82134	28.97770	0.87566	0.37332	0.54367	0.87566	0.37312	0.54346	9.96046	22.35408	0.88216	0.44542	0.61632	0.88216	0.44522	0.61613
73	8	10.82134	28.88901	0.87566	0.37446	0.54488	0.87566	0.37425	0.54466	9.96046	22.31631	0.88216	0.44616	0.61703	0.88216	0.44596	0.61683
73	9	10.82134	28.79700	0.87566	0.37564	0.54614	0.87566	0.37542	0.54590	9.96046	22.27655	0.88216	0.44695	0.61778	0.88216	0.44673	0.61757
73	10	10.82134	28.70168	0.87566	0.37688	0.54744	0.87566	0.37663	0.54718	9.96046	22.23481	0.88216	0.44777	0.61857	0.88216	0.44753	0.61834
73	11	10.82134	28.60341	0.87566	0.37816	0.54879	0.87566	0.37790	0.54851	9.96046	22.19134	0.88216	0.44863	0.61939	0.88216	0.44838	0.61914
73	12	10.82134	28.50171	0.87566	0.37950	0.55020	0.87566	0.37921	0.54990	9.96046	22.14578	0.88216	0.44954	0.62025	0.88216	0.44926	0.61998
73	13	10.82134	28.39619	0.87566	0.38089	0.55166	0.87566	0.38058	0.55133	9.96046	22.09783	0.88216	0.45049	0.62116	0.88216	0.45018	0.62087
73	14	10.82134	28.28717	0.87566	0.38234	0.55318	0.87566	0.38199	0.55282	9.96046	22.04770	0.88216	0.45149	0.62211	0.88216	0.45115	0.62179
73	15	10.82134	28.17456	0.87566	0.38385	0.55475	0.87566	0.38347	0.55436	9.96046	21.99534	0.88216	0.45254	0.62310	0.88216	0.45217	0.62275
73	16	10.82134	28.05854	0.87566	0.38541	0.55639	0.87566	0.38500	0.55596	9.96046	21.94087	0.88216	0.45363	0.62414	0.88216	0.45323	0.62376
73	17	10.82134	27.93921	0.87566	0.38704	0.55808	0.87566	0.38659	0.55762	9.96046	21.88436	0.88216	0.45478	0.62522	0.88216	0.45434	0.62481
73	18	10.82134	27.81632	0.87566	0.38873	0.55983	0.87566	0.38825	0.55934	9.96046	21.82561	0.88216	0.45598	0.62635	0.88216	0.45551	0.62591
73	19	10.82134	27.68998	0.87566	0.39048	0.56165	0.87566	0.38998	0.56113	9.96046	21.76469	0.88216	0.45723	0.62753	0.88216	0.45674	0.62707
73	20	10.82134	27.55961	0.87566	0.39231	0.56354	0.87566	0.39177	0.56298	9.96046	21.70115	0.88216	0.45854	0.62877	0.88216	0.45802	0.62828
73	21	10.82134	27.42496	0.87566	0.39421	0.56550	0.87566	0.39364	0.56491	9.96046	21.63477	0.88216	0.45992	0.63006	0.88216	0.45937	0.62954
73	22	10.82134	27.28607	0.87566	0.39619	0.56753	0.87566	0.39559	0.56692	9.96046	21.56556	0.88216	0.46137	0.63142	0.88216	0.46078	0.63087
73	23	10.82134	27.14231	0.87566	0.39826	0.56966	0.87566	0.39762	0.56900	9.96046	21.49301	0.88216	0.46289	0.63284	0.88216	0.46227	0.63226
73	24	10.82134	26.99396	0.87566	0.40042	0.57186	0.87566	0.39974	0.57116	9.96046	21.41732	0.88216	0.46449	0.63434	0.88216	0.46383	0.63372
73	25	10.82134	26.84076	0.87566	0.40268	0.57415	0.87566	0.40195	0.57341	9.96046	21.33825	0.88216	0.46617	0.63590	0.88216	0.46546	0.63524
73	26	10.82134	26.68259	0.87566	0.40503	0.57654	0.87566	0.40424	0.57575	9.96046	21.25569	0.88216	0.46794	0.63754	0.88216	0.46718	0.63684
73	27	10.82134	26.51948	0.87566	0.40748	0.57902	0.87566	0.40664	0.57817	9.96046	21.16962	0.88216	0.46979	0.63926	0.88216	0.46899	0.63852
73	28	10.82134	26.35108	0.87566	0.41004	0.58160	0.87566	0.40914	0.58070	9.96046	21.07976	0.88216	0.47174	0.64107	0.88216	0.47088	0.64027
73	29	10.82134	26.17769	0.87566	0.41271	0.58428	0.87566	0.41175	0.58332	9.96046	20.98629	0.88216	0.47379	0.64295	0.88216	0.47287	0.64211
73	30	10.82134	25.99881	0.87566	0.41550	0.58707	0.87566	0.41448	0.58605	9.96046	20.88878	0.88216	0.47594	0.64493	0.88216	0.47496	0.64403

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
73	31	10.82134	25.81445	0.87566	0.41841	0.58997	0.87566	0.41732	0.58888	9.96046	20.78720	0.88216	0.47820	0.64701	0.88216	0.47716	0.64605
73	32	10.82134	25.62410	0.87566	0.42146	0.59299	0.87566	0.42028	0.59183	9.96046	20.68113	0.88216	0.48059	0.64918	0.88216	0.47947	0.64816
73	33	10.82134	25.42805	0.87566	0.42464	0.59614	0.87566	0.42338	0.59489	9.96046	20.57072	0.88216	0.48309	0.65146	0.88216	0.48189	0.65037
73	34	10.82134	25.22578	0.87566	0.42797	0.59941	0.87566	0.42662	0.59808	9.96046	20.45552	0.88216	0.48572	0.65385	0.88216	0.48444	0.65269
73	35	10.82134	25.01713	0.87566	0.43145	0.60282	0.87566	0.42999	0.60139	9.96046	20.33536	0.88216	0.48849	0.65636	0.88216	0.48711	0.65511
73	36	10.82134	24.80193	0.87566	0.43510	0.60637	0.87566	0.43352	0.60483	9.96046	20.21002	0.88216	0.49141	0.65899	0.88216	0.48993	0.65765
73	37	10.82134	24.57973	0.87566	0.43892	0.61006	0.87566	0.43720	0.60841	9.96046	20.07911	0.88216	0.49449	0.66175	0.88216	0.49288	0.66031
73	38	10.82134	24.35058	0.87566	0.44291	0.61392	0.87566	0.44105	0.61212	9.96046	19.94257	0.88216	0.49772	0.66464	0.88216	0.49598	0.66308
73	39	10.82134	24.11373	0.87566	0.44711	0.61793	0.87566	0.44507	0.61598	9.96046	19.79973	0.88216	0.50114	0.66768	0.88216	0.49923	0.66598
73	40	10.82134	23.86918	0.87566	0.45151	0.62212	0.87566	0.44926	0.61998	9.96046	19.65053	0.88216	0.50474	0.67087	0.88216	0.50264	0.66901
73	41	10.82134	23.61736	0.87566	0.45611	0.62648	0.87566	0.45363	0.62414	9.96046	19.49521	0.88216	0.50853	0.67421	0.88216	0.50623	0.67218
73	42	10.82134	23.35816	0.87566	0.46094	0.63102	0.87566	0.45820	0.62845	9.96046	19.33362	0.88216	0.51252	0.67770	0.88216	0.50998	0.67548
73	43	10.82134	23.09102	0.87566	0.46600	0.63574	0.87566	0.46297	0.63292	9.96046	19.16523	0.88216	0.51672	0.68136	0.88216	0.51392	0.67892
73	44	10.82134	22.81604	0.87566	0.47130	0.64066	0.87566	0.46794	0.63755	9.96046	18.99000	0.88216	0.52114	0.68520	0.88216	0.51804	0.68251
73	45	10.82134	22.53309	0.87566	0.47685	0.64577	0.87566	0.47313	0.64235	9.96046	18.80775	0.88216	0.52579	0.68921	0.88216	0.52236	0.68625
73	46	10.82134	22.24198	0.87566	0.48267	0.65109	0.87566	0.47854	0.64732	9.96046	18.61823	0.88216	0.53069	0.69340	0.88216	0.52689	0.69015
73	47	10.82134	21.94239	0.87566	0.48878	0.65662	0.87566	0.48419	0.65246	9.96046	18.42106	0.88216	0.53584	0.69778	0.88216	0.53163	0.69420
73	48	10.82134	21.63441	0.87566	0.49518	0.66237	0.87566	0.49007	0.65778	9.96046	18.21621	0.88216	0.54127	0.70237	0.88216	0.53659	0.69841
73	49	10.82134	21.31800	0.87566	0.50189	0.66834	0.87566	0.49620	0.66328	9.96046	18.00355	0.88216	0.54697	0.70715	0.88216	0.54177	0.70279
73	50	10.82134	20.99328	0.87566	0.50891	0.67454	0.87566	0.50259	0.66897	9.96046	17.78305	0.88216	0.55297	0.71214	0.88216	0.54719	0.70734
73	51	10.82134	20.66027	0.87566	0.51627	0.68098	0.87566	0.50924	0.67483	9.96046	17.55462	0.88216	0.55926	0.71734	0.88216	0.55285	0.71205
73	52	10.82134	20.31936	0.87566	0.52397	0.68764	0.87566	0.51617	0.68089	9.96046	17.31849	0.88216	0.56587	0.72276	0.88216	0.55877	0.71693
73	53	10.82134	19.97064	0.87566	0.53203	0.69454	0.87566	0.52337	0.68712	9.96046	17.07460	0.88216	0.57280	0.72838	0.88216	0.56494	0.72199
73	54	10.82134	19.61420	0.87566	0.54044	0.70167	0.87566	0.53087	0.69355	9.96046	16.82295	0.88216	0.58007	0.73423	0.88216	0.57137	0.72723
73	55	10.82134	19.25050	0.87566	0.54924	0.70904	0.87566	0.53865	0.70016	9.96046	16.56379	0.88216	0.58767	0.74029	0.88216	0.57808	0.73264
73	56	10.82134	18.87994	0.87566	0.55841	0.71664	0.87566	0.54674	0.70696	9.96046	16.29737	0.88216	0.59562	0.74657	0.88216	0.58506	0.73822
73	57	10.82134	18.50268	0.87566	0.56797	0.72447	0.87566	0.55513	0.71394	9.96046	16.02371	0.88216	0.60393	0.75306	0.88216	0.59233	0.74398
73	58	10.82134	18.11889	0.87566	0.57794	0.73252	0.87566	0.56384	0.72109	9.96046	15.74286	0.88216	0.61260	0.75977	0.88216	0.59989	0.74991
73	59	10.82134	17.72878	0.87566	0.58830	0.74079	0.87566	0.57285	0.72842	9.96046	15.45489	0.88216	0.62164	0.76668	0.88216	0.60774	0.75602
73	60	10.82134	17.33235	0.87566	0.59909	0.74928	0.87566	0.58218	0.73592	9.96046	15.15969	0.88216	0.63106	0.77381	0.88216	0.61588	0.76228
73	61	10.82134	16.92988	0.87566	0.61028	0.75798	0.87566	0.59182	0.74358	9.96046	14.85740	0.88216	0.64087	0.78113	0.88216	0.62432	0.76871
73	62	10.82134	16.52117	0.87566	0.62190	0.76688	0.87566	0.60177	0.75138	9.96046	14.54774	0.88216	0.65106	0.78866	0.88216	0.63304	0.77529
73	63	10.82134	16.10627	0.87566	0.63393	0.77596	0.87566	0.61202	0.75932	9.96046	14.23062	0.88216	0.66164	0.79637	0.88216	0.64205	0.78201
73	64	10.82134	15.68510	0.87566	0.64637	0.78521	0.87566	0.62256	0.76738	9.96046	13.90587	0.88216	0.67260	0.80426	0.88216	0.65134	0.78886
73	65	10.82134	15.25783	0.87566	0.65922	0.79461	0.87566	0.63337	0.77554	9.96046	13.57353	0.88216	0.68394	0.81231	0.88216	0.66089	0.79583
73	66	10.82134	14.82463	0.87566	0.67245	0.80415	0.87566	0.64444	0.78378	9.96046	13.23363	0.88216	0.69564	0.82051	0.88216	0.67069	0.80289
73	67	10.82134	14.38548	0.87566	0.68604	0.81379	0.87566	0.65574	0.79208	9.96046	12.88602	0.88216	0.70769	0.82883	0.88216	0.68073	0.81004
73	68	10.82134	13.94087	0.87566	0.69995	0.82350	0.87566	0.66725	0.80042	9.96046	12.53103	0.88216	0.72006	0.83725	0.88216	0.69098	0.81725
73	69	10.82134	13.49126	0.87566	0.71415	0.83324	0.87566	0.67895	0.80878	9.96046	12.16898	0.88216	0.73271	0.84574	0.88216	0.70141	0.82450
73	70	10.82134	13.03722	0.87566	0.72858	0.84298	0.87566	0.69079	0.81712	9.96046	11.80026	0.88216	0.74560	0.85426	0.88216	0.71199	0.83177

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
73	71	10.82134	12.57941	0.87566	0.74319	0.85268	0.87566	0.70274	0.82543	9.96046	11.42537	0.88216	0.75868	0.86278	0.88216	0.72271	0.83904
73	72	10.82134	12.11856	0.87566	0.75791	0.86228	0.87566	0.71477	0.83366	9.96046	11.04490	0.88216	0.77190	0.87127	0.88216	0.73351	0.84627
73	73	10.82134	11.65555	0.87566	0.77266	0.87175	0.87566	0.72684	0.84181	9.96046	10.65955	0.88216	0.78520	0.87967	0.88216	0.74437	0.85346
73	74	10.82134	11.19139	0.87566	0.78738	0.88104	0.87566	0.73889	0.84984	9.96046	10.27021	0.88216	0.79849	0.88796	0.88216	0.75525	0.86056
73	75	10.82134	10.72709	0.87566	0.80196	0.89010	0.87566	0.75089	0.85772	9.96046	9.87774	0.88216	0.81172	0.89608	0.88216	0.76611	0.86757
73	76	10.82134	10.26405	0.87566	0.81633	0.89888	0.87566	0.76279	0.86544	9.96046	9.48337	0.88216	0.82481	0.90399	0.88216	0.77691	0.87445
73	77	10.82134	9.80349	0.87566	0.83040	0.90734	0.87566	0.77455	0.87295	9.96046	9.08824	0.88216	0.83766	0.91166	0.88216	0.78760	0.88118
73	78	10.82134	9.34666	0.87566	0.84407	0.91544	0.87566	0.78612	0.88025	9.96046	8.69350	0.88216	0.85021	0.91904	0.88216	0.79815	0.88774
73	79	10.82134	8.89505	0.87566	0.85728	0.92315	0.87566	0.79746	0.88732	9.96046	8.30053	0.88216	0.86239	0.92611	0.88216	0.80851	0.89412
73	80	10.82134	8.44994	0.87566	0.86994	0.93045	0.87566	0.80854	0.89414	9.96046	7.91061	0.88216	0.87411	0.93283	0.88216	0.81866	0.90029
73	81	10.82134	8.01269	0.87566	0.88200	0.93730	0.87566	0.81932	0.90069	9.96046	7.52504	0.88216	0.88533	0.93918	0.88216	0.82856	0.90624
73	82	10.82134	7.58462	0.87566	0.89340	0.94370	0.87566	0.82976	0.90696	9.96046	7.14517	0.88216	0.89599	0.94514	0.88216	0.83818	0.91196
73	83	10.82134	7.16676	0.87566	0.90410	0.94963	0.87566	0.83983	0.91295	9.96046	6.77205	0.88216	0.90605	0.95071	0.88216	0.84748	0.91744
73	84	10.82134	6.76024	0.87566	0.91407	0.95511	0.87566	0.84953	0.91864	9.96046	6.40687	0.88216	0.91547	0.95587	0.88216	0.85645	0.92268
73	85	10.82134	6.36619	0.87566	0.92331	0.96013	0.87566	0.85881	0.92404	9.96046	6.05083	0.88216	0.92424	0.96063	0.88216	0.86507	0.92765
73	86	10.82134	5.98597	0.87566	0.93179	0.96469	0.87566	0.86767	0.92914	9.96046	5.70535	0.88216	0.93234	0.96499	0.88216	0.87331	0.93237
73	87	10.82134	5.62066	0.87566	0.93953	0.96882	0.87566	0.87608	0.93395	9.96046	5.37164	0.88216	0.93977	0.96895	0.88216	0.88115	0.93682
73	88	10.82134	5.27144	0.87566	0.94653	0.97253	0.87566	0.88404	0.93845	9.96046	5.05099	0.88216	0.94653	0.97253	0.88216	0.88860	0.94101
73	89	10.82134	4.93962	0.87566	0.95283	0.97585	0.87566	0.89155	0.94267	9.96046	4.74485	0.88216	0.95264	0.97574	0.88216	0.89563	0.94494
73	90	10.82134	4.62687	0.87566	0.95845	0.97878	0.87566	0.89861	0.94660	9.96046	4.45503	0.88216	0.95812	0.97861	0.88216	0.90227	0.94862
73	91	10.82134	4.33500	0.87566	0.96343	0.98138	0.87566	0.90525	0.95027	9.96046	4.18350	0.88216	0.96300	0.98115	0.88216	0.90851	0.95206
73	92	10.82134	4.06328	0.87566	0.96783	0.98365	0.87566	0.91149	0.95370	9.96046	3.92982	0.88216	0.96733	0.98339	0.88216	0.91440	0.95529
73	93	10.82134	3.80970	0.87566	0.97173	0.98566	0.87566	0.91737	0.95690	9.96046	3.69224	0.88216	0.97118	0.98538	0.88216	0.91996	0.95831
73	94	10.82134	3.57122	0.87566	0.97519	0.98744	0.87566	0.92290	0.95990	9.96046	3.46804	0.88216	0.97462	0.98715	0.88216	0.92521	0.96115
73	95	10.82134	3.34496	0.87566	0.97826	0.98901	0.87566	0.92811	0.96272	9.96046	3.25454	0.88216	0.97769	0.98872	0.88216	0.93016	0.96382
73	96	10.82134	3.12856	0.87566	0.98100	0.99041	0.87566	0.93301	0.96534	9.96046	3.04956	0.88216	0.98044	0.99012	0.88216	0.93483	0.96632
73	97	10.82134	2.92468	0.87566	0.98341	0.99164	0.87566	0.93758	0.96779	9.96046	2.85578	0.88216	0.98287	0.99136	0.88216	0.93920	0.96864
73	98	10.82134	2.73317	0.87566	0.98552	0.99271	0.87566	0.94184	0.97005	9.96046	2.67315	0.88216	0.98500	0.99245	0.88216	0.94327	0.97081
73	99	10.82134	2.55407	0.87566	0.98737	0.99364	0.87566	0.94579	0.97214	9.96046	2.50182	0.88216	0.98688	0.99340	0.88216	0.94706	0.97281
73	100	10.82134	2.38797	0.87566	0.98896	0.99445	0.87566	0.94943	0.97406	9.96046	2.34248	0.88216	0.98851	0.99422	0.88216	0.95056	0.97466
73	101	10.82134	2.23536	0.87566	0.99034	0.99515	0.87566	0.95277	0.97581	9.96046	2.19569	0.88216	0.98991	0.99493	0.88216	0.95378	0.97634
73	102	10.82134	2.09662	0.87566	0.99151	0.99574	0.87566	0.95582	0.97741	9.96046	2.06193	0.88216	0.99112	0.99554	0.88216	0.95673	0.97789
73	103	10.82134	1.97081	0.87566	0.99252	0.99624	0.87566	0.95861	0.97887	9.96046	1.94039	0.88216	0.99216	0.99606	0.88216	0.95942	0.97929
73	104	10.82134	1.85678	0.87566	0.99338	0.99668	0.87566	0.96114	0.98018	9.96046	1.82999	0.88216	0.99304	0.99651	0.88216	0.96187	0.98057
73	105	10.82134	1.75419	0.87566	0.99411	0.99704	0.87566	0.96342	0.98137	9.96046	1.73050	0.88216	0.99380	0.99689	0.88216	0.96409	0.98172
73	106	10.82134	1.66193	0.87566	0.99472	0.99736	0.87566	0.96547	0.98243	9.96046	1.64086	0.88216	0.99444	0.99721	0.88216	0.96608	0.98275
73	107	10.82134	1.57966	0.87566	0.99525	0.99762	0.87566	0.96728	0.98337	9.96046	1.56078	0.88216	0.99499	0.99749	0.88216	0.96785	0.98366
73	108	10.82134	1.50704	0.87566	0.99568	0.99784	0.87566	0.96885	0.98418	9.96046	1.48999	0.88216	0.99544	0.99771	0.88216	0.96938	0.98445
73	109	10.82134	1.44400	0.87566	0.99603	0.99801	0.87566	0.97016	0.98485	9.96046	1.42842	0.88216	0.99581	0.99790	0.88216	0.97065	0.98511
73	110	10.82134	1.39223	0.87566	0.99630	0.99815	0.87566	0.97117	0.98537	9.96046	1.37777	0.88216	0.99609	0.99804	0.88216	0.97164	0.98562

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
74	1	10.35577	29.44822	0.86675	0.35157	0.52024	0.86675	0.35140	0.52006	9.56456	22.54525	0.87295	0.42411	0.59562	0.87295	0.42394	0.59545
74	2	10.35577	29.37817	0.86675	0.35242	0.52116	0.86675	0.35226	0.52100	9.56456	22.51839	0.87295	0.42463	0.59613	0.87295	0.42447	0.59597
74	3	10.35577	29.30399	0.86675	0.35331	0.52214	0.86675	0.35315	0.52197	9.56456	22.48894	0.87295	0.42519	0.59667	0.87295	0.42503	0.59652
74	4	10.35577	29.22650	0.86675	0.35424	0.52316	0.86675	0.35408	0.52298	9.56456	22.45752	0.87295	0.42578	0.59726	0.87295	0.42562	0.59710
74	5	10.35577	29.14631	0.86675	0.35521	0.52421	0.86675	0.35504	0.52403	9.56456	22.42458	0.87295	0.42640	0.59787	0.87295	0.42623	0.59770
74	6	10.35577	29.06332	0.86675	0.35622	0.52531	0.86675	0.35605	0.52512	9.56456	22.39007	0.87295	0.42705	0.59851	0.87295	0.42687	0.59833
74	7	10.35577	28.97770	0.86675	0.35727	0.52645	0.86675	0.35708	0.52625	9.56456	22.35408	0.87295	0.42773	0.59917	0.87295	0.42755	0.59900
74	8	10.35577	28.88901	0.86675	0.35836	0.52764	0.86675	0.35816	0.52742	9.56456	22.31631	0.87295	0.42845	0.59988	0.87295	0.42825	0.59969
74	9	10.35577	28.79700	0.86675	0.35950	0.52887	0.86675	0.35929	0.52864	9.56456	22.27655	0.87295	0.42920	0.60062	0.87295	0.42899	0.60041
74	10	10.35577	28.70168	0.86675	0.36068	0.53015	0.86675	0.36045	0.52990	9.56456	22.23481	0.87295	0.42999	0.60139	0.87295	0.42977	0.60117
74	11	10.35577	28.60341	0.86675	0.36191	0.53147	0.86675	0.36166	0.53121	9.56456	22.19134	0.87295	0.43082	0.60220	0.87295	0.43058	0.60197
74	12	10.35577	28.50171	0.86675	0.36319	0.53285	0.86675	0.36292	0.53257	9.56456	22.14578	0.87295	0.43169	0.60305	0.87295	0.43143	0.60280
74	13	10.35577	28.39619	0.86675	0.36452	0.53428	0.86675	0.36423	0.53397	9.56456	22.09783	0.87295	0.43261	0.60395	0.87295	0.43232	0.60367
74	14	10.35577	28.28717	0.86675	0.36591	0.53577	0.86675	0.36559	0.53543	9.56456	22.04770	0.87295	0.43357	0.60488	0.87295	0.43325	0.60457
74	15	10.35577	28.17456	0.86675	0.36735	0.53732	0.86675	0.36700	0.53694	9.56456	21.99534	0.87295	0.43458	0.60586	0.87295	0.43423	0.60552
74	16	10.35577	28.05854	0.86675	0.36885	0.53892	0.86675	0.36847	0.53851	9.56456	21.94087	0.87295	0.43563	0.60689	0.87295	0.43525	0.60652
74	17	10.35577	27.93921	0.86675	0.37041	0.54058	0.86675	0.37000	0.54014	9.56456	21.88436	0.87295	0.43673	0.60795	0.87295	0.43632	0.60756
74	18	10.35577	27.81632	0.86675	0.37203	0.54230	0.86675	0.37159	0.54183	9.56456	21.82561	0.87295	0.43789	0.60907	0.87295	0.43745	0.60865
74	19	10.35577	27.68998	0.86675	0.37371	0.54409	0.86675	0.37324	0.54359	9.56456	21.76469	0.87295	0.43909	0.61023	0.87295	0.43863	0.60979
74	20	10.35577	27.55961	0.86675	0.37546	0.54594	0.86675	0.37496	0.54541	9.56456	21.70115	0.87295	0.44035	0.61145	0.87295	0.43986	0.61098
74	21	10.35577	27.42496	0.86675	0.37728	0.54787	0.86675	0.37676	0.54731	9.56456	21.63477	0.87295	0.44168	0.61273	0.87295	0.44116	0.61223
74	22	10.35577	27.28607	0.86675	0.37918	0.54987	0.86675	0.37862	0.54928	9.56456	21.56556	0.87295	0.44307	0.61407	0.87295	0.44252	0.61354
74	23	10.35577	27.14231	0.86675	0.38117	0.55195	0.86675	0.38057	0.55132	9.56456	21.49301	0.87295	0.44454	0.61548	0.87295	0.44395	0.61491
74	24	10.35577	26.99396	0.86675	0.38324	0.55412	0.86675	0.38260	0.55345	9.56456	21.41732	0.87295	0.44608	0.61695	0.87295	0.44545	0.61635
74	25	10.35577	26.84076	0.86675	0.38540	0.55637	0.86675	0.38472	0.55566	9.56456	21.33825	0.87295	0.44770	0.61849	0.87295	0.44703	0.61786
74	26	10.35577	26.68259	0.86675	0.38765	0.55871	0.86675	0.38692	0.55796	9.56456	21.25569	0.87295	0.44940	0.62011	0.87295	0.44868	0.61944
74	27	10.35577	26.51948	0.86675	0.39000	0.56115	0.86675	0.38922	0.56034	9.56456	21.16962	0.87295	0.45118	0.62181	0.87295	0.45042	0.62109
74	28	10.35577	26.35108	0.86675	0.39245	0.56369	0.86675	0.39162	0.56283	9.56456	21.07976	0.87295	0.45306	0.62359	0.87295	0.45225	0.62282
74	29	10.35577	26.17769	0.86675	0.39501	0.56632	0.86675	0.39412	0.56541	9.56456	20.98629	0.87295	0.45503	0.62546	0.87295	0.45417	0.62464
74	30	10.35577	25.99881	0.86675	0.39769	0.56907	0.86675	0.39674	0.56809	9.56456	20.88878	0.87295	0.45710	0.62741	0.87295	0.45618	0.62654
74	31	10.35577	25.81445	0.86675	0.40048	0.57192	0.86675	0.39947	0.57088	9.56456	20.78720	0.87295	0.45928	0.62946	0.87295	0.45830	0.62854
74	32	10.35577	25.62410	0.86675	0.40341	0.57489	0.86675	0.40232	0.57379	9.56456	20.68113	0.87295	0.46158	0.63161	0.87295	0.46052	0.63063
74	33	10.35577	25.42805	0.86675	0.40646	0.57799	0.86675	0.40529	0.57681	9.56456	20.57072	0.87295	0.46399	0.63387	0.87295	0.46286	0.63282
74	34	10.35577	25.22578	0.86675	0.40965	0.58121	0.86675	0.40840	0.57995	9.56456	20.45552	0.87295	0.46653	0.63623	0.87295	0.46532	0.63511
74	35	10.35577	25.01713	0.86675	0.41300	0.58457	0.86675	0.41165	0.58322	9.56456	20.33536	0.87295	0.46920	0.63871	0.87295	0.46791	0.63752
74	36	10.35577	24.80193	0.86675	0.41650	0.58807	0.86675	0.41504	0.58661	9.56456	20.21002	0.87295	0.47201	0.64132	0.87295	0.47062	0.64003
74	37	10.35577	24.57973	0.86675	0.42017	0.59171	0.86675	0.41858	0.59014	9.56456	20.07911	0.87295	0.47498	0.64405	0.87295	0.47348	0.64267
74	38	10.35577	24.35058	0.86675	0.42401	0.59551	0.86675	0.42229	0.59381	9.56456	19.94257	0.87295	0.47811	0.64692	0.87295	0.47647	0.64542
74	39	10.35577	24.11373	0.86675	0.42804	0.59948	0.86675	0.42615	0.59763	9.56456	19.79973	0.87295	0.48141	0.64993	0.87295	0.47962	0.64830
74	40	10.35577	23.86918	0.86675	0.43227	0.60362	0.86675	0.43019	0.60159	9.56456	19.65053	0.87295	0.48489	0.65310	0.87295	0.48293	0.65132

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
74	41	10.35577	23.61736	0.86675	0.43671	0.60793	0.86675	0.43441	0.60570	9.56456	19.49521	0.87295	0.48855	0.65641	0.87295	0.48640	0.65446
74	42	10.35577	23.35816	0.86675	0.44135	0.61241	0.86675	0.43882	0.60997	9.56456	19.33362	0.87295	0.49241	0.65989	0.87295	0.49004	0.65775
74	43	10.35577	23.09102	0.86675	0.44622	0.61709	0.86675	0.44342	0.61441	9.56456	19.16523	0.87295	0.49647	0.66353	0.87295	0.49386	0.66118
74	44	10.35577	22.81604	0.86675	0.45133	0.62195	0.86675	0.44823	0.61900	9.56456	18.99000	0.87295	0.50076	0.66734	0.87295	0.49786	0.66476
74	45	10.35577	22.53309	0.86675	0.45669	0.62702	0.86675	0.45324	0.62377	9.56456	18.80775	0.87295	0.50527	0.67133	0.87295	0.50206	0.66849
74	46	10.35577	22.24198	0.86675	0.46231	0.63230	0.86675	0.45848	0.62871	9.56456	18.61823	0.87295	0.51002	0.67551	0.87295	0.50646	0.67238
74	47	10.35577	21.94239	0.86675	0.46820	0.63779	0.86675	0.46394	0.63383	9.56456	18.42106	0.87295	0.51502	0.67989	0.87295	0.51107	0.67643
74	48	10.35577	21.63441	0.86675	0.47439	0.64351	0.86675	0.46965	0.63913	9.56456	18.21621	0.87295	0.52029	0.68446	0.87295	0.51590	0.68065
74	49	10.35577	21.31800	0.86675	0.48088	0.64945	0.86675	0.47559	0.64461	9.56456	18.00355	0.87295	0.52584	0.68924	0.87295	0.52095	0.68503
74	50	10.35577	20.99328	0.86675	0.48768	0.65563	0.86675	0.48179	0.65028	9.56456	17.78305	0.87295	0.53167	0.69424	0.87295	0.52623	0.68959
74	51	10.35577	20.66027	0.86675	0.49482	0.66204	0.86675	0.48826	0.65615	9.56456	17.55462	0.87295	0.53781	0.69945	0.87295	0.53176	0.69432
74	52	10.35577	20.31936	0.86675	0.50229	0.66870	0.86675	0.49499	0.66220	9.56456	17.31849	0.87295	0.54426	0.70488	0.87295	0.53754	0.69922
74	53	10.35577	19.97064	0.86675	0.51011	0.67559	0.86675	0.50201	0.66845	9.56456	17.07460	0.87295	0.55103	0.71053	0.87295	0.54358	0.70431
74	54	10.35577	19.61420	0.86675	0.51830	0.68274	0.86675	0.50931	0.67489	9.56456	16.82295	0.87295	0.55813	0.71641	0.87295	0.54989	0.70958
74	55	10.35577	19.25050	0.86675	0.52687	0.69013	0.86675	0.51692	0.68154	9.56456	16.56379	0.87295	0.56558	0.72252	0.87295	0.55647	0.71504
74	56	10.35577	18.87994	0.86675	0.53582	0.69776	0.86675	0.52483	0.68838	9.56456	16.29737	0.87295	0.57338	0.72885	0.87295	0.56333	0.72068
74	57	10.35577	18.50268	0.86675	0.54517	0.70564	0.86675	0.53305	0.69541	9.56456	16.02371	0.87295	0.58154	0.73541	0.87295	0.57049	0.72651
74	58	10.35577	18.11889	0.86675	0.55492	0.71376	0.86675	0.54159	0.70264	9.56456	15.74286	0.87295	0.59008	0.74220	0.87295	0.57794	0.73252
74	59	10.35577	17.72878	0.86675	0.56510	0.72212	0.86675	0.55046	0.71006	9.56456	15.45489	0.87295	0.59900	0.74922	0.87295	0.58569	0.73872
74	60	10.35577	17.33235	0.86675	0.57570	0.73072	0.86675	0.55965	0.71766	9.56456	15.15969	0.87295	0.60831	0.75646	0.87295	0.59375	0.74510
74	61	10.35577	16.92988	0.86675	0.58674	0.73956	0.86675	0.56917	0.72544	9.56456	14.85740	0.87295	0.61803	0.76393	0.87295	0.60212	0.75166
74	62	10.35577	16.52117	0.86675	0.59823	0.74861	0.86675	0.57903	0.73340	9.56456	14.54774	0.87295	0.62815	0.77161	0.87295	0.61080	0.75838
74	63	10.35577	16.10627	0.86675	0.61016	0.75789	0.86675	0.58920	0.74150	9.56456	14.23062	0.87295	0.63869	0.77952	0.87295	0.61979	0.76527
74	64	10.35577	15.68510	0.86675	0.62254	0.76737	0.86675	0.59969	0.74976	9.56456	13.90587	0.87295	0.64965	0.78762	0.87295	0.62908	0.77231
74	65	10.35577	15.25783	0.86675	0.63537	0.77703	0.86675	0.61049	0.75814	9.56456	13.57353	0.87295	0.66103	0.79593	0.87295	0.63866	0.77949
74	66	10.35577	14.82463	0.86675	0.64862	0.78687	0.86675	0.62158	0.76663	9.56456	13.23363	0.87295	0.67281	0.80441	0.87295	0.64852	0.78679
74	67	10.35577	14.38548	0.86675	0.66230	0.79685	0.86675	0.63294	0.77522	9.56456	12.88602	0.87295	0.68498	0.81305	0.87295	0.65865	0.79420
74	68	10.35577	13.94087	0.86675	0.67636	0.80694	0.86675	0.64456	0.78387	9.56456	12.53103	0.87295	0.69753	0.82182	0.87295	0.66903	0.80170
74	69	10.35577	13.49126	0.86675	0.69078	0.81711	0.86675	0.65639	0.79256	9.56456	12.16898	0.87295	0.71043	0.83070	0.87295	0.67963	0.80926
74	70	10.35577	13.03722	0.86675	0.70550	0.82733	0.86675	0.66843	0.80127	9.56456	11.80026	0.87295	0.72362	0.83965	0.87295	0.69043	0.81687
74	71	10.35577	12.57941	0.86675	0.72049	0.83754	0.86675	0.68062	0.80997	9.56456	11.42537	0.87295	0.73709	0.84865	0.87295	0.70140	0.82450
74	72	10.35577	12.11856	0.86675	0.73566	0.84770	0.86675	0.69295	0.81863	9.56456	11.04490	0.87295	0.75076	0.85764	0.87295	0.71251	0.83212
74	73	10.35577	11.65555	0.86675	0.75096	0.85777	0.86675	0.70535	0.82722	9.56456	10.65955	0.87295	0.76458	0.86658	0.87295	0.72371	0.83972
74	74	10.35577	11.19139	0.86675	0.76630	0.86769	0.86675	0.71780	0.83572	9.56456	10.27021	0.87295	0.77847	0.87544	0.87295	0.73499	0.84725
74	75	10.35577	10.72709	0.86675	0.78160	0.87741	0.86675	0.73024	0.84409	9.56456	9.87774	0.87295	0.79238	0.88416	0.87295	0.74628	0.85471
74	76	10.35577	10.26405	0.86675	0.79676	0.88688	0.86675	0.74264	0.85231	9.56456	9.48337	0.87295	0.80620	0.89270	0.87295	0.75756	0.86206
74	77	10.35577	9.80349	0.86675	0.81169	0.89606	0.86675	0.75493	0.86035	9.56456	9.08824	0.87295	0.81986	0.90101	0.87295	0.76876	0.86927
74	78	10.35577	9.34666	0.86675	0.82629	0.90488	0.86675	0.76708	0.86819	9.56456	8.69350	0.87295	0.83327	0.90906	0.87295	0.77987	0.87632
74	79	10.35577	8.89505	0.86675	0.84048	0.91333	0.86675	0.77904	0.87580	9.56456	8.30053	0.87295	0.84636	0.91679	0.87295	0.79082	0.88319
74	80	10.35577	8.44994	0.86675	0.85417	0.92135	0.86675	0.79076	0.88315	9.56456	7.91061	0.87295	0.85903	0.92417	0.87295	0.80159	0.88987

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
74	81	10.35577	8.01269	0.86675	0.86727	0.92892	0.86675	0.80221	0.89025	9.56456	7.52504	0.87295	0.87122	0.93118	0.87295	0.81212	0.89632
74	82	10.35577	7.58462	0.86675	0.87973	0.93602	0.86675	0.81334	0.89706	9.56456	7.14517	0.87295	0.88286	0.93779	0.87295	0.82240	0.90254
74	83	10.35577	7.16676	0.86675	0.89149	0.94263	0.86675	0.82412	0.90358	9.56456	6.77205	0.87295	0.89391	0.94398	0.87295	0.83237	0.90852
74	84	10.35577	6.76024	0.86675	0.90251	0.94876	0.86675	0.83453	0.90980	9.56456	6.40687	0.87295	0.90431	0.94975	0.87295	0.84202	0.91424
74	85	10.35577	6.36619	0.86675	0.91277	0.95439	0.86675	0.84453	0.91572	9.56456	6.05083	0.87295	0.91403	0.95508	0.87295	0.85132	0.91969
74	86	10.35577	5.98597	0.86675	0.92222	0.95954	0.86675	0.85410	0.92131	9.56456	5.70535	0.87295	0.92304	0.95998	0.87295	0.86023	0.92487
74	87	10.35577	5.62066	0.86675	0.93089	0.96421	0.86675	0.86322	0.92659	9.56456	5.37164	0.87295	0.93135	0.96445	0.87295	0.86874	0.92976
74	88	10.35577	5.27144	0.86675	0.93877	0.96842	0.86675	0.87186	0.93155	9.56456	5.05099	0.87295	0.93893	0.96850	0.87295	0.87684	0.93438
74	89	10.35577	4.93962	0.86675	0.94588	0.97219	0.86675	0.88004	0.93619	9.56456	4.74485	0.87295	0.94581	0.97215	0.87295	0.88451	0.93872
74	90	10.35577	4.62687	0.86675	0.95224	0.97554	0.86675	0.88775	0.94054	9.56456	4.45503	0.87295	0.95200	0.97541	0.87295	0.89176	0.94278
74	91	10.35577	4.33500	0.86675	0.95790	0.97850	0.86675	0.89501	0.94460	9.56456	4.18350	0.87295	0.95753	0.97830	0.87295	0.89859	0.94659
74	92	10.35577	4.06328	0.86675	0.96292	0.98111	0.86675	0.90185	0.94839	9.56456	3.92982	0.87295	0.96245	0.98087	0.87295	0.90505	0.95016
74	93	10.35577	3.80970	0.86675	0.96737	0.98341	0.86675	0.90830	0.95195	9.56456	3.69224	0.87295	0.96684	0.98314	0.87295	0.91115	0.95351
74	94	10.35577	3.57122	0.86675	0.97132	0.98545	0.86675	0.91439	0.95528	9.56456	3.46804	0.87295	0.97076	0.98516	0.87295	0.91693	0.95666
74	95	10.35577	3.34496	0.86675	0.97485	0.98727	0.86675	0.92013	0.95840	9.56456	3.25454	0.87295	0.97427	0.98697	0.87295	0.92239	0.95963
74	96	10.35577	3.12856	0.86675	0.97800	0.98888	0.86675	0.92553	0.96132	9.56456	3.04956	0.87295	0.97742	0.98858	0.87295	0.92754	0.96241
74	97	10.35577	2.92468	0.86675	0.98077	0.99029	0.86675	0.93058	0.96404	9.56456	2.85578	0.87295	0.98021	0.99000	0.87295	0.93236	0.96500
74	98	10.35577	2.73317	0.86675	0.98321	0.99153	0.86675	0.93529	0.96656	9.56456	2.67315	0.87295	0.98266	0.99126	0.87295	0.93687	0.96741
74	99	10.35577	2.55407	0.86675	0.98534	0.99261	0.86675	0.93966	0.96889	9.56456	2.50182	0.87295	0.98482	0.99235	0.87295	0.94107	0.96964
74	100	10.35577	2.38797	0.86675	0.98718	0.99355	0.86675	0.94369	0.97103	9.56456	2.34248	0.87295	0.98670	0.99330	0.87295	0.94495	0.97170
74	101	10.35577	2.23536	0.86675	0.98877	0.99435	0.86675	0.94739	0.97299	9.56456	2.19569	0.87295	0.98832	0.99413	0.87295	0.94852	0.97358
74	102	10.35577	2.09662	0.86675	0.99013	0.99504	0.86675	0.95078	0.97477	9.56456	2.06193	0.87295	0.98971	0.99483	0.87295	0.95179	0.97530
74	103	10.35577	1.97081	0.86675	0.99130	0.99563	0.86675	0.95387	0.97639	9.56456	1.94039	0.87295	0.99091	0.99543	0.87295	0.95478	0.97687
74	104	10.35577	1.85678	0.86675	0.99229	0.99613	0.86675	0.95668	0.97786	9.56456	1.82999	0.87295	0.99193	0.99595	0.87295	0.95750	0.97829
74	105	10.35577	1.75419	0.86675	0.99314	0.99656	0.86675	0.95922	0.97919	9.56456	1.73050	0.87295	0.99281	0.99639	0.87295	0.95997	0.97957
74	106	10.35577	1.66193	0.86675	0.99386	0.99692	0.86675	0.96150	0.98037	9.56456	1.64086	0.87295	0.99355	0.99677	0.87295	0.96218	0.98073
74	107	10.35577	1.57966	0.86675	0.99447	0.99723	0.86675	0.96352	0.98142	9.56456	1.56078	0.87295	0.99418	0.99708	0.87295	0.96414	0.98174
74	108	10.35577	1.50704	0.86675	0.99497	0.99748	0.86675	0.96526	0.98232	9.56456	1.48999	0.87295	0.99471	0.99735	0.87295	0.96585	0.98263
74	109	10.35577	1.44400	0.86675	0.99538	0.99768	0.86675	0.96671	0.98308	9.56456	1.42842	0.87295	0.99514	0.99756	0.87295	0.96727	0.98336
74	110	10.35577	1.39223	0.86675	0.99570	0.99784	0.86675	0.96784	0.98366	9.56456	1.37777	0.87295	0.99546	0.99773	0.87295	0.96837	0.98393
75	1	9.89137	29.44822	0.85667	0.33581	0.50278	0.85667	0.33566	0.50261	9.16668	22.54525	0.86319	0.40648	0.57801	0.86319	0.40632	0.57785
75	2	9.89137	29.37817	0.85667	0.33662	0.50369	0.85667	0.33648	0.50353	9.16668	22.51839	0.86319	0.40697	0.57851	0.86319	0.40683	0.57836
75	3	9.89137	29.30399	0.85667	0.33747	0.50464	0.85667	0.33733	0.50448	9.16668	22.48894	0.86319	0.40751	0.57905	0.86319	0.40736	0.57890
75	4	9.89137	29.22650	0.85667	0.33836	0.50564	0.85667	0.33822	0.50547	9.16668	22.45752	0.86319	0.40808	0.57962	0.86319	0.40793	0.57947
75	5	9.89137	29.14631	0.85667	0.33929	0.50667	0.85667	0.33914	0.50650	9.16668	22.42458	0.86319	0.40867	0.58022	0.86319	0.40851	0.58006
75	6	9.89137	29.06332	0.85667	0.34026	0.50775	0.85667	0.34009	0.50757	9.16668	22.39007	0.86319	0.40930	0.58085	0.86319	0.40913	0.58069
75	7	9.89137	28.97770	0.85667	0.34126	0.50886	0.85667	0.34109	0.50867	9.16668	22.35408	0.86319	0.40995	0.58151	0.86319	0.40978	0.58134
75	8	9.89137	28.88901	0.85667	0.34230	0.51002	0.85667	0.34212	0.50982	9.16668	22.31631	0.86319	0.41064	0.58220	0.86319	0.41046	0.58202
75	9	9.89137	28.79700	0.85667	0.34339	0.51122	0.85667	0.34319	0.51101	9.16668	22.27655	0.86319	0.41136	0.58293	0.86319	0.41117	0.58273
75	10	9.89137	28.70168	0.85667	0.34452	0.51248	0.85667	0.34431	0.51225	9.16668	22.23481	0.86319	0.41212	0.58369	0.86319	0.41191	0.58348

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
75	11	9.89137	28.60341	0.85667	0.34569	0.51378	0.85667	0.34547	0.51353	9.16668	22.19134	0.86319	0.41292	0.58449	0.86319	0.41269	0.58426
75	12	9.89137	28.50171	0.85667	0.34692	0.51513	0.85667	0.34667	0.51486	9.16668	22.14578	0.86319	0.41375	0.58533	0.86319	0.41351	0.58508
75	13	9.89137	28.39619	0.85667	0.34819	0.51653	0.85667	0.34792	0.51624	9.16668	22.09783	0.86319	0.41463	0.58621	0.86319	0.41436	0.58594
75	14	9.89137	28.28717	0.85667	0.34952	0.51799	0.85667	0.34922	0.51766	9.16668	22.04770	0.86319	0.41556	0.58713	0.86319	0.41526	0.58683
75	15	9.89137	28.17456	0.85667	0.35090	0.51950	0.85667	0.35057	0.51915	9.16668	21.99534	0.86319	0.41652	0.58809	0.86319	0.41620	0.58777
75	16	9.89137	28.05854	0.85667	0.35233	0.52107	0.85667	0.35198	0.52069	9.16668	21.94087	0.86319	0.41754	0.58910	0.86319	0.41718	0.58875
75	17	9.89137	27.93921	0.85667	0.35382	0.52270	0.85667	0.35344	0.52228	9.16668	21.88436	0.86319	0.41859	0.59015	0.86319	0.41821	0.58977
75	18	9.89137	27.81632	0.85667	0.35537	0.52439	0.85667	0.35496	0.52394	9.16668	21.82561	0.86319	0.41970	0.59125	0.86319	0.41929	0.59084
75	19	9.89137	27.68998	0.85667	0.35698	0.52614	0.85667	0.35654	0.52566	9.16668	21.76469	0.86319	0.42086	0.59240	0.86319	0.42042	0.59197
75	20	9.89137	27.55961	0.85667	0.35865	0.52795	0.85667	0.35819	0.52745	9.16668	21.70115	0.86319	0.42207	0.59360	0.86319	0.42161	0.59314
75	21	9.89137	27.42496	0.85667	0.36039	0.52984	0.85667	0.35990	0.52931	9.16668	21.63477	0.86319	0.42334	0.59486	0.86319	0.42285	0.59438
75	22	9.89137	27.28607	0.85667	0.36221	0.53180	0.85667	0.36169	0.53124	9.16668	21.56556	0.86319	0.42468	0.59618	0.86319	0.42416	0.59567
75	23	9.89137	27.14231	0.85667	0.36411	0.53384	0.85667	0.36356	0.53325	9.16668	21.49301	0.86319	0.42609	0.59756	0.86319	0.42554	0.59702
75	24	9.89137	26.99396	0.85667	0.36609	0.53597	0.85667	0.36550	0.53533	9.16668	21.41732	0.86319	0.42757	0.59901	0.86319	0.42698	0.59844
75	25	9.89137	26.84076	0.85667	0.36815	0.53817	0.85667	0.36752	0.53750	9.16668	21.33825	0.86319	0.42912	0.60054	0.86319	0.42849	0.59992
75	26	9.89137	26.68259	0.85667	0.37031	0.54047	0.85667	0.36963	0.53975	9.16668	21.25569	0.86319	0.43075	0.60213	0.86319	0.43008	0.60148
75	27	9.89137	26.51948	0.85667	0.37256	0.54286	0.85667	0.37183	0.54210	9.16668	21.16962	0.86319	0.43247	0.60381	0.86319	0.43175	0.60311
75	28	9.89137	26.35108	0.85667	0.37490	0.54535	0.85667	0.37413	0.54454	9.16668	21.07976	0.86319	0.43427	0.60556	0.86319	0.43351	0.60482
75	29	9.89137	26.17769	0.85667	0.37735	0.54794	0.85667	0.37653	0.54707	9.16668	20.98629	0.86319	0.43617	0.60740	0.86319	0.43535	0.60662
75	30	9.89137	25.99881	0.85667	0.37991	0.55063	0.85667	0.37903	0.54971	9.16668	20.88878	0.86319	0.43816	0.60933	0.86319	0.43729	0.60849
75	31	9.89137	25.81445	0.85667	0.38259	0.55344	0.85667	0.38165	0.55245	9.16668	20.78720	0.86319	0.44025	0.61135	0.86319	0.43933	0.61046
75	32	9.89137	25.62410	0.85667	0.38539	0.55636	0.85667	0.38438	0.55531	9.16668	20.68113	0.86319	0.44246	0.61348	0.86319	0.44147	0.61253
75	33	9.89137	25.42805	0.85667	0.38831	0.55940	0.85667	0.38723	0.55828	9.16668	20.57072	0.86319	0.44478	0.61570	0.86319	0.44372	0.61469
75	34	9.89137	25.22578	0.85667	0.39137	0.56257	0.85667	0.39021	0.56137	9.16668	20.45552	0.86319	0.44722	0.61804	0.86319	0.44609	0.61696
75	35	9.89137	25.01713	0.85667	0.39457	0.56587	0.85667	0.39333	0.56458	9.16668	20.33536	0.86319	0.44979	0.62049	0.86319	0.44858	0.61934
75	36	9.89137	24.80193	0.85667	0.39793	0.56931	0.85667	0.39658	0.56793	9.16668	20.21002	0.86319	0.45250	0.62306	0.86319	0.45120	0.62183
75	37	9.89137	24.57973	0.85667	0.40144	0.57290	0.85667	0.39998	0.57141	9.16668	20.07911	0.86319	0.45535	0.62576	0.86319	0.45395	0.62444
75	38	9.89137	24.35058	0.85667	0.40513	0.57664	0.85667	0.40354	0.57503	9.16668	19.94257	0.86319	0.45837	0.62860	0.86319	0.45684	0.62717
75	39	9.89137	24.11373	0.85667	0.40899	0.58055	0.85667	0.40726	0.57880	9.16668	19.79973	0.86319	0.46154	0.63158	0.86319	0.45988	0.63003
75	40	9.89137	23.86918	0.85667	0.41305	0.58463	0.85667	0.41114	0.58271	9.16668	19.65053	0.86319	0.46490	0.63472	0.86319	0.46307	0.63302
75	41	9.89137	23.61736	0.85667	0.41731	0.58887	0.85667	0.41520	0.58677	9.16668	19.49521	0.86319	0.46843	0.63800	0.86319	0.46643	0.63614
75	42	9.89137	23.35816	0.85667	0.42177	0.59330	0.85667	0.41944	0.59099	9.16668	19.33362	0.86319	0.47216	0.64145	0.86319	0.46995	0.63941
75	43	9.89137	23.09102	0.85667	0.42645	0.59792	0.85667	0.42387	0.59538	9.16668	19.16523	0.86319	0.47608	0.64506	0.86319	0.47364	0.64282
75	44	9.89137	22.81604	0.85667	0.43136	0.60273	0.85667	0.42850	0.59993	9.16668	18.99000	0.86319	0.48022	0.64885	0.86319	0.47752	0.64638
75	45	9.89137	22.53309	0.85667	0.43651	0.60774	0.85667	0.43334	0.60466	9.16668	18.80775	0.86319	0.48458	0.65281	0.86319	0.48159	0.65010
75	46	9.89137	22.24198	0.85667	0.44192	0.61296	0.85667	0.43839	0.60956	9.16668	18.61823	0.86319	0.48917	0.65697	0.86319	0.48585	0.65397
75	47	9.89137	21.94239	0.85667	0.44760	0.61840	0.85667	0.44367	0.61464	9.16668	18.42106	0.86319	0.49402	0.66133	0.86319	0.49032	0.65801
75	48	9.89137	21.63441	0.85667	0.45356	0.62407	0.85667	0.44918	0.61991	9.16668	18.21621	0.86319	0.49912	0.66588	0.86319	0.49501	0.66222
75	49	9.89137	21.31800	0.85667	0.45982	0.62997	0.85667	0.45493	0.62536	9.16668	18.00355	0.86319	0.50450	0.67065	0.86319	0.49992	0.66660
75	50	9.89137	20.99328	0.85667	0.46639	0.63611	0.85667	0.46093	0.63101	9.16668	17.78305	0.86319	0.51016	0.67564	0.86319	0.50506	0.67115

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
75	51	9.89137	20.66027	0.85667	0.47329	0.64249	0.85667	0.46719	0.63685	9.16668	17.55462	0.86319	0.51612	0.68085	0.86319	0.51045	0.67589
75	52	9.89137	20.31936	0.85667	0.48051	0.64912	0.85667	0.47373	0.64289	9.16668	17.31849	0.86319	0.52239	0.68628	0.86319	0.51608	0.68081
75	53	9.89137	19.97064	0.85667	0.48809	0.65600	0.85667	0.48054	0.64914	9.16668	17.07460	0.86319	0.52898	0.69194	0.86319	0.52197	0.68591
75	54	9.89137	19.61420	0.85667	0.49603	0.66313	0.85667	0.48764	0.65559	9.16668	16.82295	0.86319	0.53591	0.69784	0.86319	0.52813	0.69121
75	55	9.89137	19.25050	0.85667	0.50435	0.67052	0.85667	0.49504	0.66224	9.16668	16.56379	0.86319	0.54318	0.70397	0.86319	0.53456	0.69670
75	56	9.89137	18.87994	0.85667	0.51305	0.67817	0.85667	0.50275	0.66910	9.16668	16.29737	0.86319	0.55080	0.71034	0.86319	0.54129	0.70238
75	57	9.89137	18.50268	0.85667	0.52216	0.68607	0.85667	0.51077	0.67618	9.16668	16.02371	0.86319	0.55879	0.71695	0.86319	0.54830	0.70826
75	58	9.89137	18.11889	0.85667	0.53167	0.69424	0.85667	0.51913	0.68345	9.16668	15.74286	0.86319	0.56716	0.72381	0.86319	0.55562	0.71434
75	59	9.89137	17.72878	0.85667	0.54162	0.70266	0.85667	0.52781	0.69094	9.16668	15.45489	0.86319	0.57592	0.73090	0.86319	0.56326	0.72062
75	60	9.89137	17.33235	0.85667	0.55200	0.71134	0.85667	0.53684	0.69863	9.16668	15.15969	0.86319	0.58509	0.73824	0.86319	0.57121	0.72709
75	61	9.89137	16.92988	0.85667	0.56284	0.72028	0.85667	0.54621	0.70651	9.16668	14.85740	0.86319	0.59468	0.74583	0.86319	0.57948	0.73376
75	62	9.89137	16.52117	0.85667	0.57414	0.72947	0.85667	0.55592	0.71459	9.16668	14.54774	0.86319	0.60469	0.75366	0.86319	0.58808	0.74061
75	63	9.89137	16.10627	0.85667	0.58592	0.73890	0.85667	0.56598	0.72284	9.16668	14.23062	0.86319	0.61515	0.76172	0.86319	0.59700	0.74765
75	64	9.89137	15.68510	0.85667	0.59818	0.74857	0.85667	0.57638	0.73127	9.16668	13.90587	0.86319	0.62605	0.77002	0.86319	0.60625	0.75486
75	65	9.89137	15.25783	0.85667	0.61091	0.75847	0.85667	0.58711	0.73985	9.16668	13.57353	0.86319	0.63740	0.77855	0.86319	0.61581	0.76223
75	66	9.89137	14.82463	0.85667	0.62413	0.76857	0.85667	0.59817	0.74857	9.16668	13.23363	0.86319	0.64919	0.78728	0.86319	0.62569	0.76975
75	67	9.89137	14.38548	0.85667	0.63781	0.77886	0.85667	0.60954	0.75741	9.16668	12.88602	0.86319	0.66143	0.79622	0.86319	0.63586	0.77740
75	68	9.89137	13.94087	0.85667	0.65194	0.78930	0.85667	0.62119	0.76634	9.16668	12.53103	0.86319	0.67409	0.80532	0.86319	0.64632	0.78517
75	69	9.89137	13.49126	0.85667	0.66649	0.79987	0.85667	0.63312	0.77535	9.16668	12.16898	0.86319	0.68715	0.81457	0.86319	0.65704	0.79303
75	70	9.89137	13.03722	0.85667	0.68142	0.81053	0.85667	0.64528	0.78440	9.16668	11.80026	0.86319	0.70058	0.82393	0.86319	0.66800	0.80096
75	71	9.89137	12.57941	0.85667	0.69668	0.82123	0.85667	0.65766	0.79348	9.16668	11.42537	0.86319	0.71435	0.83338	0.86319	0.67918	0.80894
75	72	9.89137	12.11856	0.85667	0.71223	0.83193	0.85667	0.67021	0.80255	9.16668	11.04490	0.86319	0.72840	0.84286	0.86319	0.69053	0.81694
75	73	9.89137	11.65555	0.85667	0.72799	0.84258	0.85667	0.68290	0.81158	9.16668	10.65955	0.86319	0.74267	0.85234	0.86319	0.70204	0.82494
75	74	9.89137	11.19139	0.85667	0.74388	0.85313	0.85667	0.69569	0.82054	9.16668	10.27021	0.86319	0.75711	0.86176	0.86319	0.71365	0.83290
75	75	9.89137	10.72709	0.85667	0.75982	0.86352	0.85667	0.70852	0.82940	9.16668	9.87774	0.86319	0.77163	0.87109	0.86319	0.72534	0.84081
75	76	9.89137	10.26405	0.85667	0.77571	0.87369	0.85667	0.72136	0.83813	9.16668	9.48337	0.86319	0.78614	0.88027	0.86319	0.73705	0.84862
75	77	9.89137	9.80349	0.85667	0.79146	0.88359	0.85667	0.73414	0.84669	9.16668	9.08824	0.86319	0.80057	0.88924	0.86319	0.74874	0.85632
75	78	9.89137	9.34666	0.85667	0.80696	0.89317	0.85667	0.74683	0.85507	9.16668	8.69350	0.86319	0.81483	0.89797	0.86319	0.76037	0.86388
75	79	9.89137	8.89505	0.85667	0.82211	0.90237	0.85667	0.75937	0.86323	9.16668	8.30053	0.86319	0.82881	0.90639	0.86319	0.77189	0.87126
75	80	9.89137	8.44994	0.85667	0.83681	0.91116	0.85667	0.77172	0.87115	9.16668	7.91061	0.86319	0.84243	0.91448	0.86319	0.78326	0.87846
75	81	9.89137	8.01269	0.85667	0.85098	0.91949	0.85667	0.78382	0.87881	9.16668	7.52504	0.86319	0.85561	0.92218	0.86319	0.79442	0.88543
75	82	9.89137	7.58462	0.85667	0.86453	0.92734	0.85667	0.79564	0.88619	9.16668	7.14517	0.86319	0.86826	0.92949	0.86319	0.80535	0.89218
75	83	9.89137	7.16676	0.85667	0.87739	0.93469	0.85667	0.80713	0.89327	9.16668	6.77205	0.86319	0.88033	0.93636	0.86319	0.81600	0.89868
75	84	9.89137	6.76024	0.85667	0.88951	0.94153	0.85667	0.81826	0.90005	9.16668	6.40687	0.86319	0.89176	0.94278	0.86319	0.82633	0.90491
75	85	9.89137	6.36619	0.85667	0.90085	0.94784	0.85667	0.82899	0.90650	9.16668	6.05083	0.86319	0.90250	0.94875	0.86319	0.83633	0.91087
75	86	9.89137	5.98597	0.85667	0.91136	0.95363	0.85667	0.83929	0.91262	9.16668	5.70535	0.86319	0.91250	0.95425	0.86319	0.84594	0.91654
75	87	9.89137	5.62066	0.85667	0.92104	0.95890	0.85667	0.84913	0.91841	9.16668	5.37164	0.86319	0.92175	0.95928	0.86319	0.85514	0.92191
75	88	9.89137	5.27144	0.85667	0.92988	0.96366	0.85667	0.85850	0.92386	9.16668	5.05099	0.86319	0.93025	0.96386	0.86319	0.86392	0.92699
75	89	9.89137	4.93962	0.85667	0.93789	0.96795	0.85667	0.86738	0.92898	9.16668	4.74485	0.86319	0.93798	0.96800	0.86319	0.87225	0.93177
75	90	9.89137	4.62687	0.85667	0.94508	0.97177	0.85667	0.87577	0.93377	9.16668	4.45503	0.86319	0.94496	0.97170	0.86319	0.88015	0.93626

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
75	91	9.89137	4.33500	0.85667	0.95150	0.97515	0.85667	0.88369	0.93826	9.16668	4.18350	0.86319	0.95121	0.97500	0.86319	0.88762	0.94046
75	92	9.89137	4.06328	0.85667	0.95721	0.97814	0.85667	0.89117	0.94245	9.16668	3.92982	0.86319	0.95680	0.97792	0.86319	0.89468	0.94441
75	93	9.89137	3.80970	0.85667	0.96228	0.98078	0.85667	0.89824	0.94639	9.16668	3.69224	0.86319	0.96179	0.98052	0.86319	0.90137	0.94813
75	94	9.89137	3.57122	0.85667	0.96681	0.98313	0.85667	0.90492	0.95009	9.16668	3.46804	0.86319	0.96626	0.98284	0.86319	0.90772	0.95163
75	95	9.89137	3.34496	0.85667	0.97086	0.98521	0.85667	0.91124	0.95356	9.16668	3.25454	0.86319	0.97028	0.98492	0.86319	0.91373	0.95492
75	96	9.89137	3.12856	0.85667	0.97447	0.98707	0.85667	0.91719	0.95680	9.16668	3.04956	0.86319	0.97389	0.98677	0.86319	0.91940	0.95801
75	97	9.89137	2.92468	0.85667	0.97767	0.98871	0.85667	0.92276	0.95983	9.16668	2.85578	0.86319	0.97709	0.98841	0.86319	0.92473	0.96089
75	98	9.89137	2.73317	0.85667	0.98048	0.99014	0.85667	0.92796	0.96263	9.16668	2.67315	0.86319	0.97992	0.98986	0.86319	0.92971	0.96358
75	99	9.89137	2.55407	0.85667	0.98294	0.99140	0.85667	0.93279	0.96523	9.16668	2.50182	0.86319	0.98240	0.99112	0.86319	0.93435	0.96606
75	100	9.89137	2.38797	0.85667	0.98508	0.99248	0.85667	0.93726	0.96761	9.16668	2.34248	0.86319	0.98456	0.99222	0.86319	0.93865	0.96835
75	101	9.89137	2.23536	0.85667	0.98692	0.99342	0.85667	0.94136	0.96979	9.16668	2.19569	0.86319	0.98644	0.99317	0.86319	0.94261	0.97046
75	102	9.89137	2.09662	0.85667	0.98850	0.99422	0.85667	0.94512	0.97179	9.16668	2.06193	0.86319	0.98805	0.99399	0.86319	0.94624	0.97238
75	103	9.89137	1.97081	0.85667	0.98985	0.99490	0.85667	0.94855	0.97360	9.16668	1.94039	0.86319	0.98944	0.99469	0.86319	0.94956	0.97413
75	104	9.89137	1.85678	0.85667	0.99101	0.99548	0.85667	0.95167	0.97524	9.16668	1.82999	0.86319	0.99062	0.99529	0.86319	0.95258	0.97572
75	105	9.89137	1.75419	0.85667	0.99199	0.99598	0.85667	0.95450	0.97672	9.16668	1.73050	0.86319	0.99164	0.99580	0.86319	0.95532	0.97715
75	106	9.89137	1.66193	0.85667	0.99283	0.99640	0.85667	0.95703	0.97804	9.16668	1.64086	0.86319	0.99250	0.99624	0.86319	0.95779	0.97844
75	107	9.89137	1.57966	0.85667	0.99354	0.99676	0.85667	0.95927	0.97921	9.16668	1.56078	0.86319	0.99323	0.99660	0.86319	0.95997	0.97958
75	108	9.89137	1.50704	0.85667	0.99413	0.99705	0.85667	0.96122	0.98023	9.16668	1.48999	0.86319	0.99384	0.99691	0.86319	0.96187	0.98056
75	109	9.89137	1.44400	0.85667	0.99460	0.99729	0.85667	0.96284	0.98107	9.16668	1.42842	0.86319	0.99434	0.99716	0.86319	0.96345	0.98138
75	110	9.89137	1.39223	0.85667	0.99497	0.99748	0.85667	0.96409	0.98172	9.16668	1.37777	0.86319	0.99472	0.99735	0.86319	0.96468	0.98202
76	1	9.4294	29.44822	0.84616	0.32013	0.48500	0.84616	0.31999	0.48484	8.76794	22.54525	0.85314	0.38881	0.55992	0.85314	0.38866	0.55976
76	2	9.4294	29.37817	0.84616	0.32090	0.48589	0.84616	0.32077	0.48573	8.76794	22.51839	0.85314	0.38928	0.56041	0.85314	0.38914	0.56026
76	3	9.4294	29.30399	0.84616	0.32172	0.48682	0.84616	0.32158	0.48667	8.76794	22.48894	0.85314	0.38979	0.56094	0.85314	0.38966	0.56079
76	4	9.4294	29.22650	0.84616	0.32257	0.48779	0.84616	0.32243	0.48763	8.76794	22.45752	0.85314	0.39033	0.56150	0.85314	0.39019	0.56135
76	5	9.4294	29.14631	0.84616	0.32345	0.48880	0.84616	0.32331	0.48864	8.76794	22.42458	0.85314	0.39090	0.56209	0.85314	0.39076	0.56194
76	6	9.4294	29.06332	0.84616	0.32437	0.48985	0.84616	0.32422	0.48968	8.76794	22.39007	0.85314	0.39150	0.56270	0.85314	0.39135	0.56255
76	7	9.4294	28.97770	0.84616	0.32533	0.49094	0.84616	0.32517	0.49076	8.76794	22.35408	0.85314	0.39213	0.56335	0.85314	0.39197	0.56319
76	8	9.4294	28.88901	0.84616	0.32632	0.49207	0.84616	0.32616	0.49188	8.76794	22.31631	0.85314	0.39279	0.56403	0.85314	0.39262	0.56386
76	9	9.4294	28.79700	0.84616	0.32736	0.49325	0.84616	0.32718	0.49305	8.76794	22.27655	0.85314	0.39348	0.56474	0.85314	0.39330	0.56456
76	10	9.4294	28.70168	0.84616	0.32844	0.49447	0.84616	0.32825	0.49426	8.76794	22.23481	0.85314	0.39421	0.56549	0.85314	0.39401	0.56529
76	11	9.4294	28.60341	0.84616	0.32956	0.49574	0.84616	0.32935	0.49551	8.76794	22.19134	0.85314	0.39497	0.56628	0.85314	0.39476	0.56606
76	12	9.4294	28.50171	0.84616	0.33073	0.49706	0.84616	0.33050	0.49681	8.76794	22.14578	0.85314	0.39577	0.56710	0.85314	0.39555	0.56687
76	13	9.4294	28.39619	0.84616	0.33194	0.49843	0.84616	0.33170	0.49816	8.76794	22.09783	0.85314	0.39661	0.56797	0.85314	0.39637	0.56771
76	14	9.4294	28.28717	0.84616	0.33321	0.49986	0.84616	0.33294	0.49955	8.76794	22.04770	0.85314	0.39750	0.56887	0.85314	0.39722	0.56859
76	15	9.4294	28.17456	0.84616	0.33453	0.50134	0.84616	0.33423	0.50101	8.76794	21.99534	0.85314	0.39843	0.56982	0.85314	0.39812	0.56951
76	16	9.4294	28.05854	0.84616	0.33590	0.50288	0.84616	0.33557	0.50251	8.76794	21.94087	0.85314	0.39940	0.57081	0.85314	0.39906	0.57047
76	17	9.4294	27.93921	0.84616	0.33732	0.50447	0.84616	0.33696	0.50407	8.76794	21.88436	0.85314	0.40041	0.57185	0.85314	0.40005	0.57148
76	18	9.4294	27.81632	0.84616	0.33879	0.50612	0.84616	0.33841	0.50569	8.76794	21.82561	0.85314	0.40147	0.57293	0.85314	0.40109	0.57254
76	19	9.4294	27.68998	0.84616	0.34033	0.50783	0.84616	0.33992	0.50738	8.76794	21.76469	0.85314	0.40258	0.57405	0.85314	0.40217	0.57364
76	20	9.4294	27.55961	0.84616	0.34192	0.50960	0.84616	0.34150	0.50913	8.76794	21.70115	0.85314	0.40374	0.57523	0.85314	0.40331	0.57480

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
76	21	9.4294	27.42496	0.84616	0.34359	0.51145	0.84616	0.34314	0.51095	8.76794	21.63477	0.85314	0.40496	0.57647	0.85314	0.40450	0.57601
76	22	9.4294	27.28607	0.84616	0.34532	0.51337	0.84616	0.34484	0.51284	8.76794	21.56556	0.85314	0.40624	0.57777	0.85314	0.40576	0.57728
76	23	9.4294	27.14231	0.84616	0.34713	0.51537	0.84616	0.34662	0.51480	8.76794	21.49301	0.85314	0.40759	0.57913	0.85314	0.40708	0.57861
76	24	9.4294	26.99396	0.84616	0.34902	0.51744	0.84616	0.34848	0.51684	8.76794	21.41732	0.85314	0.40901	0.58056	0.85314	0.40846	0.58001
76	25	9.4294	26.84076	0.84616	0.35099	0.51961	0.84616	0.35041	0.51897	8.76794	21.33825	0.85314	0.41050	0.58206	0.85314	0.40991	0.58147
76	26	9.4294	26.68259	0.84616	0.35305	0.52186	0.84616	0.35243	0.52118	8.76794	21.25569	0.85314	0.41206	0.58363	0.85314	0.41144	0.58300
76	27	9.4294	26.51948	0.84616	0.35520	0.52420	0.84616	0.35453	0.52347	8.76794	21.16962	0.85314	0.41371	0.58528	0.85314	0.41304	0.58461
76	28	9.4294	26.35108	0.84616	0.35744	0.52664	0.84616	0.35672	0.52586	8.76794	21.07976	0.85314	0.41543	0.58701	0.85314	0.41472	0.58629
76	29	9.4294	26.17769	0.84616	0.35978	0.52917	0.84616	0.35902	0.52835	8.76794	20.98629	0.85314	0.41725	0.58882	0.85314	0.41649	0.58806
76	30	9.4294	25.99881	0.84616	0.36222	0.53181	0.84616	0.36141	0.53093	8.76794	20.88878	0.85314	0.41916	0.59072	0.85314	0.41835	0.58991
76	31	9.4294	25.81445	0.84616	0.36478	0.53456	0.84616	0.36391	0.53362	8.76794	20.78720	0.85314	0.42117	0.59271	0.85314	0.42031	0.59185
76	32	9.4294	25.62410	0.84616	0.36745	0.53742	0.84616	0.36652	0.53643	8.76794	20.68113	0.85314	0.42328	0.59480	0.85314	0.42236	0.59389
76	33	9.4294	25.42805	0.84616	0.37024	0.54040	0.84616	0.36925	0.53934	8.76794	20.57072	0.85314	0.42551	0.59699	0.85314	0.42453	0.59603
76	34	9.4294	25.22578	0.84616	0.37317	0.54351	0.84616	0.37210	0.54238	8.76794	20.45552	0.85314	0.42785	0.59929	0.85314	0.42680	0.59826
76	35	9.4294	25.01713	0.84616	0.37623	0.54675	0.84616	0.37508	0.54554	8.76794	20.33536	0.85314	0.43032	0.60171	0.85314	0.42920	0.60061
76	36	9.4294	24.80193	0.84616	0.37943	0.55013	0.84616	0.37820	0.54883	8.76794	20.21002	0.85314	0.43292	0.60425	0.85314	0.43171	0.60307
76	37	9.4294	24.57973	0.84616	0.38279	0.55365	0.84616	0.38146	0.55225	8.76794	20.07911	0.85314	0.43566	0.60692	0.85314	0.43436	0.60565
76	38	9.4294	24.35058	0.84616	0.38632	0.55733	0.84616	0.38486	0.55581	8.76794	19.94257	0.85314	0.43856	0.60972	0.85314	0.43714	0.60835
76	39	9.4294	24.11373	0.84616	0.39002	0.56117	0.84616	0.38843	0.55952	8.76794	19.79973	0.85314	0.44161	0.61266	0.85314	0.44007	0.61118
76	40	9.4294	23.86918	0.84616	0.39391	0.56518	0.84616	0.39215	0.56338	8.76794	19.65053	0.85314	0.44484	0.61576	0.85314	0.44315	0.61414
76	41	9.4294	23.61736	0.84616	0.39798	0.56936	0.84616	0.39605	0.56738	8.76794	19.49521	0.85314	0.44824	0.61901	0.85314	0.44638	0.61723
76	42	9.4294	23.35816	0.84616	0.40225	0.57372	0.84616	0.40012	0.57155	8.76794	19.33362	0.85314	0.45182	0.62242	0.85314	0.44977	0.62047
76	43	9.4294	23.09102	0.84616	0.40674	0.57827	0.84616	0.40438	0.57588	8.76794	19.16523	0.85314	0.45560	0.62600	0.85314	0.45334	0.62386
76	44	9.4294	22.81604	0.84616	0.41145	0.58302	0.84616	0.40883	0.58038	8.76794	18.99000	0.85314	0.45958	0.62975	0.85314	0.45708	0.62739
76	45	9.4294	22.53309	0.84616	0.41639	0.58796	0.84616	0.41348	0.58505	8.76794	18.80775	0.85314	0.46379	0.63368	0.85314	0.46101	0.63109
76	46	9.4294	22.24198	0.84616	0.42158	0.59312	0.84616	0.41834	0.58990	8.76794	18.61823	0.85314	0.46822	0.63781	0.85314	0.46514	0.63494
76	47	9.4294	21.94239	0.84616	0.42704	0.59850	0.84616	0.42342	0.59494	8.76794	18.42106	0.85314	0.47290	0.64213	0.85314	0.46946	0.63896
76	48	9.4294	21.63441	0.84616	0.43277	0.60410	0.84616	0.42873	0.60016	8.76794	18.21621	0.85314	0.47783	0.64666	0.85314	0.47400	0.64315
76	49	9.4294	21.31800	0.84616	0.43879	0.60994	0.84616	0.43428	0.60557	8.76794	18.00355	0.85314	0.48303	0.65141	0.85314	0.47876	0.64752
76	50	9.4294	20.99328	0.84616	0.44512	0.61603	0.84616	0.44007	0.61118	8.76794	17.78305	0.85314	0.48851	0.65637	0.85314	0.48375	0.65206
76	51	9.4294	20.66027	0.84616	0.45176	0.62236	0.84616	0.44612	0.61699	8.76794	17.55462	0.85314	0.49428	0.66156	0.85314	0.48897	0.65679
76	52	9.4294	20.31936	0.84616	0.45873	0.62894	0.84616	0.45244	0.62300	8.76794	17.31849	0.85314	0.50036	0.66698	0.85314	0.49445	0.66171
76	53	9.4294	19.97064	0.84616	0.46604	0.63578	0.84616	0.45903	0.62923	8.76794	17.07460	0.85314	0.50675	0.67264	0.85314	0.50017	0.66682
76	54	9.4294	19.61420	0.84616	0.47372	0.64289	0.84616	0.46591	0.63566	8.76794	16.82295	0.85314	0.51348	0.67854	0.85314	0.50617	0.67213
76	55	9.4294	19.25050	0.84616	0.48176	0.65026	0.84616	0.47309	0.64231	8.76794	16.56379	0.85314	0.52055	0.68468	0.85314	0.51244	0.67764
76	56	9.4294	18.87994	0.84616	0.49020	0.65789	0.84616	0.48058	0.64918	8.76794	16.29737	0.85314	0.52797	0.69107	0.85314	0.51900	0.68335
76	57	9.4294	18.50268	0.84616	0.49903	0.66580	0.84616	0.48839	0.65627	8.76794	16.02371	0.85314	0.53576	0.69771	0.85314	0.52586	0.68927
76	58	9.4294	18.11889	0.84616	0.50828	0.67398	0.84616	0.49653	0.66357	8.76794	15.74286	0.85314	0.54394	0.70461	0.85314	0.53303	0.69539
76	59	9.4294	17.72878	0.84616	0.51796	0.68244	0.84616	0.50501	0.67110	8.76794	15.45489	0.85314	0.55251	0.71176	0.85314	0.54051	0.70173
76	60	9.4294	17.33235	0.84616	0.52808	0.69117	0.84616	0.51383	0.67885	8.76794	15.15969	0.85314	0.56150	0.71918	0.85314	0.54832	0.70828

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
76	61	9.4294	16.92988	0.84616	0.53868	0.70018	0.84616	0.52301	0.68681	8.76794	14.85740	0.85314	0.57091	0.72686	0.85314	0.55646	0.71504
76	62	9.4294	16.52117	0.84616	0.54975	0.70947	0.84616	0.53255	0.69499	8.76794	14.54774	0.85314	0.58077	0.73480	0.85314	0.56495	0.72200
76	63	9.4294	16.10627	0.84616	0.56131	0.71903	0.84616	0.54245	0.70336	8.76794	14.23062	0.85314	0.59109	0.74300	0.85314	0.57377	0.72916
76	64	9.4294	15.68510	0.84616	0.57339	0.72886	0.84616	0.55271	0.71193	8.76794	13.90587	0.85314	0.60188	0.75147	0.85314	0.58293	0.73652
76	65	9.4294	15.25783	0.84616	0.58597	0.73894	0.84616	0.56334	0.72068	8.76794	13.57353	0.85314	0.61314	0.76019	0.85314	0.59244	0.74407
76	66	9.4294	14.82463	0.84616	0.59907	0.74927	0.84616	0.57431	0.72960	8.76794	13.23363	0.85314	0.62489	0.76915	0.85314	0.60228	0.75178
76	67	9.4294	14.38548	0.84616	0.61268	0.75983	0.84616	0.58562	0.73867	8.76794	12.88602	0.85314	0.63712	0.77834	0.85314	0.61246	0.75966
76	68	9.4294	13.94087	0.84616	0.62679	0.77059	0.84616	0.59727	0.74786	8.76794	12.53103	0.85314	0.64982	0.78775	0.85314	0.62294	0.76767
76	69	9.4294	13.49126	0.84616	0.64139	0.78152	0.84616	0.60922	0.75716	8.76794	12.16898	0.85314	0.66298	0.79734	0.85314	0.63373	0.77581
76	70	9.4294	13.03722	0.84616	0.65643	0.79259	0.84616	0.62145	0.76654	8.76794	11.80026	0.85314	0.67657	0.80709	0.85314	0.64479	0.78404
76	71	9.4294	12.57941	0.84616	0.67189	0.80375	0.84616	0.63395	0.77597	8.76794	11.42537	0.85314	0.69056	0.81696	0.85314	0.65612	0.79236
76	72	9.4294	12.11856	0.84616	0.68771	0.81496	0.84616	0.64667	0.78542	8.76794	11.04490	0.85314	0.70490	0.82691	0.85314	0.66767	0.80072
76	73	9.4294	11.65555	0.84616	0.70383	0.82618	0.84616	0.65957	0.79487	8.76794	10.65955	0.85314	0.71955	0.83691	0.85314	0.67941	0.80911
76	74	9.4294	11.19139	0.84616	0.72018	0.83733	0.84616	0.67263	0.80428	8.76794	10.27021	0.85314	0.73445	0.84689	0.85314	0.69132	0.81749
76	75	9.4294	10.72709	0.84616	0.73668	0.84838	0.84616	0.68580	0.81362	8.76794	9.87774	0.85314	0.74951	0.85682	0.85314	0.70335	0.82584
76	76	9.4294	10.26405	0.84616	0.75323	0.85925	0.84616	0.69902	0.82285	8.76794	9.48337	0.85314	0.76466	0.86664	0.85314	0.71545	0.83412
76	77	9.4294	9.80349	0.84616	0.76972	0.86988	0.84616	0.71225	0.83194	8.76794	9.08824	0.85314	0.77980	0.87628	0.85314	0.72758	0.84231
76	78	9.4294	9.34666	0.84616	0.78606	0.88022	0.84616	0.72543	0.84087	8.76794	8.69350	0.85314	0.79485	0.88570	0.85314	0.73969	0.85037
76	79	9.4294	8.89505	0.84616	0.80214	0.89021	0.84616	0.73851	0.84959	8.76794	8.30053	0.85314	0.80970	0.89484	0.85314	0.75174	0.85828
76	80	9.4294	8.44994	0.84616	0.81784	0.89979	0.84616	0.75144	0.85809	8.76794	7.91061	0.85314	0.82426	0.90366	0.85314	0.76368	0.86600
76	81	9.4294	8.01269	0.84616	0.83306	0.90893	0.84616	0.76417	0.86633	8.76794	7.52504	0.85314	0.83842	0.91211	0.85314	0.77545	0.87352
76	82	9.4294	7.58462	0.84616	0.84771	0.91758	0.84616	0.77666	0.87429	8.76794	7.14517	0.85314	0.85210	0.92015	0.85314	0.78701	0.88082
76	83	9.4294	7.16676	0.84616	0.86170	0.92572	0.84616	0.78884	0.88196	8.76794	6.77205	0.85314	0.86523	0.92775	0.85314	0.79833	0.88786
76	84	9.4294	6.76024	0.84616	0.87497	0.93332	0.84616	0.80069	0.88931	8.76794	6.40687	0.85314	0.87773	0.93488	0.85314	0.80935	0.89463
76	85	9.4294	6.36619	0.84616	0.88745	0.94037	0.84616	0.81215	0.89634	8.76794	6.05083	0.85314	0.88953	0.94154	0.85314	0.82005	0.90113
76	86	9.4294	5.98597	0.84616	0.89909	0.94686	0.84616	0.82319	0.90302	8.76794	5.70535	0.85314	0.90059	0.94770	0.85314	0.83037	0.90732
76	87	9.4294	5.62066	0.84616	0.90985	0.95280	0.84616	0.83378	0.90936	8.76794	5.37164	0.85314	0.91087	0.95336	0.85314	0.84028	0.91321
76	88	9.4294	5.27144	0.84616	0.91973	0.95819	0.84616	0.84389	0.91533	8.76794	5.05099	0.85314	0.92035	0.95852	0.85314	0.84976	0.91878
76	89	9.4294	4.93962	0.84616	0.92872	0.96304	0.84616	0.85350	0.92096	8.76794	4.74485	0.85314	0.92901	0.96320	0.85314	0.85880	0.92404
76	90	9.4294	4.62687	0.84616	0.93684	0.96739	0.84616	0.86260	0.92623	8.76794	4.45503	0.85314	0.93687	0.96740	0.85314	0.86737	0.92898
76	91	9.4294	4.33500	0.84616	0.94410	0.97125	0.84616	0.87122	0.93118	8.76794	4.18350	0.85314	0.94393	0.97116	0.85314	0.87551	0.93362
76	92	9.4294	4.06328	0.84616	0.95059	0.97467	0.84616	0.87937	0.93582	8.76794	3.92982	0.85314	0.95026	0.97450	0.85314	0.88322	0.93799
76	93	9.4294	3.80970	0.84616	0.95638	0.97770	0.84616	0.88710	0.94017	8.76794	3.69224	0.85314	0.95594	0.97747	0.85314	0.89054	0.94210
76	94	9.4294	3.57122	0.84616	0.96155	0.98040	0.84616	0.89442	0.94427	8.76794	3.46804	0.85314	0.96103	0.98013	0.85314	0.89749	0.94598
76	95	9.4294	3.34496	0.84616	0.96619	0.98280	0.84616	0.90135	0.94812	8.76794	3.25454	0.85314	0.96562	0.98251	0.85314	0.90409	0.94963
76	96	9.4294	3.12856	0.84616	0.97035	0.98495	0.84616	0.90789	0.95172	8.76794	3.04956	0.85314	0.96976	0.98465	0.85314	0.91034	0.95306
76	97	9.4294	2.92468	0.84616	0.97403	0.98684	0.84616	0.91403	0.95509	8.76794	2.85578	0.85314	0.97343	0.98654	0.85314	0.91621	0.95627
76	98	9.4294	2.73317	0.84616	0.97727	0.98851	0.84616	0.91977	0.95821	8.76794	2.67315	0.85314	0.97669	0.98821	0.85314	0.92171	0.95926
76	99	9.4294	2.55407	0.84616	0.98012	0.98996	0.84616	0.92511	0.96110	8.76794	2.50182	0.85314	0.97955	0.98967	0.85314	0.92684	0.96203
76	100	9.4294	2.38797	0.84616	0.98259	0.99122	0.84616	0.93005	0.96376	8.76794	2.34248	0.85314	0.98205	0.99095	0.85314	0.93160	0.96459

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
76	101	9.4294	2.23536	0.84616	0.98473	0.99231	0.84616	0.93460	0.96619	8.76794	2.19569	0.85314	0.98422	0.99205	0.85314	0.93598	0.96693
76	102	9.4294	2.09662	0.84616	0.98657	0.99324	0.84616	0.93877	0.96842	8.76794	2.06193	0.85314	0.98609	0.99300	0.85314	0.94001	0.96908
76	103	9.4294	1.97081	0.84616	0.98814	0.99403	0.84616	0.94257	0.97044	8.76794	1.94039	0.85314	0.98769	0.99381	0.85314	0.94369	0.97103
76	104	9.4294	1.85678	0.84616	0.98949	0.99472	0.84616	0.94604	0.97227	8.76794	1.82999	0.85314	0.98907	0.99450	0.85314	0.94705	0.97281
76	105	9.4294	1.75419	0.84616	0.99063	0.99530	0.84616	0.94918	0.97393	8.76794	1.73050	0.85314	0.99025	0.99510	0.85314	0.95010	0.97441
76	106	9.4294	1.66193	0.84616	0.99161	0.99579	0.84616	0.95200	0.97541	8.76794	1.64086	0.85314	0.99125	0.99561	0.85314	0.95284	0.97585
76	107	9.4294	1.57966	0.84616	0.99243	0.99620	0.84616	0.95450	0.97672	8.76794	1.56078	0.85314	0.99210	0.99603	0.85314	0.95527	0.97713
76	108	9.4294	1.50704	0.84616	0.99312	0.99655	0.84616	0.95666	0.97785	8.76794	1.48999	0.85314	0.99281	0.99639	0.85314	0.95739	0.97823
76	109	9.4294	1.44400	0.84616	0.99368	0.99683	0.84616	0.95846	0.97879	8.76794	1.42842	0.85314	0.99339	0.99668	0.85314	0.95915	0.97915
76	110	9.4294	1.39223	0.84616	0.99411	0.99705	0.84616	0.95986	0.97952	8.76794	1.37777	0.85314	0.99383	0.99691	0.85314	0.96051	0.97986
77	1	8.97117	29.44822	0.83542	0.30458	0.46694	0.83542	0.30445	0.46678	8.36957	22.54525	0.84226	0.37115	0.54137	0.84226	0.37101	0.54122
77	2	8.97117	29.37817	0.83542	0.30531	0.46780	0.83542	0.30519	0.46766	8.36957	22.51839	0.84226	0.37160	0.54185	0.84226	0.37147	0.54171
77	3	8.97117	29.30399	0.83542	0.30609	0.46871	0.83542	0.30597	0.46857	8.36957	22.48894	0.84226	0.37209	0.54237	0.84226	0.37196	0.54223
77	4	8.97117	29.22650	0.83542	0.30690	0.46966	0.83542	0.30677	0.46951	8.36957	22.45752	0.84226	0.37261	0.54292	0.84226	0.37248	0.54278
77	5	8.97117	29.14631	0.83542	0.30774	0.47064	0.83542	0.30761	0.47049	8.36957	22.42458	0.84226	0.37315	0.54350	0.84226	0.37302	0.54335
77	6	8.97117	29.06332	0.83542	0.30862	0.47167	0.83542	0.30848	0.47151	8.36957	22.39007	0.84226	0.37372	0.54410	0.84226	0.37358	0.54395
77	7	8.97117	28.97770	0.83542	0.30953	0.47273	0.83542	0.30938	0.47256	8.36957	22.35408	0.84226	0.37432	0.54474	0.84226	0.37417	0.54458
77	8	8.97117	28.88901	0.83542	0.31047	0.47383	0.83542	0.31032	0.47366	8.36957	22.31631	0.84226	0.37495	0.54540	0.84226	0.37480	0.54524
77	9	8.97117	28.79700	0.83542	0.31146	0.47498	0.83542	0.31130	0.47479	8.36957	22.27655	0.84226	0.37561	0.54610	0.84226	0.37545	0.54593
77	10	8.97117	28.70168	0.83542	0.31249	0.47618	0.83542	0.31231	0.47597	8.36957	22.23481	0.84226	0.37631	0.54684	0.84226	0.37613	0.54665
77	11	8.97117	28.60341	0.83542	0.31355	0.47741	0.83542	0.31337	0.47720	8.36957	22.19134	0.84226	0.37704	0.54761	0.84226	0.37685	0.54740
77	12	8.97117	28.50171	0.83542	0.31467	0.47870	0.83542	0.31446	0.47846	8.36957	22.14578	0.84226	0.37780	0.54841	0.84226	0.37759	0.54819
77	13	8.97117	28.39619	0.83542	0.31582	0.48004	0.83542	0.31560	0.47978	8.36957	22.09783	0.84226	0.37861	0.54926	0.84226	0.37838	0.54902
77	14	8.97117	28.28717	0.83542	0.31703	0.48143	0.83542	0.31678	0.48115	8.36957	22.04770	0.84226	0.37946	0.55015	0.84226	0.37920	0.54988
77	15	8.97117	28.17456	0.83542	0.31829	0.48288	0.83542	0.31801	0.48256	8.36957	21.99534	0.84226	0.38034	0.55108	0.84226	0.38006	0.55079
77	16	8.97117	28.05854	0.83542	0.31959	0.48438	0.83542	0.31929	0.48403	8.36957	21.94087	0.84226	0.38127	0.55206	0.84226	0.38096	0.55173
77	17	8.97117	27.93921	0.83542	0.32094	0.48593	0.83542	0.32062	0.48556	8.36957	21.88436	0.84226	0.38224	0.55307	0.84226	0.38191	0.55272
77	18	8.97117	27.81632	0.83542	0.32235	0.48754	0.83542	0.32200	0.48714	8.36957	21.82561	0.84226	0.38325	0.55413	0.84226	0.38289	0.55376
77	19	8.97117	27.68998	0.83542	0.32381	0.48921	0.83542	0.32344	0.48878	8.36957	21.76469	0.84226	0.38431	0.55524	0.84226	0.38393	0.55484
77	20	8.97117	27.55961	0.83542	0.32533	0.49094	0.83542	0.32494	0.49049	8.36957	21.70115	0.84226	0.38542	0.55640	0.84226	0.38502	0.55598
77	21	8.97117	27.42496	0.83542	0.32691	0.49274	0.83542	0.32650	0.49227	8.36957	21.63477	0.84226	0.38659	0.55761	0.84226	0.38616	0.55717
77	22	8.97117	27.28607	0.83542	0.32857	0.49462	0.83542	0.32812	0.49412	8.36957	21.56556	0.84226	0.38781	0.55888	0.84226	0.38736	0.55842
77	23	8.97117	27.14231	0.83542	0.33029	0.49657	0.83542	0.32982	0.49604	8.36957	21.49301	0.84226	0.38910	0.56022	0.84226	0.38862	0.55973
77	24	8.97117	26.99396	0.83542	0.33209	0.49860	0.83542	0.33159	0.49803	8.36957	21.41732	0.84226	0.39046	0.56163	0.84226	0.38995	0.56110
77	25	8.97117	26.84076	0.83542	0.33397	0.50071	0.83542	0.33343	0.50011	8.36957	21.33825	0.84226	0.39188	0.56310	0.84226	0.39134	0.56253
77	26	8.97117	26.68259	0.83542	0.33593	0.50291	0.83542	0.33535	0.50227	8.36957	21.25569	0.84226	0.39338	0.56464	0.84226	0.39280	0.56404
77	27	8.97117	26.51948	0.83542	0.33797	0.50520	0.83542	0.33736	0.50451	8.36957	21.16962	0.84226	0.39495	0.56626	0.84226	0.39433	0.56562
77	28	8.97117	26.35108	0.83542	0.34011	0.50758	0.83542	0.33945	0.50685	8.36957	21.07976	0.84226	0.39661	0.56796	0.84226	0.39594	0.56728
77	29	8.97117	26.17769	0.83542	0.34234	0.51006	0.83542	0.34163	0.50928	8.36957	20.98629	0.84226	0.39834	0.56974	0.84226	0.39764	0.56901
77	30	8.97117	25.99881	0.83542	0.34467	0.51264	0.83542	0.34392	0.51181	8.36957	20.88878	0.84226	0.40017	0.57160	0.84226	0.39942	0.57083

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
77	31	8.97117	25.81445	0.83542	0.34710	0.51533	0.83542	0.34630	0.51445	8.36957	20.78720	0.84226	0.40209	0.57356	0.84226	0.40129	0.57274
77	32	8.97117	25.62410	0.83542	0.34965	0.51813	0.83542	0.34879	0.51719	8.36957	20.68113	0.84226	0.40412	0.57562	0.84226	0.40326	0.57475
77	33	8.97117	25.42805	0.83542	0.35231	0.52105	0.83542	0.35139	0.52005	8.36957	20.57072	0.84226	0.40624	0.57777	0.84226	0.40533	0.57685
77	34	8.97117	25.22578	0.83542	0.35510	0.52409	0.83542	0.35412	0.52302	8.36957	20.45552	0.84226	0.40849	0.58004	0.84226	0.40751	0.57905
77	35	8.97117	25.01713	0.83542	0.35801	0.52726	0.83542	0.35696	0.52612	8.36957	20.33536	0.84226	0.41085	0.58242	0.84226	0.40981	0.58137
77	36	8.97117	24.80193	0.83542	0.36107	0.53057	0.83542	0.35994	0.52935	8.36957	20.21002	0.84226	0.41334	0.58491	0.84226	0.41222	0.58379
77	37	8.97117	24.57973	0.83542	0.36428	0.53403	0.83542	0.36305	0.53271	8.36957	20.07911	0.84226	0.41597	0.58754	0.84226	0.41476	0.58634
77	38	8.97117	24.35058	0.83542	0.36764	0.53763	0.83542	0.36631	0.53621	8.36957	19.94257	0.84226	0.41874	0.59030	0.84226	0.41744	0.58900
77	39	8.97117	24.11373	0.83542	0.37118	0.54140	0.83542	0.36972	0.53985	8.36957	19.79973	0.84226	0.42167	0.59321	0.84226	0.42025	0.59179
77	40	8.97117	23.86918	0.83542	0.37489	0.54533	0.83542	0.37328	0.54364	8.36957	19.65053	0.84226	0.42477	0.59626	0.84226	0.42320	0.59472
77	41	8.97117	23.61736	0.83542	0.37878	0.54944	0.83542	0.37701	0.54758	8.36957	19.49521	0.84226	0.42803	0.59947	0.84226	0.42631	0.59778
77	42	8.97117	23.35816	0.83542	0.38286	0.55372	0.83542	0.38091	0.55168	8.36957	19.33362	0.84226	0.43147	0.60283	0.84226	0.42958	0.60098
77	43	8.97117	23.09102	0.83542	0.38715	0.55820	0.83542	0.38499	0.55595	8.36957	19.16523	0.84226	0.43510	0.60637	0.84226	0.43301	0.60433
77	44	8.97117	22.81604	0.83542	0.39165	0.56286	0.83542	0.38926	0.56038	8.36957	18.99000	0.84226	0.43893	0.61008	0.84226	0.43661	0.60784
77	45	8.97117	22.53309	0.83542	0.39638	0.56773	0.83542	0.39372	0.56499	8.36957	18.80775	0.84226	0.44297	0.61397	0.84226	0.44040	0.61150
77	46	8.97117	22.24198	0.83542	0.40136	0.57281	0.83542	0.39839	0.56978	8.36957	18.61823	0.84226	0.44723	0.61805	0.84226	0.44438	0.61532
77	47	8.97117	21.94239	0.83542	0.40658	0.57811	0.83542	0.40327	0.57476	8.36957	18.42106	0.84226	0.45173	0.62233	0.84226	0.44856	0.61931
77	48	8.97117	21.63441	0.83542	0.41208	0.58365	0.83542	0.40837	0.57992	8.36957	18.21621	0.84226	0.45648	0.62683	0.84226	0.45294	0.62348
77	49	8.97117	21.31800	0.83542	0.41785	0.58942	0.83542	0.41371	0.58528	8.36957	18.00355	0.84226	0.46149	0.63154	0.84226	0.45754	0.62782
77	50	8.97117	20.99328	0.83542	0.42392	0.59543	0.83542	0.41929	0.59084	8.36957	17.78305	0.84226	0.46678	0.63647	0.84226	0.46236	0.63235
77	51	8.97117	20.66027	0.83542	0.43030	0.60169	0.83542	0.42511	0.59660	8.36957	17.55462	0.84226	0.47235	0.64163	0.84226	0.46742	0.63706
77	52	8.97117	20.31936	0.83542	0.43701	0.60822	0.83542	0.43120	0.60257	8.36957	17.31849	0.84226	0.47823	0.64703	0.84226	0.47272	0.64197
77	53	8.97117	19.97064	0.83542	0.44404	0.61500	0.83542	0.43757	0.60876	8.36957	17.07460	0.84226	0.48441	0.65266	0.84226	0.47827	0.64707
77	54	8.97117	19.61420	0.83542	0.45144	0.62206	0.83542	0.44421	0.61516	8.36957	16.82295	0.84226	0.49092	0.65855	0.84226	0.48409	0.65237
77	55	8.97117	19.25050	0.83542	0.45920	0.62938	0.83542	0.45116	0.62179	8.36957	16.56379	0.84226	0.49777	0.66468	0.84226	0.49019	0.65789
77	56	8.97117	18.87994	0.83542	0.46734	0.63699	0.83542	0.45841	0.62864	8.36957	16.29737	0.84226	0.50498	0.67108	0.84226	0.49657	0.66361
77	57	8.97117	18.50268	0.83542	0.47587	0.64487	0.83542	0.46598	0.63572	8.36957	16.02371	0.84226	0.51255	0.67773	0.84226	0.50325	0.66955
77	58	8.97117	18.11889	0.83542	0.48483	0.65304	0.83542	0.47388	0.64304	8.36957	15.74286	0.84226	0.52050	0.68464	0.84226	0.51024	0.67571
77	59	8.97117	17.72878	0.83542	0.49421	0.66150	0.83542	0.48213	0.65059	8.36957	15.45489	0.84226	0.52886	0.69183	0.84226	0.51755	0.68209
77	60	8.97117	17.33235	0.83542	0.50405	0.67026	0.83542	0.49072	0.65837	8.36957	15.15969	0.84226	0.53763	0.69930	0.84226	0.52519	0.68869
77	61	8.97117	16.92988	0.83542	0.51436	0.67931	0.83542	0.49968	0.66638	8.36957	14.85740	0.84226	0.54684	0.70704	0.84226	0.53318	0.69552
77	62	8.97117	16.52117	0.83542	0.52516	0.68866	0.83542	0.50901	0.67463	8.36957	14.54774	0.84226	0.55650	0.71507	0.84226	0.54151	0.70257
77	63	8.97117	16.10627	0.83542	0.53646	0.69831	0.83542	0.51872	0.68310	8.36957	14.23062	0.84226	0.56664	0.72338	0.84226	0.55019	0.70984
77	64	8.97117	15.68510	0.83542	0.54829	0.70826	0.83542	0.52880	0.69179	8.36957	13.90587	0.84226	0.57726	0.73198	0.84226	0.55924	0.71732
77	65	8.97117	15.25783	0.83542	0.56066	0.71849	0.83542	0.53927	0.70068	8.36957	13.57353	0.84226	0.58839	0.74086	0.84226	0.56864	0.72501
77	66	8.97117	14.82463	0.83542	0.57358	0.72901	0.83542	0.55011	0.70976	8.36957	13.23363	0.84226	0.60002	0.75002	0.84226	0.57841	0.73290
77	67	8.97117	14.38548	0.83542	0.58705	0.73980	0.83542	0.56132	0.71903	8.36957	12.88602	0.84226	0.61218	0.75944	0.84226	0.58853	0.74097
77	68	8.97117	13.94087	0.83542	0.60106	0.75083	0.83542	0.57289	0.72845	8.36957	12.53103	0.84226	0.62485	0.76911	0.84226	0.59899	0.74921
77	69	8.97117	13.49126	0.83542	0.61561	0.76208	0.83542	0.58480	0.73801	8.36957	12.16898	0.84226	0.63802	0.77901	0.84226	0.60979	0.75760
77	70	8.97117	13.03722	0.83542	0.63068	0.77352	0.83542	0.59704	0.74768	8.36957	11.80026	0.84226	0.65168	0.78911	0.84226	0.62090	0.76612

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
77	71	8.97117	12.57941	0.83542	0.64623	0.78510	0.83542	0.60959	0.75744	8.36957	11.42537	0.84226	0.66581	0.79938	0.84226	0.63232	0.77475
77	72	8.97117	12.11856	0.83542	0.66222	0.79679	0.83542	0.62241	0.76726	8.36957	11.04490	0.84226	0.68037	0.80978	0.84226	0.64400	0.78346
77	73	8.97117	11.65555	0.83542	0.67861	0.80853	0.83542	0.63547	0.77711	8.36957	10.65955	0.84226	0.69531	0.82027	0.84226	0.65593	0.79222
77	74	8.97117	11.19139	0.83542	0.69531	0.82028	0.83542	0.64873	0.78695	8.36957	10.27021	0.84226	0.71057	0.83080	0.84226	0.66806	0.80101
77	75	8.97117	10.72709	0.83542	0.71227	0.83196	0.83542	0.66216	0.79675	8.36957	9.87774	0.84226	0.72610	0.84132	0.84226	0.68037	0.80979
77	76	8.97117	10.26405	0.83542	0.72938	0.84351	0.83542	0.67570	0.80647	8.36957	9.48337	0.84226	0.74180	0.85176	0.84226	0.69281	0.81853
77	77	8.97117	9.80349	0.83542	0.74654	0.85488	0.83542	0.68931	0.81608	8.36957	9.08824	0.84226	0.75759	0.86208	0.84226	0.70532	0.82720
77	78	8.97117	9.34666	0.83542	0.76364	0.86598	0.83542	0.70292	0.82555	8.36957	8.69350	0.84226	0.77337	0.87220	0.84226	0.71788	0.83577
77	79	8.97117	8.89505	0.83542	0.78058	0.87677	0.83542	0.71650	0.83484	8.36957	8.30053	0.84226	0.78904	0.88208	0.84226	0.73041	0.84420
77	80	8.97117	8.44994	0.83542	0.79723	0.88718	0.83542	0.72997	0.84391	8.36957	7.91061	0.84226	0.80449	0.89165	0.84226	0.74288	0.85247
77	81	8.97117	8.01269	0.83542	0.81348	0.89715	0.83542	0.74329	0.85274	8.36957	7.52504	0.84226	0.81962	0.90087	0.84226	0.75523	0.86055
77	82	8.97117	7.58462	0.83542	0.82922	0.90664	0.83542	0.75640	0.86131	8.36957	7.14517	0.84226	0.83433	0.90968	0.84226	0.76741	0.86840
77	83	8.97117	7.16676	0.83542	0.84436	0.91561	0.83542	0.76926	0.86958	8.36957	6.77205	0.84226	0.84852	0.91806	0.84226	0.77937	0.87601
77	84	8.97117	6.76024	0.83542	0.85880	0.92404	0.83542	0.78181	0.87754	8.36957	6.40687	0.84226	0.86212	0.92595	0.84226	0.79107	0.88335
77	85	8.97117	6.36619	0.83542	0.87246	0.93189	0.83542	0.79400	0.88517	8.36957	6.05083	0.84226	0.87504	0.93335	0.84226	0.80246	0.89041
77	86	8.97117	5.98597	0.83542	0.88528	0.93915	0.83542	0.80578	0.89245	8.36957	5.70535	0.84226	0.88720	0.94023	0.84226	0.81349	0.89716
77	87	8.97117	5.62066	0.83542	0.89720	0.94581	0.83542	0.81712	0.89936	8.36957	5.37164	0.84226	0.89857	0.94658	0.84226	0.82413	0.90359
77	88	8.97117	5.27144	0.83542	0.90820	0.95189	0.83542	0.82798	0.90589	8.36957	5.05099	0.84226	0.90911	0.95239	0.84226	0.83433	0.90969
77	89	8.97117	4.93962	0.83542	0.91826	0.95739	0.83542	0.83834	0.91206	8.36957	4.74485	0.84226	0.91879	0.95767	0.84226	0.84408	0.91545
77	90	8.97117	4.62687	0.83542	0.92739	0.96233	0.83542	0.84818	0.91786	8.36957	4.45503	0.84226	0.92760	0.96244	0.84226	0.85337	0.92088
77	91	8.97117	4.33500	0.83542	0.93559	0.96672	0.83542	0.85752	0.92330	8.36957	4.18350	0.84226	0.93556	0.96671	0.84226	0.86219	0.92600
77	92	8.97117	4.06328	0.83542	0.94294	0.97063	0.83542	0.86639	0.92841	8.36957	3.92982	0.84226	0.94272	0.97051	0.84226	0.87059	0.93082
77	93	8.97117	3.80970	0.83542	0.94952	0.97411	0.83542	0.87481	0.93323	8.36957	3.69224	0.84226	0.94916	0.97391	0.84226	0.87857	0.93536
77	94	8.97117	3.57122	0.83542	0.95543	0.97721	0.83542	0.88281	0.93776	8.36957	3.46804	0.84226	0.95496	0.97696	0.84226	0.88618	0.93965
77	95	8.97117	3.34496	0.83542	0.96074	0.97998	0.83542	0.89040	0.94202	8.36957	3.25454	0.84226	0.96020	0.97970	0.84226	0.89341	0.94371
77	96	8.97117	3.12856	0.83542	0.96551	0.98245	0.83542	0.89758	0.94603	8.36957	3.04956	0.84226	0.96494	0.98215	0.84226	0.90027	0.94752
77	97	8.97117	2.92468	0.83542	0.96975	0.98464	0.83542	0.90433	0.94976	8.36957	2.85578	0.84226	0.96916	0.98434	0.84226	0.90673	0.95108
77	98	8.97117	2.73317	0.83542	0.97350	0.98657	0.83542	0.91065	0.95324	8.36957	2.67315	0.84226	0.97290	0.98626	0.84226	0.91279	0.95441
77	99	8.97117	2.55407	0.83542	0.97679	0.98826	0.83542	0.91655	0.95646	8.36957	2.50182	0.84226	0.97620	0.98796	0.84226	0.91846	0.95749
77	100	8.97117	2.38797	0.83542	0.97966	0.98973	0.83542	0.92200	0.95942	8.36957	2.34248	0.84226	0.97910	0.98944	0.84226	0.92371	0.96034
77	101	8.97117	2.23536	0.83542	0.98214	0.99099	0.83542	0.92703	0.96214	8.36957	2.19569	0.84226	0.98160	0.99072	0.84226	0.92857	0.96296
77	102	8.97117	2.09662	0.83542	0.98428	0.99208	0.83542	0.93165	0.96462	8.36957	2.06193	0.84226	0.98377	0.99182	0.84226	0.93303	0.96535
77	103	8.97117	1.97081	0.83542	0.98611	0.99301	0.83542	0.93588	0.96688	8.36957	1.94039	0.84226	0.98563	0.99276	0.84226	0.93711	0.96754
77	104	8.97117	1.85678	0.83542	0.98768	0.99380	0.83542	0.93972	0.96893	8.36957	1.82999	0.84226	0.98723	0.99357	0.84226	0.94085	0.96952
77	105	8.97117	1.75419	0.83542	0.98902	0.99448	0.83542	0.94321	0.97078	8.36957	1.73050	0.84226	0.98860	0.99427	0.84226	0.94423	0.97132
77	106	8.97117	1.66193	0.83542	0.99016	0.99505	0.83542	0.94635	0.97243	8.36957	1.64086	0.84226	0.98977	0.99486	0.84226	0.94728	0.97293
77	107	8.97117	1.57966	0.83542	0.99112	0.99554	0.83542	0.94913	0.97390	8.36957	1.56078	0.84226	0.99076	0.99536	0.84226	0.94999	0.97435
77	108	8.97117	1.50704	0.83542	0.99192	0.99595	0.83542	0.95154	0.97517	8.36957	1.48999	0.84226	0.99159	0.99578	0.84226	0.95234	0.97559
77	109	8.97117	1.44400	0.83542	0.99258	0.99628	0.83542	0.95355	0.97622	8.36957	1.42842	0.84226	0.99226	0.99612	0.84226	0.95431	0.97662
77	110	8.97117	1.39223	0.83542	0.99308	0.99653	0.83542	0.95510	0.97704	8.36957	1.37777	0.84226	0.99278	0.99638	0.84226	0.95583	0.97742

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
78	1	8.51799	29.44822	0.82351	0.28920	0.44865	0.82351	0.28908	0.44850	7.97281	22.54525	0.83039	0.35356	0.52242	0.83039	0.35343	0.52227
78	2	8.51799	29.37817	0.82351	0.28990	0.44949	0.82351	0.28978	0.44935	7.97281	22.51839	0.83039	0.35399	0.52289	0.83039	0.35387	0.52276
78	3	8.51799	29.30399	0.82351	0.29063	0.45037	0.82351	0.29052	0.45024	7.97281	22.48894	0.83039	0.35446	0.52339	0.83039	0.35434	0.52327
78	4	8.51799	29.22650	0.82351	0.29140	0.45129	0.82351	0.29129	0.45116	7.97281	22.45752	0.83039	0.35495	0.52393	0.83039	0.35483	0.52380
78	5	8.51799	29.14631	0.82351	0.29220	0.45225	0.82351	0.29208	0.45211	7.97281	22.42458	0.83039	0.35547	0.52450	0.83039	0.35534	0.52436
78	6	8.51799	29.06332	0.82351	0.29303	0.45325	0.82351	0.29291	0.45310	7.97281	22.39007	0.83039	0.35601	0.52509	0.83039	0.35588	0.52495
78	7	8.51799	28.97770	0.82351	0.29390	0.45428	0.82351	0.29377	0.45413	7.97281	22.35408	0.83039	0.35659	0.52571	0.83039	0.35645	0.52556
78	8	8.51799	28.88901	0.82351	0.29480	0.45535	0.82351	0.29466	0.45519	7.97281	22.31631	0.83039	0.35719	0.52636	0.83039	0.35704	0.52621
78	9	8.51799	28.79700	0.82351	0.29573	0.45647	0.82351	0.29559	0.45630	7.97281	22.27655	0.83039	0.35782	0.52705	0.83039	0.35767	0.52688
78	10	8.51799	28.70168	0.82351	0.29671	0.45764	0.82351	0.29655	0.45745	7.97281	22.23481	0.83039	0.35848	0.52777	0.83039	0.35832	0.52759
78	11	8.51799	28.60341	0.82351	0.29772	0.45884	0.82351	0.29755	0.45864	7.97281	22.19134	0.83039	0.35918	0.52852	0.83039	0.35900	0.52833
78	12	8.51799	28.50171	0.82351	0.29878	0.46009	0.82351	0.29859	0.45987	7.97281	22.14578	0.83039	0.35991	0.52931	0.83039	0.35971	0.52910
78	13	8.51799	28.39619	0.82351	0.29988	0.46140	0.82351	0.29968	0.46116	7.97281	22.09783	0.83039	0.36068	0.53014	0.83039	0.36046	0.52991
78	14	8.51799	28.28717	0.82351	0.30103	0.46275	0.82351	0.30080	0.46249	7.97281	22.04770	0.83039	0.36148	0.53101	0.83039	0.36125	0.53076
78	15	8.51799	28.17456	0.82351	0.30222	0.46416	0.82351	0.30197	0.46386	7.97281	21.99534	0.83039	0.36233	0.53193	0.83039	0.36207	0.53165
78	16	8.51799	28.05854	0.82351	0.30346	0.46562	0.82351	0.30318	0.46530	7.97281	21.94087	0.83039	0.36321	0.53288	0.83039	0.36293	0.53257
78	17	8.51799	27.93921	0.82351	0.30474	0.46713	0.82351	0.30445	0.46678	7.97281	21.88436	0.83039	0.36414	0.53387	0.83039	0.36383	0.53354
78	18	8.51799	27.81632	0.82351	0.30608	0.46870	0.82351	0.30576	0.46833	7.97281	21.82561	0.83039	0.36511	0.53491	0.83039	0.36477	0.53456
78	19	8.51799	27.68998	0.82351	0.30747	0.47033	0.82351	0.30713	0.46993	7.97281	21.76469	0.83039	0.36612	0.53599	0.83039	0.36576	0.53562
78	20	8.51799	27.55961	0.82351	0.30891	0.47202	0.82351	0.30855	0.47159	7.97281	21.70115	0.83039	0.36718	0.53713	0.83039	0.36680	0.53673
78	21	8.51799	27.42496	0.82351	0.31042	0.47377	0.82351	0.31004	0.47333	7.97281	21.63477	0.83039	0.36829	0.53832	0.83039	0.36789	0.53790
78	22	8.51799	27.28607	0.82351	0.31199	0.47560	0.82351	0.31158	0.47513	7.97281	21.56556	0.83039	0.36946	0.53957	0.83039	0.36904	0.53912
78	23	8.51799	27.14231	0.82351	0.31363	0.47750	0.82351	0.31320	0.47700	7.97281	21.49301	0.83039	0.37069	0.54088	0.83039	0.37024	0.54041
78	24	8.51799	26.99396	0.82351	0.31534	0.47948	0.82351	0.31488	0.47895	7.97281	21.41732	0.83039	0.37198	0.54225	0.83039	0.37151	0.54175
78	25	8.51799	26.84076	0.82351	0.31712	0.48154	0.82351	0.31663	0.48097	7.97281	21.33825	0.83039	0.37334	0.54369	0.83039	0.37283	0.54316
78	26	8.51799	26.68259	0.82351	0.31899	0.48368	0.82351	0.31846	0.48308	7.97281	21.25569	0.83039	0.37477	0.54521	0.83039	0.37423	0.54464
78	27	8.51799	26.51948	0.82351	0.32093	0.48592	0.82351	0.32037	0.48527	7.97281	21.16962	0.83039	0.37627	0.54679	0.83039	0.37569	0.54619
78	28	8.51799	26.35108	0.82351	0.32296	0.48824	0.82351	0.32236	0.48755	7.97281	21.07976	0.83039	0.37785	0.54846	0.83039	0.37723	0.54781
78	29	8.51799	26.17769	0.82351	0.32508	0.49066	0.82351	0.32444	0.48992	7.97281	20.98629	0.83039	0.37950	0.55020	0.83039	0.37885	0.54951
78	30	8.51799	25.99881	0.82351	0.32729	0.49318	0.82351	0.32661	0.49239	7.97281	20.88878	0.83039	0.38125	0.55203	0.83039	0.38055	0.55130
78	31	8.51799	25.81445	0.82351	0.32961	0.49580	0.82351	0.32887	0.49497	7.97281	20.78720	0.83039	0.38308	0.55395	0.83039	0.38234	0.55318
78	32	8.51799	25.62410	0.82351	0.33203	0.49853	0.82351	0.33125	0.49765	7.97281	20.68113	0.83039	0.38502	0.55597	0.83039	0.38422	0.55515
78	33	8.51799	25.42805	0.82351	0.33456	0.50138	0.82351	0.33372	0.50044	7.97281	20.57072	0.83039	0.38705	0.55809	0.83039	0.38620	0.55721
78	34	8.51799	25.22578	0.82351	0.33721	0.50435	0.82351	0.33632	0.50335	7.97281	20.45552	0.83039	0.38919	0.56031	0.83039	0.38829	0.55938
78	35	8.51799	25.01713	0.82351	0.33999	0.50745	0.82351	0.33903	0.50638	7.97281	20.33536	0.83039	0.39145	0.56265	0.83039	0.39048	0.56165
78	36	8.51799	24.80193	0.82351	0.34290	0.51069	0.82351	0.34187	0.50954	7.97281	20.21002	0.83039	0.39383	0.56510	0.83039	0.39279	0.56404
78	37	8.51799	24.57973	0.82351	0.34595	0.51407	0.82351	0.34484	0.51283	7.97281	20.07911	0.83039	0.39634	0.56768	0.83039	0.39523	0.56654
78	38	8.51799	24.35058	0.82351	0.34916	0.51759	0.82351	0.34794	0.51626	7.97281	19.94257	0.83039	0.39899	0.57040	0.83039	0.39779	0.56917
78	39	8.51799	24.11373	0.82351	0.35252	0.52128	0.82351	0.35119	0.51983	7.97281	19.79973	0.83039	0.40179	0.57325	0.83039	0.40048	0.57192
78	40	8.51799	23.86918	0.82351	0.35606	0.52513	0.82351	0.35460	0.52355	7.97281	19.65053	0.83039	0.40475	0.57626	0.83039	0.40331	0.57480

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
78	41	8.51799	23.61736	0.82351	0.35976	0.52916	0.82351	0.35816	0.52742	7.97281	19.49521	0.83039	0.40787	0.57942	0.83039	0.40629	0.57782
78	42	8.51799	23.35816	0.82351	0.36366	0.53335	0.82351	0.36188	0.53144	7.97281	19.33362	0.83039	0.41117	0.58273	0.83039	0.40943	0.58098
78	43	8.51799	23.09102	0.82351	0.36775	0.53774	0.82351	0.36578	0.53564	7.97281	19.16523	0.83039	0.41464	0.58622	0.83039	0.41272	0.58429
78	44	8.51799	22.81604	0.82351	0.37204	0.54232	0.82351	0.36986	0.54000	7.97281	18.99000	0.83039	0.41831	0.58987	0.83039	0.41619	0.58776
78	45	8.51799	22.53309	0.82351	0.37656	0.54710	0.82351	0.37413	0.54454	7.97281	18.80775	0.83039	0.42219	0.59371	0.83039	0.41983	0.59138
78	46	8.51799	22.24198	0.82351	0.38130	0.55209	0.82351	0.37860	0.54925	7.97281	18.61823	0.83039	0.42628	0.59775	0.83039	0.42365	0.59516
78	47	8.51799	21.94239	0.82351	0.38630	0.55731	0.82351	0.38328	0.55416	7.97281	18.42106	0.83039	0.43060	0.60198	0.83039	0.42767	0.59912
78	48	8.51799	21.63441	0.82351	0.39155	0.56275	0.82351	0.38817	0.55925	7.97281	18.21621	0.83039	0.43516	0.60643	0.83039	0.43189	0.60325
78	49	8.51799	21.31800	0.82351	0.39707	0.56844	0.82351	0.39329	0.56455	7.97281	18.00355	0.83039	0.43998	0.61109	0.83039	0.43632	0.60756
78	50	8.51799	20.99328	0.82351	0.40288	0.57437	0.82351	0.39864	0.57004	7.97281	17.78305	0.83039	0.44506	0.61598	0.83039	0.44097	0.61205
78	51	8.51799	20.66027	0.82351	0.40900	0.58055	0.82351	0.40424	0.57574	7.97281	17.55462	0.83039	0.45043	0.62109	0.83039	0.44585	0.61674
78	52	8.51799	20.31936	0.82351	0.41542	0.58699	0.82351	0.41009	0.58166	7.97281	17.31849	0.83039	0.45608	0.62645	0.83039	0.45097	0.62162
78	53	8.51799	19.97064	0.82351	0.42217	0.59370	0.82351	0.41622	0.58779	7.97281	17.07460	0.83039	0.46204	0.63205	0.83039	0.45634	0.62670
78	54	8.51799	19.61420	0.82351	0.42927	0.60069	0.82351	0.42262	0.59414	7.97281	16.82295	0.83039	0.46833	0.63791	0.83039	0.46197	0.63199
78	55	8.51799	19.25050	0.82351	0.43673	0.60795	0.82351	0.42931	0.60073	7.97281	16.56379	0.83039	0.47495	0.64402	0.83039	0.46788	0.63749
78	56	8.51799	18.87994	0.82351	0.44456	0.61550	0.82351	0.43631	0.60754	7.97281	16.29737	0.83039	0.48191	0.65039	0.83039	0.47406	0.64321
78	57	8.51799	18.50268	0.82351	0.45279	0.62334	0.82351	0.44363	0.61460	7.97281	16.02371	0.83039	0.48924	0.65703	0.83039	0.48055	0.64915
78	58	8.51799	18.11889	0.82351	0.46142	0.63147	0.82351	0.45127	0.62190	7.97281	15.74286	0.83039	0.49695	0.66395	0.83039	0.48734	0.65532
78	59	8.51799	17.72878	0.82351	0.47049	0.63991	0.82351	0.45926	0.62944	7.97281	15.45489	0.83039	0.50506	0.67115	0.83039	0.49446	0.66172
78	60	8.51799	17.33235	0.82351	0.48001	0.64865	0.82351	0.46761	0.63724	7.97281	15.15969	0.83039	0.51359	0.67864	0.83039	0.50191	0.66836
78	61	8.51799	16.92988	0.82351	0.48999	0.65771	0.82351	0.47632	0.64528	7.97281	14.85740	0.83039	0.52256	0.68642	0.83039	0.50971	0.67524
78	62	8.51799	16.52117	0.82351	0.50048	0.66709	0.82351	0.48541	0.65357	7.97281	14.54774	0.83039	0.53199	0.69450	0.83039	0.51786	0.68235
78	63	8.51799	16.10627	0.82351	0.51148	0.67679	0.82351	0.49488	0.66210	7.97281	14.23062	0.83039	0.54190	0.70290	0.83039	0.52637	0.68971
78	64	8.51799	15.68510	0.82351	0.52302	0.68682	0.82351	0.50475	0.67087	7.97281	13.90587	0.83039	0.55231	0.71160	0.83039	0.53526	0.69729
78	65	8.51799	15.25783	0.82351	0.53512	0.69717	0.82351	0.51501	0.67988	7.97281	13.57353	0.83039	0.56324	0.72061	0.83039	0.54453	0.70511
78	66	8.51799	14.82463	0.82351	0.54779	0.70783	0.82351	0.52567	0.68910	7.97281	13.23363	0.83039	0.57471	0.72992	0.83039	0.55417	0.71314
78	67	8.51799	14.38548	0.82351	0.56104	0.71880	0.82351	0.53672	0.69853	7.97281	12.88602	0.83039	0.58672	0.73954	0.83039	0.56419	0.72138
78	68	8.51799	13.94087	0.82351	0.57488	0.73006	0.82351	0.54816	0.70815	7.97281	12.53103	0.83039	0.59929	0.74944	0.83039	0.57458	0.72982
78	69	8.51799	13.49126	0.82351	0.58930	0.74159	0.82351	0.55998	0.71794	7.97281	12.16898	0.83039	0.61240	0.75962	0.83039	0.58533	0.73844
78	70	8.51799	13.03722	0.82351	0.60430	0.75335	0.82351	0.57217	0.72787	7.97281	11.80026	0.83039	0.62606	0.77003	0.83039	0.59644	0.74721
78	71	8.51799	12.57941	0.82351	0.61984	0.76531	0.82351	0.58470	0.73793	7.97281	11.42537	0.83039	0.64024	0.78066	0.83039	0.60788	0.75613
78	72	8.51799	12.11856	0.82351	0.63590	0.77743	0.82351	0.59755	0.74808	7.97281	11.04490	0.83039	0.65491	0.79148	0.83039	0.61964	0.76516
78	73	8.51799	11.65555	0.82351	0.65244	0.78967	0.82351	0.61069	0.75830	7.97281	10.65955	0.83039	0.67005	0.80243	0.83039	0.63169	0.77427
78	74	8.51799	11.19139	0.82351	0.66939	0.80196	0.82351	0.62409	0.76854	7.97281	10.27021	0.83039	0.68559	0.81347	0.83039	0.64399	0.78345
78	75	8.51799	10.72709	0.82351	0.68670	0.81425	0.82351	0.63771	0.77878	7.97281	9.87774	0.83039	0.70148	0.82455	0.83039	0.65652	0.79265
78	76	8.51799	10.26405	0.82351	0.70426	0.82647	0.82351	0.65150	0.78898	7.97281	9.48337	0.83039	0.71764	0.83561	0.83039	0.66922	0.80184
78	77	8.51799	9.80349	0.82351	0.72198	0.83855	0.82351	0.66542	0.79910	7.97281	9.08824	0.83039	0.73399	0.84659	0.83039	0.68206	0.81098
78	78	8.51799	9.34666	0.82351	0.73976	0.85042	0.82351	0.67940	0.80910	7.97281	8.69350	0.83039	0.75043	0.85742	0.83039	0.69499	0.82005
78	79	8.51799	8.89505	0.82351	0.75748	0.86201	0.82351	0.69341	0.81895	7.97281	8.30053	0.83039	0.76685	0.86804	0.83039	0.70796	0.82901
78	80	8.51799	8.44994	0.82351	0.77502	0.87325	0.82351	0.70736	0.82860	7.97281	7.91061	0.83039	0.78314	0.87838	0.83039	0.72091	0.83783

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PRE-REFORMED BENEFIT TIERS

POST- REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
78	81	8.51799	8.01269	0.82351	0.79224	0.88408	0.82351	0.72122	0.83804	7.97281	7.52504	0.83039	0.79920	0.88839	0.83039	0.73379	0.84646
78	82	8.51799	7.58462	0.82351	0.80904	0.89444	0.82351	0.73493	0.84721	7.97281	7.14517	0.83039	0.81490	0.89801	0.83039	0.74655	0.85489
78	83	8.51799	7.16676	0.82351	0.82530	0.90429	0.82351	0.74841	0.85611	7.97281	6.77205	0.83039	0.83016	0.90720	0.83039	0.75913	0.86308
78	84	8.51799	6.76024	0.82351	0.84092	0.91359	0.82351	0.76163	0.86469	7.97281	6.40687	0.83039	0.84486	0.91591	0.83039	0.77149	0.87101
78	85	8.51799	6.36619	0.82351	0.85579	0.92229	0.82351	0.77453	0.87294	7.97281	6.05083	0.83039	0.85891	0.92410	0.83039	0.78356	0.87865
78	86	8.51799	5.98597	0.82351	0.86983	0.93038	0.82351	0.78704	0.88083	7.97281	5.70535	0.83039	0.87223	0.93176	0.83039	0.79530	0.88598
78	87	8.51799	5.62066	0.82351	0.88297	0.93785	0.82351	0.79913	0.88835	7.97281	5.37164	0.83039	0.88475	0.93885	0.83039	0.80666	0.89298
78	88	8.51799	5.27144	0.82351	0.89516	0.94468	0.82351	0.81075	0.89548	7.97281	5.05099	0.83039	0.89641	0.94538	0.83039	0.81759	0.89964
78	89	8.51799	4.93962	0.82351	0.90637	0.95089	0.82351	0.82186	0.90222	7.97281	4.74485	0.83039	0.90718	0.95133	0.83039	0.82807	0.90595
78	90	8.51799	4.62687	0.82351	0.91659	0.95648	0.82351	0.83247	0.90858	7.97281	4.45503	0.83039	0.91703	0.95672	0.83039	0.83808	0.91191
78	91	8.51799	4.33500	0.82351	0.92582	0.96148	0.82351	0.84256	0.91455	7.97281	4.18350	0.83039	0.92597	0.96156	0.83039	0.84763	0.91753
78	92	8.51799	4.06328	0.82351	0.93412	0.96594	0.82351	0.85216	0.92018	7.97281	3.92982	0.83039	0.93404	0.96589	0.83039	0.85673	0.92284
78	93	8.51799	3.80970	0.82351	0.94159	0.96992	0.82351	0.86131	0.92549	7.97281	3.69224	0.83039	0.94133	0.96978	0.83039	0.86541	0.92785
78	94	8.51799	3.57122	0.82351	0.94832	0.97348	0.82351	0.87002	0.93049	7.97281	3.46804	0.83039	0.94792	0.97326	0.83039	0.87370	0.93259
78	95	8.51799	3.34496	0.82351	0.95439	0.97666	0.82351	0.87831	0.93521	7.97281	3.25454	0.83039	0.95390	0.97641	0.83039	0.88161	0.93708
78	96	8.51799	3.12856	0.82351	0.95987	0.97952	0.82351	0.88617	0.93965	7.97281	3.04956	0.83039	0.95931	0.97923	0.83039	0.88911	0.94130
78	97	8.51799	2.92468	0.82351	0.96475	0.98206	0.82351	0.89357	0.94380	7.97281	2.85578	0.83039	0.96415	0.98175	0.83039	0.89621	0.94526
78	98	8.51799	2.73317	0.82351	0.96907	0.98429	0.82351	0.90052	0.94766	7.97281	2.67315	0.83039	0.96846	0.98398	0.83039	0.90288	0.94896
78	99	8.51799	2.55407	0.82351	0.97287	0.98625	0.82351	0.90701	0.95124	7.97281	2.50182	0.83039	0.97227	0.98594	0.83039	0.90912	0.95240
78	100	8.51799	2.38797	0.82351	0.97620	0.98796	0.82351	0.91303	0.95454	7.97281	2.34248	0.83039	0.97561	0.98766	0.83039	0.91492	0.95557
78	101	8.51799	2.23536	0.82351	0.97908	0.98943	0.82351	0.91859	0.95757	7.97281	2.19569	0.83039	0.97852	0.98914	0.83039	0.92028	0.95849
78	102	8.51799	2.09662	0.82351	0.98157	0.99070	0.82351	0.92370	0.96034	7.97281	2.06193	0.83039	0.98103	0.99042	0.83039	0.92522	0.96116
78	103	8.51799	1.97081	0.82351	0.98370	0.99178	0.82351	0.92838	0.96286	7.97281	1.94039	0.83039	0.98319	0.99152	0.83039	0.92975	0.96360
78	104	8.51799	1.85678	0.82351	0.98553	0.99271	0.82351	0.93265	0.96515	7.97281	1.82999	0.83039	0.98505	0.99247	0.83039	0.93389	0.96582
78	105	8.51799	1.75419	0.82351	0.98710	0.99351	0.82351	0.93652	0.96722	7.97281	1.73050	0.83039	0.98665	0.99328	0.83039	0.93765	0.96782
78	106	8.51799	1.66193	0.82351	0.98843	0.99418	0.82351	0.94000	0.96907	7.97281	1.64086	0.83039	0.98801	0.99397	0.83039	0.94104	0.96963
78	107	8.51799	1.57966	0.82351	0.98956	0.99475	0.82351	0.94310	0.97072	7.97281	1.56078	0.83039	0.98917	0.99455	0.83039	0.94406	0.97122
78	108	8.51799	1.50704	0.82351	0.99050	0.99523	0.82351	0.94578	0.97214	7.97281	1.48999	0.83039	0.99013	0.99504	0.83039	0.94668	0.97261
78	109	8.51799	1.44400	0.82351	0.99126	0.99561	0.82351	0.94802	0.97332	7.97281	1.42842	0.83039	0.99092	0.99544	0.83039	0.94886	0.97376
78	110	8.51799	1.39223	0.82351	0.99185	0.99591	0.82351	0.94975	0.97423	7.97281	1.37777	0.83039	0.99153	0.99575	0.83039	0.95056	0.97465
79	1	8.07124	29.44822	0.81099	0.27404	0.43019	0.81099	0.27392	0.43004	7.57899	22.54525	0.81832	0.33610	0.50311	0.81832	0.33598	0.50297
79	2	8.07124	29.37817	0.81099	0.27470	0.43100	0.81099	0.27459	0.43087	7.57899	22.51839	0.81832	0.33651	0.50357	0.81832	0.33640	0.50344
79	3	8.07124	29.30399	0.81099	0.27539	0.43186	0.81099	0.27529	0.43173	7.57899	22.48894	0.81832	0.33695	0.50406	0.81832	0.33685	0.50394
79	4	8.07124	29.22650	0.81099	0.27612	0.43275	0.81099	0.27602	0.43262	7.57899	22.45752	0.81832	0.33742	0.50459	0.81832	0.33731	0.50446
79	5	8.07124	29.14631	0.81099	0.27688	0.43368	0.81099	0.27677	0.43355	7.57899	22.42458	0.81832	0.33792	0.50514	0.81832	0.33780	0.50501
79	6	8.07124	29.06332	0.81099	0.27767	0.43465	0.81099	0.27756	0.43451	7.57899	22.39007	0.81832	0.33844	0.50572	0.81832	0.33832	0.50559
79	7	8.07124	28.97770	0.81099	0.27849	0.43565	0.81099	0.27837	0.43551	7.57899	22.35408	0.81832	0.33898	0.50632	0.81832	0.33886	0.50619
79	8	8.07124	28.88901	0.81099	0.27934	0.43669	0.81099	0.27922	0.43654	7.57899	22.31631	0.81832	0.33955	0.50696	0.81832	0.33942	0.50682
79	9	8.07124	28.79700	0.81099	0.28023	0.43778	0.81099	0.28010	0.43762	7.57899	22.27655	0.81832	0.34015	0.50763	0.81832	0.34001	0.50748
79	10	8.07124	28.70168	0.81099	0.28116	0.43891	0.81099	0.28101	0.43873	7.57899	22.23481	0.81832	0.34078	0.50834	0.81832	0.34063	0.50817

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
79	11	8.07124	28.60341	0.81099	0.28212	0.44008	0.81099	0.28196	0.43989	7.57899	22.19134	0.81832	0.34145	0.50907	0.81832	0.34128	0.50889
79	12	8.07124	28.50171	0.81099	0.28312	0.44130	0.81099	0.28295	0.44109	7.57899	22.14578	0.81832	0.34214	0.50984	0.81832	0.34196	0.50965
79	13	8.07124	28.39619	0.81099	0.28416	0.44256	0.81099	0.28398	0.44234	7.57899	22.09783	0.81832	0.34287	0.51066	0.81832	0.34268	0.51044
79	14	8.07124	28.28717	0.81099	0.28525	0.44388	0.81099	0.28504	0.44363	7.57899	22.04770	0.81832	0.34364	0.51151	0.81832	0.34342	0.51127
79	15	8.07124	28.17456	0.81099	0.28638	0.44525	0.81099	0.28615	0.44497	7.57899	21.99534	0.81832	0.34445	0.51240	0.81832	0.34421	0.51213
79	16	8.07124	28.05854	0.81099	0.28756	0.44667	0.81099	0.28730	0.44637	7.57899	21.94087	0.81832	0.34529	0.51333	0.81832	0.34503	0.51304
79	17	8.07124	27.93921	0.81099	0.28877	0.44814	0.81099	0.28850	0.44781	7.57899	21.88436	0.81832	0.34617	0.51430	0.81832	0.34588	0.51399
79	18	8.07124	27.81632	0.81099	0.29004	0.44966	0.81099	0.28975	0.44931	7.57899	21.82561	0.81832	0.34709	0.51532	0.81832	0.34678	0.51498
79	19	8.07124	27.68998	0.81099	0.29136	0.45124	0.81099	0.29105	0.45087	7.57899	21.76469	0.81832	0.34805	0.51638	0.81832	0.34773	0.51602
79	20	8.07124	27.55961	0.81099	0.29273	0.45288	0.81099	0.29240	0.45249	7.57899	21.70115	0.81832	0.34906	0.51749	0.81832	0.34872	0.51711
79	21	8.07124	27.42496	0.81099	0.29416	0.45459	0.81099	0.29381	0.45417	7.57899	21.63477	0.81832	0.35012	0.51865	0.81832	0.34976	0.51825
79	22	8.07124	27.28607	0.81099	0.29565	0.45637	0.81099	0.29527	0.45593	7.57899	21.56556	0.81832	0.35123	0.51987	0.81832	0.35085	0.51945
79	23	8.07124	27.14231	0.81099	0.29720	0.45822	0.81099	0.29680	0.45775	7.57899	21.49301	0.81832	0.35240	0.52115	0.81832	0.35199	0.52070
79	24	8.07124	26.99396	0.81099	0.29882	0.46014	0.81099	0.29840	0.45964	7.57899	21.41732	0.81832	0.35363	0.52249	0.81832	0.35320	0.52202
79	25	8.07124	26.84076	0.81099	0.30051	0.46215	0.81099	0.30006	0.46161	7.57899	21.33825	0.81832	0.35493	0.52391	0.81832	0.35446	0.52340
79	26	8.07124	26.68259	0.81099	0.30228	0.46423	0.81099	0.30180	0.46366	7.57899	21.25569	0.81832	0.35629	0.52539	0.81832	0.35579	0.52484
79	27	8.07124	26.51948	0.81099	0.30413	0.46640	0.81099	0.30361	0.46580	7.57899	21.16962	0.81832	0.35772	0.52694	0.81832	0.35718	0.52636
79	28	8.07124	26.35108	0.81099	0.30605	0.46867	0.81099	0.30550	0.46802	7.57899	21.07976	0.81832	0.35922	0.52857	0.81832	0.35865	0.52795
79	29	8.07124	26.17769	0.81099	0.30806	0.47102	0.81099	0.30747	0.47033	7.57899	20.98629	0.81832	0.36080	0.53027	0.81832	0.36019	0.52962
79	30	8.07124	25.99881	0.81099	0.31016	0.47347	0.81099	0.30953	0.47274	7.57899	20.88878	0.81832	0.36246	0.53207	0.81832	0.36181	0.53137
79	31	8.07124	25.81445	0.81099	0.31236	0.47603	0.81099	0.31169	0.47525	7.57899	20.78720	0.81832	0.36421	0.53395	0.81832	0.36352	0.53321
79	32	8.07124	25.62410	0.81099	0.31466	0.47869	0.81099	0.31394	0.47786	7.57899	20.68113	0.81832	0.36605	0.53592	0.81832	0.36532	0.53514
79	33	8.07124	25.42805	0.81099	0.31706	0.48147	0.81099	0.31629	0.48058	7.57899	20.57072	0.81832	0.36798	0.53799	0.81832	0.36720	0.53716
79	34	8.07124	25.22578	0.81099	0.31958	0.48436	0.81099	0.31876	0.48342	7.57899	20.45552	0.81832	0.37002	0.54017	0.81832	0.36919	0.53929
79	35	8.07124	25.01713	0.81099	0.32221	0.48738	0.81099	0.32134	0.48638	7.57899	20.33536	0.81832	0.37217	0.54246	0.81832	0.37129	0.54152
79	36	8.07124	24.80193	0.81099	0.32497	0.49054	0.81099	0.32403	0.48946	7.57899	20.21002	0.81832	0.37444	0.54487	0.81832	0.37349	0.54386
79	37	8.07124	24.57973	0.81099	0.32787	0.49383	0.81099	0.32686	0.49268	7.57899	20.07911	0.81832	0.37684	0.54740	0.81832	0.37582	0.54632
79	38	8.07124	24.35058	0.81099	0.33092	0.49727	0.81099	0.32981	0.49603	7.57899	19.94257	0.81832	0.37937	0.55006	0.81832	0.37826	0.54890
79	39	8.07124	24.11373	0.81099	0.33411	0.50088	0.81099	0.33291	0.49952	7.57899	19.79973	0.81832	0.38204	0.55286	0.81832	0.38084	0.55160
79	40	8.07124	23.86918	0.81099	0.33747	0.50464	0.81099	0.33615	0.50316	7.57899	19.65053	0.81832	0.38486	0.55581	0.81832	0.38355	0.55444
79	41	8.07124	23.61736	0.81099	0.34100	0.50857	0.81099	0.33954	0.50695	7.57899	19.49521	0.81832	0.38784	0.55892	0.81832	0.38640	0.55741
79	42	8.07124	23.35816	0.81099	0.34470	0.51268	0.81099	0.34309	0.51090	7.57899	19.33362	0.81832	0.39099	0.56217	0.81832	0.38939	0.56052
79	43	8.07124	23.09102	0.81099	0.34859	0.51697	0.81099	0.34681	0.51501	7.57899	19.16523	0.81832	0.39431	0.56560	0.81832	0.39255	0.56379
79	44	8.07124	22.81604	0.81099	0.35268	0.52145	0.81099	0.35070	0.51929	7.57899	18.99000	0.81832	0.39782	0.56920	0.81832	0.39587	0.56720
79	45	8.07124	22.53309	0.81099	0.35697	0.52613	0.81099	0.35478	0.52374	7.57899	18.80775	0.81832	0.40152	0.57298	0.81832	0.39936	0.57077
79	46	8.07124	22.24198	0.81099	0.36150	0.53103	0.81099	0.35904	0.52838	7.57899	18.61823	0.81832	0.40543	0.57695	0.81832	0.40303	0.57451
79	47	8.07124	21.94239	0.81099	0.36625	0.53614	0.81099	0.36351	0.53320	7.57899	18.42106	0.81832	0.40957	0.58113	0.81832	0.40689	0.57842
79	48	8.07124	21.63441	0.81099	0.37126	0.54149	0.81099	0.36819	0.53821	7.57899	18.21621	0.81832	0.41394	0.58551	0.81832	0.41094	0.58251
79	49	8.07124	21.31800	0.81099	0.37653	0.54707	0.81099	0.37309	0.54343	7.57899	18.00355	0.81832	0.41856	0.59012	0.81832	0.41520	0.58677
79	50	8.07124	20.99328	0.81099	0.38208	0.55290	0.81099	0.37821	0.54884	7.57899	17.78305	0.81832	0.42343	0.59494	0.81832	0.41967	0.59122

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
79	51	8.07124	20.66027	0.81099	0.38791	0.55899	0.81099	0.38357	0.55447	7.57899	17.55462	0.81832	0.42858	0.60001	0.81832	0.42437	0.59587
79	52	8.07124	20.31936	0.81099	0.39405	0.56533	0.81099	0.38919	0.56031	7.57899	17.31849	0.81832	0.43401	0.60531	0.81832	0.42930	0.60071
79	53	8.07124	19.97064	0.81099	0.40051	0.57195	0.81099	0.39506	0.56637	7.57899	17.07460	0.81832	0.43974	0.61086	0.81832	0.43447	0.60576
79	54	8.07124	19.61420	0.81099	0.40731	0.57885	0.81099	0.40121	0.57266	7.57899	16.82295	0.81832	0.44578	0.61667	0.81832	0.43990	0.61102
79	55	8.07124	19.25050	0.81099	0.41445	0.58603	0.81099	0.40764	0.57918	7.57899	16.56379	0.81832	0.45215	0.62274	0.81832	0.44560	0.61649
79	56	8.07124	18.87994	0.81099	0.42196	0.59349	0.81099	0.41437	0.58595	7.57899	16.29737	0.81832	0.45887	0.62907	0.81832	0.45158	0.62219
79	57	8.07124	18.50268	0.81099	0.42986	0.60126	0.81099	0.42142	0.59296	7.57899	16.02371	0.81832	0.46594	0.63568	0.81832	0.45785	0.62812
79	58	8.07124	18.11889	0.81099	0.43816	0.60933	0.81099	0.42879	0.60022	7.57899	15.74286	0.81832	0.47338	0.64258	0.81832	0.46443	0.63429
79	59	8.07124	17.72878	0.81099	0.44688	0.61772	0.81099	0.43651	0.60773	7.57899	15.45489	0.81832	0.48122	0.64976	0.81832	0.47134	0.64069
79	60	8.07124	17.33235	0.81099	0.45605	0.62642	0.81099	0.44458	0.61551	7.57899	15.15969	0.81832	0.48948	0.65725	0.81832	0.47857	0.64734
79	61	8.07124	16.92988	0.81099	0.46569	0.63546	0.81099	0.45302	0.62355	7.57899	14.85740	0.81832	0.49818	0.66505	0.81832	0.48616	0.65425
79	62	8.07124	16.52117	0.81099	0.47583	0.64483	0.81099	0.46184	0.63186	7.57899	14.54774	0.81832	0.50734	0.67316	0.81832	0.49410	0.66140
79	63	8.07124	16.10627	0.81099	0.48649	0.65455	0.81099	0.47105	0.64042	7.57899	14.23062	0.81832	0.51699	0.68160	0.81832	0.50242	0.66881
79	64	8.07124	15.68510	0.81099	0.49770	0.66462	0.81099	0.48066	0.64925	7.57899	13.90587	0.81832	0.52715	0.69037	0.81832	0.51112	0.67647
79	65	8.07124	15.25783	0.81099	0.50947	0.67503	0.81099	0.49068	0.65833	7.57899	13.57353	0.81832	0.53784	0.69947	0.81832	0.52020	0.68438
79	66	8.07124	14.82463	0.81099	0.52184	0.68580	0.81099	0.50112	0.66766	7.57899	13.23363	0.81832	0.54908	0.70891	0.81832	0.52968	0.69254
79	67	8.07124	14.38548	0.81099	0.53481	0.69690	0.81099	0.51197	0.67722	7.57899	12.88602	0.81832	0.56090	0.71868	0.81832	0.53955	0.70092
79	68	8.07124	13.94087	0.81099	0.54840	0.70834	0.81099	0.52323	0.68700	7.57899	12.53103	0.81832	0.57329	0.72878	0.81832	0.54982	0.70953
79	69	8.07124	13.49126	0.81099	0.56261	0.72009	0.81099	0.53490	0.69698	7.57899	12.16898	0.81832	0.58627	0.73918	0.81832	0.56048	0.71835
79	70	8.07124	13.03722	0.81099	0.57744	0.73212	0.81099	0.54696	0.70714	7.57899	11.80026	0.81832	0.59984	0.74987	0.81832	0.57153	0.72735
79	71	8.07124	12.57941	0.81099	0.59288	0.74441	0.81099	0.55941	0.71747	7.57899	11.42537	0.81832	0.61398	0.76083	0.81832	0.58294	0.73653
79	72	8.07124	12.11856	0.81099	0.60891	0.75692	0.81099	0.57223	0.72792	7.57899	11.04490	0.81832	0.62868	0.77201	0.81832	0.59471	0.74585
79	73	8.07124	11.65555	0.81099	0.62549	0.76960	0.81099	0.58538	0.73847	7.57899	10.65955	0.81832	0.64391	0.78339	0.81832	0.60680	0.75529
79	74	8.07124	11.19139	0.81099	0.64258	0.78240	0.81099	0.59884	0.74909	7.57899	10.27021	0.81832	0.65963	0.79491	0.81832	0.61921	0.76483
79	75	8.07124	10.72709	0.81099	0.66011	0.79526	0.81099	0.61258	0.75975	7.57899	9.87774	0.81832	0.67578	0.80653	0.81832	0.63189	0.77442
79	76	8.07124	10.26405	0.81099	0.67800	0.80811	0.81099	0.62654	0.77040	7.57899	9.48337	0.81832	0.69230	0.81818	0.81832	0.64479	0.78404
79	77	8.07124	9.80349	0.81099	0.69617	0.82088	0.81099	0.64069	0.78100	7.57899	9.08824	0.81832	0.70910	0.82980	0.81832	0.65789	0.79365
79	78	8.07124	9.34666	0.81099	0.71452	0.83349	0.81099	0.65497	0.79152	7.57899	8.69350	0.81832	0.72610	0.84132	0.81832	0.67114	0.80321
79	79	8.07124	8.89505	0.81099	0.73291	0.84587	0.81099	0.66933	0.80192	7.57899	8.30053	0.81832	0.74318	0.85267	0.81832	0.68448	0.81269
79	80	8.07124	8.44994	0.81099	0.75124	0.85795	0.81099	0.68371	0.81215	7.57899	7.91061	0.81832	0.76024	0.86379	0.81832	0.69785	0.82204
79	81	8.07124	8.01269	0.81099	0.76937	0.86966	0.81099	0.69805	0.82218	7.57899	7.52504	0.81832	0.77717	0.87461	0.81832	0.71122	0.83124
79	82	8.07124	7.58462	0.81099	0.78717	0.88091	0.81099	0.71228	0.83197	7.57899	7.14517	0.81832	0.79382	0.88506	0.81832	0.72451	0.84025
79	83	8.07124	7.16676	0.81099	0.80452	0.89167	0.81099	0.72636	0.84149	7.57899	6.77205	0.81832	0.81011	0.89509	0.81832	0.73767	0.84903
79	84	8.07124	6.76024	0.81099	0.82129	0.90188	0.81099	0.74021	0.85071	7.57899	6.40687	0.81832	0.82590	0.90465	0.81832	0.75064	0.85756
79	85	8.07124	6.36619	0.81099	0.83738	0.91149	0.81099	0.75378	0.85961	7.57899	6.05083	0.81832	0.84110	0.91369	0.81832	0.76337	0.86581
79	86	8.07124	5.98597	0.81099	0.85266	0.92047	0.81099	0.76700	0.86814	7.57899	5.70535	0.81832	0.85560	0.92218	0.81832	0.77580	0.87375
79	87	8.07124	5.62066	0.81099	0.86705	0.92879	0.81099	0.77982	0.87629	7.57899	5.37164	0.81832	0.86930	0.93008	0.81832	0.78786	0.88135
79	88	8.07124	5.27144	0.81099	0.88049	0.93645	0.81099	0.79218	0.88404	7.57899	5.05099	0.81832	0.88214	0.93738	0.81832	0.79952	0.88859
79	89	8.07124	4.93962	0.81099	0.89293	0.94343	0.81099	0.80406	0.89139	7.57899	4.74485	0.81832	0.89406	0.94407	0.81832	0.81074	0.89548
79	90	8.07124	4.62687	0.81099	0.90432	0.94975	0.81099	0.81543	0.89833	7.57899	4.45503	0.81832	0.90503	0.95015	0.81832	0.82149	0.90200

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
79	91	8.07124	4.33500	0.81099	0.91466	0.95543	0.81099	0.82628	0.90488	7.57899	4.18350	0.81832	0.91503	0.95563	0.81832	0.83176	0.90815
79	92	8.07124	4.06328	0.81099	0.92401	0.96050	0.81099	0.83664	0.91105	7.57899	3.92982	0.81832	0.92410	0.96055	0.81832	0.84159	0.91398
79	93	8.07124	3.80970	0.81099	0.93246	0.96505	0.81099	0.84654	0.91689	7.57899	3.69224	0.81832	0.93232	0.96498	0.81832	0.85100	0.91950
79	94	8.07124	3.57122	0.81099	0.94010	0.96912	0.81099	0.85599	0.92241	7.57899	3.46804	0.81832	0.93980	0.96896	0.81832	0.86000	0.92473
79	95	8.07124	3.34496	0.81099	0.94702	0.97279	0.81099	0.86502	0.92762	7.57899	3.25454	0.81832	0.94659	0.97256	0.81832	0.86861	0.92969
79	96	8.07124	3.12856	0.81099	0.95329	0.97609	0.81099	0.87359	0.93253	7.57899	3.04956	0.81832	0.95278	0.97582	0.81832	0.87682	0.93437
79	97	8.07124	2.92468	0.81099	0.95889	0.97901	0.81099	0.88169	0.93713	7.57899	2.85578	0.81832	0.95832	0.97872	0.81832	0.88458	0.93876
79	98	8.07124	2.73317	0.81099	0.96387	0.98160	0.81099	0.88931	0.94141	7.57899	2.67315	0.81832	0.96327	0.98129	0.81832	0.89190	0.94286
79	99	8.07124	2.55407	0.81099	0.96827	0.98388	0.81099	0.89644	0.94539	7.57899	2.50182	0.81832	0.96766	0.98356	0.81832	0.89876	0.94668
79	100	8.07124	2.38797	0.81099	0.97212	0.98586	0.81099	0.90307	0.94907	7.57899	2.34248	0.81832	0.97152	0.98555	0.81832	0.90515	0.95021
79	101	8.07124	2.23536	0.81099	0.97547	0.98758	0.81099	0.90920	0.95244	7.57899	2.19569	0.81832	0.97488	0.98728	0.81832	0.91107	0.95346
79	102	8.07124	2.09662	0.81099	0.97836	0.98906	0.81099	0.91484	0.95553	7.57899	2.06193	0.81832	0.97779	0.98877	0.81832	0.91652	0.95644
79	103	8.07124	1.97081	0.81099	0.98084	0.99033	0.81099	0.92002	0.95834	7.57899	1.94039	0.81832	0.98031	0.99006	0.81832	0.92154	0.95917
79	104	8.07124	1.85678	0.81099	0.98298	0.99142	0.81099	0.92475	0.96090	7.57899	1.82999	0.81832	0.98247	0.99116	0.81832	0.92612	0.96164
79	105	8.07124	1.75419	0.81099	0.98481	0.99235	0.81099	0.92904	0.96321	7.57899	1.73050	0.81832	0.98433	0.99210	0.81832	0.93029	0.96389
79	106	8.07124	1.66193	0.81099	0.98637	0.99314	0.81099	0.93291	0.96529	7.57899	1.64086	0.81832	0.98592	0.99291	0.81832	0.93406	0.96590
79	107	8.07124	1.57966	0.81099	0.98770	0.99381	0.81099	0.93635	0.96713	7.57899	1.56078	0.81832	0.98727	0.99360	0.81832	0.93741	0.96769
79	108	8.07124	1.50704	0.81099	0.98880	0.99437	0.81099	0.93933	0.96872	7.57899	1.48999	0.81832	0.98840	0.99417	0.81832	0.94032	0.96924
79	109	8.07124	1.44400	0.81099	0.98970	0.99482	0.81099	0.94182	0.97004	7.57899	1.42842	0.81832	0.98933	0.99463	0.81832	0.94276	0.97054
79	110	8.07124	1.39223	0.81099	0.99039	0.99517	0.81099	0.94375	0.97106	7.57899	1.37777	0.81832	0.99004	0.99499	0.81832	0.94465	0.97154
80	1	7.63265	29.44822	0.79841	0.25915	0.41163	0.79841	0.25904	0.41149	7.18981	22.54525	0.80595	0.31885	0.48353	0.80595	0.31873	0.48339
80	2	7.63265	29.37817	0.79841	0.25977	0.41241	0.79841	0.25968	0.41229	7.18981	22.51839	0.80595	0.31924	0.48397	0.80595	0.31913	0.48385
80	3	7.63265	29.30399	0.79841	0.26043	0.41324	0.79841	0.26034	0.41313	7.18981	22.48894	0.80595	0.31966	0.48445	0.80595	0.31956	0.48434
80	4	7.63265	29.22650	0.79841	0.26112	0.41411	0.79841	0.26103	0.41399	7.18981	22.45752	0.80595	0.32010	0.48497	0.80595	0.32000	0.48485
80	5	7.63265	29.14631	0.79841	0.26184	0.41501	0.79841	0.26174	0.41489	7.18981	22.42458	0.80595	0.32057	0.48550	0.80595	0.32047	0.48538
80	6	7.63265	29.06332	0.79841	0.26258	0.41595	0.79841	0.26248	0.41582	7.18981	22.39007	0.80595	0.32106	0.48607	0.80595	0.32095	0.48594
80	7	7.63265	28.97770	0.79841	0.26336	0.41692	0.79841	0.26325	0.41679	7.18981	22.35408	0.80595	0.32158	0.48666	0.80595	0.32147	0.48653
80	8	7.63265	28.88901	0.79841	0.26417	0.41793	0.79841	0.26406	0.41779	7.18981	22.31631	0.80595	0.32212	0.48728	0.80595	0.32200	0.48714
80	9	7.63265	28.79700	0.79841	0.26501	0.41898	0.79841	0.26489	0.41883	7.18981	22.27655	0.80595	0.32269	0.48793	0.80595	0.32257	0.48779
80	10	7.63265	28.70168	0.79841	0.26588	0.42008	0.79841	0.26575	0.41991	7.18981	22.23481	0.80595	0.32329	0.48862	0.80595	0.32316	0.48846
80	11	7.63265	28.60341	0.79841	0.26679	0.42121	0.79841	0.26665	0.42104	7.18981	22.19134	0.80595	0.32392	0.48934	0.80595	0.32377	0.48917
80	12	7.63265	28.50171	0.79841	0.26774	0.42239	0.79841	0.26759	0.42220	7.18981	22.14578	0.80595	0.32458	0.49009	0.80595	0.32442	0.48991
80	13	7.63265	28.39619	0.79841	0.26873	0.42362	0.79841	0.26856	0.42341	7.18981	22.09783	0.80595	0.32528	0.49088	0.80595	0.32510	0.49068
80	14	7.63265	28.28717	0.79841	0.26976	0.42490	0.79841	0.26957	0.42467	7.18981	22.04770	0.80595	0.32601	0.49171	0.80595	0.32581	0.49149
80	15	7.63265	28.17456	0.79841	0.27083	0.42622	0.79841	0.27062	0.42597	7.18981	21.99534	0.80595	0.32677	0.49258	0.80595	0.32655	0.49233
80	16	7.63265	28.05854	0.79841	0.27194	0.42760	0.79841	0.27171	0.42732	7.18981	21.94087	0.80595	0.32757	0.49349	0.80595	0.32733	0.49322
80	17	7.63265	27.93921	0.79841	0.27309	0.42902	0.79841	0.27285	0.42872	7.18981	21.88436	0.80595	0.32841	0.49444	0.80595	0.32815	0.49414
80	18	7.63265	27.81632	0.79841	0.27429	0.43050	0.79841	0.27403	0.43017	7.18981	21.82561	0.80595	0.32928	0.49543	0.80595	0.32900	0.49511
80	19	7.63265	27.68998	0.79841	0.27554	0.43204	0.79841	0.27526	0.43169	7.18981	21.76469	0.80595	0.33020	0.49646	0.80595	0.32990	0.49612
80	20	7.63265	27.55961	0.79841	0.27684	0.43363	0.79841	0.27654	0.43326	7.18981	21.70115	0.80595	0.33115	0.49754	0.80595	0.33084	0.49719

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
80	21	7.63265	27.42496	0.79841	0.27819	0.43528	0.79841	0.27787	0.43489	7.18981	21.63477	0.80595	0.33216	0.49868	0.80595	0.33183	0.49830
80	22	7.63265	27.28607	0.79841	0.27960	0.43701	0.79841	0.27926	0.43660	7.18981	21.56556	0.80595	0.33322	0.49987	0.80595	0.33286	0.49947
80	23	7.63265	27.14231	0.79841	0.28107	0.43880	0.79841	0.28071	0.43836	7.18981	21.49301	0.80595	0.33433	0.50112	0.80595	0.33395	0.50070
80	24	7.63265	26.99396	0.79841	0.28260	0.44067	0.79841	0.28222	0.44020	7.18981	21.41732	0.80595	0.33550	0.50243	0.80595	0.33510	0.50198
80	25	7.63265	26.84076	0.79841	0.28420	0.44262	0.79841	0.28379	0.44212	7.18981	21.33825	0.80595	0.33673	0.50381	0.80595	0.33630	0.50333
80	26	7.63265	26.68259	0.79841	0.28588	0.44464	0.79841	0.28544	0.44411	7.18981	21.25569	0.80595	0.33802	0.50525	0.80595	0.33756	0.50474
80	27	7.63265	26.51948	0.79841	0.28762	0.44675	0.79841	0.28715	0.44618	7.18981	21.16962	0.80595	0.33938	0.50677	0.80595	0.33889	0.50622
80	28	7.63265	26.35108	0.79841	0.28945	0.44895	0.79841	0.28894	0.44834	7.18981	21.07976	0.80595	0.34081	0.50836	0.80595	0.34028	0.50778
80	29	7.63265	26.17769	0.79841	0.29135	0.45123	0.79841	0.29081	0.45059	7.18981	20.98629	0.80595	0.34231	0.51003	0.80595	0.34175	0.50941
80	30	7.63265	25.99881	0.79841	0.29334	0.45361	0.79841	0.29276	0.45293	7.18981	20.88878	0.80595	0.34388	0.51178	0.80595	0.34329	0.51112
80	31	7.63265	25.81445	0.79841	0.29542	0.45610	0.79841	0.29481	0.45537	7.18981	20.78720	0.80595	0.34554	0.51361	0.80595	0.34491	0.51291
80	32	7.63265	25.62410	0.79841	0.29759	0.45869	0.79841	0.29694	0.45791	7.18981	20.68113	0.80595	0.34729	0.51554	0.80595	0.34662	0.51480
80	33	7.63265	25.42805	0.79841	0.29987	0.46138	0.79841	0.29917	0.46056	7.18981	20.57072	0.80595	0.34913	0.51757	0.80595	0.34842	0.51678
80	34	7.63265	25.22578	0.79841	0.30225	0.46420	0.79841	0.30151	0.46332	7.18981	20.45552	0.80595	0.35107	0.51970	0.80595	0.35031	0.51886
80	35	7.63265	25.01713	0.79841	0.30475	0.46714	0.79841	0.30395	0.46620	7.18981	20.33536	0.80595	0.35312	0.52193	0.80595	0.35231	0.52104
80	36	7.63265	24.80193	0.79841	0.30737	0.47021	0.79841	0.30651	0.46921	7.18981	20.21002	0.80595	0.35528	0.52429	0.80595	0.35441	0.52334
80	37	7.63265	24.57973	0.79841	0.31011	0.47341	0.79841	0.30919	0.47234	7.18981	20.07911	0.80595	0.35755	0.52676	0.80595	0.35662	0.52575
80	38	7.63265	24.35058	0.79841	0.31299	0.47676	0.79841	0.31200	0.47561	7.18981	19.94257	0.80595	0.35996	0.52937	0.80595	0.35895	0.52827
80	39	7.63265	24.11373	0.79841	0.31602	0.48027	0.79841	0.31494	0.47901	7.18981	19.79973	0.80595	0.36250	0.53211	0.80595	0.36140	0.53093
80	40	7.63265	23.86918	0.79841	0.31921	0.48394	0.79841	0.31801	0.48257	7.18981	19.65053	0.80595	0.36519	0.53500	0.80595	0.36399	0.53371
80	41	7.63265	23.61736	0.79841	0.32255	0.48777	0.79841	0.32124	0.48627	7.18981	19.49521	0.80595	0.36803	0.53804	0.80595	0.36671	0.53663
80	42	7.63265	23.35816	0.79841	0.32606	0.49178	0.79841	0.32461	0.49012	7.18981	19.33362	0.80595	0.37102	0.54124	0.80595	0.36957	0.53969
80	43	7.63265	23.09102	0.79841	0.32976	0.49596	0.79841	0.32815	0.49414	7.18981	19.16523	0.80595	0.37419	0.54460	0.80595	0.37258	0.54289
80	44	7.63265	22.81604	0.79841	0.33364	0.50034	0.79841	0.33185	0.49833	7.18981	18.99000	0.80595	0.37753	0.54813	0.80595	0.37576	0.54625
80	45	7.63265	22.53309	0.79841	0.33772	0.50492	0.79841	0.33573	0.50270	7.18981	18.80775	0.80595	0.38106	0.55184	0.80595	0.37909	0.54977
80	46	7.63265	22.24198	0.79841	0.34201	0.50970	0.79841	0.33980	0.50724	7.18981	18.61823	0.80595	0.38480	0.55575	0.80595	0.38260	0.55345
80	47	7.63265	21.94239	0.79841	0.34654	0.51471	0.79841	0.34406	0.51197	7.18981	18.42106	0.80595	0.38875	0.55985	0.80595	0.38630	0.55731
80	48	7.63265	21.63441	0.79841	0.35130	0.51994	0.79841	0.34852	0.51689	7.18981	18.21621	0.80595	0.39292	0.56417	0.80595	0.39018	0.56134
80	49	7.63265	21.31800	0.79841	0.35631	0.52541	0.79841	0.35319	0.52201	7.18981	18.00355	0.80595	0.39733	0.56870	0.80595	0.39426	0.56555
80	50	7.63265	20.99328	0.79841	0.36159	0.53113	0.79841	0.35808	0.52733	7.18981	17.78305	0.80595	0.40199	0.57346	0.80595	0.39855	0.56995
80	51	7.63265	20.66027	0.79841	0.36715	0.53710	0.79841	0.36321	0.53287	7.18981	17.55462	0.80595	0.40692	0.57845	0.80595	0.40305	0.57454
80	52	7.63265	20.31936	0.79841	0.37300	0.54334	0.79841	0.36857	0.53862	7.18981	17.31849	0.80595	0.41212	0.58369	0.80595	0.40779	0.57933
80	53	7.63265	19.97064	0.79841	0.37916	0.54984	0.79841	0.37419	0.54460	7.18981	17.07460	0.80595	0.41761	0.58917	0.80595	0.41276	0.58433
80	54	7.63265	19.61420	0.79841	0.38564	0.55663	0.79841	0.38008	0.55081	7.18981	16.82295	0.80595	0.42340	0.59492	0.80595	0.41798	0.58955
80	55	7.63265	19.25050	0.79841	0.39247	0.56370	0.79841	0.38624	0.55725	7.18981	16.56379	0.80595	0.42952	0.60092	0.80595	0.42347	0.59498
80	56	7.63265	18.87994	0.79841	0.39965	0.57107	0.79841	0.39270	0.56394	7.18981	16.29737	0.80595	0.43596	0.60720	0.80595	0.42923	0.60064
80	57	7.63265	18.50268	0.79841	0.40720	0.57874	0.79841	0.39947	0.57088	7.18981	16.02371	0.80595	0.44276	0.61376	0.80595	0.43528	0.60654
80	58	7.63265	18.11889	0.79841	0.41515	0.58672	0.79841	0.40655	0.57808	7.18981	15.74286	0.80595	0.44992	0.62062	0.80595	0.44163	0.61268
80	59	7.63265	17.72878	0.79841	0.42352	0.59503	0.79841	0.41398	0.58555	7.18981	15.45489	0.80595	0.45748	0.62776	0.80595	0.44830	0.61907
80	60	7.63265	17.33235	0.79841	0.43232	0.60367	0.79841	0.42175	0.59329	7.18981	15.15969	0.80595	0.46544	0.63523	0.80595	0.45531	0.62572

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
80	61	7.63265	16.92988	0.79841	0.44159	0.61264	0.79841	0.42990	0.60130	7.18981	14.85740	0.80595	0.47385	0.64301	0.80595	0.46266	0.63263
80	62	7.63265	16.52117	0.79841	0.45135	0.62198	0.79841	0.43842	0.60959	7.18981	14.54774	0.80595	0.48271	0.65112	0.80595	0.47037	0.63980
80	63	7.63265	16.10627	0.79841	0.46164	0.63167	0.79841	0.44734	0.61816	7.18981	14.23062	0.80595	0.49206	0.65957	0.80595	0.47846	0.64724
80	64	7.63265	15.68510	0.79841	0.47247	0.64174	0.79841	0.45667	0.62701	7.18981	13.90587	0.80595	0.50193	0.66838	0.80595	0.48693	0.65495
80	65	7.63265	15.25783	0.79841	0.48388	0.65218	0.79841	0.46642	0.63613	7.18981	13.57353	0.80595	0.51233	0.67754	0.80595	0.49581	0.66293
80	66	7.63265	14.82463	0.79841	0.49588	0.66300	0.79841	0.47659	0.64553	7.18981	13.23363	0.80595	0.52330	0.68706	0.80595	0.50508	0.67117
80	67	7.63265	14.38548	0.79841	0.50852	0.67419	0.79841	0.48719	0.65518	7.18981	12.88602	0.80595	0.53486	0.69695	0.80595	0.51477	0.67967
80	68	7.63265	13.94087	0.79841	0.52179	0.68576	0.79841	0.49823	0.66509	7.18981	12.53103	0.80595	0.54702	0.70719	0.80595	0.52487	0.68842
80	69	7.63265	13.49126	0.79841	0.53572	0.69768	0.79841	0.50969	0.67523	7.18981	12.16898	0.80595	0.55980	0.71778	0.80595	0.53539	0.69740
80	70	7.63265	13.03722	0.79841	0.55030	0.70993	0.79841	0.52158	0.68558	7.18981	11.80026	0.80595	0.57319	0.72870	0.80595	0.54631	0.70660
80	71	7.63265	12.57941	0.79841	0.56555	0.72249	0.79841	0.53389	0.69613	7.18981	11.42537	0.80595	0.58721	0.73993	0.80595	0.55764	0.71601
80	72	7.63265	12.11856	0.79841	0.58144	0.73533	0.79841	0.54660	0.70684	7.18981	11.04490	0.80595	0.60185	0.75144	0.80595	0.56935	0.72559
80	73	7.63265	11.65555	0.79841	0.59795	0.74840	0.79841	0.55969	0.71770	7.18981	10.65955	0.80595	0.61707	0.76320	0.80595	0.58144	0.73533
80	74	7.63265	11.19139	0.79841	0.61505	0.76165	0.79841	0.57314	0.72866	7.18981	10.27021	0.80595	0.63286	0.77516	0.80595	0.59388	0.74520
80	75	7.63265	10.72709	0.79841	0.63269	0.77503	0.79841	0.58692	0.73970	7.18981	9.87774	0.80595	0.64917	0.78727	0.80595	0.60664	0.75516
80	76	7.63265	10.26405	0.79841	0.65079	0.78846	0.79841	0.60098	0.75076	7.18981	9.48337	0.80595	0.66594	0.79947	0.80595	0.61968	0.76519
80	77	7.63265	9.80349	0.79841	0.66928	0.80188	0.79841	0.61528	0.76183	7.18981	9.08824	0.80595	0.68308	0.81170	0.80595	0.63296	0.77523
80	78	7.63265	9.34666	0.79841	0.68806	0.81521	0.79841	0.62978	0.77284	7.18981	8.69350	0.80595	0.70053	0.82390	0.80595	0.64645	0.78527
80	79	7.63265	8.89505	0.79841	0.70702	0.82837	0.79841	0.64442	0.78377	7.18981	8.30053	0.80595	0.71817	0.83597	0.80595	0.66009	0.79525
80	80	7.63265	8.44994	0.79841	0.72603	0.84127	0.79841	0.65914	0.79456	7.18981	7.91061	0.80595	0.73590	0.84786	0.80595	0.67383	0.80513
80	81	7.63265	8.01269	0.79841	0.74496	0.85384	0.79841	0.67389	0.80518	7.18981	7.52504	0.80595	0.75360	0.85949	0.80595	0.68761	0.81489
80	82	7.63265	7.58462	0.79841	0.76368	0.86601	0.79841	0.68859	0.81558	7.18981	7.14517	0.80595	0.77114	0.87079	0.80595	0.70137	0.82448
80	83	7.63265	7.16676	0.79841	0.78205	0.87770	0.79841	0.70319	0.82574	7.18981	6.77205	0.80595	0.78840	0.88168	0.80595	0.71506	0.83386
80	84	7.63265	6.76024	0.79841	0.79994	0.88885	0.79841	0.71763	0.83560	7.18981	6.40687	0.80595	0.80526	0.89212	0.80595	0.72861	0.84300
80	85	7.63265	6.36619	0.79841	0.81721	0.89941	0.79841	0.73182	0.84515	7.18981	6.05083	0.80595	0.82158	0.90205	0.80595	0.74196	0.85187
80	86	7.63265	5.98597	0.79841	0.83373	0.90933	0.79841	0.74571	0.85434	7.18981	5.70535	0.80595	0.83725	0.91142	0.80595	0.75504	0.86042
80	87	7.63265	5.62066	0.79841	0.84940	0.91857	0.79841	0.75923	0.86314	7.18981	5.37164	0.80595	0.85216	0.92018	0.80595	0.76779	0.86864
80	88	7.63265	5.27144	0.79841	0.86413	0.92711	0.79841	0.77233	0.87154	7.18981	5.05099	0.80595	0.86622	0.92831	0.80595	0.78016	0.87650
80	89	7.63265	4.93962	0.79841	0.87783	0.93494	0.79841	0.78495	0.87952	7.18981	4.74485	0.80595	0.87935	0.93580	0.80595	0.79210	0.88399
80	90	7.63265	4.62687	0.79841	0.89046	0.94206	0.79841	0.79708	0.88708	7.18981	4.45503	0.80595	0.89150	0.94264	0.80595	0.80358	0.89110
80	91	7.63265	4.33500	0.79841	0.90199	0.94847	0.79841	0.80869	0.89423	7.18981	4.18350	0.80595	0.90262	0.94882	0.80595	0.81460	0.89783
80	92	7.63265	4.06328	0.79841	0.91247	0.95423	0.79841	0.81982	0.90099	7.18981	3.92982	0.80595	0.91277	0.95440	0.80595	0.82517	0.90421
80	93	7.63265	3.80970	0.79841	0.92199	0.95941	0.79841	0.83048	0.90739	7.18981	3.69224	0.80595	0.92202	0.95943	0.80595	0.83531	0.91027
80	94	7.63265	3.57122	0.79841	0.93064	0.96407	0.79841	0.84070	0.91346	7.18981	3.46804	0.80595	0.93046	0.96398	0.80595	0.84505	0.91602
80	95	7.63265	3.34496	0.79841	0.93851	0.96828	0.79841	0.85049	0.91920	7.18981	3.25454	0.80595	0.93817	0.96810	0.80595	0.85440	0.92149
80	96	7.63265	3.12856	0.79841	0.94566	0.97207	0.79841	0.85981	0.92462	7.18981	3.04956	0.80595	0.94521	0.97183	0.80595	0.86333	0.92665
80	97	7.63265	2.92468	0.79841	0.95208	0.97545	0.79841	0.86864	0.92970	7.18981	2.85578	0.80595	0.95155	0.97517	0.80595	0.87180	0.93151
80	98	7.63265	2.73317	0.79841	0.95780	0.97845	0.79841	0.87697	0.93445	7.18981	2.67315	0.80595	0.95722	0.97814	0.80595	0.87981	0.93606
80	99	7.63265	2.55407	0.79841	0.96288	0.98109	0.79841	0.88479	0.93887	7.18981	2.50182	0.80595	0.96227	0.98077	0.80595	0.88733	0.94030
80	100	7.63265	2.38797	0.79841	0.96733	0.98340	0.79841	0.89206	0.94295	7.18981	2.34248	0.80595	0.96672	0.98308	0.80595	0.89435	0.94423

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
80	101	7.63265	2.23536	0.79841	0.97122	0.98540	0.79841	0.89881	0.94671	7.18981	2.19569	0.80595	0.97061	0.98509	0.80595	0.90086	0.94785
80	102	7.63265	2.09662	0.79841	0.97457	0.98712	0.79841	0.90502	0.95014	7.18981	2.06193	0.80595	0.97399	0.98682	0.80595	0.90688	0.95116
80	103	7.63265	1.97081	0.79841	0.97747	0.98861	0.79841	0.91074	0.95328	7.18981	1.94039	0.80595	0.97691	0.98832	0.80595	0.91241	0.95420
80	104	7.63265	1.85678	0.79841	0.97997	0.98988	0.79841	0.91596	0.95614	7.18981	1.82999	0.80595	0.97943	0.98961	0.80595	0.91748	0.95697
80	105	7.63265	1.75419	0.79841	0.98210	0.99097	0.79841	0.92072	0.95872	7.18981	1.73050	0.80595	0.98160	0.99071	0.80595	0.92210	0.95947
80	106	7.63265	1.66193	0.79841	0.98393	0.99190	0.79841	0.92500	0.96104	7.18981	1.64086	0.80595	0.98345	0.99166	0.80595	0.92628	0.96173
80	107	7.63265	1.57966	0.79841	0.98548	0.99269	0.79841	0.92882	0.96310	7.18981	1.56078	0.80595	0.98503	0.99246	0.80595	0.93000	0.96373
80	108	7.63265	1.50704	0.79841	0.98678	0.99334	0.79841	0.93214	0.96488	7.18981	1.48999	0.80595	0.98635	0.99313	0.80595	0.93324	0.96547
80	109	7.63265	1.44400	0.79841	0.98783	0.99388	0.79841	0.93490	0.96636	7.18981	1.42842	0.80595	0.98743	0.99368	0.80595	0.93595	0.96691
80	110	7.63265	1.39223	0.79841	0.98865	0.99429	0.79841	0.93705	0.96750	7.18981	1.37777	0.80595	0.98827	0.99410	0.80595	0.93805	0.96803
81	1	7.20356	29.44822	0.78486	0.24459	0.39304	0.78486	0.24449	0.39291	6.8066	22.54525	0.79193	0.30186	0.46374	0.79193	0.30175	0.46361
81	2	7.20356	29.37817	0.78486	0.24517	0.39380	0.78486	0.24509	0.39369	6.8066	22.51839	0.79193	0.30223	0.46417	0.79193	0.30213	0.46406
81	3	7.20356	29.30399	0.78486	0.24579	0.39460	0.78486	0.24571	0.39449	6.8066	22.48894	0.79193	0.30262	0.46464	0.79193	0.30253	0.46453
81	4	7.20356	29.22650	0.78486	0.24645	0.39544	0.78486	0.24636	0.39533	6.8066	22.45752	0.79193	0.30305	0.46514	0.79193	0.30295	0.46502
81	5	7.20356	29.14631	0.78486	0.24712	0.39631	0.78486	0.24703	0.39619	6.8066	22.42458	0.79193	0.30349	0.46566	0.79193	0.30339	0.46554
81	6	7.20356	29.06332	0.78486	0.24783	0.39721	0.78486	0.24773	0.39709	6.8066	22.39007	0.79193	0.30396	0.46621	0.79193	0.30386	0.46609
81	7	7.20356	28.97770	0.78486	0.24856	0.39815	0.78486	0.24846	0.39803	6.8066	22.35408	0.79193	0.30445	0.46678	0.79193	0.30434	0.46666
81	8	7.20356	28.88901	0.78486	0.24932	0.39913	0.78486	0.24922	0.39900	6.8066	22.31631	0.79193	0.30496	0.46738	0.79193	0.30485	0.46726
81	9	7.20356	28.79700	0.78486	0.25011	0.40015	0.78486	0.25001	0.40001	6.8066	22.27655	0.79193	0.30550	0.46802	0.79193	0.30538	0.46788
81	10	7.20356	28.70168	0.78486	0.25094	0.40120	0.78486	0.25083	0.40106	6.8066	22.23481	0.79193	0.30607	0.46869	0.79193	0.30594	0.46854
81	11	7.20356	28.60341	0.78486	0.25180	0.40230	0.78486	0.25168	0.40214	6.8066	22.19134	0.79193	0.30666	0.46939	0.79193	0.30653	0.46923
81	12	7.20356	28.50171	0.78486	0.25270	0.40344	0.78486	0.25256	0.40327	6.8066	22.14578	0.79193	0.30729	0.47012	0.79193	0.30714	0.46995
81	13	7.20356	28.39619	0.78486	0.25363	0.40463	0.78486	0.25348	0.40444	6.8066	22.09783	0.79193	0.30795	0.47089	0.79193	0.30779	0.47070
81	14	7.20356	28.28717	0.78486	0.25460	0.40587	0.78486	0.25443	0.40565	6.8066	22.04770	0.79193	0.30864	0.47170	0.79193	0.30846	0.47149
81	15	7.20356	28.17456	0.78486	0.25561	0.40715	0.78486	0.25542	0.40691	6.8066	21.99534	0.79193	0.30937	0.47254	0.79193	0.30917	0.47231
81	16	7.20356	28.05854	0.78486	0.25666	0.40848	0.78486	0.25645	0.40822	6.8066	21.94087	0.79193	0.31013	0.47343	0.79193	0.30990	0.47317
81	17	7.20356	27.93921	0.78486	0.25775	0.40986	0.78486	0.25753	0.40958	6.8066	21.88436	0.79193	0.31092	0.47435	0.79193	0.31068	0.47407
81	18	7.20356	27.81632	0.78486	0.25888	0.41129	0.78486	0.25864	0.41099	6.8066	21.82561	0.79193	0.31175	0.47531	0.79193	0.31149	0.47501
81	19	7.20356	27.68998	0.78486	0.26006	0.41277	0.78486	0.25980	0.41245	6.8066	21.76469	0.79193	0.31261	0.47632	0.79193	0.31234	0.47600
81	20	7.20356	27.55961	0.78486	0.26128	0.41432	0.78486	0.26101	0.41397	6.8066	21.70115	0.79193	0.31352	0.47737	0.79193	0.31323	0.47704
81	21	7.20356	27.42496	0.78486	0.26256	0.41592	0.78486	0.26227	0.41556	6.8066	21.63477	0.79193	0.31447	0.47848	0.79193	0.31417	0.47812
81	22	7.20356	27.28607	0.78486	0.26389	0.41759	0.78486	0.26359	0.41720	6.8066	21.56556	0.79193	0.31547	0.47964	0.79193	0.31515	0.47926
81	23	7.20356	27.14231	0.78486	0.26528	0.41932	0.78486	0.26496	0.41892	6.8066	21.49301	0.79193	0.31653	0.48085	0.79193	0.31618	0.48046
81	24	7.20356	26.99396	0.78486	0.26673	0.42113	0.78486	0.26638	0.42070	6.8066	21.41732	0.79193	0.31764	0.48213	0.79193	0.31727	0.48171
81	25	7.20356	26.84076	0.78486	0.26824	0.42302	0.78486	0.26787	0.42255	6.8066	21.33825	0.79193	0.31880	0.48347	0.79193	0.31841	0.48302
81	26	7.20356	26.68259	0.78486	0.26982	0.42498	0.78486	0.26943	0.42448	6.8066	21.25569	0.79193	0.32003	0.48488	0.79193	0.31961	0.48440
81	27	7.20356	26.51948	0.78486	0.27147	0.42702	0.78486	0.27105	0.42649	6.8066	21.16962	0.79193	0.32131	0.48636	0.79193	0.32086	0.48584
81	28	7.20356	26.35108	0.78486	0.27320	0.42915	0.78486	0.27274	0.42859	6.8066	21.07976	0.79193	0.32267	0.48791	0.79193	0.32219	0.48736
81	29	7.20356	26.17769	0.78486	0.27499	0.43137	0.78486	0.27451	0.43076	6.8066	20.98629	0.79193	0.32409	0.48953	0.79193	0.32358	0.48895
81	30	7.20356	25.99881	0.78486	0.27687	0.43367	0.78486	0.27635	0.43303	6.8066	20.88878	0.79193	0.32559	0.49123	0.79193	0.32504	0.49061

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
81	31	7.20356	25.81445	0.78486	0.27884	0.43608	0.78486	0.27828	0.43540	6.8066	20.78720	0.79193	0.32716	0.49302	0.79193	0.32658	0.49237
81	32	7.20356	25.62410	0.78486	0.28089	0.43859	0.78486	0.28030	0.43787	6.8066	20.68113	0.79193	0.32882	0.49490	0.79193	0.32820	0.49421
81	33	7.20356	25.42805	0.78486	0.28304	0.44121	0.78486	0.28241	0.44044	6.8066	20.57072	0.79193	0.33056	0.49688	0.79193	0.32991	0.49614
81	34	7.20356	25.22578	0.78486	0.28529	0.44394	0.78486	0.28462	0.44312	6.8066	20.45552	0.79193	0.33240	0.49895	0.79193	0.33171	0.49817
81	35	7.20356	25.01713	0.78486	0.28765	0.44679	0.78486	0.28694	0.44592	6.8066	20.33536	0.79193	0.33434	0.50114	0.79193	0.33360	0.50030
81	36	7.20356	24.80193	0.78486	0.29013	0.44977	0.78486	0.28936	0.44884	6.8066	20.21002	0.79193	0.33639	0.50343	0.79193	0.33560	0.50254
81	37	7.20356	24.57973	0.78486	0.29273	0.45288	0.78486	0.29189	0.45189	6.8066	20.07911	0.79193	0.33855	0.50585	0.79193	0.33770	0.50490
81	38	7.20356	24.35058	0.78486	0.29545	0.45614	0.78486	0.29455	0.45506	6.8066	19.94257	0.79193	0.34083	0.50839	0.79193	0.33992	0.50737
81	39	7.20356	24.11373	0.78486	0.29832	0.45954	0.78486	0.29734	0.45838	6.8066	19.79973	0.79193	0.34325	0.51107	0.79193	0.34225	0.50996
81	40	7.20356	23.86918	0.78486	0.30133	0.46311	0.78486	0.30025	0.46184	6.8066	19.65053	0.79193	0.34580	0.51390	0.79193	0.34471	0.51269
81	41	7.20356	23.61736	0.78486	0.30449	0.46684	0.78486	0.30331	0.46544	6.8066	19.49521	0.79193	0.34850	0.51687	0.79193	0.34730	0.51555
81	42	7.20356	23.35816	0.78486	0.30782	0.47073	0.78486	0.30651	0.46920	6.8066	19.33362	0.79193	0.35134	0.51999	0.79193	0.35002	0.51854
81	43	7.20356	23.09102	0.78486	0.31131	0.47481	0.78486	0.30986	0.47312	6.8066	19.16523	0.79193	0.35435	0.52328	0.79193	0.35289	0.52169
81	44	7.20356	22.81604	0.78486	0.31499	0.47907	0.78486	0.31338	0.47721	6.8066	18.99000	0.79193	0.35753	0.52674	0.79193	0.35592	0.52498
81	45	7.20356	22.53309	0.78486	0.31885	0.48353	0.78486	0.31707	0.48147	6.8066	18.80775	0.79193	0.36089	0.53038	0.79193	0.35910	0.52844
81	46	7.20356	22.24198	0.78486	0.32292	0.48819	0.78486	0.32093	0.48591	6.8066	18.61823	0.79193	0.36444	0.53420	0.79193	0.36245	0.53206
81	47	7.20356	21.94239	0.78486	0.32721	0.49308	0.78486	0.32498	0.49054	6.8066	18.42106	0.79193	0.36820	0.53823	0.79193	0.36598	0.53585
81	48	7.20356	21.63441	0.78486	0.33172	0.49819	0.78486	0.32922	0.49536	6.8066	18.21621	0.79193	0.37218	0.54246	0.79193	0.36968	0.53981
81	49	7.20356	21.31800	0.78486	0.33648	0.50353	0.78486	0.33367	0.50037	6.8066	18.00355	0.79193	0.37638	0.54692	0.79193	0.37359	0.54396
81	50	7.20356	20.99328	0.78486	0.34149	0.50912	0.78486	0.33833	0.50560	6.8066	17.78305	0.79193	0.38083	0.55159	0.79193	0.37769	0.54829
81	51	7.20356	20.66027	0.78486	0.34677	0.51497	0.78486	0.34321	0.51103	6.8066	17.55462	0.79193	0.38553	0.55650	0.79193	0.38200	0.55282
81	52	7.20356	20.31936	0.78486	0.35234	0.52108	0.78486	0.34832	0.51668	6.8066	17.31849	0.79193	0.39049	0.56166	0.79193	0.38653	0.55755
81	53	7.20356	19.97064	0.78486	0.35819	0.52745	0.78486	0.35369	0.52255	6.8066	17.07460	0.79193	0.39573	0.56706	0.79193	0.39130	0.56249
81	54	7.20356	19.61420	0.78486	0.36436	0.53411	0.78486	0.35931	0.52866	6.8066	16.82295	0.79193	0.40127	0.57273	0.79193	0.39630	0.56765
81	55	7.20356	19.25050	0.78486	0.37086	0.54106	0.78486	0.36520	0.53501	6.8066	16.56379	0.79193	0.40712	0.57866	0.79193	0.40157	0.57303
81	56	7.20356	18.87994	0.78486	0.37770	0.54831	0.78486	0.37137	0.54161	6.8066	16.29737	0.79193	0.41329	0.58486	0.79193	0.40710	0.57864
81	57	7.20356	18.50268	0.78486	0.38491	0.55586	0.78486	0.37785	0.54846	6.8066	16.02371	0.79193	0.41980	0.59135	0.79193	0.41291	0.58449
81	58	7.20356	18.11889	0.78486	0.39250	0.56373	0.78486	0.38464	0.55558	6.8066	15.74286	0.79193	0.42667	0.59814	0.79193	0.41903	0.59058
81	59	7.20356	17.72878	0.78486	0.40049	0.57193	0.78486	0.39176	0.56297	6.8066	15.45489	0.79193	0.43392	0.60523	0.79193	0.42545	0.59694
81	60	7.20356	17.33235	0.78486	0.40891	0.58047	0.78486	0.39923	0.57064	6.8066	15.15969	0.79193	0.44158	0.61263	0.79193	0.43221	0.60356
81	61	7.20356	16.92988	0.78486	0.41779	0.58936	0.78486	0.40706	0.57860	6.8066	14.85740	0.79193	0.44967	0.62037	0.79193	0.43931	0.61044
81	62	7.20356	16.52117	0.78486	0.42716	0.59861	0.78486	0.41527	0.58685	6.8066	14.54774	0.79193	0.45821	0.62845	0.79193	0.44677	0.61761
81	63	7.20356	16.10627	0.78486	0.43704	0.60825	0.78486	0.42388	0.59539	6.8066	14.23062	0.79193	0.46723	0.63689	0.79193	0.45461	0.62506
81	64	7.20356	15.68510	0.78486	0.44747	0.61827	0.78486	0.43290	0.60423	6.8066	13.90587	0.79193	0.47677	0.64570	0.79193	0.46283	0.63279
81	65	7.20356	15.25783	0.78486	0.45847	0.62870	0.78486	0.44234	0.61336	6.8066	13.57353	0.79193	0.48686	0.65488	0.79193	0.47146	0.64081
81	66	7.20356	14.82463	0.78486	0.47007	0.63952	0.78486	0.45221	0.62279	6.8066	13.23363	0.79193	0.49751	0.66445	0.79193	0.48050	0.64911
81	67	7.20356	14.38548	0.78486	0.48232	0.65076	0.78486	0.46253	0.63250	6.8066	12.88602	0.79193	0.50876	0.67441	0.79193	0.48997	0.65769
81	68	7.20356	13.94087	0.78486	0.49521	0.66240	0.78486	0.47329	0.64249	6.8066	12.53103	0.79193	0.52063	0.68475	0.79193	0.49986	0.66654
81	69	7.20356	13.49126	0.78486	0.50879	0.67443	0.78486	0.48450	0.65275	6.8066	12.16898	0.79193	0.53313	0.69548	0.79193	0.51018	0.67566
81	70	7.20356	13.03722	0.78486	0.52305	0.68685	0.78486	0.49616	0.66325	6.8066	11.80026	0.79193	0.54629	0.70658	0.79193	0.52094	0.68502

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
81	71	7.20356	12.57941	0.78486	0.53801	0.69962	0.78486	0.50827	0.67398	6.8066	11.42537	0.79193	0.56011	0.71804	0.79193	0.53212	0.69462
81	72	7.20356	12.11856	0.78486	0.55367	0.71272	0.78486	0.52081	0.68491	6.8066	11.04490	0.79193	0.57458	0.72982	0.79193	0.54372	0.70443
81	73	7.20356	11.65555	0.78486	0.57001	0.72612	0.78486	0.53378	0.69603	6.8066	10.65955	0.79193	0.58971	0.74191	0.79193	0.55574	0.71443
81	74	7.20356	11.19139	0.78486	0.58701	0.73977	0.78486	0.54714	0.70729	6.8066	10.27021	0.79193	0.60547	0.75426	0.79193	0.56814	0.72460
81	75	7.20356	10.72709	0.78486	0.60463	0.75361	0.78486	0.56088	0.71867	6.8066	9.87774	0.79193	0.62182	0.76682	0.79193	0.58091	0.73490
81	76	7.20356	10.26405	0.78486	0.62281	0.76757	0.78486	0.57496	0.73013	6.8066	9.48337	0.79193	0.63871	0.77953	0.79193	0.59401	0.74530
81	77	7.20356	9.80349	0.78486	0.64149	0.78159	0.78486	0.58934	0.74161	6.8066	9.08824	0.79193	0.65608	0.79233	0.79193	0.60741	0.75576
81	78	7.20356	9.34666	0.78486	0.66057	0.79559	0.78486	0.60397	0.75309	6.8066	8.69350	0.79193	0.67386	0.80516	0.79193	0.62106	0.76624
81	79	7.20356	8.89505	0.78486	0.67995	0.80949	0.78486	0.61881	0.76452	6.8066	8.30053	0.79193	0.69195	0.81793	0.79193	0.63493	0.77670
81	80	7.20356	8.44994	0.78486	0.69951	0.82319	0.78486	0.63379	0.77585	6.8066	7.91061	0.79193	0.71023	0.83057	0.79193	0.64895	0.78711
81	81	7.20356	8.01269	0.78486	0.71913	0.83662	0.78486	0.64887	0.78704	6.8066	7.52504	0.79193	0.72860	0.84300	0.79193	0.66308	0.79741
81	82	7.20356	7.58462	0.78486	0.73865	0.84969	0.78486	0.66396	0.79805	6.8066	7.14517	0.79193	0.74693	0.85514	0.79193	0.67725	0.80757
81	83	7.20356	7.16676	0.78486	0.75795	0.86231	0.78486	0.67902	0.80883	6.8066	6.77205	0.79193	0.76509	0.86691	0.79193	0.69140	0.81754
81	84	7.20356	6.76024	0.78486	0.77688	0.87443	0.78486	0.69397	0.81934	6.8066	6.40687	0.79193	0.78294	0.87826	0.79193	0.70546	0.82730
81	85	7.20356	6.36619	0.78486	0.79529	0.88597	0.78486	0.70874	0.82955	6.8066	6.05083	0.79193	0.80035	0.88910	0.79193	0.71938	0.83679
81	86	7.20356	5.98597	0.78486	0.81302	0.89687	0.78486	0.72325	0.83940	6.8066	5.70535	0.79193	0.81717	0.89939	0.79193	0.73308	0.84598
81	87	7.20356	5.62066	0.78486	0.82996	0.90708	0.78486	0.73743	0.84887	6.8066	5.37164	0.79193	0.83328	0.90906	0.79193	0.74648	0.85484
81	88	7.20356	5.27144	0.78486	0.84599	0.91657	0.78486	0.75122	0.85794	6.8066	5.05099	0.79193	0.84858	0.91809	0.79193	0.75953	0.86333
81	89	7.20356	4.93962	0.78486	0.86100	0.92531	0.78486	0.76457	0.86658	6.8066	4.74485	0.79193	0.86295	0.92643	0.79193	0.77218	0.87144
81	90	7.20356	4.62687	0.78486	0.87492	0.93329	0.78486	0.77743	0.87478	6.8066	4.45503	0.79193	0.87633	0.93409	0.79193	0.78438	0.87916
81	91	7.20356	4.33500	0.78486	0.88771	0.94051	0.78486	0.78980	0.88255	6.8066	4.18350	0.79193	0.88865	0.94104	0.79193	0.79613	0.88649
81	92	7.20356	4.06328	0.78486	0.89939	0.94703	0.78486	0.80169	0.88993	6.8066	3.92982	0.79193	0.89995	0.94734	0.79193	0.80744	0.89346
81	93	7.20356	3.80970	0.78486	0.91006	0.95291	0.78486	0.81312	0.89693	6.8066	3.69224	0.79193	0.91029	0.95304	0.79193	0.81833	0.90009
81	94	7.20356	3.57122	0.78486	0.91980	0.95822	0.78486	0.82412	0.90358	6.8066	3.46804	0.79193	0.91978	0.95821	0.79193	0.82883	0.90640
81	95	7.20356	3.34496	0.78486	0.92871	0.96304	0.78486	0.83468	0.90989	6.8066	3.25454	0.79193	0.92849	0.96292	0.79193	0.83893	0.91241
81	96	7.20356	3.12856	0.78486	0.93685	0.96739	0.78486	0.84478	0.91586	6.8066	3.04956	0.79193	0.93648	0.96720	0.79193	0.84860	0.91810
81	97	7.20356	2.92468	0.78486	0.94418	0.97129	0.78486	0.85438	0.92147	6.8066	2.85578	0.79193	0.94370	0.97104	0.79193	0.85781	0.92347
81	98	7.20356	2.73317	0.78486	0.95074	0.97475	0.78486	0.86345	0.92672	6.8066	2.67315	0.79193	0.95020	0.97446	0.79193	0.86654	0.92850
81	99	7.20356	2.55407	0.78486	0.95658	0.97781	0.78486	0.87198	0.93161	6.8066	2.50182	0.79193	0.95599	0.97750	0.79193	0.87476	0.93320
81	100	7.20356	2.38797	0.78486	0.96173	0.98049	0.78486	0.87995	0.93614	6.8066	2.34248	0.79193	0.96112	0.98017	0.79193	0.88245	0.93755
81	101	7.20356	2.23536	0.78486	0.96622	0.98282	0.78486	0.88734	0.94031	6.8066	2.19569	0.79193	0.96561	0.98250	0.79193	0.88960	0.94157
81	102	7.20356	2.09662	0.78486	0.97012	0.98483	0.78486	0.89417	0.94413	6.8066	2.06193	0.79193	0.96952	0.98452	0.79193	0.89621	0.94526
81	103	7.20356	1.97081	0.78486	0.97349	0.98657	0.78486	0.90047	0.94763	6.8066	1.94039	0.79193	0.97291	0.98627	0.79193	0.90231	0.94865
81	104	7.20356	1.85678	0.78486	0.97640	0.98806	0.78486	0.90623	0.95081	6.8066	1.82999	0.79193	0.97584	0.98777	0.79193	0.90790	0.95173
81	105	7.20356	1.75419	0.78486	0.97890	0.98934	0.78486	0.91148	0.95369	6.8066	1.73050	0.79193	0.97836	0.98906	0.79193	0.91301	0.95453
81	106	7.20356	1.66193	0.78486	0.98104	0.99043	0.78486	0.91622	0.95628	6.8066	1.64086	0.79193	0.98053	0.99017	0.79193	0.91763	0.95704
81	107	7.20356	1.57966	0.78486	0.98285	0.99135	0.78486	0.92045	0.95858	6.8066	1.56078	0.79193	0.98237	0.99111	0.79193	0.92175	0.95928
81	108	7.20356	1.50704	0.78486	0.98437	0.99213	0.78486	0.92413	0.96057	6.8066	1.48999	0.79193	0.98392	0.99190	0.79193	0.92534	0.96123
81	109	7.20356	1.44400	0.78486	0.98562	0.99276	0.78486	0.92720	0.96223	6.8066	1.42842	0.79193	0.98519	0.99254	0.79193	0.92835	0.96285
81	110	7.20356	1.39223	0.78486	0.98657	0.99324	0.78486	0.92959	0.96351	6.8066	1.37777	0.79193	0.98616	0.99303	0.79193	0.93069	0.96410

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
82	1	6.78563	29.44822	0.77038	0.23040	0.37451	0.77038	0.23031	0.37439	6.43105	22.54525	0.77789	0.28521	0.44383	0.77789	0.28511	0.44371
82	2	6.78563	29.37817	0.77038	0.23095	0.37524	0.77038	0.23087	0.37514	6.43105	22.51839	0.77789	0.28556	0.44425	0.77789	0.28547	0.44415
82	3	6.78563	29.30399	0.77038	0.23154	0.37601	0.77038	0.23146	0.37591	6.43105	22.48894	0.77789	0.28593	0.44471	0.77789	0.28585	0.44460
82	4	6.78563	29.22650	0.77038	0.23215	0.37682	0.77038	0.23207	0.37672	6.43105	22.45752	0.77789	0.28633	0.44519	0.77789	0.28624	0.44509
82	5	6.78563	29.14631	0.77038	0.23279	0.37766	0.77038	0.23271	0.37756	6.43105	22.42458	0.77789	0.28675	0.44570	0.77789	0.28666	0.44559
82	6	6.78563	29.06332	0.77038	0.23345	0.37853	0.77038	0.23337	0.37842	6.43105	22.39007	0.77789	0.28719	0.44623	0.77789	0.28710	0.44612
82	7	6.78563	28.97770	0.77038	0.23414	0.37944	0.77038	0.23405	0.37933	6.43105	22.35408	0.77789	0.28765	0.44679	0.77789	0.28756	0.44667
82	8	6.78563	28.88901	0.77038	0.23486	0.38038	0.77038	0.23477	0.38026	6.43105	22.31631	0.77789	0.28814	0.44737	0.77789	0.28804	0.44725
82	9	6.78563	28.79700	0.77038	0.23561	0.38136	0.77038	0.23551	0.38124	6.43105	22.27655	0.77789	0.28865	0.44799	0.77789	0.28855	0.44786
82	10	6.78563	28.70168	0.77038	0.23639	0.38238	0.77038	0.23628	0.38225	6.43105	22.23481	0.77789	0.28919	0.44864	0.77789	0.28908	0.44850
82	11	6.78563	28.60341	0.77038	0.23720	0.38344	0.77038	0.23709	0.38330	6.43105	22.19134	0.77789	0.28975	0.44931	0.77789	0.28963	0.44917
82	12	6.78563	28.50171	0.77038	0.23804	0.38454	0.77038	0.23792	0.38438	6.43105	22.14578	0.77789	0.29034	0.45002	0.77789	0.29021	0.44987
82	13	6.78563	28.39619	0.77038	0.23892	0.38569	0.77038	0.23879	0.38551	6.43105	22.09783	0.77789	0.29097	0.45077	0.77789	0.29082	0.45060
82	14	6.78563	28.28717	0.77038	0.23984	0.38688	0.77038	0.23968	0.38669	6.43105	22.04770	0.77789	0.29162	0.45156	0.77789	0.29146	0.45136
82	15	6.78563	28.17456	0.77038	0.24079	0.38812	0.77038	0.24062	0.38790	6.43105	21.99534	0.77789	0.29231	0.45238	0.77789	0.29213	0.45216
82	16	6.78563	28.05854	0.77038	0.24178	0.38941	0.77038	0.24159	0.38917	6.43105	21.94087	0.77789	0.29302	0.45324	0.77789	0.29282	0.45300
82	17	6.78563	27.93921	0.77038	0.24281	0.39074	0.77038	0.24260	0.39048	6.43105	21.88436	0.77789	0.29377	0.45414	0.77789	0.29356	0.45387
82	18	6.78563	27.81632	0.77038	0.24387	0.39212	0.77038	0.24365	0.39184	6.43105	21.82561	0.77789	0.29456	0.45507	0.77789	0.29432	0.45479
82	19	6.78563	27.68998	0.77038	0.24498	0.39355	0.77038	0.24475	0.39325	6.43105	21.76469	0.77789	0.29538	0.45605	0.77789	0.29513	0.45575
82	20	6.78563	27.55961	0.77038	0.24614	0.39504	0.77038	0.24589	0.39472	6.43105	21.70115	0.77789	0.29624	0.45707	0.77789	0.29597	0.45676
82	21	6.78563	27.42496	0.77038	0.24734	0.39659	0.77038	0.24708	0.39625	6.43105	21.63477	0.77789	0.29714	0.45814	0.77789	0.29686	0.45781
82	22	6.78563	27.28607	0.77038	0.24859	0.39820	0.77038	0.24832	0.39784	6.43105	21.56556	0.77789	0.29808	0.45927	0.77789	0.29779	0.45892
82	23	6.78563	27.14231	0.77038	0.24990	0.39988	0.77038	0.24961	0.39950	6.43105	21.49301	0.77789	0.29908	0.46045	0.77789	0.29877	0.46008
82	24	6.78563	26.99396	0.77038	0.25127	0.40162	0.77038	0.25096	0.40122	6.43105	21.41732	0.77789	0.30013	0.46169	0.77789	0.29979	0.46129
82	25	6.78563	26.84076	0.77038	0.25270	0.40344	0.77038	0.25236	0.40302	6.43105	21.33825	0.77789	0.30123	0.46299	0.77789	0.30087	0.46257
82	26	6.78563	26.68259	0.77038	0.25419	0.40534	0.77038	0.25383	0.40488	6.43105	21.25569	0.77789	0.30239	0.46436	0.77789	0.30201	0.46391
82	27	6.78563	26.51948	0.77038	0.25574	0.40731	0.77038	0.25535	0.40682	6.43105	21.16962	0.77789	0.30361	0.46580	0.77789	0.30320	0.46531
82	28	6.78563	26.35108	0.77038	0.25737	0.40937	0.77038	0.25695	0.40885	6.43105	21.07976	0.77789	0.30489	0.46730	0.77789	0.30445	0.46679
82	29	6.78563	26.17769	0.77038	0.25906	0.41151	0.77038	0.25862	0.41096	6.43105	20.98629	0.77789	0.30623	0.46888	0.77789	0.30577	0.46833
82	30	6.78563	25.99881	0.77038	0.26083	0.41375	0.77038	0.26036	0.41315	6.43105	20.88878	0.77789	0.30765	0.47054	0.77789	0.30715	0.46996
82	31	6.78563	25.81445	0.77038	0.26268	0.41607	0.77038	0.26218	0.41544	6.43105	20.78720	0.77789	0.30914	0.47228	0.77789	0.30861	0.47166
82	32	6.78563	25.62410	0.77038	0.26462	0.41850	0.77038	0.26409	0.41783	6.43105	20.68113	0.77789	0.31071	0.47411	0.77789	0.31015	0.47345
82	33	6.78563	25.42805	0.77038	0.26665	0.42103	0.77038	0.26608	0.42032	6.43105	20.57072	0.77789	0.31236	0.47603	0.77789	0.31176	0.47533
82	34	6.78563	25.22578	0.77038	0.26877	0.42367	0.77038	0.26817	0.42292	6.43105	20.45552	0.77789	0.31410	0.47805	0.77789	0.31347	0.47731
82	35	6.78563	25.01713	0.77038	0.27100	0.42643	0.77038	0.27035	0.42563	6.43105	20.33536	0.77789	0.31594	0.48017	0.77789	0.31526	0.47939
82	36	6.78563	24.80193	0.77038	0.27333	0.42932	0.77038	0.27264	0.42846	6.43105	20.21002	0.77789	0.31787	0.48240	0.77789	0.31715	0.48157
82	37	6.78563	24.57973	0.77038	0.27578	0.43233	0.77038	0.27503	0.43141	6.43105	20.07911	0.77789	0.31992	0.48476	0.77789	0.31915	0.48387
82	38	6.78563	24.35058	0.77038	0.27835	0.43549	0.77038	0.27755	0.43450	6.43105	19.94257	0.77789	0.32208	0.48723	0.77789	0.32125	0.48628
82	39	6.78563	24.11373	0.77038	0.28106	0.43879	0.77038	0.28018	0.43772	6.43105	19.79973	0.77789	0.32437	0.48985	0.77789	0.32346	0.48881
82	40	6.78563	23.86918	0.77038	0.28390	0.44225	0.77038	0.28294	0.44107	6.43105	19.65053	0.77789	0.32679	0.49260	0.77789	0.32580	0.49147

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
82	41	6.78563	23.61736	0.77038	0.28689	0.44586	0.77038	0.28583	0.44458	6.43105	19.49521	0.77789	0.32934	0.49550	0.77789	0.32826	0.49427
82	42	6.78563	23.35816	0.77038	0.29003	0.44964	0.77038	0.28885	0.44823	6.43105	19.33362	0.77789	0.33204	0.49854	0.77789	0.33084	0.49720
82	43	6.78563	23.09102	0.77038	0.29333	0.45360	0.77038	0.29203	0.45205	6.43105	19.16523	0.77789	0.33489	0.50175	0.77789	0.33357	0.50027
82	44	6.78563	22.81604	0.77038	0.29680	0.45774	0.77038	0.29536	0.45603	6.43105	18.99000	0.77789	0.33791	0.50513	0.77789	0.33645	0.50350
82	45	6.78563	22.53309	0.77038	0.30045	0.46207	0.77038	0.29885	0.46018	6.43105	18.80775	0.77789	0.34110	0.50868	0.77789	0.33948	0.50688
82	46	6.78563	22.24198	0.77038	0.30430	0.46661	0.77038	0.30251	0.46451	6.43105	18.61823	0.77789	0.34447	0.51242	0.77789	0.34266	0.51042
82	47	6.78563	21.94239	0.77038	0.30836	0.47136	0.77038	0.30635	0.46902	6.43105	18.42106	0.77789	0.34804	0.51636	0.77789	0.34602	0.51414
82	48	6.78563	21.63441	0.77038	0.31263	0.47634	0.77038	0.31038	0.47373	6.43105	18.21621	0.77789	0.35181	0.52051	0.77789	0.34956	0.51803
82	49	6.78563	21.31800	0.77038	0.31713	0.48155	0.77038	0.31460	0.47863	6.43105	18.00355	0.77789	0.35581	0.52487	0.77789	0.35327	0.52210
82	50	6.78563	20.99328	0.77038	0.32188	0.48700	0.77038	0.31903	0.48373	6.43105	17.78305	0.77789	0.36004	0.52945	0.77789	0.35719	0.52636
82	51	6.78563	20.66027	0.77038	0.32688	0.49270	0.77038	0.32367	0.48905	6.43105	17.55462	0.77789	0.36451	0.53427	0.77789	0.36130	0.53082
82	52	6.78563	20.31936	0.77038	0.33215	0.49867	0.77038	0.32853	0.49458	6.43105	17.31849	0.77789	0.36923	0.53933	0.77789	0.36563	0.53548
82	53	6.78563	19.97064	0.77038	0.33771	0.50490	0.77038	0.33364	0.50034	6.43105	17.07460	0.77789	0.37423	0.54464	0.77789	0.37018	0.54034
82	54	6.78563	19.61420	0.77038	0.34356	0.51142	0.77038	0.33899	0.50633	6.43105	16.82295	0.77789	0.37951	0.55020	0.77789	0.37497	0.54542
82	55	6.78563	19.25050	0.77038	0.34973	0.51822	0.77038	0.34460	0.51257	6.43105	16.56379	0.77789	0.38508	0.55604	0.77789	0.38001	0.55073
82	56	6.78563	18.87994	0.77038	0.35623	0.52533	0.77038	0.35049	0.51905	6.43105	16.29737	0.77789	0.39097	0.56215	0.77789	0.38530	0.55627
82	57	6.78563	18.50268	0.77038	0.36308	0.53274	0.77038	0.35667	0.52580	6.43105	16.02371	0.77789	0.39719	0.56855	0.77789	0.39088	0.56206
82	58	6.78563	18.11889	0.77038	0.37030	0.54047	0.77038	0.36316	0.53282	6.43105	15.74286	0.77789	0.40376	0.57525	0.77789	0.39674	0.56809
82	59	6.78563	17.72878	0.77038	0.37792	0.54853	0.77038	0.36997	0.54011	6.43105	15.45489	0.77789	0.41069	0.58226	0.77789	0.40291	0.57439
82	60	6.78563	17.33235	0.77038	0.38595	0.55695	0.77038	0.37712	0.54769	6.43105	15.15969	0.77789	0.41803	0.58959	0.77789	0.40940	0.58096
82	61	6.78563	16.92988	0.77038	0.39442	0.56572	0.77038	0.38462	0.55557	6.43105	14.85740	0.77789	0.42578	0.59726	0.77789	0.41624	0.58781
82	62	6.78563	16.52117	0.77038	0.40338	0.57487	0.77038	0.39251	0.56374	6.43105	14.54774	0.77789	0.43398	0.60528	0.77789	0.42343	0.59494
82	63	6.78563	16.10627	0.77038	0.41283	0.58440	0.77038	0.40078	0.57223	6.43105	14.23062	0.77789	0.44266	0.61367	0.77789	0.43099	0.60237
82	64	6.78563	15.68510	0.77038	0.42283	0.59435	0.77038	0.40947	0.58103	6.43105	13.90587	0.77789	0.45184	0.62244	0.77789	0.43895	0.61010
82	65	6.78563	15.25783	0.77038	0.43340	0.60471	0.77038	0.41858	0.59014	6.43105	13.57353	0.77789	0.46157	0.63161	0.77789	0.44731	0.61812
82	66	6.78563	14.82463	0.77038	0.44456	0.61550	0.77038	0.42812	0.59956	6.43105	13.23363	0.77789	0.47186	0.64118	0.77789	0.45608	0.62645
82	67	6.78563	14.38548	0.77038	0.45637	0.62672	0.77038	0.43811	0.60929	6.43105	12.88602	0.77789	0.48276	0.65117	0.77789	0.46529	0.63508
82	68	6.78563	13.94087	0.77038	0.46884	0.63839	0.77038	0.44857	0.61932	6.43105	12.53103	0.77789	0.49429	0.66157	0.77789	0.47493	0.64401
82	69	6.78563	13.49126	0.77038	0.48201	0.65048	0.77038	0.45948	0.62965	6.43105	12.16898	0.77789	0.50647	0.67239	0.77789	0.48502	0.65322
82	70	6.78563	13.03722	0.77038	0.49588	0.66299	0.77038	0.47087	0.64026	6.43105	11.80026	0.77789	0.51932	0.68362	0.77789	0.49556	0.66271
82	71	6.78563	12.57941	0.77038	0.51048	0.67592	0.77038	0.48272	0.65113	6.43105	11.42537	0.77789	0.53286	0.69525	0.77789	0.50655	0.67246
82	72	6.78563	12.11856	0.77038	0.52581	0.68922	0.77038	0.49504	0.66224	6.43105	11.04490	0.77789	0.54710	0.70726	0.77789	0.51799	0.68247
82	73	6.78563	11.65555	0.77038	0.54188	0.70288	0.77038	0.50781	0.67357	6.43105	10.65955	0.77789	0.56203	0.71962	0.77789	0.52986	0.69269
82	74	6.78563	11.19139	0.77038	0.55867	0.71685	0.77038	0.52102	0.68509	6.43105	10.27021	0.77789	0.57765	0.73229	0.77789	0.54217	0.70312
82	75	6.78563	10.72709	0.77038	0.57615	0.73109	0.77038	0.53465	0.69677	6.43105	9.87774	0.77789	0.59393	0.74524	0.77789	0.55487	0.71372
82	76	6.78563	10.26405	0.77038	0.59428	0.74552	0.77038	0.54866	0.70856	6.43105	9.48337	0.77789	0.61084	0.75841	0.77789	0.56796	0.72446
82	77	6.78563	9.80349	0.77038	0.61301	0.76008	0.77038	0.56304	0.72044	6.43105	9.08824	0.77789	0.62831	0.77174	0.77789	0.58140	0.73530
82	78	6.78563	9.34666	0.77038	0.63225	0.77470	0.77038	0.57772	0.73235	6.43105	8.69350	0.77789	0.64629	0.78515	0.77789	0.59515	0.74620
82	79	6.78563	8.89505	0.77038	0.65191	0.78928	0.77038	0.59267	0.74425	6.43105	8.30053	0.77789	0.66469	0.79858	0.77789	0.60916	0.75712
82	80	6.78563	8.44994	0.77038	0.67188	0.80374	0.77038	0.60783	0.75609	6.43105	7.91061	0.77789	0.68341	0.81193	0.77789	0.62339	0.76801

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
82	81	6.78563	8.01269	0.77038	0.69204	0.81800	0.77038	0.62315	0.76783	6.43105	7.52504	0.77789	0.70233	0.82514	0.77789	0.63779	0.77884
82	82	6.78563	7.58462	0.77038	0.71225	0.83195	0.77038	0.63856	0.77942	6.43105	7.14517	0.77789	0.72133	0.83811	0.77789	0.65229	0.78956
82	83	6.78563	7.16676	0.77038	0.73236	0.84551	0.77038	0.65399	0.79081	6.43105	6.77205	0.77789	0.74028	0.85076	0.77789	0.66683	0.80012
82	84	6.78563	6.76024	0.77038	0.75223	0.85860	0.77038	0.66938	0.80195	6.43105	6.40687	0.77789	0.75904	0.86302	0.77789	0.68135	0.81048
82	85	6.78563	6.36619	0.77038	0.77169	0.87114	0.77038	0.68466	0.81281	6.43105	6.05083	0.77789	0.77746	0.87480	0.77789	0.69578	0.82060
82	86	6.78563	5.98597	0.77038	0.79058	0.88304	0.77038	0.69972	0.82334	6.43105	5.70535	0.77789	0.79539	0.88603	0.77789	0.71003	0.83043
82	87	6.78563	5.62066	0.77038	0.80875	0.89426	0.77038	0.71451	0.83349	6.43105	5.37164	0.77789	0.81267	0.89666	0.77789	0.72403	0.83993
82	88	6.78563	5.27144	0.77038	0.82606	0.90475	0.77038	0.72895	0.84323	6.43105	5.05099	0.77789	0.82919	0.90662	0.77789	0.73773	0.84907
82	89	6.78563	4.93962	0.77038	0.84239	0.91445	0.77038	0.74298	0.85254	6.43105	4.74485	0.77789	0.84482	0.91588	0.77789	0.75104	0.85782
82	90	6.78563	4.62687	0.77038	0.85764	0.92336	0.77038	0.75655	0.86141	6.43105	4.45503	0.77789	0.85946	0.92442	0.77789	0.76394	0.86618
82	91	6.78563	4.33500	0.77038	0.87172	0.93146	0.77038	0.76965	0.86984	6.43105	4.18350	0.77789	0.87302	0.93220	0.77789	0.77640	0.87413
82	92	6.78563	4.06328	0.77038	0.88467	0.93881	0.77038	0.78229	0.87785	6.43105	3.92982	0.77789	0.88552	0.93929	0.77789	0.78844	0.88171
82	93	6.78563	3.80970	0.77038	0.89656	0.94546	0.77038	0.79449	0.88548	6.43105	3.69224	0.77789	0.89704	0.94573	0.77789	0.80008	0.88894
82	94	6.78563	3.57122	0.77038	0.90748	0.95149	0.77038	0.80627	0.89275	6.43105	3.46804	0.77789	0.90765	0.95159	0.77789	0.81133	0.89584
82	95	6.78563	3.34496	0.77038	0.91751	0.95698	0.77038	0.81762	0.89966	6.43105	3.25454	0.77789	0.91745	0.95695	0.77789	0.82220	0.90243
82	96	6.78563	3.12856	0.77038	0.92673	0.96197	0.77038	0.82851	0.90621	6.43105	3.04956	0.77789	0.92648	0.96184	0.77789	0.83265	0.90868
82	97	6.78563	2.92468	0.77038	0.93507	0.96644	0.77038	0.83889	0.91239	6.43105	2.85578	0.77789	0.93468	0.96624	0.77789	0.84262	0.91459
82	98	6.78563	2.73317	0.77038	0.94257	0.97044	0.77038	0.84873	0.91818	6.43105	2.67315	0.77789	0.94208	0.97018	0.77789	0.85209	0.92014
82	99	6.78563	2.55407	0.77038	0.94927	0.97397	0.77038	0.85801	0.92358	6.43105	2.50182	0.77789	0.94872	0.97368	0.77789	0.86104	0.92533
82	100	6.78563	2.38797	0.77038	0.95519	0.97708	0.77038	0.86670	0.92859	6.43105	2.34248	0.77789	0.95460	0.97677	0.77789	0.86944	0.93016
82	101	6.78563	2.23536	0.77038	0.96039	0.97979	0.77038	0.87479	0.93321	6.43105	2.19569	0.77789	0.95978	0.97948	0.77789	0.87726	0.93461
82	102	6.78563	2.09662	0.77038	0.96490	0.98214	0.77038	0.88227	0.93746	6.43105	2.06193	0.77789	0.96429	0.98182	0.77789	0.88450	0.93871
82	103	6.78563	1.97081	0.77038	0.96882	0.98416	0.77038	0.88918	0.94134	6.43105	1.94039	0.77789	0.96822	0.98385	0.77789	0.89120	0.94247
82	104	6.78563	1.85678	0.77038	0.97220	0.98591	0.77038	0.89552	0.94488	6.43105	1.82999	0.77789	0.97162	0.98561	0.77789	0.89736	0.94590
82	105	6.78563	1.75419	0.77038	0.97512	0.98740	0.77038	0.90130	0.94809	6.43105	1.73050	0.77789	0.97456	0.98712	0.77789	0.90299	0.94902
82	106	6.78563	1.66193	0.77038	0.97762	0.98868	0.77038	0.90654	0.95098	6.43105	1.64086	0.77789	0.97709	0.98841	0.77789	0.90808	0.95183
82	107	6.78563	1.57966	0.77038	0.97975	0.98977	0.77038	0.91121	0.95354	6.43105	1.56078	0.77789	0.97924	0.98951	0.77789	0.91264	0.95433
82	108	6.78563	1.50704	0.77038	0.98153	0.99068	0.77038	0.91528	0.95577	6.43105	1.48999	0.77789	0.98105	0.99043	0.77789	0.91662	0.95650
82	109	6.78563	1.44400	0.77038	0.98299	0.99142	0.77038	0.91868	0.95762	6.43105	1.42842	0.77789	0.98253	0.99119	0.77789	0.91996	0.95831
82	110	6.78563	1.39223	0.77038	0.98412	0.99199	0.77038	0.92133	0.95906	6.43105	1.37777	0.77789	0.98368	0.99177	0.77789	0.92255	0.95972
83	1	6.38025	29.44822	0.75614	0.21664	0.35612	0.75614	0.21655	0.35601	6.06459	22.54525	0.76408	0.26896	0.42391	0.76408	0.26887	0.42379
83	2	6.38025	29.37817	0.75614	0.21716	0.35683	0.75614	0.21708	0.35673	6.06459	22.51839	0.76408	0.26929	0.42431	0.76408	0.26921	0.42421
83	3	6.38025	29.30399	0.75614	0.21771	0.35757	0.75614	0.21764	0.35748	6.06459	22.48894	0.76408	0.26964	0.42475	0.76408	0.26956	0.42466
83	4	6.38025	29.22650	0.75614	0.21828	0.35835	0.75614	0.21821	0.35825	6.06459	22.45752	0.76408	0.27002	0.42522	0.76408	0.26994	0.42512
83	5	6.38025	29.14631	0.75614	0.21888	0.35915	0.75614	0.21881	0.35906	6.06459	22.42458	0.76408	0.27041	0.42571	0.76408	0.27033	0.42561
83	6	6.38025	29.06332	0.75614	0.21951	0.35999	0.75614	0.21943	0.35989	6.06459	22.39007	0.76408	0.27083	0.42623	0.76408	0.27075	0.42612
83	7	6.38025	28.97770	0.75614	0.22016	0.36087	0.75614	0.22008	0.36076	6.06459	22.35408	0.76408	0.27127	0.42676	0.76408	0.27118	0.42666
83	8	6.38025	28.88901	0.75614	0.22083	0.36177	0.75614	0.22075	0.36166	6.06459	22.31631	0.76408	0.27172	0.42733	0.76408	0.27164	0.42722
83	9	6.38025	28.79700	0.75614	0.22154	0.36272	0.75614	0.22145	0.36260	6.06459	22.27655	0.76408	0.27221	0.42793	0.76408	0.27211	0.42781
83	10	6.38025	28.70168	0.75614	0.22227	0.36370	0.75614	0.22218	0.36357	6.06459	22.23481	0.76408	0.27271	0.42856	0.76408	0.27261	0.42843

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
83	11	6.38025	28.60341	0.75614	0.22303	0.36472	0.75614	0.22293	0.36458	6.06459	22.19134	0.76408	0.27325	0.42921	0.76408	0.27314	0.42908
83	12	6.38025	28.50171	0.75614	0.22382	0.36578	0.75614	0.22372	0.36563	6.06459	22.14578	0.76408	0.27380	0.42990	0.76408	0.27369	0.42975
83	13	6.38025	28.39619	0.75614	0.22465	0.36688	0.75614	0.22453	0.36672	6.06459	22.09783	0.76408	0.27439	0.43063	0.76408	0.27426	0.43046
83	14	6.38025	28.28717	0.75614	0.22551	0.36803	0.75614	0.22538	0.36785	6.06459	22.04770	0.76408	0.27501	0.43139	0.76408	0.27486	0.43121
83	15	6.38025	28.17456	0.75614	0.22641	0.36922	0.75614	0.22626	0.36902	6.06459	21.99534	0.76408	0.27566	0.43218	0.76408	0.27549	0.43198
83	16	6.38025	28.05854	0.75614	0.22734	0.37046	0.75614	0.22717	0.37024	6.06459	21.94087	0.76408	0.27634	0.43302	0.76408	0.27615	0.43279
83	17	6.38025	27.93921	0.75614	0.22831	0.37174	0.75614	0.22812	0.37150	6.06459	21.88436	0.76408	0.27704	0.43388	0.76408	0.27684	0.43364
83	18	6.38025	27.81632	0.75614	0.22931	0.37307	0.75614	0.22912	0.37281	6.06459	21.82561	0.76408	0.27778	0.43479	0.76408	0.27757	0.43453
83	19	6.38025	27.68998	0.75614	0.23035	0.37445	0.75614	0.23015	0.37418	6.06459	21.76469	0.76408	0.27856	0.43574	0.76408	0.27833	0.43546
83	20	6.38025	27.55961	0.75614	0.23144	0.37589	0.75614	0.23122	0.37559	6.06459	21.70115	0.76408	0.27937	0.43673	0.76408	0.27913	0.43643
83	21	6.38025	27.42496	0.75614	0.23257	0.37738	0.75614	0.23234	0.37707	6.06459	21.63477	0.76408	0.28022	0.43777	0.76408	0.27996	0.43746
83	22	6.38025	27.28607	0.75614	0.23375	0.37893	0.75614	0.23350	0.37860	6.06459	21.56556	0.76408	0.28111	0.43886	0.76408	0.28084	0.43853
83	23	6.38025	27.14231	0.75614	0.23499	0.38055	0.75614	0.23472	0.38020	6.06459	21.49301	0.76408	0.28205	0.44000	0.76408	0.28177	0.43966
83	24	6.38025	26.99396	0.75614	0.23627	0.38223	0.75614	0.23599	0.38186	6.06459	21.41732	0.76408	0.28304	0.44121	0.76408	0.28274	0.44084
83	25	6.38025	26.84076	0.75614	0.23761	0.38399	0.75614	0.23731	0.38359	6.06459	21.33825	0.76408	0.28408	0.44247	0.76408	0.28376	0.44207
83	26	6.38025	26.68259	0.75614	0.23901	0.38581	0.75614	0.23869	0.38539	6.06459	21.25569	0.76408	0.28518	0.44379	0.76408	0.28483	0.44337
83	27	6.38025	26.51948	0.75614	0.24048	0.38772	0.75614	0.24013	0.38726	6.06459	21.16962	0.76408	0.28633	0.44518	0.76408	0.28595	0.44473
83	28	6.38025	26.35108	0.75614	0.24201	0.38970	0.75614	0.24163	0.38922	6.06459	21.07976	0.76408	0.28754	0.44665	0.76408	0.28714	0.44616
83	29	6.38025	26.17769	0.75614	0.24360	0.39177	0.75614	0.24320	0.39125	6.06459	20.98629	0.76408	0.28881	0.44818	0.76408	0.28838	0.44766
83	30	6.38025	25.99881	0.75614	0.24527	0.39392	0.75614	0.24484	0.39337	6.06459	20.88878	0.76408	0.29014	0.44978	0.76408	0.28969	0.44924
83	31	6.38025	25.81445	0.75614	0.24701	0.39616	0.75614	0.24656	0.39558	6.06459	20.78720	0.76408	0.29155	0.45147	0.76408	0.29107	0.45090
83	32	6.38025	25.62410	0.75614	0.24883	0.39851	0.75614	0.24835	0.39789	6.06459	20.68113	0.76408	0.29303	0.45325	0.76408	0.29252	0.45263
83	33	6.38025	25.42805	0.75614	0.25074	0.40095	0.75614	0.25023	0.40029	6.06459	20.57072	0.76408	0.29459	0.45511	0.76408	0.29405	0.45446
83	34	6.38025	25.22578	0.75614	0.25274	0.40350	0.75614	0.25219	0.40280	6.06459	20.45552	0.76408	0.29623	0.45707	0.76408	0.29566	0.45638
83	35	6.38025	25.01713	0.75614	0.25484	0.40617	0.75614	0.25425	0.40543	6.06459	20.33536	0.76408	0.29797	0.45913	0.76408	0.29736	0.45840
83	36	6.38025	24.80193	0.75614	0.25703	0.40895	0.75614	0.25641	0.40816	6.06459	20.21002	0.76408	0.29980	0.46130	0.76408	0.29914	0.46053
83	37	6.38025	24.57973	0.75614	0.25934	0.41187	0.75614	0.25867	0.41102	6.06459	20.07911	0.76408	0.30173	0.46359	0.76408	0.30103	0.46276
83	38	6.38025	24.35058	0.75614	0.26176	0.41491	0.75614	0.26104	0.41400	6.06459	19.94257	0.76408	0.30377	0.46599	0.76408	0.30302	0.46510
83	39	6.38025	24.11373	0.75614	0.26431	0.41811	0.75614	0.26352	0.41712	6.06459	19.79973	0.76408	0.30594	0.46853	0.76408	0.30512	0.46757
83	40	6.38025	23.86918	0.75614	0.26699	0.42145	0.75614	0.26612	0.42037	6.06459	19.65053	0.76408	0.30822	0.47121	0.76408	0.30733	0.47016
83	41	6.38025	23.61736	0.75614	0.26980	0.42495	0.75614	0.26885	0.42377	6.06459	19.49521	0.76408	0.31064	0.47403	0.76408	0.30966	0.47288
83	42	6.38025	23.35816	0.75614	0.27276	0.42861	0.75614	0.27171	0.42731	6.06459	19.33362	0.76408	0.31319	0.47699	0.76408	0.31211	0.47574
83	43	6.38025	23.09102	0.75614	0.27587	0.43244	0.75614	0.27471	0.43102	6.06459	19.16523	0.76408	0.31589	0.48011	0.76408	0.31470	0.47874
83	44	6.38025	22.81604	0.75614	0.27914	0.43645	0.75614	0.27786	0.43488	6.06459	18.99000	0.76408	0.31874	0.48340	0.76408	0.31742	0.48189
83	45	6.38025	22.53309	0.75614	0.28259	0.44065	0.75614	0.28116	0.43891	6.06459	18.80775	0.76408	0.32176	0.48686	0.76408	0.32030	0.48519
83	46	6.38025	22.24198	0.75614	0.28622	0.44505	0.75614	0.28462	0.44312	6.06459	18.61823	0.76408	0.32495	0.49051	0.76408	0.32332	0.48865
83	47	6.38025	21.94239	0.75614	0.29004	0.44966	0.75614	0.28825	0.44751	6.06459	18.42106	0.76408	0.32833	0.49435	0.76408	0.32651	0.49229
83	48	6.38025	21.63441	0.75614	0.29408	0.45449	0.75614	0.29207	0.45209	6.06459	18.21621	0.76408	0.33191	0.49840	0.76408	0.32987	0.49610
83	49	6.38025	21.31800	0.75614	0.29833	0.45956	0.75614	0.29606	0.45687	6.06459	18.00355	0.76408	0.33570	0.50266	0.76408	0.33341	0.50009
83	50	6.38025	20.99328	0.75614	0.30281	0.46486	0.75614	0.30026	0.46184	6.06459	17.78305	0.76408	0.33971	0.50714	0.76408	0.33713	0.50426

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
83	51	6.38025	20.66027	0.75614	0.30754	0.47041	0.75614	0.30466	0.46703	6.06459	17.55462	0.76408	0.34395	0.51185	0.76408	0.34105	0.50863
83	52	6.38025	20.31936	0.75614	0.31252	0.47622	0.75614	0.30927	0.47244	6.06459	17.31849	0.76408	0.34844	0.51680	0.76408	0.34517	0.51320
83	53	6.38025	19.97064	0.75614	0.31778	0.48229	0.75614	0.31412	0.47806	6.06459	17.07460	0.76408	0.35318	0.52200	0.76408	0.34951	0.51798
83	54	6.38025	19.61420	0.75614	0.32332	0.48865	0.75614	0.31920	0.48393	6.06459	16.82295	0.76408	0.35820	0.52746	0.76408	0.35408	0.52298
83	55	6.38025	19.25050	0.75614	0.32916	0.49529	0.75614	0.32453	0.49003	6.06459	16.56379	0.76408	0.36350	0.53319	0.76408	0.35888	0.52820
83	56	6.38025	18.87994	0.75614	0.33532	0.50223	0.75614	0.33013	0.49639	6.06459	16.29737	0.76408	0.36910	0.53919	0.76408	0.36394	0.53366
83	57	6.38025	18.50268	0.75614	0.34182	0.50948	0.75614	0.33601	0.50301	6.06459	16.02371	0.76408	0.37502	0.54548	0.76408	0.36927	0.53936
83	58	6.38025	18.11889	0.75614	0.34867	0.51705	0.75614	0.34219	0.50990	6.06459	15.74286	0.76408	0.38128	0.55207	0.76408	0.37487	0.54532
83	59	6.38025	17.72878	0.75614	0.35590	0.52496	0.75614	0.34869	0.51708	6.06459	15.45489	0.76408	0.38790	0.55897	0.76408	0.38078	0.55154
83	60	6.38025	17.33235	0.75614	0.36353	0.53322	0.75614	0.35551	0.52454	6.06459	15.15969	0.76408	0.39490	0.56620	0.76408	0.38700	0.55804
83	61	6.38025	16.92988	0.75614	0.37160	0.54184	0.75614	0.36269	0.53231	6.06459	14.85740	0.76408	0.40230	0.57377	0.76408	0.39356	0.56483
83	62	6.38025	16.52117	0.75614	0.38012	0.55085	0.75614	0.37023	0.54039	6.06459	14.54774	0.76408	0.41015	0.58171	0.76408	0.40047	0.57190
83	63	6.38025	16.10627	0.75614	0.38914	0.56026	0.75614	0.37816	0.54879	6.06459	14.23062	0.76408	0.41846	0.59002	0.76408	0.40774	0.57929
83	64	6.38025	15.68510	0.75614	0.39869	0.57009	0.75614	0.38649	0.55751	6.06459	13.90587	0.76408	0.42727	0.59872	0.76408	0.41541	0.58698
83	65	6.38025	15.25783	0.75614	0.40880	0.58035	0.75614	0.39525	0.56656	6.06459	13.57353	0.76408	0.43661	0.60784	0.76408	0.42347	0.59499
83	66	6.38025	14.82463	0.75614	0.41950	0.59105	0.75614	0.40444	0.57595	6.06459	13.23363	0.76408	0.44652	0.61737	0.76408	0.43196	0.60331
83	67	6.38025	14.38548	0.75614	0.43084	0.60222	0.75614	0.41409	0.58566	6.06459	12.88602	0.76408	0.45703	0.62735	0.76408	0.44088	0.61195
83	68	6.38025	13.94087	0.75614	0.44284	0.61385	0.75614	0.42419	0.59570	6.06459	12.53103	0.76408	0.46818	0.63776	0.76408	0.45024	0.62092
83	69	6.38025	13.49126	0.75614	0.45554	0.62594	0.75614	0.43478	0.60606	6.06459	12.16898	0.76408	0.47998	0.64863	0.76408	0.46006	0.63019
83	70	6.38025	13.03722	0.75614	0.46897	0.63850	0.75614	0.44584	0.61672	6.06459	11.80026	0.76408	0.49247	0.65994	0.76408	0.47034	0.63977
83	71	6.38025	12.57941	0.75614	0.48313	0.65151	0.75614	0.45739	0.62769	6.06459	11.42537	0.76408	0.50566	0.67168	0.76408	0.48109	0.64964
83	72	6.38025	12.11856	0.75614	0.49807	0.66495	0.75614	0.46943	0.63893	6.06459	11.04490	0.76408	0.51958	0.68385	0.76408	0.49230	0.65979
83	73	6.38025	11.65555	0.75614	0.51377	0.67880	0.75614	0.48195	0.65043	6.06459	10.65955	0.76408	0.53424	0.69642	0.76408	0.50399	0.67020
83	74	6.38025	11.19139	0.75614	0.53025	0.69302	0.75614	0.49494	0.66215	6.06459	10.27021	0.76408	0.54962	0.70936	0.76408	0.51613	0.68085
83	75	6.38025	10.72709	0.75614	0.54748	0.70758	0.75614	0.50839	0.67408	6.06459	9.87774	0.76408	0.56573	0.72264	0.76408	0.52871	0.69171
83	76	6.38025	10.26405	0.75614	0.56544	0.72241	0.75614	0.52227	0.68618	6.06459	9.48337	0.76408	0.58254	0.73621	0.76408	0.54172	0.70275
83	77	6.38025	9.80349	0.75614	0.58408	0.73744	0.75614	0.53656	0.69839	6.06459	9.08824	0.76408	0.59999	0.74999	0.76408	0.55512	0.71392
83	78	6.38025	9.34666	0.75614	0.60334	0.75260	0.75614	0.55121	0.71068	6.06459	8.69350	0.76408	0.61804	0.76394	0.76408	0.56888	0.72520
83	79	6.38025	8.89505	0.75614	0.62313	0.76781	0.75614	0.56619	0.72301	6.06459	8.30053	0.76408	0.63662	0.77797	0.76408	0.58296	0.73654
83	80	6.38025	8.44994	0.75614	0.64336	0.78298	0.75614	0.58144	0.73533	6.06459	7.91061	0.76408	0.65563	0.79200	0.76408	0.59731	0.74790
83	81	6.38025	8.01269	0.75614	0.66391	0.79801	0.75614	0.59691	0.74758	6.06459	7.52504	0.76408	0.67496	0.80594	0.76408	0.61190	0.75923
83	82	6.38025	7.58462	0.75614	0.68465	0.81281	0.75614	0.61254	0.75972	6.06459	7.14517	0.76408	0.69450	0.81971	0.76408	0.62665	0.77048
83	83	6.38025	7.16676	0.75614	0.70544	0.82728	0.75614	0.62827	0.77170	6.06459	6.77205	0.76408	0.71412	0.83322	0.76408	0.64150	0.78160
83	84	6.38025	6.76024	0.75614	0.72612	0.84133	0.75614	0.64402	0.78347	6.06459	6.40687	0.76408	0.73368	0.84638	0.76408	0.65640	0.79256
83	85	6.38025	6.36619	0.75614	0.74653	0.85487	0.75614	0.65972	0.79497	6.06459	6.05083	0.76408	0.75302	0.85911	0.76408	0.67126	0.80330
83	86	6.38025	5.98597	0.75614	0.76648	0.86780	0.75614	0.67527	0.80616	6.06459	5.70535	0.76408	0.77197	0.87131	0.76408	0.68601	0.81376
83	87	6.38025	5.62066	0.75614	0.78581	0.88006	0.75614	0.69060	0.81699	6.06459	5.37164	0.76408	0.79037	0.88291	0.76408	0.70055	0.82391
83	88	6.38025	5.27144	0.75614	0.80437	0.89158	0.75614	0.70563	0.82741	6.06459	5.05099	0.76408	0.80808	0.89385	0.76408	0.71484	0.83371
83	89	6.38025	4.93962	0.75614	0.82199	0.90230	0.75614	0.72029	0.83740	6.06459	4.74485	0.76408	0.82495	0.90408	0.76408	0.72878	0.84311
83	90	6.38025	4.62687	0.75614	0.83856	0.91219	0.75614	0.73453	0.84695	6.06459	4.45503	0.76408	0.84084	0.91354	0.76408	0.74233	0.85211

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
83	91	6.38025	4.33500	0.75614	0.85397	0.92123	0.75614	0.74832	0.85605	6.06459	4.18350	0.76408	0.85567	0.92222	0.76408	0.75548	0.86071
83	92	6.38025	4.06328	0.75614	0.86823	0.92947	0.75614	0.76168	0.86472	6.06459	3.92982	0.76408	0.86942	0.93015	0.76408	0.76823	0.86892
83	93	6.38025	3.80970	0.75614	0.88139	0.93696	0.75614	0.77463	0.87300	6.06459	3.69224	0.76408	0.88216	0.93739	0.76408	0.78059	0.87678
83	94	6.38025	3.57122	0.75614	0.89355	0.94379	0.75614	0.78717	0.88091	6.06459	3.46804	0.76408	0.89397	0.94402	0.76408	0.79260	0.88430
83	95	6.38025	3.34496	0.75614	0.90480	0.95002	0.75614	0.79931	0.88846	6.06459	3.25454	0.76408	0.90493	0.95009	0.76408	0.80423	0.89149
83	96	6.38025	3.12856	0.75614	0.91518	0.95571	0.75614	0.81100	0.89564	6.06459	3.04956	0.76408	0.91508	0.95566	0.76408	0.81545	0.89834
83	97	6.38025	2.92468	0.75614	0.92463	0.96084	0.75614	0.82217	0.90241	6.06459	2.85578	0.76408	0.92435	0.96069	0.76408	0.82620	0.90483
83	98	6.38025	2.73317	0.75614	0.93316	0.96543	0.75614	0.83280	0.90878	6.06459	2.67315	0.76408	0.93276	0.96521	0.76408	0.83644	0.91094
83	99	6.38025	2.55407	0.75614	0.94082	0.96951	0.75614	0.84286	0.91473	6.06459	2.50182	0.76408	0.94032	0.96924	0.76408	0.84615	0.91666
83	100	6.38025	2.38797	0.75614	0.94762	0.97310	0.75614	0.85230	0.92026	6.06459	2.34248	0.76408	0.94706	0.97281	0.76408	0.85527	0.92199
83	101	6.38025	2.23536	0.75614	0.95360	0.97625	0.75614	0.86111	0.92537	6.06459	2.19569	0.76408	0.95300	0.97594	0.76408	0.86379	0.92692
83	102	6.38025	2.09662	0.75614	0.95881	0.97897	0.75614	0.86928	0.93007	6.06459	2.06193	0.76408	0.95821	0.97866	0.76408	0.87171	0.93146
83	103	6.38025	1.97081	0.75614	0.96335	0.98133	0.75614	0.87683	0.93438	6.06459	1.94039	0.76408	0.96274	0.98102	0.76408	0.87905	0.93563
83	104	6.38025	1.85678	0.75614	0.96728	0.98337	0.75614	0.88378	0.93831	6.06459	1.82999	0.76408	0.96669	0.98306	0.76408	0.88580	0.93944
83	105	6.38025	1.75419	0.75614	0.97068	0.98512	0.75614	0.89014	0.94188	6.06459	1.73050	0.76408	0.97010	0.98482	0.76408	0.89198	0.94291
83	106	6.38025	1.66193	0.75614	0.97360	0.98662	0.75614	0.89590	0.94509	6.06459	1.64086	0.76408	0.97304	0.98634	0.76408	0.89760	0.94604
83	107	6.38025	1.57966	0.75614	0.97609	0.98790	0.75614	0.90104	0.94795	6.06459	1.56078	0.76408	0.97555	0.98762	0.76408	0.90262	0.94882
83	108	6.38025	1.50704	0.75614	0.97818	0.98897	0.75614	0.90554	0.95043	6.06459	1.48999	0.76408	0.97767	0.98871	0.76408	0.90702	0.95124
83	109	6.38025	1.44400	0.75614	0.97989	0.98984	0.75614	0.90931	0.95250	6.06459	1.42842	0.76408	0.97940	0.98959	0.76408	0.91071	0.95327
83	110	6.38025	1.39223	0.75614	0.98121	0.99052	0.75614	0.91223	0.95410	6.06459	1.37777	0.76408	0.98074	0.99028	0.76408	0.91358	0.95484
84	1	5.9887	29.44822	0.74150	0.20334	0.33797	0.74150	0.20327	0.33786	5.7086	22.54525	0.74859	0.25318	0.40406	0.74859	0.25309	0.40395
84	2	5.9887	29.37817	0.74150	0.20383	0.33864	0.74150	0.20377	0.33855	5.7086	22.51839	0.74859	0.25348	0.40445	0.74859	0.25341	0.40435
84	3	5.9887	29.30399	0.74150	0.20435	0.33935	0.74150	0.20429	0.33927	5.7086	22.48894	0.74859	0.25382	0.40487	0.74859	0.25375	0.40478
84	4	5.9887	29.22650	0.74150	0.20489	0.34010	0.74150	0.20483	0.34001	5.7086	22.45752	0.74859	0.25417	0.40532	0.74859	0.25410	0.40523
84	5	5.9887	29.14631	0.74150	0.20545	0.34087	0.74150	0.20539	0.34078	5.7086	22.42458	0.74859	0.25454	0.40580	0.74859	0.25447	0.40570
84	6	5.9887	29.06332	0.74150	0.20604	0.34168	0.74150	0.20597	0.34159	5.7086	22.39007	0.74859	0.25494	0.40629	0.74859	0.25486	0.40620
84	7	5.9887	28.97770	0.74150	0.20665	0.34252	0.74150	0.20658	0.34242	5.7086	22.35408	0.74859	0.25535	0.40681	0.74859	0.25527	0.40672
84	8	5.9887	28.88901	0.74150	0.20728	0.34339	0.74150	0.20721	0.34329	5.7086	22.31631	0.74859	0.25578	0.40736	0.74859	0.25570	0.40726
84	9	5.9887	28.79700	0.74150	0.20794	0.34429	0.74150	0.20787	0.34419	5.7086	22.27655	0.74859	0.25623	0.40794	0.74859	0.25615	0.40783
84	10	5.9887	28.70168	0.74150	0.20863	0.34524	0.74150	0.20855	0.34512	5.7086	22.23481	0.74859	0.25671	0.40854	0.74859	0.25662	0.40843
84	11	5.9887	28.60341	0.74150	0.20935	0.34621	0.74150	0.20926	0.34609	5.7086	22.19134	0.74859	0.25721	0.40918	0.74859	0.25711	0.40905
84	12	5.9887	28.50171	0.74150	0.21009	0.34723	0.74150	0.21000	0.34710	5.7086	22.14578	0.74859	0.25774	0.40984	0.74859	0.25763	0.40971
84	13	5.9887	28.39619	0.74150	0.21087	0.34829	0.74150	0.21076	0.34815	5.7086	22.09783	0.74859	0.25829	0.41054	0.74859	0.25817	0.41040
84	14	5.9887	28.28717	0.74150	0.21168	0.34940	0.74150	0.21156	0.34923	5.7086	22.04770	0.74859	0.25887	0.41128	0.74859	0.25874	0.41111
84	15	5.9887	28.17456	0.74150	0.21252	0.35054	0.74150	0.21239	0.35036	5.7086	21.99534	0.74859	0.25948	0.41205	0.74859	0.25934	0.41186
84	16	5.9887	28.05854	0.74150	0.21340	0.35173	0.74150	0.21325	0.35153	5.7086	21.94087	0.74859	0.26012	0.41285	0.74859	0.25996	0.41265
84	17	5.9887	27.93921	0.74150	0.21430	0.35296	0.74150	0.21414	0.35274	5.7086	21.88436	0.74859	0.26079	0.41369	0.74859	0.26061	0.41347
84	18	5.9887	27.81632	0.74150	0.21525	0.35424	0.74150	0.21507	0.35400	5.7086	21.82561	0.74859	0.26149	0.41457	0.74859	0.26129	0.41433
84	19	5.9887	27.68998	0.74150	0.21623	0.35557	0.74150	0.21604	0.35531	5.7086	21.76469	0.74859	0.26221	0.41548	0.74859	0.26201	0.41523
84	20	5.9887	27.55961	0.74150	0.21724	0.35695	0.74150	0.21705	0.35668	5.7086	21.70115	0.74859	0.26298	0.41644	0.74859	0.26276	0.41617

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

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
84	21	5.9887	27.42496	0.74150	0.21831	0.35838	0.74150	0.21810	0.35810	5.7086	21.63477	0.74859	0.26378	0.41745	0.74859	0.26355	0.41716
84	22	5.9887	27.28607	0.74150	0.21942	0.35987	0.74150	0.21919	0.35957	5.7086	21.56556	0.74859	0.26462	0.41850	0.74859	0.26438	0.41820
84	23	5.9887	27.14231	0.74150	0.22057	0.36143	0.74150	0.22034	0.36111	5.7086	21.49301	0.74859	0.26551	0.41961	0.74859	0.26525	0.41929
84	24	5.9887	26.99396	0.74150	0.22178	0.36305	0.74150	0.22153	0.36271	5.7086	21.41732	0.74859	0.26644	0.42077	0.74859	0.26617	0.42043
84	25	5.9887	26.84076	0.74150	0.22304	0.36473	0.74150	0.22277	0.36437	5.7086	21.33825	0.74859	0.26742	0.42199	0.74859	0.26713	0.42163
84	26	5.9887	26.68259	0.74150	0.22436	0.36649	0.74150	0.22407	0.36610	5.7086	21.25569	0.74859	0.26845	0.42328	0.74859	0.26814	0.42288
84	27	5.9887	26.51948	0.74150	0.22573	0.36832	0.74150	0.22542	0.36791	5.7086	21.16962	0.74859	0.26954	0.42462	0.74859	0.26920	0.42420
84	28	5.9887	26.35108	0.74150	0.22717	0.37023	0.74150	0.22683	0.36978	5.7086	21.07976	0.74859	0.27068	0.42603	0.74859	0.27031	0.42559
84	29	5.9887	26.17769	0.74150	0.22867	0.37222	0.74150	0.22831	0.37174	5.7086	20.98629	0.74859	0.27187	0.42751	0.74859	0.27149	0.42704
84	30	5.9887	25.99881	0.74150	0.23023	0.37429	0.74150	0.22985	0.37378	5.7086	20.88878	0.74859	0.27313	0.42907	0.74859	0.27272	0.42856
84	31	5.9887	25.81445	0.74150	0.23187	0.37645	0.74150	0.23146	0.37591	5.7086	20.78720	0.74859	0.27446	0.43070	0.74859	0.27402	0.43017
84	32	5.9887	25.62410	0.74150	0.23358	0.37870	0.74150	0.23315	0.37814	5.7086	20.68113	0.74859	0.27585	0.43242	0.74859	0.27539	0.43185
84	33	5.9887	25.42805	0.74150	0.23537	0.38106	0.74150	0.23491	0.38045	5.7086	20.57072	0.74859	0.27732	0.43422	0.74859	0.27683	0.43362
84	34	5.9887	25.22578	0.74150	0.23725	0.38351	0.74150	0.23676	0.38287	5.7086	20.45552	0.74859	0.27887	0.43612	0.74859	0.27835	0.43548
84	35	5.9887	25.01713	0.74150	0.23922	0.38608	0.74150	0.23870	0.38540	5.7086	20.33536	0.74859	0.28051	0.43812	0.74859	0.27995	0.43744
84	36	5.9887	24.80193	0.74150	0.24128	0.38876	0.74150	0.24073	0.38804	5.7086	20.21002	0.74859	0.28223	0.44022	0.74859	0.28164	0.43950
84	37	5.9887	24.57973	0.74150	0.24345	0.39157	0.74150	0.24285	0.39080	5.7086	20.07911	0.74859	0.28405	0.44243	0.74859	0.28342	0.44167
84	38	5.9887	24.35058	0.74150	0.24573	0.39451	0.74150	0.24508	0.39368	5.7086	19.94257	0.74859	0.28598	0.44477	0.74859	0.28530	0.44394
84	39	5.9887	24.11373	0.74150	0.24812	0.39759	0.74150	0.24742	0.39669	5.7086	19.79973	0.74859	0.28802	0.44723	0.74859	0.28728	0.44634
84	40	5.9887	23.86918	0.74150	0.25064	0.40082	0.74150	0.24987	0.39983	5.7086	19.65053	0.74859	0.29018	0.44982	0.74859	0.28937	0.44885
84	41	5.9887	23.61736	0.74150	0.25328	0.40419	0.74150	0.25244	0.40311	5.7086	19.49521	0.74859	0.29246	0.45256	0.74859	0.29157	0.45150
84	42	5.9887	23.35816	0.74150	0.25606	0.40773	0.74150	0.25513	0.40654	5.7086	19.33362	0.74859	0.29486	0.45543	0.74859	0.29389	0.45428
84	43	5.9887	23.09102	0.74150	0.25899	0.41143	0.74150	0.25796	0.41013	5.7086	19.16523	0.74859	0.29741	0.45847	0.74859	0.29634	0.45720
84	44	5.9887	22.81604	0.74150	0.26207	0.41530	0.74150	0.26093	0.41387	5.7086	18.99000	0.74859	0.30010	0.46166	0.74859	0.29892	0.46026
84	45	5.9887	22.53309	0.74150	0.26531	0.41937	0.74150	0.26404	0.41777	5.7086	18.80775	0.74859	0.30295	0.46503	0.74859	0.30164	0.46348
84	46	5.9887	22.24198	0.74150	0.26873	0.42362	0.74150	0.26731	0.42185	5.7086	18.61823	0.74859	0.30597	0.46857	0.74859	0.30451	0.46686
84	47	5.9887	21.94239	0.74150	0.27233	0.42808	0.74150	0.27074	0.42611	5.7086	18.42106	0.74859	0.30916	0.47231	0.74859	0.30753	0.47040
84	48	5.9887	21.63441	0.74150	0.27613	0.43276	0.74150	0.27434	0.43056	5.7086	18.21621	0.74859	0.31255	0.47625	0.74859	0.31072	0.47412
84	49	5.9887	21.31800	0.74150	0.28014	0.43767	0.74150	0.27812	0.43520	5.7086	18.00355	0.74859	0.31613	0.48039	0.74859	0.31407	0.47801
84	50	5.9887	20.99328	0.74150	0.28436	0.44281	0.74150	0.28208	0.44004	5.7086	17.78305	0.74859	0.31992	0.48476	0.74859	0.31760	0.48209
84	51	5.9887	20.66027	0.74150	0.28882	0.44819	0.74150	0.28625	0.44509	5.7086	17.55462	0.74859	0.32394	0.48936	0.74859	0.32132	0.48637
84	52	5.9887	20.31936	0.74150	0.29352	0.45383	0.74150	0.29062	0.45035	5.7086	17.31849	0.74859	0.32819	0.49419	0.74859	0.32524	0.49084
84	53	5.9887	19.97064	0.74150	0.29848	0.45974	0.74150	0.29520	0.45584	5.7086	17.07460	0.74859	0.33268	0.49927	0.74859	0.32937	0.49552
84	54	5.9887	19.61420	0.74150	0.30371	0.46592	0.74150	0.30002	0.46156	5.7086	16.82295	0.74859	0.33744	0.50460	0.74859	0.33371	0.50042
84	55	5.9887	19.25050	0.74150	0.30923	0.47239	0.74150	0.30507	0.46752	5.7086	16.56379	0.74859	0.34247	0.51020	0.74859	0.33828	0.50555
84	56	5.9887	18.87994	0.74150	0.31505	0.47915	0.74150	0.31039	0.47373	5.7086	16.29737	0.74859	0.34778	0.51608	0.74859	0.34310	0.51091
84	57	5.9887	18.50268	0.74150	0.32119	0.48622	0.74150	0.31597	0.48021	5.7086	16.02371	0.74859	0.35340	0.52224	0.74859	0.34817	0.51651
84	58	5.9887	18.11889	0.74150	0.32768	0.49361	0.74150	0.32184	0.48696	5.7086	15.74286	0.74859	0.35935	0.52871	0.74859	0.35352	0.52237
84	59	5.9887	17.72878	0.74150	0.33452	0.50134	0.74150	0.32801	0.49399	5.7086	15.45489	0.74859	0.36564	0.53548	0.74859	0.35916	0.52850
84	60	5.9887	17.33235	0.74150	0.34176	0.50942	0.74150	0.33451	0.50132	5.7086	15.15969	0.74859	0.37230	0.54259	0.74859	0.36510	0.53491

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
84	61	5.9887	16.92988	0.74150	0.34941	0.51787	0.74150	0.34134	0.50896	5.7086	14.85740	0.74859	0.37935	0.55004	0.74859	0.37137	0.54161
84	62	5.9887	16.52117	0.74150	0.35750	0.52670	0.74150	0.34854	0.51691	5.7086	14.54774	0.74859	0.38683	0.55786	0.74859	0.37799	0.54861
84	63	5.9887	16.10627	0.74150	0.36607	0.53595	0.74150	0.35611	0.52520	5.7086	14.23062	0.74859	0.39476	0.56606	0.74859	0.38496	0.55592
84	64	5.9887	15.68510	0.74150	0.37516	0.54562	0.74150	0.36408	0.53381	5.7086	13.90587	0.74859	0.40318	0.57467	0.74859	0.39232	0.56355
84	65	5.9887	15.25783	0.74150	0.38479	0.55574	0.74150	0.37247	0.54277	5.7086	13.57353	0.74859	0.41212	0.58369	0.74859	0.40008	0.57151
84	66	5.9887	14.82463	0.74150	0.39501	0.56632	0.74150	0.38129	0.55208	5.7086	13.23363	0.74859	0.42162	0.59316	0.74859	0.40825	0.57980
84	67	5.9887	14.38548	0.74150	0.40586	0.57738	0.74150	0.39056	0.56174	5.7086	12.88602	0.74859	0.43172	0.60308	0.74859	0.41686	0.58843
84	68	5.9887	13.94087	0.74150	0.41736	0.58893	0.74150	0.40030	0.57174	5.7086	12.53103	0.74859	0.44244	0.61346	0.74859	0.42591	0.59739
84	69	5.9887	13.49126	0.74150	0.42956	0.60097	0.74150	0.41052	0.58208	5.7086	12.16898	0.74859	0.45382	0.62432	0.74859	0.43543	0.60669
84	70	5.9887	13.03722	0.74150	0.44248	0.61350	0.74150	0.42123	0.59277	5.7086	11.80026	0.74859	0.46590	0.63565	0.74859	0.44541	0.61631
84	71	5.9887	12.57941	0.74150	0.45617	0.62653	0.74150	0.43244	0.60378	5.7086	11.42537	0.74859	0.47869	0.64745	0.74859	0.45588	0.62626
84	72	5.9887	12.11856	0.74150	0.47063	0.64004	0.74150	0.44415	0.61510	5.7086	11.04490	0.74859	0.49223	0.65973	0.74859	0.46683	0.63652
84	73	5.9887	11.65555	0.74150	0.48590	0.65401	0.74150	0.45636	0.62672	5.7086	10.65955	0.74859	0.50653	0.67245	0.74859	0.47827	0.64707
84	74	5.9887	11.19139	0.74150	0.50197	0.66841	0.74150	0.46908	0.63860	5.7086	10.27021	0.74859	0.52160	0.68559	0.74859	0.49019	0.65789
84	75	5.9887	10.72709	0.74150	0.51885	0.68321	0.74150	0.48228	0.65073	5.7086	9.87774	0.74859	0.53744	0.69913	0.74859	0.50259	0.66896
84	76	5.9887	10.26405	0.74150	0.53652	0.69835	0.74150	0.49596	0.66307	5.7086	9.48337	0.74859	0.55403	0.71302	0.74859	0.51544	0.68025
84	77	5.9887	9.80349	0.74150	0.55494	0.71378	0.74150	0.51008	0.67557	5.7086	9.08824	0.74859	0.57134	0.72720	0.74859	0.52873	0.69173
84	78	5.9887	9.34666	0.74150	0.57408	0.72941	0.74150	0.52462	0.68820	5.7086	8.69350	0.74859	0.58934	0.74161	0.74859	0.54243	0.70334
84	79	5.9887	8.89505	0.74150	0.59385	0.74518	0.74150	0.53954	0.70091	5.7086	8.30053	0.74859	0.60795	0.75618	0.74859	0.55650	0.71506
84	80	5.9887	8.44994	0.74150	0.61418	0.76098	0.74150	0.55480	0.71366	5.7086	7.91061	0.74859	0.62711	0.77083	0.74859	0.57090	0.72684
84	81	5.9887	8.01269	0.74150	0.63497	0.77674	0.74150	0.57033	0.72638	5.7086	7.52504	0.74859	0.64671	0.78546	0.74859	0.58558	0.73864
84	82	5.9887	7.58462	0.74150	0.65608	0.79233	0.74150	0.58610	0.73904	5.7086	7.14517	0.74859	0.66665	0.79999	0.74859	0.60050	0.75039
84	83	5.9887	7.16676	0.74150	0.67739	0.80767	0.74150	0.60202	0.75158	5.7086	6.77205	0.74859	0.68680	0.81432	0.74859	0.61558	0.76206
84	84	5.9887	6.76024	0.74150	0.69873	0.82265	0.74150	0.61804	0.76394	5.7086	6.40687	0.74859	0.70702	0.82837	0.74859	0.63077	0.77359
84	85	5.9887	6.36619	0.74150	0.71995	0.83717	0.74150	0.63408	0.77607	5.7086	6.05083	0.74859	0.72715	0.84202	0.74859	0.64599	0.78493
84	86	5.9887	5.98597	0.74150	0.74084	0.85113	0.74150	0.65003	0.78790	5.7086	5.70535	0.74859	0.74702	0.85519	0.74859	0.66115	0.79602
84	87	5.9887	5.62066	0.74150	0.76124	0.86444	0.74150	0.66582	0.79939	5.7086	5.37164	0.74859	0.76645	0.86779	0.74859	0.67616	0.80681
84	88	5.9887	5.27144	0.74150	0.78097	0.87701	0.74150	0.68137	0.81049	5.7086	5.05099	0.74859	0.78529	0.87973	0.74859	0.69098	0.81725
84	89	5.9887	4.93962	0.74150	0.79984	0.88879	0.74150	0.69660	0.82117	5.7086	4.74485	0.74859	0.80335	0.89095	0.74859	0.70549	0.82732
84	90	5.9887	4.62687	0.74150	0.81770	0.89971	0.74150	0.71145	0.83140	5.7086	4.45503	0.74859	0.82049	0.90139	0.74859	0.71965	0.83697
84	91	5.9887	4.33500	0.74150	0.83443	0.90974	0.74150	0.72589	0.84118	5.7086	4.18350	0.74859	0.83658	0.91102	0.74859	0.73344	0.84622
84	92	5.9887	4.06328	0.74150	0.85001	0.91892	0.74150	0.73993	0.85053	5.7086	3.92982	0.74859	0.85159	0.91985	0.74859	0.74685	0.85508
84	93	5.9887	3.80970	0.74150	0.86449	0.92732	0.74150	0.75358	0.85948	5.7086	3.69224	0.74859	0.86559	0.92795	0.74859	0.75992	0.86358
84	94	5.9887	3.57122	0.74150	0.87795	0.93501	0.74150	0.76687	0.86806	5.7086	3.46804	0.74859	0.87864	0.93540	0.74859	0.77265	0.87174
84	95	5.9887	3.34496	0.74150	0.89047	0.94206	0.74150	0.77978	0.87627	5.7086	3.25454	0.74859	0.89083	0.94226	0.74859	0.78504	0.87957
84	96	5.9887	3.12856	0.74150	0.90210	0.94853	0.74150	0.79225	0.88409	5.7086	3.04956	0.74859	0.90218	0.94857	0.74859	0.79703	0.88705
84	97	5.9887	2.92468	0.74150	0.91273	0.95438	0.74150	0.80422	0.89149	5.7086	2.85578	0.74859	0.91260	0.95430	0.74859	0.80855	0.89414
84	98	5.9887	2.73317	0.74150	0.92240	0.95963	0.74150	0.81566	0.89847	5.7086	2.67315	0.74859	0.92210	0.95947	0.74859	0.81958	0.90084
84	99	5.9887	2.55407	0.74150	0.93110	0.96432	0.74150	0.82650	0.90501	5.7086	2.50182	0.74859	0.93068	0.96410	0.74859	0.83005	0.90714
84	100	5.9887	2.38797	0.74150	0.93887	0.96847	0.74150	0.83671	0.91110	5.7086	2.34248	0.74859	0.93837	0.96820	0.74859	0.83993	0.91300

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
84	101	5.9887	2.23536	0.74150	0.94573	0.97211	0.74150	0.84627	0.91673	5.7086	2.19569	0.74859	0.94517	0.97181	0.74859	0.84918	0.91844
84	102	5.9887	2.09662	0.74150	0.95174	0.97527	0.74150	0.85515	0.92192	5.7086	2.06193	0.74859	0.95115	0.97496	0.74859	0.85780	0.92346
84	103	5.9887	1.97081	0.74150	0.95698	0.97802	0.74150	0.86339	0.92669	5.7086	1.94039	0.74859	0.95637	0.97770	0.74859	0.86580	0.92807
84	104	5.9887	1.85678	0.74150	0.96154	0.98039	0.74150	0.87098	0.93104	5.7086	1.82999	0.74859	0.96093	0.98008	0.74859	0.87318	0.93230
84	105	5.9887	1.75419	0.74150	0.96548	0.98244	0.74150	0.87794	0.93500	5.7086	1.73050	0.74859	0.96489	0.98213	0.74859	0.87996	0.93615
84	106	5.9887	1.66193	0.74150	0.96888	0.98419	0.74150	0.88425	0.93857	5.7086	1.64086	0.74859	0.96830	0.98390	0.74859	0.88612	0.93962
84	107	5.9887	1.57966	0.74150	0.97178	0.98569	0.74150	0.88991	0.94175	5.7086	1.56078	0.74859	0.97123	0.98540	0.74859	0.89164	0.94272
84	108	5.9887	1.50704	0.74150	0.97422	0.98694	0.74150	0.89486	0.94451	5.7086	1.48999	0.74859	0.97369	0.98667	0.74859	0.89648	0.94542
84	109	5.9887	1.44400	0.74150	0.97623	0.98797	0.74150	0.89902	0.94682	5.7086	1.42842	0.74859	0.97572	0.98771	0.74859	0.90055	0.94768
84	110	5.9887	1.39223	0.74150	0.97778	0.98877	0.74150	0.90225	0.94861	5.7086	1.37777	0.74859	0.97729	0.98852	0.74859	0.90372	0.94943
85	1	5.61238	29.44822	0.72520	0.19057	0.32013	0.72520	0.19050	0.32003	5.36455	22.54525	0.73264	0.23792	0.38439	0.73264	0.23784	0.38429
85	2	5.61238	29.37817	0.72520	0.19103	0.32077	0.72520	0.19097	0.32069	5.36455	22.51839	0.73264	0.23821	0.38476	0.73264	0.23814	0.38468
85	3	5.61238	29.30399	0.72520	0.19151	0.32146	0.72520	0.19145	0.32138	5.36455	22.48894	0.73264	0.23852	0.38517	0.73264	0.23846	0.38509
85	4	5.61238	29.22650	0.72520	0.19202	0.32217	0.72520	0.19196	0.32209	5.36455	22.45752	0.73264	0.23886	0.38561	0.73264	0.23879	0.38552
85	5	5.61238	29.14631	0.72520	0.19254	0.32291	0.72520	0.19249	0.32283	5.36455	22.42458	0.73264	0.23921	0.38606	0.73264	0.23914	0.38598
85	6	5.61238	29.06332	0.72520	0.19309	0.32369	0.72520	0.19303	0.32360	5.36455	22.39007	0.73264	0.23957	0.38654	0.73264	0.23951	0.38645
85	7	5.61238	28.97770	0.72520	0.19366	0.32449	0.72520	0.19360	0.32440	5.36455	22.35408	0.73264	0.23996	0.38704	0.73264	0.23989	0.38695
85	8	5.61238	28.88901	0.72520	0.19426	0.32532	0.72520	0.19420	0.32523	5.36455	22.31631	0.73264	0.24036	0.38757	0.73264	0.24029	0.38748
85	9	5.61238	28.79700	0.72520	0.19488	0.32619	0.72520	0.19481	0.32609	5.36455	22.27655	0.73264	0.24079	0.38813	0.73264	0.24072	0.38803
85	10	5.61238	28.70168	0.72520	0.19552	0.32709	0.72520	0.19545	0.32699	5.36455	22.23481	0.73264	0.24124	0.38871	0.73264	0.24116	0.38861
85	11	5.61238	28.60341	0.72520	0.19619	0.32803	0.72520	0.19612	0.32792	5.36455	22.19134	0.73264	0.24171	0.38932	0.73264	0.24163	0.38921
85	12	5.61238	28.50171	0.72520	0.19689	0.32901	0.72520	0.19681	0.32889	5.36455	22.14578	0.73264	0.24221	0.38996	0.73264	0.24211	0.38984
85	13	5.61238	28.39619	0.72520	0.19762	0.33002	0.72520	0.19753	0.32989	5.36455	22.09783	0.73264	0.24273	0.39064	0.73264	0.24262	0.39050
85	14	5.61238	28.28717	0.72520	0.19838	0.33108	0.72520	0.19827	0.33093	5.36455	22.04770	0.73264	0.24328	0.39135	0.73264	0.24316	0.39120
85	15	5.61238	28.17456	0.72520	0.19917	0.33218	0.72520	0.19905	0.33201	5.36455	21.99534	0.73264	0.24385	0.39209	0.73264	0.24372	0.39192
85	16	5.61238	28.05854	0.72520	0.19999	0.33332	0.72520	0.19986	0.33313	5.36455	21.94087	0.73264	0.24445	0.39287	0.73264	0.24430	0.39268
85	17	5.61238	27.93921	0.72520	0.20084	0.33450	0.72520	0.20069	0.33430	5.36455	21.88436	0.73264	0.24508	0.39368	0.73264	0.24492	0.39347
85	18	5.61238	27.81632	0.72520	0.20173	0.33573	0.72520	0.20157	0.33551	5.36455	21.82561	0.73264	0.24573	0.39452	0.73264	0.24556	0.39430
85	19	5.61238	27.68998	0.72520	0.20264	0.33700	0.72520	0.20248	0.33676	5.36455	21.76469	0.73264	0.24642	0.39540	0.73264	0.24623	0.39516
85	20	5.61238	27.55961	0.72520	0.20360	0.33832	0.72520	0.20342	0.33807	5.36455	21.70115	0.73264	0.24714	0.39633	0.73264	0.24694	0.39608
85	21	5.61238	27.42496	0.72520	0.20460	0.33969	0.72520	0.20441	0.33943	5.36455	21.63477	0.73264	0.24789	0.39730	0.73264	0.24768	0.39703
85	22	5.61238	27.28607	0.72520	0.20564	0.34112	0.72520	0.20544	0.34085	5.36455	21.56556	0.73264	0.24868	0.39831	0.73264	0.24846	0.39803
85	23	5.61238	27.14231	0.72520	0.20672	0.34262	0.72520	0.20651	0.34232	5.36455	21.49301	0.73264	0.24952	0.39938	0.73264	0.24929	0.39908
85	24	5.61238	26.99396	0.72520	0.20785	0.34417	0.72520	0.20763	0.34386	5.36455	21.41732	0.73264	0.25039	0.40050	0.73264	0.25015	0.40019
85	25	5.61238	26.84076	0.72520	0.20903	0.34579	0.72520	0.20879	0.34546	5.36455	21.33825	0.73264	0.25132	0.40168	0.73264	0.25105	0.40134
85	26	5.61238	26.68259	0.72520	0.21027	0.34748	0.72520	0.21001	0.34712	5.36455	21.25569	0.73264	0.25229	0.40292	0.73264	0.25200	0.40256
85	27	5.61238	26.51948	0.72520	0.21156	0.34923	0.72520	0.21128	0.34885	5.36455	21.16962	0.73264	0.25330	0.40422	0.73264	0.25300	0.40383
85	28	5.61238	26.35108	0.72520	0.21290	0.35106	0.72520	0.21260	0.35066	5.36455	21.07976	0.73264	0.25438	0.40558	0.73264	0.25405	0.40517
85	29	5.61238	26.17769	0.72520	0.21431	0.35297	0.72520	0.21399	0.35254	5.36455	20.98629	0.73264	0.25550	0.40701	0.73264	0.25515	0.40657
85	30	5.61238	25.99881	0.72520	0.21578	0.35496	0.72520	0.21543	0.35450	5.36455	20.88878	0.73264	0.25669	0.40851	0.73264	0.25632	0.40804

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
85	31	5.61238	25.81445	0.72520	0.21731	0.35703	0.72520	0.21695	0.35654	5.36455	20.78720	0.73264	0.25793	0.41009	0.73264	0.25754	0.40959
85	32	5.61238	25.62410	0.72520	0.21892	0.35920	0.72520	0.21853	0.35868	5.36455	20.68113	0.73264	0.25925	0.41175	0.73264	0.25883	0.41122
85	33	5.61238	25.42805	0.72520	0.22060	0.36146	0.72520	0.22019	0.36091	5.36455	20.57072	0.73264	0.26063	0.41349	0.73264	0.26019	0.41293
85	34	5.61238	25.22578	0.72520	0.22236	0.36382	0.72520	0.22192	0.36323	5.36455	20.45552	0.73264	0.26209	0.41532	0.73264	0.26162	0.41473
85	35	5.61238	25.01713	0.72520	0.22421	0.36629	0.72520	0.22374	0.36567	5.36455	20.33536	0.73264	0.26363	0.41725	0.73264	0.26313	0.41663
85	36	5.61238	24.80193	0.72520	0.22614	0.36887	0.72520	0.22564	0.36821	5.36455	20.21002	0.73264	0.26525	0.41928	0.73264	0.26472	0.41862
85	37	5.61238	24.57973	0.72520	0.22818	0.37157	0.72520	0.22764	0.37086	5.36455	20.07911	0.73264	0.26696	0.42142	0.73264	0.26640	0.42071
85	38	5.61238	24.35058	0.72520	0.23031	0.37439	0.72520	0.22973	0.37363	5.36455	19.94257	0.73264	0.26878	0.42368	0.73264	0.26817	0.42292
85	39	5.61238	24.11373	0.72520	0.23256	0.37736	0.72520	0.23193	0.37653	5.36455	19.79973	0.73264	0.27069	0.42606	0.73264	0.27003	0.42524
85	40	5.61238	23.86918	0.72520	0.23492	0.38046	0.72520	0.23423	0.37956	5.36455	19.65053	0.73264	0.27273	0.42857	0.73264	0.27200	0.42768
85	41	5.61238	23.61736	0.72520	0.23740	0.38371	0.72520	0.23665	0.38273	5.36455	19.49521	0.73264	0.27487	0.43122	0.73264	0.27408	0.43024
85	42	5.61238	23.35816	0.72520	0.24001	0.38711	0.72520	0.23918	0.38604	5.36455	19.33362	0.73264	0.27714	0.43400	0.73264	0.27627	0.43293
85	43	5.61238	23.09102	0.72520	0.24276	0.39068	0.72520	0.24185	0.38949	5.36455	19.16523	0.73264	0.27954	0.43694	0.73264	0.27858	0.43577
85	44	5.61238	22.81604	0.72520	0.24565	0.39442	0.72520	0.24464	0.39311	5.36455	18.99000	0.73264	0.28208	0.44003	0.73264	0.28102	0.43874
85	45	5.61238	22.53309	0.72520	0.24870	0.39833	0.72520	0.24757	0.39688	5.36455	18.80775	0.73264	0.28476	0.44329	0.73264	0.28359	0.44187
85	46	5.61238	22.24198	0.72520	0.25191	0.40244	0.72520	0.25065	0.40083	5.36455	18.61823	0.73264	0.28761	0.44673	0.73264	0.28630	0.44515
85	47	5.61238	21.94239	0.72520	0.25529	0.40675	0.72520	0.25388	0.40495	5.36455	18.42106	0.73264	0.29062	0.45036	0.73264	0.28916	0.44860
85	48	5.61238	21.63441	0.72520	0.25886	0.41127	0.72520	0.25727	0.40926	5.36455	18.21621	0.73264	0.29381	0.45418	0.73264	0.29217	0.45222
85	49	5.61238	21.31800	0.72520	0.26263	0.41601	0.72520	0.26084	0.41375	5.36455	18.00355	0.73264	0.29719	0.45821	0.73264	0.29535	0.45601
85	50	5.61238	20.99328	0.72520	0.26661	0.42098	0.72520	0.26458	0.41845	5.36455	17.78305	0.73264	0.30077	0.46245	0.73264	0.29869	0.45999
85	51	5.61238	20.66027	0.72520	0.27080	0.42619	0.72520	0.26851	0.42334	5.36455	17.55462	0.73264	0.30456	0.46692	0.73264	0.30222	0.46416
85	52	5.61238	20.31936	0.72520	0.27522	0.43165	0.72520	0.27263	0.42846	5.36455	17.31849	0.73264	0.30858	0.47162	0.73264	0.30593	0.46853
85	53	5.61238	19.97064	0.72520	0.27989	0.43737	0.72520	0.27697	0.43379	5.36455	17.07460	0.73264	0.31283	0.47657	0.73264	0.30984	0.47310
85	54	5.61238	19.61420	0.72520	0.28482	0.44336	0.72520	0.28152	0.43935	5.36455	16.82295	0.73264	0.31732	0.48177	0.73264	0.31396	0.47789
85	55	5.61238	19.25050	0.72520	0.29002	0.44964	0.72520	0.28630	0.44515	5.36455	16.56379	0.73264	0.32208	0.48723	0.73264	0.31831	0.48290
85	56	5.61238	18.87994	0.72520	0.29551	0.45621	0.72520	0.29133	0.45121	5.36455	16.29737	0.73264	0.32711	0.49297	0.73264	0.32288	0.48815
85	57	5.61238	18.50268	0.72520	0.30131	0.46308	0.72520	0.29662	0.45752	5.36455	16.02371	0.73264	0.33243	0.49899	0.73264	0.32770	0.49364
85	58	5.61238	18.11889	0.72520	0.30742	0.47027	0.72520	0.30218	0.46411	5.36455	15.74286	0.73264	0.33807	0.50531	0.73264	0.33279	0.49939
85	59	5.61238	17.72878	0.72520	0.31389	0.47780	0.72520	0.30803	0.47099	5.36455	15.45489	0.73264	0.34403	0.51194	0.73264	0.33816	0.50541
85	60	5.61238	17.33235	0.72520	0.32073	0.48568	0.72520	0.31420	0.47816	5.36455	15.15969	0.73264	0.35035	0.51890	0.73264	0.34382	0.51171
85	61	5.61238	16.92988	0.72520	0.32796	0.49393	0.72520	0.32069	0.48564	5.36455	14.85740	0.73264	0.35705	0.52621	0.73264	0.34980	0.51830
85	62	5.61238	16.52117	0.72520	0.33562	0.50257	0.72520	0.32754	0.49345	5.36455	14.54774	0.73264	0.36415	0.53389	0.73264	0.35611	0.52520
85	63	5.61238	16.10627	0.72520	0.34375	0.51162	0.72520	0.33475	0.50159	5.36455	14.23062	0.73264	0.37170	0.54195	0.73264	0.36278	0.53241
85	64	5.61238	15.68510	0.72520	0.35237	0.52111	0.72520	0.34235	0.51008	5.36455	13.90587	0.73264	0.37972	0.55043	0.73264	0.36982	0.53996
85	65	5.61238	15.25783	0.72520	0.36152	0.53105	0.72520	0.35036	0.51891	5.36455	13.57353	0.73264	0.38825	0.55933	0.73264	0.37726	0.54784
85	66	5.61238	14.82463	0.72520	0.37124	0.54146	0.72520	0.35880	0.52811	5.36455	13.23363	0.73264	0.39732	0.56869	0.73264	0.38510	0.55606
85	67	5.61238	14.38548	0.72520	0.38157	0.55237	0.72520	0.36768	0.53767	5.36455	12.88602	0.73264	0.40698	0.57851	0.73264	0.39338	0.56464
85	68	5.61238	13.94087	0.72520	0.39255	0.56379	0.72520	0.37703	0.54760	5.36455	12.53103	0.73264	0.41725	0.58882	0.73264	0.40210	0.57357
85	69	5.61238	13.49126	0.72520	0.40422	0.57572	0.72520	0.38686	0.55789	5.36455	12.16898	0.73264	0.42818	0.59962	0.73264	0.41128	0.58285
85	70	5.61238	13.03722	0.72520	0.41661	0.58818	0.72520	0.39718	0.56855	5.36455	11.80026	0.73264	0.43981	0.61092	0.73264	0.42095	0.59249

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
85	71	5.61238	12.57941	0.72520	0.42976	0.60117	0.72520	0.40801	0.57956	5.36455	11.42537	0.73264	0.45215	0.62273	0.73264	0.43109	0.60247
85	72	5.61238	12.11856	0.72520	0.44370	0.61467	0.72520	0.41936	0.59091	5.36455	11.04490	0.73264	0.46525	0.63505	0.73264	0.44174	0.61279
85	73	5.61238	11.65555	0.72520	0.45846	0.62869	0.72520	0.43122	0.60259	5.36455	10.65955	0.73264	0.47913	0.64785	0.73264	0.45289	0.62343
85	74	5.61238	11.19139	0.72520	0.47405	0.64319	0.72520	0.44361	0.61458	5.36455	10.27021	0.73264	0.49380	0.66113	0.73264	0.46454	0.63439
85	75	5.61238	10.72709	0.72520	0.49049	0.65816	0.72520	0.45651	0.62686	5.36455	9.87774	0.73264	0.50928	0.67486	0.73264	0.47670	0.64563
85	76	5.61238	10.26405	0.72520	0.50776	0.67353	0.72520	0.46992	0.63938	5.36455	9.48337	0.73264	0.52556	0.68900	0.73264	0.48934	0.65712
85	77	5.61238	9.80349	0.72520	0.52586	0.68926	0.72520	0.48381	0.65212	5.36455	9.08824	0.73264	0.54262	0.70350	0.73264	0.50245	0.66884
85	78	5.61238	9.34666	0.72520	0.54474	0.70528	0.72520	0.49816	0.66503	5.36455	8.69350	0.73264	0.56044	0.71831	0.73264	0.51601	0.68075
85	79	5.61238	8.89505	0.72520	0.56435	0.72152	0.72520	0.51294	0.67807	5.36455	8.30053	0.73264	0.57896	0.73334	0.73264	0.52999	0.69280
85	80	5.61238	8.44994	0.72520	0.58464	0.73788	0.72520	0.52811	0.69120	5.36455	7.91061	0.73264	0.59812	0.74853	0.73264	0.54436	0.70496
85	81	5.61238	8.01269	0.72520	0.60549	0.75427	0.72520	0.54363	0.70435	5.36455	7.52504	0.73264	0.61785	0.76379	0.73264	0.55906	0.71717
85	82	5.61238	7.58462	0.72520	0.62681	0.77060	0.72520	0.55943	0.71748	5.36455	7.14517	0.73264	0.63803	0.77902	0.73264	0.57405	0.72939
85	83	5.61238	7.16676	0.72520	0.64846	0.78675	0.72520	0.57546	0.73053	5.36455	6.77205	0.73264	0.65855	0.79413	0.73264	0.58928	0.74156
85	84	5.61238	6.76024	0.72520	0.67030	0.80261	0.72520	0.59166	0.74345	5.36455	6.40687	0.73264	0.67928	0.80902	0.73264	0.60467	0.75364
85	85	5.61238	6.36619	0.72520	0.69217	0.81809	0.72520	0.60794	0.75617	5.36455	6.05083	0.73264	0.70007	0.82358	0.73264	0.62016	0.76555
85	86	5.61238	5.98597	0.72520	0.71387	0.83305	0.72520	0.62420	0.76863	5.36455	5.70535	0.73264	0.72072	0.83770	0.73264	0.63565	0.77725
85	87	5.61238	5.62066	0.72520	0.73521	0.84740	0.72520	0.64037	0.78076	5.36455	5.37164	0.73264	0.74107	0.85128	0.73264	0.65107	0.78866
85	88	5.61238	5.27144	0.72520	0.75599	0.86104	0.72520	0.65636	0.79253	5.36455	5.05099	0.73264	0.76093	0.86424	0.73264	0.66632	0.79975
85	89	5.61238	4.93962	0.72520	0.77603	0.87389	0.72520	0.67208	0.80388	5.36455	4.74485	0.73264	0.78012	0.87648	0.73264	0.68133	0.81047
85	90	5.61238	4.62687	0.72520	0.79513	0.88587	0.72520	0.68747	0.81479	5.36455	4.45503	0.73264	0.79845	0.88793	0.73264	0.69603	0.82078
85	91	5.61238	4.33500	0.72520	0.81314	0.89694	0.72520	0.70249	0.82525	5.36455	4.18350	0.73264	0.81576	0.89854	0.73264	0.71040	0.83068
85	92	5.61238	4.06328	0.72520	0.83003	0.90712	0.72520	0.71715	0.83528	5.36455	3.92982	0.73264	0.83204	0.90832	0.73264	0.72443	0.84020
85	93	5.61238	3.80970	0.72520	0.84582	0.91647	0.72520	0.73147	0.84491	5.36455	3.69224	0.73264	0.84730	0.91734	0.73264	0.73815	0.84935
85	94	5.61238	3.57122	0.72520	0.86061	0.92508	0.72520	0.74546	0.85417	5.36455	3.46804	0.73264	0.86162	0.92567	0.73264	0.75158	0.85817
85	95	5.61238	3.34496	0.72520	0.87445	0.93302	0.72520	0.75910	0.86306	5.36455	3.25454	0.73264	0.87508	0.93338	0.73264	0.76469	0.86666
85	96	5.61238	3.12856	0.72520	0.88739	0.94033	0.72520	0.77234	0.87155	5.36455	3.04956	0.73264	0.88769	0.94050	0.73264	0.77743	0.87478
85	97	5.61238	2.92468	0.72520	0.89929	0.94698	0.72520	0.78510	0.87961	5.36455	2.85578	0.73264	0.89933	0.94700	0.73264	0.78973	0.88251
85	98	5.61238	2.73317	0.72520	0.91017	0.95297	0.72520	0.79733	0.88724	5.36455	2.67315	0.73264	0.91000	0.95288	0.73264	0.80153	0.88983
85	99	5.61238	2.55407	0.72520	0.92002	0.95834	0.72520	0.80896	0.89439	5.36455	2.50182	0.73264	0.91970	0.95817	0.73264	0.81278	0.89672
85	100	5.61238	2.38797	0.72520	0.92885	0.96311	0.72520	0.81996	0.90107	5.36455	2.34248	0.73264	0.92842	0.96288	0.73264	0.82343	0.90317
85	101	5.61238	2.23536	0.72520	0.93668	0.96730	0.72520	0.83027	0.90727	5.36455	2.19569	0.73264	0.93617	0.96704	0.73264	0.83343	0.90915
85	102	5.61238	2.09662	0.72520	0.94357	0.97096	0.72520	0.83990	0.91298	5.36455	2.06193	0.73264	0.94301	0.97067	0.73264	0.84277	0.91468
85	103	5.61238	1.97081	0.72520	0.94959	0.97415	0.72520	0.84884	0.91824	5.36455	1.94039	0.73264	0.94901	0.97384	0.73264	0.85145	0.91977
85	104	5.61238	1.85678	0.72520	0.95486	0.97691	0.72520	0.85710	0.92305	5.36455	1.82999	0.73264	0.95426	0.97660	0.73264	0.85949	0.92444
85	105	5.61238	1.75419	0.72520	0.95942	0.97929	0.72520	0.86469	0.92743	5.36455	1.73050	0.73264	0.95883	0.97898	0.73264	0.86689	0.92870
85	106	5.61238	1.66193	0.72520	0.96337	0.98134	0.72520	0.87159	0.93139	5.36455	1.64086	0.73264	0.96278	0.98104	0.73264	0.87362	0.93255
85	107	5.61238	1.57966	0.72520	0.96675	0.98309	0.72520	0.87779	0.93492	5.36455	1.56078	0.73264	0.96618	0.98280	0.73264	0.87968	0.93599
85	108	5.61238	1.50704	0.72520	0.96960	0.98456	0.72520	0.88323	0.93799	5.36455	1.48999	0.73264	0.96905	0.98428	0.73264	0.88500	0.93899
85	109	5.61238	1.44400	0.72520	0.97194	0.98577	0.72520	0.88779	0.94056	5.36455	1.42842	0.73264	0.97141	0.98550	0.73264	0.88947	0.94150
85	110	5.61238	1.39223	0.72520	0.97375	0.98670	0.72520	0.89135	0.94255	5.36455	1.37777	0.73264	0.97325	0.98644	0.73264	0.89296	0.94346

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
86	1	5.25253	29.44822	0.70925	0.17835	0.30271	0.70925	0.17829	0.30262	5.03381	22.54525	0.71706	0.22326	0.36502	0.71706	0.22318	0.36492
86	2	5.25253	29.37817	0.70925	0.17878	0.30333	0.70925	0.17873	0.30325	5.03381	22.51839	0.71706	0.22352	0.36538	0.71706	0.22346	0.36530
86	3	5.25253	29.30399	0.70925	0.17923	0.30398	0.70925	0.17918	0.30391	5.03381	22.48894	0.71706	0.22382	0.36577	0.71706	0.22376	0.36569
86	4	5.25253	29.22650	0.70925	0.17971	0.30466	0.70925	0.17966	0.30459	5.03381	22.45752	0.71706	0.22413	0.36619	0.71706	0.22407	0.36611
86	5	5.25253	29.14631	0.70925	0.18020	0.30537	0.70925	0.18015	0.30530	5.03381	22.42458	0.71706	0.22446	0.36663	0.71706	0.22440	0.36655
86	6	5.25253	29.06332	0.70925	0.18072	0.30611	0.70925	0.18066	0.30603	5.03381	22.39007	0.71706	0.22481	0.36709	0.71706	0.22474	0.36701
86	7	5.25253	28.97770	0.70925	0.18125	0.30688	0.70925	0.18119	0.30680	5.03381	22.35408	0.71706	0.22517	0.36757	0.71706	0.22511	0.36749
86	8	5.25253	28.88901	0.70925	0.18181	0.30767	0.70925	0.18175	0.30759	5.03381	22.31631	0.71706	0.22555	0.36808	0.71706	0.22548	0.36799
86	9	5.25253	28.79700	0.70925	0.18239	0.30850	0.70925	0.18233	0.30842	5.03381	22.27655	0.71706	0.22595	0.36861	0.71706	0.22588	0.36852
86	10	5.25253	28.70168	0.70925	0.18299	0.30937	0.70925	0.18293	0.30928	5.03381	22.23481	0.71706	0.22637	0.36917	0.71706	0.22630	0.36908
86	11	5.25253	28.60341	0.70925	0.18362	0.31026	0.70925	0.18355	0.31017	5.03381	22.19134	0.71706	0.22681	0.36976	0.71706	0.22674	0.36966
86	12	5.25253	28.50171	0.70925	0.18427	0.31120	0.70925	0.18420	0.31109	5.03381	22.14578	0.71706	0.22728	0.37038	0.71706	0.22720	0.37027
86	13	5.25253	28.39619	0.70925	0.18495	0.31217	0.70925	0.18487	0.31205	5.03381	22.09783	0.71706	0.22777	0.37103	0.71706	0.22768	0.37091
86	14	5.25253	28.28717	0.70925	0.18566	0.31318	0.70925	0.18557	0.31305	5.03381	22.04770	0.71706	0.22828	0.37171	0.71706	0.22818	0.37157
86	15	5.25253	28.17456	0.70925	0.18640	0.31423	0.70925	0.18630	0.31408	5.03381	21.99534	0.71706	0.22882	0.37243	0.71706	0.22870	0.37227
86	16	5.25253	28.05854	0.70925	0.18717	0.31532	0.70925	0.18705	0.31515	5.03381	21.94087	0.71706	0.22939	0.37317	0.71706	0.22925	0.37300
86	17	5.25253	27.93921	0.70925	0.18797	0.31645	0.70925	0.18784	0.31627	5.03381	21.88436	0.71706	0.22998	0.37395	0.71706	0.22983	0.37376
86	18	5.25253	27.81632	0.70925	0.18880	0.31763	0.70925	0.18866	0.31743	5.03381	21.82561	0.71706	0.23059	0.37476	0.71706	0.23043	0.37456
86	19	5.25253	27.68998	0.70925	0.18966	0.31884	0.70925	0.18951	0.31863	5.03381	21.76469	0.71706	0.23123	0.37561	0.71706	0.23107	0.37539
86	20	5.25253	27.55961	0.70925	0.19055	0.32011	0.70925	0.19039	0.31988	5.03381	21.70115	0.71706	0.23191	0.37650	0.71706	0.23173	0.37627
86	21	5.25253	27.42496	0.70925	0.19148	0.32142	0.70925	0.19132	0.32118	5.03381	21.63477	0.71706	0.23262	0.37743	0.71706	0.23243	0.37719
86	22	5.25253	27.28607	0.70925	0.19246	0.32279	0.70925	0.19228	0.32254	5.03381	21.56556	0.71706	0.23336	0.37841	0.71706	0.23316	0.37815
86	23	5.25253	27.14231	0.70925	0.19347	0.32422	0.70925	0.19328	0.32395	5.03381	21.49301	0.71706	0.23414	0.37944	0.71706	0.23393	0.37917
86	24	5.25253	26.99396	0.70925	0.19453	0.32571	0.70925	0.19433	0.32542	5.03381	21.41732	0.71706	0.23497	0.38052	0.71706	0.23474	0.38023
86	25	5.25253	26.84076	0.70925	0.19564	0.32726	0.70925	0.19542	0.32695	5.03381	21.33825	0.71706	0.23583	0.38166	0.71706	0.23559	0.38134
86	26	5.25253	26.68259	0.70925	0.19680	0.32887	0.70925	0.19656	0.32855	5.03381	21.25569	0.71706	0.23674	0.38285	0.71706	0.23649	0.38251
86	27	5.25253	26.51948	0.70925	0.19800	0.33055	0.70925	0.19775	0.33020	5.03381	21.16962	0.71706	0.23770	0.38410	0.71706	0.23743	0.38374
86	28	5.25253	26.35108	0.70925	0.19926	0.33231	0.70925	0.19899	0.33193	5.03381	21.07976	0.71706	0.23871	0.38541	0.71706	0.23841	0.38503
86	29	5.25253	26.17769	0.70925	0.20058	0.33413	0.70925	0.20029	0.33374	5.03381	20.98629	0.71706	0.23976	0.38679	0.71706	0.23945	0.38638
86	30	5.25253	25.99881	0.70925	0.20195	0.33604	0.70925	0.20165	0.33562	5.03381	20.88878	0.71706	0.24088	0.38824	0.71706	0.24054	0.38780
86	31	5.25253	25.81445	0.70925	0.20339	0.33803	0.70925	0.20306	0.33758	5.03381	20.78720	0.71706	0.24205	0.38975	0.71706	0.24169	0.38929
86	32	5.25253	25.62410	0.70925	0.20489	0.34010	0.70925	0.20455	0.33963	5.03381	20.68113	0.71706	0.24328	0.39135	0.71706	0.24290	0.39086
86	33	5.25253	25.42805	0.70925	0.20647	0.34227	0.70925	0.20610	0.34176	5.03381	20.57072	0.71706	0.24458	0.39303	0.71706	0.24418	0.39251
86	34	5.25253	25.22578	0.70925	0.20812	0.34453	0.70925	0.20773	0.34400	5.03381	20.45552	0.71706	0.24595	0.39480	0.71706	0.24552	0.39425
86	35	5.25253	25.01713	0.70925	0.20985	0.34690	0.70925	0.20943	0.34633	5.03381	20.33536	0.71706	0.24739	0.39666	0.71706	0.24694	0.39608
86	36	5.25253	24.80193	0.70925	0.21166	0.34937	0.70925	0.21122	0.34877	5.03381	20.21002	0.71706	0.24892	0.39861	0.71706	0.24844	0.39800
86	37	5.25253	24.57973	0.70925	0.21356	0.35196	0.70925	0.21309	0.35132	5.03381	20.07911	0.71706	0.25053	0.40068	0.71706	0.25002	0.40002
86	38	5.25253	24.35058	0.70925	0.21556	0.35467	0.70925	0.21505	0.35398	5.03381	19.94257	0.71706	0.25223	0.40285	0.71706	0.25168	0.40215
86	39	5.25253	24.11373	0.70925	0.21767	0.35752	0.70925	0.21711	0.35677	5.03381	19.79973	0.71706	0.25403	0.40515	0.71706	0.25344	0.40439
86	40	5.25253	23.86918	0.70925	0.21988	0.36050	0.70925	0.21927	0.35968	5.03381	19.65053	0.71706	0.25594	0.40757	0.71706	0.25530	0.40675

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
86	41	5.25253	23.61736	0.70925	0.22221	0.36362	0.70925	0.22154	0.36273	5.03381	19.49521	0.71706	0.25796	0.41013	0.71706	0.25725	0.40923
86	42	5.25253	23.35816	0.70925	0.22466	0.36689	0.70925	0.22392	0.36591	5.03381	19.33362	0.71706	0.26009	0.41282	0.71706	0.25932	0.41184
86	43	5.25253	23.09102	0.70925	0.22723	0.37032	0.70925	0.22642	0.36924	5.03381	19.16523	0.71706	0.26235	0.41565	0.71706	0.26149	0.41458
86	44	5.25253	22.81604	0.70925	0.22994	0.37391	0.70925	0.22904	0.37272	5.03381	18.99000	0.71706	0.26474	0.41864	0.71706	0.26379	0.41746
86	45	5.25253	22.53309	0.70925	0.23280	0.37768	0.70925	0.23180	0.37636	5.03381	18.80775	0.71706	0.26726	0.42180	0.71706	0.26622	0.42049
86	46	5.25253	22.24198	0.70925	0.23581	0.38163	0.70925	0.23469	0.38017	5.03381	18.61823	0.71706	0.26994	0.42512	0.71706	0.26877	0.42367
86	47	5.25253	21.94239	0.70925	0.23899	0.38578	0.70925	0.23773	0.38414	5.03381	18.42106	0.71706	0.27277	0.42863	0.71706	0.27147	0.42702
86	48	5.25253	21.63441	0.70925	0.24234	0.39013	0.70925	0.24093	0.38830	5.03381	18.21621	0.71706	0.27578	0.43233	0.71706	0.27432	0.43053
86	49	5.25253	21.31800	0.70925	0.24587	0.39470	0.70925	0.24428	0.39265	5.03381	18.00355	0.71706	0.27896	0.43623	0.71706	0.27732	0.43422
86	50	5.25253	20.99328	0.70925	0.24960	0.39949	0.70925	0.24781	0.39719	5.03381	17.78305	0.71706	0.28234	0.44035	0.71706	0.28048	0.43808
86	51	5.25253	20.66027	0.70925	0.25354	0.40452	0.70925	0.25151	0.40193	5.03381	17.55462	0.71706	0.28591	0.44468	0.71706	0.28381	0.44214
86	52	5.25253	20.31936	0.70925	0.25770	0.40979	0.70925	0.25540	0.40688	5.03381	17.31849	0.71706	0.28969	0.44925	0.71706	0.28732	0.44639
86	53	5.25253	19.97064	0.70925	0.26209	0.41532	0.70925	0.25948	0.41205	5.03381	17.07460	0.71706	0.29370	0.45405	0.71706	0.29103	0.45084
86	54	5.25253	19.61420	0.70925	0.26672	0.42112	0.70925	0.26378	0.41744	5.03381	16.82295	0.71706	0.29794	0.45910	0.71706	0.29493	0.45551
86	55	5.25253	19.25050	0.70925	0.27161	0.42719	0.70925	0.26829	0.42308	5.03381	16.56379	0.71706	0.30243	0.46441	0.71706	0.29904	0.46040
86	56	5.25253	18.87994	0.70925	0.27678	0.43356	0.70925	0.27304	0.42896	5.03381	16.29737	0.71706	0.30718	0.46999	0.71706	0.30338	0.46553
86	57	5.25253	18.50268	0.70925	0.28223	0.44022	0.70925	0.27804	0.43510	5.03381	16.02371	0.71706	0.31221	0.47586	0.71706	0.30795	0.47089
86	58	5.25253	18.11889	0.70925	0.28799	0.44720	0.70925	0.28330	0.44151	5.03381	15.74286	0.71706	0.31754	0.48202	0.71706	0.31278	0.47651
86	59	5.25253	17.72878	0.70925	0.29408	0.45451	0.70925	0.28883	0.44821	5.03381	15.45489	0.71706	0.32318	0.48849	0.71706	0.31787	0.48240
86	60	5.25253	17.33235	0.70925	0.30053	0.46217	0.70925	0.29467	0.45521	5.03381	15.15969	0.71706	0.32916	0.49529	0.71706	0.32326	0.48858
86	61	5.25253	16.92988	0.70925	0.30736	0.47019	0.70925	0.30083	0.46252	5.03381	14.85740	0.71706	0.33550	0.50243	0.71706	0.32894	0.49504
86	62	5.25253	16.52117	0.70925	0.31459	0.47861	0.70925	0.30732	0.47015	5.03381	14.54774	0.71706	0.34223	0.50995	0.71706	0.33495	0.50182
86	63	5.25253	16.10627	0.70925	0.32227	0.48745	0.70925	0.31417	0.47813	5.03381	14.23062	0.71706	0.34939	0.51785	0.71706	0.34131	0.50892
86	64	5.25253	15.68510	0.70925	0.33042	0.49672	0.70925	0.32140	0.48645	5.03381	13.90587	0.71706	0.35701	0.52617	0.71706	0.34803	0.51635
86	65	5.25253	15.25783	0.70925	0.33909	0.50645	0.70925	0.32902	0.49514	5.03381	13.57353	0.71706	0.36511	0.53492	0.71706	0.35513	0.52413
86	66	5.25253	14.82463	0.70925	0.34831	0.51666	0.70925	0.33707	0.50419	5.03381	13.23363	0.71706	0.37375	0.54413	0.71706	0.36264	0.53226
86	67	5.25253	14.38548	0.70925	0.35812	0.52737	0.70925	0.34555	0.51362	5.03381	12.88602	0.71706	0.38295	0.55382	0.71706	0.37057	0.54075
86	68	5.25253	13.94087	0.70925	0.36856	0.53861	0.70925	0.35450	0.52344	5.03381	12.53103	0.71706	0.39277	0.56401	0.71706	0.37894	0.54961
86	69	5.25253	13.49126	0.70925	0.37968	0.55039	0.70925	0.36392	0.53364	5.03381	12.16898	0.71706	0.40322	0.57471	0.71706	0.38778	0.55885
86	70	5.25253	13.03722	0.70925	0.39151	0.56272	0.70925	0.37383	0.54422	5.03381	11.80026	0.71706	0.41436	0.58593	0.71706	0.39709	0.56845
86	71	5.25253	12.57941	0.70925	0.40410	0.57560	0.70925	0.38426	0.55518	5.03381	11.42537	0.71706	0.42622	0.59769	0.71706	0.40689	0.57842
86	72	5.25253	12.11856	0.70925	0.41747	0.58904	0.70925	0.39521	0.56652	5.03381	11.04490	0.71706	0.43884	0.60999	0.71706	0.41720	0.58876
86	73	5.25253	11.65555	0.70925	0.43167	0.60303	0.70925	0.40668	0.57822	5.03381	10.65955	0.71706	0.45224	0.62282	0.71706	0.42802	0.59946
86	74	5.25253	11.19139	0.70925	0.44672	0.61756	0.70925	0.41870	0.59026	5.03381	10.27021	0.71706	0.46645	0.63616	0.71706	0.43936	0.61049
86	75	5.25253	10.72709	0.70925	0.46263	0.63260	0.70925	0.43125	0.60262	5.03381	9.87774	0.71706	0.48150	0.65001	0.71706	0.45122	0.62185
86	76	5.25253	10.26405	0.70925	0.47942	0.64812	0.70925	0.44433	0.61528	5.03381	9.48337	0.71706	0.49737	0.66433	0.71706	0.46359	0.63350
86	77	5.25253	9.80349	0.70925	0.49708	0.66407	0.70925	0.45793	0.62819	5.03381	9.08824	0.71706	0.51408	0.67907	0.71706	0.47646	0.64541
86	78	5.25253	9.34666	0.70925	0.51559	0.68039	0.70925	0.47202	0.64133	5.03381	8.69350	0.71706	0.53161	0.69418	0.71706	0.48982	0.65756
86	79	5.25253	8.89505	0.70925	0.53492	0.69700	0.70925	0.48659	0.65464	5.03381	8.30053	0.71706	0.54991	0.70960	0.71706	0.50364	0.66989
86	80	5.25253	8.44994	0.70925	0.55500	0.71383	0.70925	0.50160	0.66809	5.03381	7.91061	0.71706	0.56895	0.72526	0.71706	0.51789	0.68238

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
86	81	5.25253	8.01269	0.70925	0.57577	0.73078	0.70925	0.51700	0.68161	5.03381	7.52504	0.71706	0.58864	0.74106	0.71706	0.53252	0.69496
86	82	5.25253	7.58462	0.70925	0.59712	0.74775	0.70925	0.53275	0.69516	5.03381	7.14517	0.71706	0.60891	0.75692	0.71706	0.54751	0.70760
86	83	5.25253	7.16676	0.70925	0.61895	0.76463	0.70925	0.54880	0.70868	5.03381	6.77205	0.71706	0.62965	0.77274	0.71706	0.56278	0.72023
86	84	5.25253	6.76024	0.70925	0.64112	0.78132	0.70925	0.56507	0.72210	5.03381	6.40687	0.71706	0.65073	0.78842	0.71706	0.57829	0.73281
86	85	5.25253	6.36619	0.70925	0.66347	0.79769	0.70925	0.58150	0.73538	5.03381	6.05083	0.71706	0.67201	0.80384	0.71706	0.59396	0.74527
86	86	5.25253	5.98597	0.70925	0.68580	0.81362	0.70925	0.59798	0.74842	5.03381	5.70535	0.71706	0.69330	0.81888	0.71706	0.60970	0.75753
86	87	5.25253	5.62066	0.70925	0.70792	0.82899	0.70925	0.61444	0.76118	5.03381	5.37164	0.71706	0.71443	0.83343	0.71706	0.62542	0.76955
86	88	5.25253	5.27144	0.70925	0.72963	0.84368	0.70925	0.63077	0.77359	5.03381	5.05099	0.71706	0.73519	0.84739	0.71706	0.64104	0.78126
86	89	5.25253	4.93962	0.70925	0.75071	0.85761	0.70925	0.64690	0.78559	5.03381	4.74485	0.71706	0.75539	0.86065	0.71706	0.65646	0.79261
86	90	5.25253	4.62687	0.70925	0.77096	0.87067	0.70925	0.66274	0.79717	5.03381	4.45503	0.71706	0.77483	0.87313	0.71706	0.67163	0.80357
86	91	5.25253	4.33500	0.70925	0.79018	0.88279	0.70925	0.67827	0.80829	5.03381	4.18350	0.71706	0.79331	0.88475	0.71706	0.68651	0.81412
86	92	5.25253	4.06328	0.70925	0.80833	0.89401	0.70925	0.69348	0.81900	5.03381	3.92982	0.71706	0.81080	0.89552	0.71706	0.70110	0.82429
86	93	5.25253	3.80970	0.70925	0.82542	0.90436	0.70925	0.70840	0.82931	5.03381	3.69224	0.71706	0.82731	0.90549	0.71706	0.71541	0.83410
86	94	5.25253	3.57122	0.70925	0.84153	0.91395	0.70925	0.72304	0.83926	5.03381	3.46804	0.71706	0.84290	0.91476	0.71706	0.72948	0.84358
86	95	5.25253	3.34496	0.70925	0.85672	0.92283	0.70925	0.73737	0.84884	5.03381	3.25454	0.71706	0.85764	0.92337	0.71706	0.74327	0.85273
86	96	5.25253	3.12856	0.70925	0.87100	0.93105	0.70925	0.75134	0.85802	5.03381	3.04956	0.71706	0.87155	0.93137	0.71706	0.75673	0.86152
86	97	5.25253	2.92468	0.70925	0.88422	0.93855	0.70925	0.76485	0.86676	5.03381	2.85578	0.71706	0.88448	0.93870	0.71706	0.76977	0.86991
86	98	5.25253	2.73317	0.70925	0.89638	0.94536	0.70925	0.77785	0.87504	5.03381	2.67315	0.71706	0.89639	0.94536	0.71706	0.78233	0.87788
86	99	5.25253	2.55407	0.70925	0.90745	0.95148	0.70925	0.79027	0.88285	5.03381	2.50182	0.71706	0.90727	0.95138	0.71706	0.79435	0.88539
86	100	5.25253	2.38797	0.70925	0.91743	0.95694	0.70925	0.80204	0.89015	5.03381	2.34248	0.71706	0.91711	0.95676	0.71706	0.80576	0.89244
86	101	5.25253	2.23536	0.70925	0.92633	0.96176	0.70925	0.81312	0.89693	5.03381	2.19569	0.71706	0.92590	0.96152	0.71706	0.81651	0.89899
86	102	5.25253	2.09662	0.70925	0.93418	0.96597	0.70925	0.82349	0.90320	5.03381	2.06193	0.71706	0.93368	0.96570	0.71706	0.82658	0.90506
86	103	5.25253	1.97081	0.70925	0.94108	0.96965	0.70925	0.83315	0.90898	5.03381	1.94039	0.71706	0.94053	0.96936	0.71706	0.83598	0.91066
86	104	5.25253	1.85678	0.70925	0.94713	0.97285	0.70925	0.84210	0.91428	5.03381	1.82999	0.71706	0.94656	0.97255	0.71706	0.84469	0.91581
86	105	5.25253	1.75419	0.70925	0.95240	0.97562	0.70925	0.85034	0.91912	5.03381	1.73050	0.71706	0.95181	0.97531	0.71706	0.85273	0.92051
86	106	5.25253	1.66193	0.70925	0.95696	0.97801	0.70925	0.85786	0.92350	5.03381	1.64086	0.71706	0.95638	0.97770	0.71706	0.86007	0.92477
86	107	5.25253	1.57966	0.70925	0.96088	0.98005	0.70925	0.86463	0.92740	5.03381	1.56078	0.71706	0.96030	0.97975	0.71706	0.86668	0.92858
86	108	5.25253	1.50704	0.70925	0.96419	0.98177	0.70925	0.87057	0.93081	5.03381	1.48999	0.71706	0.96363	0.98148	0.71706	0.87250	0.93191
86	109	5.25253	1.44400	0.70925	0.96693	0.98318	0.70925	0.87558	0.93366	5.03381	1.42842	0.71706	0.96638	0.98290	0.71706	0.87741	0.93470
86	110	5.25253	1.39223	0.70925	0.96904	0.98428	0.70925	0.87948	0.93587	5.03381	1.37777	0.71706	0.96852	0.98401	0.71706	0.88124	0.93687
87	1	4.91068	29.44822	0.69399	0.16675	0.28583	0.69399	0.16669	0.28575	4.71804	22.54525	0.70166	0.20925	0.34609	0.70166	0.20919	0.34600
87	2	4.91068	29.37817	0.69399	0.16714	0.28642	0.69399	0.16710	0.28635	4.71804	22.51839	0.70166	0.20950	0.34643	0.70166	0.20945	0.34636
87	3	4.91068	29.30399	0.69399	0.16757	0.28704	0.69399	0.16752	0.28697	4.71804	22.48894	0.70166	0.20978	0.34681	0.70166	0.20973	0.34674
87	4	4.91068	29.22650	0.69399	0.16801	0.28769	0.69399	0.16797	0.28762	4.71804	22.45752	0.70166	0.21007	0.34721	0.70166	0.21002	0.34714
87	5	4.91068	29.14631	0.69399	0.16847	0.28837	0.69399	0.16843	0.28830	4.71804	22.42458	0.70166	0.21038	0.34763	0.70166	0.21033	0.34756
87	6	4.91068	29.06332	0.69399	0.16896	0.28907	0.69399	0.16891	0.28900	4.71804	22.39007	0.70166	0.21071	0.34807	0.70166	0.21065	0.34800
87	7	4.91068	28.97770	0.69399	0.16945	0.28980	0.69399	0.16941	0.28973	4.71804	22.35408	0.70166	0.21104	0.34853	0.70166	0.21099	0.34846
87	8	4.91068	28.88901	0.69399	0.16997	0.29056	0.69399	0.16992	0.29049	4.71804	22.31631	0.70166	0.21140	0.34902	0.70166	0.21134	0.34894
87	9	4.91068	28.79700	0.69399	0.17052	0.29135	0.69399	0.17046	0.29128	4.71804	22.27655	0.70166	0.21178	0.34953	0.70166	0.21172	0.34945
87	10	4.91068	28.70168	0.69399	0.17108	0.29218	0.69399	0.17103	0.29209	4.71804	22.23481	0.70166	0.21217	0.35007	0.70166	0.21211	0.34998

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
87	11	4.91068	28.60341	0.69399	0.17167	0.29303	0.69399	0.17161	0.29294	4.71804	22.19134	0.70166	0.21259	0.35064	0.70166	0.21252	0.35054
87	12	4.91068	28.50171	0.69399	0.17228	0.29392	0.69399	0.17221	0.29383	4.71804	22.14578	0.70166	0.21302	0.35123	0.70166	0.21295	0.35113
87	13	4.91068	28.39619	0.69399	0.17292	0.29485	0.69399	0.17285	0.29475	4.71804	22.09783	0.70166	0.21348	0.35185	0.70166	0.21340	0.35174
87	14	4.91068	28.28717	0.69399	0.17358	0.29582	0.69399	0.17350	0.29570	4.71804	22.04770	0.70166	0.21397	0.35251	0.70166	0.21387	0.35238
87	15	4.91068	28.17456	0.69399	0.17427	0.29682	0.69399	0.17418	0.29668	4.71804	21.99534	0.70166	0.21447	0.35319	0.70166	0.21437	0.35305
87	16	4.91068	28.05854	0.69399	0.17499	0.29786	0.69399	0.17489	0.29771	4.71804	21.94087	0.70166	0.21500	0.35391	0.70166	0.21488	0.35375
87	17	4.91068	27.93921	0.69399	0.17574	0.29894	0.69399	0.17562	0.29877	4.71804	21.88436	0.70166	0.21555	0.35466	0.70166	0.21542	0.35448
87	18	4.91068	27.81632	0.69399	0.17651	0.30006	0.69399	0.17639	0.29988	4.71804	21.82561	0.70166	0.21613	0.35544	0.70166	0.21599	0.35525
87	19	4.91068	27.68998	0.69399	0.17732	0.30122	0.69399	0.17718	0.30103	4.71804	21.76469	0.70166	0.21673	0.35625	0.70166	0.21658	0.35605
87	20	4.91068	27.55961	0.69399	0.17815	0.30243	0.69399	0.17801	0.30223	4.71804	21.70115	0.70166	0.21737	0.35711	0.70166	0.21721	0.35690
87	21	4.91068	27.42496	0.69399	0.17903	0.30368	0.69399	0.17888	0.30347	4.71804	21.63477	0.70166	0.21803	0.35800	0.70166	0.21786	0.35778
87	22	4.91068	27.28607	0.69399	0.17994	0.30499	0.69399	0.17978	0.30477	4.71804	21.56556	0.70166	0.21873	0.35894	0.70166	0.21855	0.35871
87	23	4.91068	27.14231	0.69399	0.18089	0.30636	0.69399	0.18072	0.30612	4.71804	21.49301	0.70166	0.21946	0.35993	0.70166	0.21927	0.35968
87	24	4.91068	26.99396	0.69399	0.18188	0.30778	0.69399	0.18170	0.30752	4.71804	21.41732	0.70166	0.22023	0.36097	0.70166	0.22003	0.36070
87	25	4.91068	26.84076	0.69399	0.18291	0.30926	0.69399	0.18272	0.30898	4.71804	21.33825	0.70166	0.22105	0.36206	0.70166	0.22083	0.36177
87	26	4.91068	26.68259	0.69399	0.18399	0.31080	0.69399	0.18379	0.31051	4.71804	21.25569	0.70166	0.22190	0.36321	0.70166	0.22167	0.36290
87	27	4.91068	26.51948	0.69399	0.18512	0.31241	0.69399	0.18490	0.31209	4.71804	21.16962	0.70166	0.22280	0.36441	0.70166	0.22255	0.36408
87	28	4.91068	26.35108	0.69399	0.18630	0.31409	0.69399	0.18606	0.31375	4.71804	21.07976	0.70166	0.22374	0.36567	0.70166	0.22348	0.36532
87	29	4.91068	26.17769	0.69399	0.18753	0.31583	0.69399	0.18728	0.31547	4.71804	20.98629	0.70166	0.22473	0.36699	0.70166	0.22445	0.36662
87	30	4.91068	25.99881	0.69399	0.18882	0.31766	0.69399	0.18855	0.31727	4.71804	20.88878	0.70166	0.22578	0.36838	0.70166	0.22548	0.36798
87	31	4.91068	25.81445	0.69399	0.19016	0.31956	0.69399	0.18987	0.31915	4.71804	20.78720	0.70166	0.22688	0.36984	0.70166	0.22656	0.36942
87	32	4.91068	25.62410	0.69399	0.19157	0.32154	0.69399	0.19126	0.32111	4.71804	20.68113	0.70166	0.22803	0.37138	0.70166	0.22769	0.37093
87	33	4.91068	25.42805	0.69399	0.19304	0.32361	0.69399	0.19271	0.32315	4.71804	20.57072	0.70166	0.22925	0.37299	0.70166	0.22889	0.37252
87	34	4.91068	25.22578	0.69399	0.19459	0.32578	0.69399	0.19424	0.32529	4.71804	20.45552	0.70166	0.23053	0.37469	0.70166	0.23016	0.37419
87	35	4.91068	25.01713	0.69399	0.19620	0.32804	0.69399	0.19583	0.32752	4.71804	20.33536	0.70166	0.23189	0.37648	0.70166	0.23149	0.37595
87	36	4.91068	24.80193	0.69399	0.19790	0.33041	0.69399	0.19750	0.32986	4.71804	20.21002	0.70166	0.23332	0.37836	0.70166	0.23289	0.37780
87	37	4.91068	24.57973	0.69399	0.19968	0.33289	0.69399	0.19926	0.33230	4.71804	20.07911	0.70166	0.23483	0.38035	0.70166	0.23438	0.37975
87	38	4.91068	24.35058	0.69399	0.20155	0.33549	0.69399	0.20110	0.33486	4.71804	19.94257	0.70166	0.23643	0.38244	0.70166	0.23594	0.38180
87	39	4.91068	24.11373	0.69399	0.20352	0.33821	0.69399	0.20303	0.33753	4.71804	19.79973	0.70166	0.23812	0.38465	0.70166	0.23759	0.38396
87	40	4.91068	23.86918	0.69399	0.20559	0.34107	0.69399	0.20505	0.34032	4.71804	19.65053	0.70166	0.23991	0.38699	0.70166	0.23934	0.38623
87	41	4.91068	23.61736	0.69399	0.20777	0.34406	0.69399	0.20718	0.34325	4.71804	19.49521	0.70166	0.24181	0.38945	0.70166	0.24118	0.38863
87	42	4.91068	23.35816	0.69399	0.21006	0.34719	0.69399	0.20941	0.34630	4.71804	19.33362	0.70166	0.24381	0.39204	0.70166	0.24312	0.39114
87	43	4.91068	23.09102	0.69399	0.21247	0.35048	0.69399	0.21176	0.34950	4.71804	19.16523	0.70166	0.24593	0.39477	0.70166	0.24517	0.39379
87	44	4.91068	22.81604	0.69399	0.21501	0.35393	0.69399	0.21422	0.35285	4.71804	18.99000	0.70166	0.24817	0.39765	0.70166	0.24733	0.39657
87	45	4.91068	22.53309	0.69399	0.21769	0.35754	0.69399	0.21680	0.35635	4.71804	18.80775	0.70166	0.25054	0.40070	0.70166	0.24961	0.39950
87	46	4.91068	22.24198	0.69399	0.22051	0.36133	0.69399	0.21952	0.36001	4.71804	18.61823	0.70166	0.25306	0.40390	0.70166	0.25202	0.40258
87	47	4.91068	21.94239	0.69399	0.22348	0.36532	0.69399	0.22238	0.36384	4.71804	18.42106	0.70166	0.25572	0.40729	0.70166	0.25456	0.40582
87	48	4.91068	21.63441	0.69399	0.22662	0.36950	0.69399	0.22538	0.36785	4.71804	18.21621	0.70166	0.25855	0.41087	0.70166	0.25724	0.40922
87	49	4.91068	21.31800	0.69399	0.22993	0.37390	0.69399	0.22853	0.37204	4.71804	18.00355	0.70166	0.26154	0.41464	0.70166	0.26007	0.41279
87	50	4.91068	20.99328	0.69399	0.23343	0.37851	0.69399	0.23184	0.37642	4.71804	17.78305	0.70166	0.26471	0.41862	0.70166	0.26306	0.41654

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
87	51	4.91068	20.66027	0.69399	0.23713	0.38335	0.69399	0.23532	0.38099	4.71804	17.55462	0.70166	0.26808	0.42281	0.70166	0.26620	0.42048
87	52	4.91068	20.31936	0.69399	0.24103	0.38843	0.69399	0.23898	0.38577	4.71804	17.31849	0.70166	0.27164	0.42723	0.70166	0.26952	0.42460
87	53	4.91068	19.97064	0.69399	0.24514	0.39376	0.69399	0.24283	0.39077	4.71804	17.07460	0.70166	0.27541	0.43188	0.70166	0.27302	0.42893
87	54	4.91068	19.61420	0.69399	0.24949	0.39935	0.69399	0.24688	0.39599	4.71804	16.82295	0.70166	0.27941	0.43677	0.70166	0.27671	0.43347
87	55	4.91068	19.25050	0.69399	0.25409	0.40521	0.69399	0.25113	0.40145	4.71804	16.56379	0.70166	0.28364	0.44193	0.70166	0.28060	0.43823
87	56	4.91068	18.87994	0.69399	0.25894	0.41136	0.69399	0.25561	0.40715	4.71804	16.29737	0.70166	0.28811	0.44734	0.70166	0.28470	0.44321
87	57	4.91068	18.50268	0.69399	0.26406	0.41780	0.69399	0.26032	0.41310	4.71804	16.02371	0.70166	0.29286	0.45304	0.70166	0.28903	0.44844
87	58	4.91068	18.11889	0.69399	0.26948	0.42455	0.69399	0.26528	0.41933	4.71804	15.74286	0.70166	0.29788	0.45902	0.70166	0.29360	0.45392
87	59	4.91068	17.72878	0.69399	0.27521	0.43163	0.69399	0.27052	0.42584	4.71804	15.45489	0.70166	0.30320	0.46532	0.70166	0.29843	0.45967
87	60	4.91068	17.33235	0.69399	0.28127	0.43905	0.69399	0.27603	0.43264	4.71804	15.15969	0.70166	0.30885	0.47194	0.70166	0.30353	0.46570
87	61	4.91068	16.92988	0.69399	0.28770	0.44684	0.69399	0.28185	0.43976	4.71804	14.85740	0.70166	0.31484	0.47890	0.70166	0.30893	0.47203
87	62	4.91068	16.52117	0.69399	0.29452	0.45502	0.69399	0.28800	0.44720	4.71804	14.54774	0.70166	0.32121	0.48623	0.70166	0.31463	0.47867
87	63	4.91068	16.10627	0.69399	0.30175	0.46361	0.69399	0.29449	0.45499	4.71804	14.23062	0.70166	0.32798	0.49395	0.70166	0.32068	0.48562
87	64	4.91068	15.68510	0.69399	0.30945	0.47264	0.69399	0.30135	0.46313	4.71804	13.90587	0.70166	0.33519	0.50209	0.70166	0.32707	0.49292
87	65	4.91068	15.25783	0.69399	0.31764	0.48213	0.69399	0.30859	0.47164	4.71804	13.57353	0.70166	0.34288	0.51066	0.70166	0.33384	0.50057
87	66	4.91068	14.82463	0.69399	0.32635	0.49211	0.69399	0.31624	0.48052	4.71804	13.23363	0.70166	0.35107	0.51969	0.70166	0.34100	0.50858
87	67	4.91068	14.38548	0.69399	0.33564	0.50260	0.69399	0.32432	0.48979	4.71804	12.88602	0.70166	0.35982	0.52922	0.70166	0.34858	0.51696
87	68	4.91068	13.94087	0.69399	0.34555	0.51362	0.69399	0.33286	0.49946	4.71804	12.53103	0.70166	0.36916	0.53925	0.70166	0.35660	0.52572
87	69	4.91068	13.49126	0.69399	0.35611	0.52519	0.69399	0.34186	0.50953	4.71804	12.16898	0.70166	0.37913	0.54981	0.70166	0.36507	0.53487
87	70	4.91068	13.03722	0.69399	0.36737	0.53733	0.69399	0.35135	0.52000	4.71804	11.80026	0.70166	0.38976	0.56091	0.70166	0.37401	0.54441
87	71	4.91068	12.57941	0.69399	0.37937	0.55006	0.69399	0.36135	0.53087	4.71804	11.42537	0.70166	0.40111	0.57256	0.70166	0.38345	0.55433
87	72	4.91068	12.11856	0.69399	0.39215	0.56337	0.69399	0.37188	0.54215	4.71804	11.04490	0.70166	0.41321	0.58478	0.70166	0.39339	0.56465
87	73	4.91068	11.65555	0.69399	0.40575	0.57727	0.69399	0.38294	0.55381	4.71804	10.65955	0.70166	0.42610	0.59757	0.70166	0.40385	0.57535
87	74	4.91068	11.19139	0.69399	0.42020	0.59175	0.69399	0.39455	0.56585	4.71804	10.27021	0.70166	0.43980	0.61092	0.70166	0.41484	0.58641
87	75	4.91068	10.72709	0.69399	0.43554	0.60680	0.69399	0.40671	0.57824	4.71804	9.87774	0.70166	0.45435	0.62481	0.70166	0.42637	0.59784
87	76	4.91068	10.26405	0.69399	0.45177	0.62237	0.69399	0.41942	0.59097	4.71804	9.48337	0.70166	0.46975	0.63923	0.70166	0.43842	0.60959
87	77	4.91068	9.80349	0.69399	0.46891	0.63845	0.69399	0.43267	0.60401	4.71804	9.08824	0.70166	0.48602	0.65413	0.70166	0.45100	0.62164
87	78	4.91068	9.34666	0.69399	0.48695	0.65497	0.69399	0.44645	0.61730	4.71804	8.69350	0.70166	0.50316	0.66947	0.70166	0.46410	0.63397
87	79	4.91068	8.89505	0.69399	0.50587	0.67186	0.69399	0.46074	0.63083	4.71804	8.30053	0.70166	0.52113	0.68519	0.70166	0.47769	0.64654
87	80	4.91068	8.44994	0.69399	0.52562	0.68906	0.69399	0.47551	0.64453	4.71804	7.91061	0.70166	0.53991	0.70122	0.70166	0.49175	0.65929
87	81	4.91068	8.01269	0.69399	0.54615	0.70647	0.69399	0.49072	0.65837	4.71804	7.52504	0.70166	0.55944	0.71749	0.70166	0.50625	0.67220
87	82	4.91068	7.58462	0.69399	0.56739	0.72399	0.69399	0.50634	0.67228	4.71804	7.14517	0.70166	0.57964	0.73389	0.70166	0.52114	0.68520
87	83	4.91068	7.16676	0.69399	0.58922	0.74152	0.69399	0.52231	0.68620	4.71804	6.77205	0.70166	0.60044	0.75034	0.70166	0.53638	0.69824
87	84	4.91068	6.76024	0.69399	0.61154	0.75895	0.69399	0.53857	0.70009	4.71804	6.40687	0.70166	0.62171	0.76673	0.70166	0.55192	0.71127
87	85	4.91068	6.36619	0.69399	0.63418	0.77615	0.69399	0.55505	0.71387	4.71804	6.05083	0.70166	0.64331	0.78295	0.70166	0.56768	0.72423
87	86	4.91068	5.98597	0.69399	0.65697	0.79298	0.69399	0.57165	0.72745	4.71804	5.70535	0.70166	0.66508	0.79886	0.70166	0.58356	0.73703
87	87	4.91068	5.62066	0.69399	0.67970	0.80931	0.69399	0.58829	0.74079	4.71804	5.37164	0.70166	0.68682	0.81434	0.70166	0.59950	0.74961
87	88	4.91068	5.27144	0.69399	0.70217	0.82503	0.69399	0.60488	0.75380	4.71804	5.05099	0.70166	0.70834	0.82927	0.70166	0.61539	0.76191
87	89	4.91068	4.93962	0.69399	0.72416	0.84001	0.69399	0.62132	0.76643	4.71804	4.74485	0.70166	0.72942	0.84354	0.70166	0.63115	0.77387
87	90	4.91068	4.62687	0.69399	0.74542	0.85414	0.69399	0.63753	0.77865	4.71804	4.45503	0.70166	0.74985	0.85704	0.70166	0.64670	0.78545

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
87	91	4.91068	4.33500	0.69399	0.76575	0.86734	0.69399	0.65347	0.79043	4.71804	4.18350	0.70166	0.76941	0.86968	0.70166	0.66200	0.79663
87	92	4.91068	4.06328	0.69399	0.78508	0.87960	0.69399	0.66916	0.80179	4.71804	3.92982	0.70166	0.78803	0.88145	0.70166	0.67707	0.80744
87	93	4.91068	3.80970	0.69399	0.80342	0.89099	0.69399	0.68460	0.81277	4.71804	3.69224	0.70166	0.80573	0.89242	0.70166	0.69191	0.81790
87	94	4.91068	3.57122	0.69399	0.82081	0.90159	0.69399	0.69981	0.82340	4.71804	3.46804	0.70166	0.82257	0.90265	0.70166	0.70654	0.82804
87	95	4.91068	3.34496	0.69399	0.83732	0.91146	0.69399	0.71477	0.83366	4.71804	3.25454	0.70166	0.83859	0.91221	0.70166	0.72096	0.83786
87	96	4.91068	3.12856	0.69399	0.85296	0.92064	0.69399	0.72941	0.84354	4.71804	3.04956	0.70166	0.85380	0.92114	0.70166	0.73509	0.84732
87	97	4.91068	2.92468	0.69399	0.86754	0.92907	0.69399	0.74363	0.85297	4.71804	2.85578	0.70166	0.86803	0.92935	0.70166	0.74883	0.85638
87	98	4.91068	2.73317	0.69399	0.88102	0.93675	0.69399	0.75737	0.86193	4.71804	2.67315	0.70166	0.88123	0.93687	0.70166	0.76212	0.86500
87	99	4.91068	2.55407	0.69399	0.89338	0.94369	0.69399	0.77054	0.87040	4.71804	2.50182	0.70166	0.89336	0.94368	0.70166	0.77488	0.87316
87	100	4.91068	2.38797	0.69399	0.90458	0.94990	0.69399	0.78307	0.87834	4.71804	2.34248	0.70166	0.90438	0.94979	0.70166	0.78704	0.88083
87	101	4.91068	2.23536	0.69399	0.91461	0.95540	0.69399	0.79491	0.88574	4.71804	2.19569	0.70166	0.91428	0.95522	0.70166	0.79853	0.88798
87	102	4.91068	2.09662	0.69399	0.92351	0.96024	0.69399	0.80602	0.89259	4.71804	2.06193	0.70166	0.92308	0.96000	0.70166	0.80933	0.89462
87	103	4.91068	1.97081	0.69399	0.93137	0.96447	0.69399	0.81640	0.89892	4.71804	1.94039	0.70166	0.93087	0.96420	0.70166	0.81944	0.90076
87	104	4.91068	1.85678	0.69399	0.93829	0.96816	0.69399	0.82605	0.90474	4.71804	1.82999	0.70166	0.93774	0.96787	0.70166	0.82884	0.90641
87	105	4.91068	1.75419	0.69399	0.94433	0.97137	0.69399	0.83496	0.91006	4.71804	1.73050	0.70166	0.94376	0.97107	0.70166	0.83753	0.91158
87	106	4.91068	1.66193	0.69399	0.94958	0.97414	0.69399	0.84311	0.91488	4.71804	1.64086	0.70166	0.94900	0.97383	0.70166	0.84549	0.91628
87	107	4.91068	1.57966	0.69399	0.95410	0.97651	0.69399	0.85046	0.91919	4.71804	1.56078	0.70166	0.95353	0.97621	0.70166	0.85268	0.92048
87	108	4.91068	1.50704	0.69399	0.95794	0.97852	0.69399	0.85693	0.92295	4.71804	1.48999	0.70166	0.95738	0.97822	0.70166	0.85902	0.92416
87	109	4.91068	1.44400	0.69399	0.96111	0.98017	0.69399	0.86239	0.92611	4.71804	1.42842	0.70166	0.96056	0.97988	0.70166	0.86438	0.92726
87	110	4.91068	1.39223	0.69399	0.96357	0.98145	0.69399	0.86666	0.92857	4.71804	1.37777	0.70166	0.96304	0.98117	0.70166	0.86857	0.92966
88	1	4.58793	29.44822	0.67705	0.15579	0.26958	0.67705	0.15574	0.26950	4.41849	22.54525	0.68408	0.19597	0.32772	0.68408	0.19591	0.32763
88	2	4.58793	29.37817	0.67705	0.15616	0.27014	0.67705	0.15612	0.27007	4.41849	22.51839	0.68408	0.19620	0.32805	0.68408	0.19616	0.32798
88	3	4.58793	29.30399	0.67705	0.15656	0.27073	0.67705	0.15652	0.27067	4.41849	22.48894	0.68408	0.19646	0.32841	0.68408	0.19642	0.32834
88	4	4.58793	29.22650	0.67705	0.15697	0.27135	0.67705	0.15693	0.27129	4.41849	22.45752	0.68408	0.19674	0.32879	0.68408	0.19669	0.32872
88	5	4.58793	29.14631	0.67705	0.15740	0.27199	0.67705	0.15736	0.27193	4.41849	22.42458	0.68408	0.19703	0.32919	0.68408	0.19698	0.32913
88	6	4.58793	29.06332	0.67705	0.15785	0.27266	0.67705	0.15781	0.27260	4.41849	22.39007	0.68408	0.19733	0.32962	0.68408	0.19728	0.32955
88	7	4.58793	28.97770	0.67705	0.15832	0.27336	0.67705	0.15827	0.27329	4.41849	22.35408	0.68408	0.19765	0.33006	0.68408	0.19760	0.32999
88	8	4.58793	28.88901	0.67705	0.15880	0.27408	0.67705	0.15876	0.27402	4.41849	22.31631	0.68408	0.19798	0.33052	0.68408	0.19793	0.33045
88	9	4.58793	28.79700	0.67705	0.15931	0.27484	0.67705	0.15926	0.27477	4.41849	22.27655	0.68408	0.19833	0.33102	0.68408	0.19828	0.33094
88	10	4.58793	28.70168	0.67705	0.15984	0.27562	0.67705	0.15979	0.27555	4.41849	22.23481	0.68408	0.19871	0.33153	0.68408	0.19865	0.33145
88	11	4.58793	28.60341	0.67705	0.16039	0.27644	0.67705	0.16033	0.27636	4.41849	22.19134	0.68408	0.19909	0.33207	0.68408	0.19903	0.33199
88	12	4.58793	28.50171	0.67705	0.16096	0.27729	0.67705	0.16090	0.27720	4.41849	22.14578	0.68408	0.19950	0.33264	0.68408	0.19944	0.33255
88	13	4.58793	28.39619	0.67705	0.16156	0.27817	0.67705	0.16149	0.27808	4.41849	22.09783	0.68408	0.19993	0.33324	0.68408	0.19986	0.33314
88	14	4.58793	28.28717	0.67705	0.16218	0.27909	0.67705	0.16210	0.27898	4.41849	22.04770	0.68408	0.20038	0.33387	0.68408	0.20030	0.33375
88	15	4.58793	28.17456	0.67705	0.16282	0.28005	0.67705	0.16274	0.27992	4.41849	21.99534	0.68408	0.20086	0.33453	0.68408	0.20076	0.33439
88	16	4.58793	28.05854	0.67705	0.16349	0.28104	0.67705	0.16340	0.28090	4.41849	21.94087	0.68408	0.20135	0.33521	0.68408	0.20125	0.33507
88	17	4.58793	27.93921	0.67705	0.16419	0.28207	0.67705	0.16409	0.28192	4.41849	21.88436	0.68408	0.20187	0.33593	0.68408	0.20176	0.33577
88	18	4.58793	27.81632	0.67705	0.16491	0.28314	0.67705	0.16480	0.28297	4.41849	21.82561	0.68408	0.20241	0.33668	0.68408	0.20229	0.33650
88	19	4.58793	27.68998	0.67705	0.16567	0.28424	0.67705	0.16555	0.28407	4.41849	21.76469	0.68408	0.20298	0.33746	0.68408	0.20284	0.33727
88	20	4.58793	27.55961	0.67705	0.16645	0.28539	0.67705	0.16632	0.28521	4.41849	21.70115	0.68408	0.20357	0.33828	0.68408	0.20343	0.33808

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
88	21	4.58793	27.42496	0.67705	0.16726	0.28659	0.67705	0.16713	0.28640	4.41849	21.63477	0.68408	0.20419	0.33914	0.68408	0.20404	0.33893
88	22	4.58793	27.28607	0.67705	0.16811	0.28784	0.67705	0.16797	0.28763	4.41849	21.56556	0.68408	0.20485	0.34004	0.68408	0.20469	0.33982
88	23	4.58793	27.14231	0.67705	0.16900	0.28914	0.67705	0.16885	0.28892	4.41849	21.49301	0.68408	0.20553	0.34098	0.68408	0.20537	0.34075
88	24	4.58793	26.99396	0.67705	0.16993	0.29049	0.67705	0.16977	0.29026	4.41849	21.41732	0.68408	0.20626	0.34198	0.68408	0.20608	0.34173
88	25	4.58793	26.84076	0.67705	0.17090	0.29191	0.67705	0.17072	0.29166	4.41849	21.33825	0.68408	0.20702	0.34303	0.68408	0.20683	0.34276
88	26	4.58793	26.68259	0.67705	0.17191	0.29338	0.67705	0.17172	0.29311	4.41849	21.25569	0.68408	0.20782	0.34412	0.68408	0.20761	0.34384
88	27	4.58793	26.51948	0.67705	0.17296	0.29491	0.67705	0.17276	0.29463	4.41849	21.16962	0.68408	0.20866	0.34528	0.68408	0.20844	0.34497
88	28	4.58793	26.35108	0.67705	0.17406	0.29651	0.67705	0.17385	0.29621	4.41849	21.07976	0.68408	0.20955	0.34649	0.68408	0.20931	0.34616
88	29	4.58793	26.17769	0.67705	0.17521	0.29818	0.67705	0.17499	0.29785	4.41849	20.98629	0.68408	0.21047	0.34776	0.68408	0.21022	0.34741
88	30	4.58793	25.99881	0.67705	0.17641	0.29992	0.67705	0.17617	0.29957	4.41849	20.88878	0.68408	0.21145	0.34909	0.68408	0.21118	0.34872
88	31	4.58793	25.81445	0.67705	0.17767	0.30173	0.67705	0.17741	0.30136	4.41849	20.78720	0.68408	0.21248	0.35049	0.68408	0.21220	0.35010
88	32	4.58793	25.62410	0.67705	0.17899	0.30363	0.67705	0.17871	0.30323	4.41849	20.68113	0.68408	0.21357	0.35196	0.68408	0.21326	0.35155
88	33	4.58793	25.42805	0.67705	0.18036	0.30561	0.67705	0.18007	0.30519	4.41849	20.57072	0.68408	0.21471	0.35351	0.68408	0.21439	0.35308
88	34	4.58793	25.22578	0.67705	0.18181	0.30767	0.67705	0.18150	0.30723	4.41849	20.45552	0.68408	0.21591	0.35514	0.68408	0.21557	0.35468
88	35	4.58793	25.01713	0.67705	0.18332	0.30984	0.67705	0.18299	0.30937	4.41849	20.33536	0.68408	0.21718	0.35686	0.68408	0.21682	0.35637
88	36	4.58793	24.80193	0.67705	0.18490	0.31210	0.67705	0.18455	0.31160	4.41849	20.21002	0.68408	0.21852	0.35867	0.68408	0.21814	0.35815
88	37	4.58793	24.57973	0.67705	0.18657	0.31447	0.67705	0.18620	0.31394	4.41849	20.07911	0.68408	0.21994	0.36057	0.68408	0.21953	0.36003
88	38	4.58793	24.35058	0.67705	0.18832	0.31695	0.67705	0.18792	0.31638	4.41849	19.94257	0.68408	0.22144	0.36258	0.68408	0.22100	0.36200
88	39	4.58793	24.11373	0.67705	0.19016	0.31955	0.67705	0.18972	0.31894	4.41849	19.79973	0.68408	0.22302	0.36471	0.68408	0.22255	0.36408
88	40	4.58793	23.86918	0.67705	0.19210	0.32229	0.67705	0.19162	0.32161	4.41849	19.65053	0.68408	0.22470	0.36695	0.68408	0.22419	0.36627
88	41	4.58793	23.61736	0.67705	0.19413	0.32515	0.67705	0.19361	0.32441	4.41849	19.49521	0.68408	0.22648	0.36932	0.68408	0.22592	0.36857
88	42	4.58793	23.35816	0.67705	0.19628	0.32815	0.67705	0.19570	0.32734	4.41849	19.33362	0.68408	0.22836	0.37181	0.68408	0.22774	0.37099
88	43	4.58793	23.09102	0.67705	0.19853	0.33129	0.67705	0.19790	0.33041	4.41849	19.16523	0.68408	0.23034	0.37444	0.68408	0.22967	0.37354
88	44	4.58793	22.81604	0.67705	0.20091	0.33459	0.67705	0.20021	0.33362	4.41849	18.99000	0.68408	0.23245	0.37721	0.68408	0.23170	0.37623
88	45	4.58793	22.53309	0.67705	0.20341	0.33806	0.67705	0.20263	0.33698	4.41849	18.80775	0.68408	0.23467	0.38014	0.68408	0.23384	0.37905
88	46	4.58793	22.24198	0.67705	0.20605	0.34169	0.67705	0.20518	0.34049	4.41849	18.61823	0.68408	0.23703	0.38323	0.68408	0.23611	0.38202
88	47	4.58793	21.94239	0.67705	0.20883	0.34551	0.67705	0.20786	0.34418	4.41849	18.42106	0.68408	0.23954	0.38649	0.68408	0.23850	0.38515
88	48	4.58793	21.63441	0.67705	0.21177	0.34952	0.67705	0.21067	0.34803	4.41849	18.21621	0.68408	0.24219	0.38994	0.68408	0.24103	0.38843
88	49	4.58793	21.31800	0.67705	0.21487	0.35374	0.67705	0.21363	0.35206	4.41849	18.00355	0.68408	0.24500	0.39357	0.68408	0.24369	0.39189
88	50	4.58793	20.99328	0.67705	0.21815	0.35817	0.67705	0.21675	0.35627	4.41849	17.78305	0.68408	0.24798	0.39741	0.68408	0.24651	0.39552
88	51	4.58793	20.66027	0.67705	0.22161	0.36282	0.67705	0.22002	0.36068	4.41849	17.55462	0.68408	0.25114	0.40146	0.68408	0.24947	0.39932
88	52	4.58793	20.31936	0.67705	0.22527	0.36770	0.67705	0.22346	0.36529	4.41849	17.31849	0.68408	0.25449	0.40572	0.68408	0.25260	0.40332
88	53	4.58793	19.97064	0.67705	0.22912	0.37283	0.67705	0.22708	0.37011	4.41849	17.07460	0.68408	0.25803	0.41022	0.68408	0.25590	0.40752
88	54	4.58793	19.61420	0.67705	0.23320	0.37821	0.67705	0.23088	0.37515	4.41849	16.82295	0.68408	0.26179	0.41495	0.68408	0.25938	0.41192
88	55	4.58793	19.25050	0.67705	0.23751	0.38385	0.67705	0.23489	0.38042	4.41849	16.56379	0.68408	0.26577	0.41994	0.68408	0.26305	0.41653
88	56	4.58793	18.87994	0.67705	0.24206	0.38977	0.67705	0.23910	0.38592	4.41849	16.29737	0.68408	0.26999	0.42518	0.68408	0.26693	0.42138
88	57	4.58793	18.50268	0.67705	0.24687	0.39598	0.67705	0.24354	0.39169	4.41849	16.02371	0.68408	0.27445	0.43069	0.68408	0.27102	0.42646
88	58	4.58793	18.11889	0.67705	0.25195	0.40250	0.67705	0.24822	0.39771	4.41849	15.74286	0.68408	0.27918	0.43650	0.68408	0.27534	0.43179
88	59	4.58793	17.72878	0.67705	0.25733	0.40933	0.67705	0.25315	0.40402	4.41849	15.45489	0.68408	0.28419	0.44260	0.68408	0.27991	0.43739
88	60	4.58793	17.33235	0.67705	0.26303	0.41651	0.67705	0.25836	0.41062	4.41849	15.15969	0.68408	0.28952	0.44903	0.68408	0.28474	0.44326

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
88	61	4.58793	16.92988	0.67705	0.26907	0.42405	0.67705	0.26385	0.41754	4.41849	14.85740	0.68408	0.29517	0.45580	0.68408	0.28985	0.44943
88	62	4.58793	16.52117	0.67705	0.27548	0.43197	0.67705	0.26966	0.42477	4.41849	14.54774	0.68408	0.30117	0.46293	0.68408	0.29526	0.45591
88	63	4.58793	16.10627	0.67705	0.28230	0.44030	0.67705	0.27580	0.43235	4.41849	14.23062	0.68408	0.30757	0.47045	0.68408	0.30099	0.46271
88	64	4.58793	15.68510	0.67705	0.28955	0.44907	0.67705	0.28229	0.44029	4.41849	13.90587	0.68408	0.31439	0.47838	0.68408	0.30707	0.46986
88	65	4.58793	15.25783	0.67705	0.29726	0.45829	0.67705	0.28915	0.44860	4.41849	13.57353	0.68408	0.32166	0.48675	0.68408	0.31350	0.47735
88	66	4.58793	14.82463	0.67705	0.30549	0.46801	0.67705	0.29642	0.45729	4.41849	13.23363	0.68408	0.32942	0.49558	0.68408	0.32032	0.48522
88	67	4.58793	14.38548	0.67705	0.31427	0.47824	0.67705	0.30410	0.46637	4.41849	12.88602	0.68408	0.33771	0.50491	0.68408	0.32755	0.49346
88	68	4.58793	13.94087	0.67705	0.32364	0.48901	0.67705	0.31222	0.47586	4.41849	12.53103	0.68408	0.34657	0.51475	0.68408	0.33520	0.50210
88	69	4.58793	13.49126	0.67705	0.33364	0.50034	0.67705	0.32080	0.48576	4.41849	12.16898	0.68408	0.35605	0.52512	0.68408	0.34330	0.51113
88	70	4.58793	13.03722	0.67705	0.34432	0.51226	0.67705	0.32986	0.49609	4.41849	11.80026	0.68408	0.36617	0.53606	0.68408	0.35186	0.52056
88	71	4.58793	12.57941	0.67705	0.35572	0.52477	0.67705	0.33943	0.50683	4.41849	11.42537	0.68408	0.37700	0.54756	0.68408	0.36092	0.53040
88	72	4.58793	12.11856	0.67705	0.36789	0.53790	0.67705	0.34952	0.51799	4.41849	11.04490	0.68408	0.38856	0.55966	0.68408	0.37048	0.54065
88	73	4.58793	11.65555	0.67705	0.38088	0.55164	0.67705	0.36015	0.52957	4.41849	10.65955	0.68408	0.40090	0.57234	0.68408	0.38056	0.55131
88	74	4.58793	11.19139	0.67705	0.39471	0.56601	0.67705	0.37133	0.54156	4.41849	10.27021	0.68408	0.41405	0.58563	0.68408	0.39117	0.56236
88	75	4.58793	10.72709	0.67705	0.40942	0.58098	0.67705	0.38307	0.55394	4.41849	9.87774	0.68408	0.42806	0.59950	0.68408	0.40233	0.57380
88	76	4.58793	10.26405	0.67705	0.42505	0.59654	0.67705	0.39537	0.56669	4.41849	9.48337	0.68408	0.44294	0.61394	0.68408	0.41403	0.58561
88	77	4.58793	9.80349	0.67705	0.44160	0.61265	0.67705	0.40823	0.57978	4.41849	9.08824	0.68408	0.45870	0.62892	0.68408	0.42628	0.59775
88	78	4.58793	9.34666	0.67705	0.45908	0.62928	0.67705	0.42164	0.59318	4.41849	8.69350	0.68408	0.47536	0.64440	0.68408	0.43906	0.61021
88	79	4.58793	8.89505	0.67705	0.47749	0.64636	0.67705	0.43559	0.60685	4.41849	8.30053	0.68408	0.49291	0.66033	0.68408	0.45237	0.62294
88	80	4.58793	8.44994	0.67705	0.49680	0.66382	0.67705	0.45006	0.62075	4.41849	7.91061	0.68408	0.51132	0.67666	0.68408	0.46618	0.63591
88	81	4.58793	8.01269	0.67705	0.51697	0.68159	0.67705	0.46502	0.63483	4.41849	7.52504	0.68408	0.53056	0.69329	0.68408	0.48047	0.64908
88	82	4.58793	7.58462	0.67705	0.53794	0.69956	0.67705	0.48042	0.64904	4.41849	7.14517	0.68408	0.55057	0.71015	0.68408	0.49520	0.66239
88	83	4.58793	7.16676	0.67705	0.55962	0.71764	0.67705	0.49624	0.66331	4.41849	6.77205	0.68408	0.57127	0.72714	0.68408	0.51033	0.67579
88	84	4.58793	6.76024	0.67705	0.58191	0.73571	0.67705	0.51240	0.67760	4.41849	6.40687	0.68408	0.59256	0.74416	0.68408	0.52580	0.68922
88	85	4.58793	6.36619	0.67705	0.60468	0.75364	0.67705	0.52884	0.69182	4.41849	6.05083	0.68408	0.61432	0.76109	0.68408	0.54156	0.70261
88	86	4.58793	5.98597	0.67705	0.62773	0.77130	0.67705	0.54547	0.70590	4.41849	5.70535	0.68408	0.63639	0.77780	0.68408	0.55751	0.71590
88	87	4.58793	5.62066	0.67705	0.65090	0.78854	0.67705	0.56221	0.71976	4.41849	5.37164	0.68408	0.65858	0.79415	0.68408	0.57357	0.72900
88	88	4.58793	5.27144	0.67705	0.67395	0.80522	0.67705	0.57895	0.73333	4.41849	5.05099	0.68408	0.68069	0.81001	0.68408	0.58964	0.74185
88	89	4.58793	4.93962	0.67705	0.69667	0.82122	0.67705	0.59560	0.74655	4.41849	4.74485	0.68408	0.70250	0.82526	0.68408	0.60564	0.75439
88	90	4.58793	4.62687	0.67705	0.71880	0.83640	0.67705	0.61209	0.75937	4.41849	4.45503	0.68408	0.72377	0.83975	0.68408	0.62148	0.76656
88	91	4.58793	4.33500	0.67705	0.74011	0.85065	0.67705	0.62836	0.77177	4.41849	4.18350	0.68408	0.74428	0.85340	0.68408	0.63712	0.77835
88	92	4.58793	4.06328	0.67705	0.76051	0.86396	0.67705	0.64443	0.78377	4.41849	3.92982	0.68408	0.76394	0.86618	0.68408	0.65258	0.78977
88	93	4.58793	3.80970	0.67705	0.77998	0.87639	0.67705	0.66030	0.79540	4.41849	3.69224	0.68408	0.78275	0.87814	0.68408	0.66786	0.80086
88	94	4.58793	3.57122	0.67705	0.79860	0.88802	0.67705	0.67600	0.80668	4.41849	3.46804	0.68408	0.80076	0.88936	0.68408	0.68300	0.81164
88	95	4.58793	3.34496	0.67705	0.81639	0.89891	0.67705	0.69151	0.81763	4.41849	3.25454	0.68408	0.81801	0.89990	0.68408	0.69796	0.82212
88	96	4.58793	3.12856	0.67705	0.83336	0.90910	0.67705	0.70675	0.82818	4.41849	3.04956	0.68408	0.83452	0.90980	0.68408	0.71269	0.83225
88	97	4.58793	2.92468	0.67705	0.84928	0.91850	0.67705	0.72162	0.83830	4.41849	2.85578	0.68408	0.85005	0.91895	0.68408	0.72707	0.84197
88	98	4.58793	2.73317	0.67705	0.86412	0.92711	0.67705	0.73603	0.84795	4.41849	2.67315	0.68408	0.86455	0.92736	0.68408	0.74104	0.85126
88	99	4.58793	2.55407	0.67705	0.87779	0.93492	0.67705	0.74991	0.85709	4.41849	2.50182	0.68408	0.87796	0.93501	0.68408	0.75450	0.86007
88	100	4.58793	2.38797	0.67705	0.89026	0.94194	0.67705	0.76317	0.86568	4.41849	2.34248	0.68408	0.89021	0.94192	0.68408	0.76737	0.86838

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
88	101	4.58793	2.23536	0.67705	0.90150	0.94820	0.67705	0.77574	0.87371	4.41849	2.19569	0.68408	0.90128	0.94808	0.68408	0.77959	0.87614
88	102	4.58793	2.09662	0.67705	0.91151	0.95371	0.67705	0.78757	0.88116	4.41849	2.06193	0.68408	0.91117	0.95352	0.68408	0.79110	0.88337
88	103	4.58793	1.97081	0.67705	0.92040	0.95855	0.67705	0.79866	0.88806	4.41849	1.94039	0.68408	0.91997	0.95832	0.68408	0.80190	0.89006
88	104	4.58793	1.85678	0.67705	0.92825	0.96279	0.67705	0.80900	0.89441	4.41849	1.82999	0.68408	0.92776	0.96252	0.68408	0.81198	0.89624
88	105	4.58793	1.75419	0.67705	0.93513	0.96648	0.67705	0.81857	0.90023	4.41849	1.73050	0.68408	0.93460	0.96619	0.68408	0.82133	0.90190
88	106	4.58793	1.66193	0.67705	0.94114	0.96968	0.67705	0.82735	0.90552	4.41849	1.64086	0.68408	0.94059	0.96938	0.68408	0.82991	0.90705
88	107	4.58793	1.57966	0.67705	0.94634	0.97243	0.67705	0.83530	0.91026	4.41849	1.56078	0.68408	0.94577	0.97213	0.68408	0.83769	0.91168
88	108	4.58793	1.50704	0.67705	0.95075	0.97476	0.67705	0.84232	0.91441	4.41849	1.48999	0.68408	0.95020	0.97446	0.68408	0.84457	0.91574
88	109	4.58793	1.44400	0.67705	0.95442	0.97668	0.67705	0.84826	0.91790	4.41849	1.42842	0.68408	0.95387	0.97639	0.68408	0.85040	0.91915
88	110	4.58793	1.39223	0.67705	0.95727	0.97817	0.67705	0.85290	0.92061	4.41849	1.37777	0.68408	0.95673	0.97789	0.68408	0.85497	0.92181
89	1	4.28586	29.44822	0.66014	0.14553	0.25408	0.66014	0.14548	0.25401	4.1369	22.54525	0.66740	0.18348	0.31007	0.66740	0.18343	0.30999
89	2	4.28586	29.37817	0.66014	0.14588	0.25462	0.66014	0.14584	0.25456	4.1369	22.51839	0.66740	0.18370	0.31039	0.66740	0.18366	0.31032
89	3	4.28586	29.30399	0.66014	0.14625	0.25518	0.66014	0.14621	0.25512	4.1369	22.48894	0.66740	0.18394	0.31073	0.66740	0.18390	0.31067
89	4	4.28586	29.22650	0.66014	0.14664	0.25577	0.66014	0.14660	0.25571	4.1369	22.45752	0.66740	0.18420	0.31110	0.66740	0.18416	0.31104
89	5	4.28586	29.14631	0.66014	0.14704	0.25638	0.66014	0.14700	0.25632	4.1369	22.42458	0.66740	0.18447	0.31148	0.66740	0.18443	0.31142
89	6	4.28586	29.06332	0.66014	0.14746	0.25702	0.66014	0.14742	0.25696	4.1369	22.39007	0.66740	0.18476	0.31189	0.66740	0.18471	0.31182
89	7	4.28586	28.97770	0.66014	0.14790	0.25768	0.66014	0.14786	0.25762	4.1369	22.35408	0.66740	0.18505	0.31231	0.66740	0.18501	0.31225
89	8	4.28586	28.88901	0.66014	0.14835	0.25837	0.66014	0.14831	0.25831	4.1369	22.31631	0.66740	0.18537	0.31276	0.66740	0.18532	0.31269
89	9	4.28586	28.79700	0.66014	0.14882	0.25909	0.66014	0.14878	0.25903	4.1369	22.27655	0.66740	0.18570	0.31323	0.66740	0.18565	0.31316
89	10	4.28586	28.70168	0.66014	0.14932	0.25984	0.66014	0.14927	0.25977	4.1369	22.23481	0.66740	0.18604	0.31372	0.66740	0.18599	0.31365
89	11	4.28586	28.60341	0.66014	0.14983	0.26061	0.66014	0.14978	0.26054	4.1369	22.19134	0.66740	0.18641	0.31424	0.66740	0.18635	0.31416
89	12	4.28586	28.50171	0.66014	0.15036	0.26142	0.66014	0.15031	0.26134	4.1369	22.14578	0.66740	0.18679	0.31478	0.66740	0.18673	0.31470
89	13	4.28586	28.39619	0.66014	0.15092	0.26226	0.66014	0.15086	0.26217	4.1369	22.09783	0.66740	0.18719	0.31535	0.66740	0.18713	0.31526
89	14	4.28586	28.28717	0.66014	0.15150	0.26314	0.66014	0.15144	0.26304	4.1369	22.04770	0.66740	0.18762	0.31596	0.66740	0.18754	0.31585
89	15	4.28586	28.17456	0.66014	0.15210	0.26405	0.66014	0.15203	0.26394	4.1369	21.99534	0.66740	0.18806	0.31659	0.66740	0.18798	0.31647
89	16	4.28586	28.05854	0.66014	0.15273	0.26499	0.66014	0.15265	0.26487	4.1369	21.94087	0.66740	0.18853	0.31724	0.66740	0.18843	0.31711
89	17	4.28586	27.93921	0.66014	0.15338	0.26597	0.66014	0.15329	0.26583	4.1369	21.88436	0.66740	0.18901	0.31793	0.66740	0.18891	0.31778
89	18	4.28586	27.81632	0.66014	0.15406	0.26699	0.66014	0.15396	0.26684	4.1369	21.82561	0.66740	0.18952	0.31865	0.66740	0.18940	0.31849
89	19	4.28586	27.68998	0.66014	0.15476	0.26804	0.66014	0.15466	0.26788	4.1369	21.76469	0.66740	0.19005	0.31939	0.66740	0.18993	0.31922
89	20	4.28586	27.55961	0.66014	0.15549	0.26914	0.66014	0.15538	0.26897	4.1369	21.70115	0.66740	0.19060	0.32018	0.66740	0.19047	0.32000
89	21	4.28586	27.42496	0.66014	0.15625	0.27028	0.66014	0.15614	0.27010	4.1369	21.63477	0.66740	0.19118	0.32100	0.66740	0.19105	0.32081
89	22	4.28586	27.28607	0.66014	0.15705	0.27146	0.66014	0.15692	0.27128	4.1369	21.56556	0.66740	0.19180	0.32186	0.66740	0.19166	0.32166
89	23	4.28586	27.14231	0.66014	0.15788	0.27270	0.66014	0.15775	0.27251	4.1369	21.49301	0.66740	0.19244	0.32277	0.66740	0.19229	0.32256
89	24	4.28586	26.99396	0.66014	0.15874	0.27399	0.66014	0.15860	0.27378	4.1369	21.41732	0.66740	0.19312	0.32372	0.66740	0.19296	0.32350
89	25	4.28586	26.84076	0.66014	0.15965	0.27534	0.66014	0.15950	0.27511	4.1369	21.33825	0.66740	0.19383	0.32472	0.66740	0.19366	0.32448
89	26	4.28586	26.68259	0.66014	0.16059	0.27674	0.66014	0.16043	0.27650	4.1369	21.25569	0.66740	0.19458	0.32577	0.66740	0.19440	0.32552
89	27	4.28586	26.51948	0.66014	0.16158	0.27820	0.66014	0.16140	0.27794	4.1369	21.16962	0.66740	0.19537	0.32688	0.66740	0.19517	0.32660
89	28	4.28586	26.35108	0.66014	0.16261	0.27973	0.66014	0.16242	0.27945	4.1369	21.07976	0.66740	0.19620	0.32804	0.66740	0.19599	0.32774
89	29	4.28586	26.17769	0.66014	0.16368	0.28132	0.66014	0.16348	0.28102	4.1369	20.98629	0.66740	0.19707	0.32925	0.66740	0.19684	0.32894
89	30	4.28586	25.99881	0.66014	0.16481	0.28298	0.66014	0.16459	0.28266	4.1369	20.88878	0.66740	0.19798	0.33053	0.66740	0.19774	0.33020

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
89	31	4.28586	25.81445	0.66014	0.16598	0.28470	0.66014	0.16575	0.28437	4.1369	20.78720	0.66740	0.19895	0.33187	0.66740	0.19869	0.33152
89	32	4.28586	25.62410	0.66014	0.16721	0.28651	0.66014	0.16697	0.28615	4.1369	20.68113	0.66740	0.19996	0.33328	0.66740	0.19969	0.33291
89	33	4.28586	25.42805	0.66014	0.16850	0.28840	0.66014	0.16824	0.28802	4.1369	20.57072	0.66740	0.20103	0.33477	0.66740	0.20075	0.33437
89	34	4.28586	25.22578	0.66014	0.16984	0.29037	0.66014	0.16957	0.28997	4.1369	20.45552	0.66740	0.20216	0.33633	0.66740	0.20186	0.33591
89	35	4.28586	25.01713	0.66014	0.17126	0.29243	0.66014	0.17096	0.29201	4.1369	20.33536	0.66740	0.20335	0.33798	0.66740	0.20303	0.33753
89	36	4.28586	24.80193	0.66014	0.17274	0.29459	0.66014	0.17243	0.29414	4.1369	20.21002	0.66740	0.20461	0.33971	0.66740	0.20427	0.33924
89	37	4.28586	24.57973	0.66014	0.17430	0.29685	0.66014	0.17396	0.29637	4.1369	20.07911	0.66740	0.20594	0.34154	0.66740	0.20557	0.34104
89	38	4.28586	24.35058	0.66014	0.17593	0.29922	0.66014	0.17558	0.29871	4.1369	19.94257	0.66740	0.20734	0.34346	0.66740	0.20695	0.34293
89	39	4.28586	24.11373	0.66014	0.17765	0.30171	0.66014	0.17727	0.30115	4.1369	19.79973	0.66740	0.20883	0.34550	0.66740	0.20841	0.34493
89	40	4.28586	23.86918	0.66014	0.17946	0.30431	0.66014	0.17904	0.30371	4.1369	19.65053	0.66740	0.21040	0.34766	0.66740	0.20994	0.34703
89	41	4.28586	23.61736	0.66014	0.18137	0.30705	0.66014	0.18091	0.30639	4.1369	19.49521	0.66740	0.21207	0.34992	0.66740	0.21157	0.34924
89	42	4.28586	23.35816	0.66014	0.18337	0.30991	0.66014	0.18286	0.30919	4.1369	19.33362	0.66740	0.21383	0.35232	0.66740	0.21328	0.35157
89	43	4.28586	23.09102	0.66014	0.18548	0.31292	0.66014	0.18492	0.31212	4.1369	19.16523	0.66740	0.21569	0.35484	0.66740	0.21509	0.35403
89	44	4.28586	22.81604	0.66014	0.18770	0.31607	0.66014	0.18708	0.31520	4.1369	18.99000	0.66740	0.21766	0.35751	0.66740	0.21700	0.35661
89	45	4.28586	22.53309	0.66014	0.19004	0.31939	0.66014	0.18935	0.31842	4.1369	18.80775	0.66740	0.21975	0.36032	0.66740	0.21901	0.35933
89	46	4.28586	22.24198	0.66014	0.19251	0.32286	0.66014	0.19174	0.32179	4.1369	18.61823	0.66740	0.22196	0.36329	0.66740	0.22114	0.36219
89	47	4.28586	21.94239	0.66014	0.19511	0.32652	0.66014	0.19426	0.32532	4.1369	18.42106	0.66740	0.22431	0.36643	0.66740	0.22339	0.36520
89	48	4.28586	21.63441	0.66014	0.19787	0.33036	0.66014	0.19690	0.32901	4.1369	18.21621	0.66740	0.22680	0.36974	0.66740	0.22577	0.36837
89	49	4.28586	21.31800	0.66014	0.20077	0.33440	0.66014	0.19968	0.33288	4.1369	18.00355	0.66740	0.22944	0.37324	0.66740	0.22828	0.37171
89	50	4.28586	20.99328	0.66014	0.20384	0.33864	0.66014	0.20260	0.33693	4.1369	17.78305	0.66740	0.23224	0.37693	0.66740	0.23093	0.37521
89	51	4.28586	20.66027	0.66014	0.20708	0.34310	0.66014	0.20567	0.34117	4.1369	17.55462	0.66740	0.23520	0.38083	0.66740	0.23372	0.37889
89	52	4.28586	20.31936	0.66014	0.21050	0.34779	0.66014	0.20890	0.34561	4.1369	17.31849	0.66740	0.23835	0.38494	0.66740	0.23667	0.38275
89	53	4.28586	19.97064	0.66014	0.21411	0.35271	0.66014	0.21230	0.35024	4.1369	17.07460	0.66740	0.24168	0.38928	0.66740	0.23978	0.38681
89	54	4.28586	19.61420	0.66014	0.21793	0.35788	0.66014	0.21588	0.35510	4.1369	16.82295	0.66740	0.24521	0.39384	0.66740	0.24306	0.39107
89	55	4.28586	19.25050	0.66014	0.22197	0.36330	0.66014	0.21964	0.36018	4.1369	16.56379	0.66740	0.24895	0.39866	0.66740	0.24652	0.39554
89	56	4.28586	18.87994	0.66014	0.22624	0.36899	0.66014	0.22361	0.36549	4.1369	16.29737	0.66740	0.25291	0.40372	0.66740	0.25018	0.40023
89	57	4.28586	18.50268	0.66014	0.23075	0.37497	0.66014	0.22779	0.37105	4.1369	16.02371	0.66740	0.25711	0.40905	0.66740	0.25404	0.40516
89	58	4.28586	18.11889	0.66014	0.23552	0.38124	0.66014	0.23219	0.37688	4.1369	15.74286	0.66740	0.26156	0.41466	0.66740	0.25812	0.41033
89	59	4.28586	17.72878	0.66014	0.24057	0.38783	0.66014	0.23684	0.38297	4.1369	15.45489	0.66740	0.26628	0.42057	0.66740	0.26244	0.41576
89	60	4.28586	17.33235	0.66014	0.24592	0.39475	0.66014	0.24175	0.38936	4.1369	15.15969	0.66740	0.27129	0.42680	0.66740	0.26701	0.42148
89	61	4.28586	16.92988	0.66014	0.25159	0.40203	0.66014	0.24693	0.39606	4.1369	14.85740	0.66740	0.27662	0.43336	0.66740	0.27184	0.42748
89	62	4.28586	16.52117	0.66014	0.25761	0.40968	0.66014	0.25241	0.40308	4.1369	14.54774	0.66740	0.28228	0.44028	0.66740	0.27697	0.43379
89	63	4.28586	16.10627	0.66014	0.26402	0.41774	0.66014	0.25821	0.41044	4.1369	14.23062	0.66740	0.28831	0.44758	0.66740	0.28240	0.44042
89	64	4.28586	15.68510	0.66014	0.27083	0.42623	0.66014	0.26435	0.41816	4.1369	13.90587	0.66740	0.29474	0.45529	0.66740	0.28816	0.44740
89	65	4.28586	15.25783	0.66014	0.27810	0.43518	0.66014	0.27085	0.42625	4.1369	13.57353	0.66740	0.30161	0.46344	0.66740	0.29427	0.45472
89	66	4.28586	14.82463	0.66014	0.28585	0.44461	0.66014	0.27773	0.43472	4.1369	13.23363	0.66740	0.30894	0.47205	0.66740	0.30075	0.46242
89	67	4.28586	14.38548	0.66014	0.29413	0.45456	0.66014	0.28501	0.44360	4.1369	12.88602	0.66740	0.31679	0.48115	0.66740	0.30762	0.47051
89	68	4.28586	13.94087	0.66014	0.30298	0.46505	0.66014	0.29273	0.45288	4.1369	12.53103	0.66740	0.32518	0.49078	0.66740	0.31491	0.47899
89	69	4.28586	13.49126	0.66014	0.31243	0.47611	0.66014	0.30089	0.46259	4.1369	12.16898	0.66740	0.33417	0.50094	0.66740	0.32264	0.48787
89	70	4.28586	13.03722	0.66014	0.32254	0.48776	0.66014	0.30953	0.47274	4.1369	11.80026	0.66740	0.34379	0.51167	0.66740	0.33083	0.49718

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
89	71	4.28586	12.57941	0.66014	0.33336	0.50003	0.66014	0.31866	0.48331	4.1369	11.42537	0.66740	0.35408	0.52299	0.66740	0.33950	0.50690
89	72	4.28586	12.11856	0.66014	0.34492	0.51292	0.66014	0.32831	0.49433	4.1369	11.04490	0.66740	0.36510	0.53491	0.66740	0.34866	0.51705
89	73	4.28586	11.65555	0.66014	0.35727	0.52646	0.66014	0.33850	0.50579	4.1369	10.65955	0.66740	0.37688	0.54745	0.66740	0.35835	0.52763
89	74	4.28586	11.19139	0.66014	0.37047	0.54064	0.66014	0.34923	0.51768	4.1369	10.27021	0.66740	0.38947	0.56061	0.66740	0.36857	0.53863
89	75	4.28586	10.72709	0.66014	0.38454	0.55547	0.66014	0.36053	0.52999	4.1369	9.87774	0.66740	0.40291	0.57439	0.66740	0.37935	0.55004
89	76	4.28586	10.26405	0.66014	0.39952	0.57094	0.66014	0.37240	0.54270	4.1369	9.48337	0.66740	0.41722	0.58879	0.66740	0.39067	0.56184
89	77	4.28586	9.80349	0.66014	0.41544	0.58701	0.66014	0.38484	0.55579	4.1369	9.08824	0.66740	0.43243	0.60377	0.66740	0.40255	0.57402
89	78	4.28586	9.34666	0.66014	0.43231	0.60365	0.66014	0.39786	0.56924	4.1369	8.69350	0.66740	0.44855	0.61931	0.66740	0.41498	0.58655
89	79	4.28586	8.89505	0.66014	0.45014	0.62082	0.66014	0.41143	0.58300	4.1369	8.30053	0.66740	0.46560	0.63537	0.66740	0.42796	0.59940
89	80	4.28586	8.44994	0.66014	0.46892	0.63845	0.66014	0.42555	0.59703	4.1369	7.91061	0.66740	0.48356	0.65189	0.66740	0.44148	0.61253
89	81	4.28586	8.01269	0.66014	0.48862	0.65647	0.66014	0.44019	0.61130	4.1369	7.52504	0.66740	0.50240	0.66880	0.66740	0.45550	0.62590
89	82	4.28586	7.58462	0.66014	0.50919	0.67479	0.66014	0.45533	0.62574	4.1369	7.14517	0.66740	0.52208	0.68601	0.66740	0.47000	0.63946
89	83	4.28586	7.16676	0.66014	0.53058	0.69330	0.66014	0.47091	0.64030	4.1369	6.77205	0.66740	0.54255	0.70345	0.66740	0.48495	0.65315
89	84	4.28586	6.76024	0.66014	0.55269	0.71191	0.66014	0.48690	0.65492	4.1369	6.40687	0.66740	0.56373	0.72100	0.66740	0.50029	0.66692
89	85	4.28586	6.36619	0.66014	0.57540	0.73048	0.66014	0.50322	0.66952	4.1369	6.05083	0.66740	0.58549	0.73856	0.66740	0.51596	0.68071
89	86	4.28586	5.98597	0.66014	0.59855	0.74887	0.66014	0.51979	0.68403	4.1369	5.70535	0.66740	0.60768	0.75598	0.66740	0.53189	0.69442
89	87	4.28586	5.62066	0.66014	0.62196	0.76693	0.66014	0.53653	0.69837	4.1369	5.37164	0.66740	0.63015	0.77312	0.66740	0.54798	0.70799
89	88	4.28586	5.27144	0.66014	0.64542	0.78450	0.66014	0.55334	0.71245	4.1369	5.05099	0.66740	0.65267	0.78984	0.66740	0.56415	0.72135
89	89	4.28586	4.93962	0.66014	0.66869	0.80146	0.66014	0.57011	0.72621	4.1369	4.74485	0.66740	0.67504	0.80600	0.66740	0.58029	0.73441
89	90	4.28586	4.62687	0.66014	0.69152	0.81763	0.66014	0.58678	0.73959	4.1369	4.45503	0.66740	0.69701	0.82146	0.66740	0.59634	0.74713
89	91	4.28586	4.33500	0.66014	0.71364	0.83290	0.66014	0.60329	0.75256	4.1369	4.18350	0.66740	0.71832	0.83607	0.66740	0.61224	0.75949
89	92	4.28586	4.06328	0.66014	0.73497	0.84724	0.66014	0.61964	0.76516	4.1369	3.92982	0.66740	0.73889	0.84984	0.66740	0.62799	0.77149
89	93	4.28586	3.80970	0.66014	0.75547	0.86070	0.66014	0.63586	0.77740	4.1369	3.69224	0.66740	0.75869	0.86279	0.66740	0.64363	0.78318
89	94	4.28586	3.57122	0.66014	0.77519	0.87336	0.66014	0.65196	0.78932	4.1369	3.46804	0.66740	0.77777	0.87500	0.66740	0.65917	0.79458
89	95	4.28586	3.34496	0.66014	0.79417	0.88528	0.66014	0.66793	0.80091	4.1369	3.25454	0.66740	0.79618	0.88653	0.66740	0.67461	0.80569
89	96	4.28586	3.12856	0.66014	0.81241	0.89650	0.66014	0.68369	0.81213	4.1369	3.04956	0.66740	0.81392	0.89741	0.66740	0.68985	0.81646
89	97	4.28586	2.92468	0.66014	0.82965	0.90690	0.66014	0.69912	0.82292	4.1369	2.85578	0.66740	0.83071	0.90753	0.66740	0.70480	0.82684
89	98	4.28586	2.73317	0.66014	0.84581	0.91647	0.66014	0.71414	0.83324	4.1369	2.67315	0.66740	0.84650	0.91687	0.66740	0.71937	0.83678
89	99	4.28586	2.55407	0.66014	0.86081	0.92520	0.66014	0.72867	0.84304	4.1369	2.50182	0.66740	0.86119	0.92542	0.66740	0.73348	0.84625
89	100	4.28586	2.38797	0.66014	0.87457	0.93309	0.66014	0.74259	0.85228	4.1369	2.34248	0.66740	0.87470	0.93316	0.66740	0.74701	0.85519
89	101	4.28586	2.23536	0.66014	0.88704	0.94014	0.66014	0.75583	0.86094	4.1369	2.19569	0.66740	0.88697	0.94010	0.66740	0.75989	0.86357
89	102	4.28586	2.09662	0.66014	0.89821	0.94638	0.66014	0.76834	0.86900	4.1369	2.06193	0.66740	0.89799	0.94625	0.66740	0.77208	0.87138
89	103	4.28586	1.97081	0.66014	0.90817	0.95188	0.66014	0.78011	0.87648	4.1369	1.94039	0.66740	0.90783	0.95169	0.66740	0.78355	0.87864
89	104	4.28586	1.85678	0.66014	0.91701	0.95671	0.66014	0.79112	0.88338	4.1369	1.82999	0.66740	0.91659	0.95648	0.66740	0.79429	0.88535
89	105	4.28586	1.75419	0.66014	0.92480	0.96093	0.66014	0.80134	0.88971	4.1369	1.73050	0.66740	0.92432	0.96067	0.66740	0.80428	0.89152
89	106	4.28586	1.66193	0.66014	0.93163	0.96460	0.66014	0.81074	0.89548	4.1369	1.64086	0.66740	0.93111	0.96433	0.66740	0.81348	0.89715
89	107	4.28586	1.57966	0.66014	0.93755	0.96777	0.66014	0.81928	0.90066	4.1369	1.56078	0.66740	0.93701	0.96748	0.66740	0.82183	0.90220
89	108	4.28586	1.50704	0.66014	0.94261	0.97046	0.66014	0.82684	0.90521	4.1369	1.48999	0.66740	0.94206	0.97017	0.66740	0.82925	0.90666
89	109	4.28586	1.44400	0.66014	0.94681	0.97268	0.66014	0.83326	0.90905	4.1369	1.42842	0.66740	0.94627	0.97239	0.66740	0.83556	0.91041
89	110	4.28586	1.39223	0.66014	0.95009	0.97441	0.66014	0.83829	0.91203	4.1369	1.37777	0.66740	0.94956	0.97413	0.66740	0.84051	0.91334

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
90	1	4.00647	29.44822	0.64474	0.13604	0.23951	0.64474	0.13600	0.23944	3.87546	22.54525	0.65223	0.17189	0.29335	0.65223	0.17184	0.29328
90	2	4.00647	29.37817	0.64474	0.13637	0.24001	0.64474	0.13634	0.23996	3.87546	22.51839	0.65223	0.17209	0.29365	0.65223	0.17205	0.29359
90	3	4.00647	29.30399	0.64474	0.13672	0.24055	0.64474	0.13668	0.24050	3.87546	22.48894	0.65223	0.17232	0.29398	0.65223	0.17228	0.29393
90	4	4.00647	29.22650	0.64474	0.13708	0.24111	0.64474	0.13705	0.24106	3.87546	22.45752	0.65223	0.17256	0.29433	0.65223	0.17252	0.29428
90	5	4.00647	29.14631	0.64474	0.13746	0.24169	0.64474	0.13742	0.24164	3.87546	22.42458	0.65223	0.17281	0.29470	0.65223	0.17277	0.29464
90	6	4.00647	29.06332	0.64474	0.13785	0.24230	0.64474	0.13781	0.24224	3.87546	22.39007	0.65223	0.17308	0.29509	0.65223	0.17304	0.29503
90	7	4.00647	28.97770	0.64474	0.13825	0.24292	0.64474	0.13822	0.24287	3.87546	22.35408	0.65223	0.17336	0.29549	0.65223	0.17332	0.29543
90	8	4.00647	28.88901	0.64474	0.13868	0.24358	0.64474	0.13864	0.24353	3.87546	22.31631	0.65223	0.17365	0.29592	0.65223	0.17361	0.29586
90	9	4.00647	28.79700	0.64474	0.13912	0.24426	0.64474	0.13909	0.24421	3.87546	22.27655	0.65223	0.17396	0.29637	0.65223	0.17392	0.29631
90	10	4.00647	28.70168	0.64474	0.13958	0.24497	0.64474	0.13954	0.24491	3.87546	22.23481	0.65223	0.17429	0.29684	0.65223	0.17424	0.29677
90	11	4.00647	28.60341	0.64474	0.14006	0.24571	0.64474	0.14002	0.24565	3.87546	22.19134	0.65223	0.17463	0.29733	0.65223	0.17458	0.29726
90	12	4.00647	28.50171	0.64474	0.14056	0.24648	0.64474	0.14052	0.24641	3.87546	22.14578	0.65223	0.17499	0.29785	0.65223	0.17494	0.29778
90	13	4.00647	28.39619	0.64474	0.14108	0.24728	0.64474	0.14103	0.24720	3.87546	22.09783	0.65223	0.17536	0.29840	0.65223	0.17531	0.29832
90	14	4.00647	28.28717	0.64474	0.14163	0.24811	0.64474	0.14157	0.24803	3.87546	22.04770	0.65223	0.17576	0.29898	0.65223	0.17570	0.29888
90	15	4.00647	28.17456	0.64474	0.14219	0.24898	0.64474	0.14213	0.24888	3.87546	21.99534	0.65223	0.17618	0.29958	0.65223	0.17610	0.29947
90	16	4.00647	28.05854	0.64474	0.14278	0.24988	0.64474	0.14270	0.24977	3.87546	21.94087	0.65223	0.17661	0.30021	0.65223	0.17653	0.30008
90	17	4.00647	27.93921	0.64474	0.14339	0.25081	0.64474	0.14330	0.25069	3.87546	21.88436	0.65223	0.17707	0.30086	0.65223	0.17697	0.30073
90	18	4.00647	27.81632	0.64474	0.14402	0.25178	0.64474	0.14393	0.25164	3.87546	21.82561	0.65223	0.17754	0.30155	0.65223	0.17744	0.30140
90	19	4.00647	27.68998	0.64474	0.14467	0.25278	0.64474	0.14458	0.25264	3.87546	21.76469	0.65223	0.17804	0.30226	0.65223	0.17793	0.30211
90	20	4.00647	27.55961	0.64474	0.14536	0.25382	0.64474	0.14526	0.25367	3.87546	21.70115	0.65223	0.17856	0.30301	0.65223	0.17845	0.30285
90	21	4.00647	27.42496	0.64474	0.14607	0.25491	0.64474	0.14597	0.25475	3.87546	21.63477	0.65223	0.17910	0.30380	0.65223	0.17899	0.30363
90	22	4.00647	27.28607	0.64474	0.14681	0.25604	0.64474	0.14670	0.25587	3.87546	21.56556	0.65223	0.17968	0.30462	0.65223	0.17955	0.30444
90	23	4.00647	27.14231	0.64474	0.14759	0.25722	0.64474	0.14747	0.25704	3.87546	21.49301	0.65223	0.18028	0.30549	0.65223	0.18015	0.30530
90	24	4.00647	26.99396	0.64474	0.14840	0.25845	0.64474	0.14827	0.25825	3.87546	21.41732	0.65223	0.18092	0.30640	0.65223	0.18078	0.30620
90	25	4.00647	26.84076	0.64474	0.14924	0.25973	0.64474	0.14911	0.25952	3.87546	21.33825	0.65223	0.18159	0.30736	0.65223	0.18143	0.30714
90	26	4.00647	26.68259	0.64474	0.15013	0.26106	0.64474	0.14998	0.26084	3.87546	21.25569	0.65223	0.18229	0.30837	0.65223	0.18213	0.30813
90	27	4.00647	26.51948	0.64474	0.15105	0.26245	0.64474	0.15089	0.26222	3.87546	21.16962	0.65223	0.18303	0.30942	0.65223	0.18285	0.30917
90	28	4.00647	26.35108	0.64474	0.15201	0.26391	0.64474	0.15184	0.26365	3.87546	21.07976	0.65223	0.18380	0.31053	0.65223	0.18362	0.31026
90	29	4.00647	26.17769	0.64474	0.15302	0.26542	0.64474	0.15284	0.26515	3.87546	20.98629	0.65223	0.18462	0.31170	0.65223	0.18442	0.31141
90	30	4.00647	25.99881	0.64474	0.15407	0.26700	0.64474	0.15388	0.26671	3.87546	20.88878	0.65223	0.18548	0.31292	0.65223	0.18526	0.31261
90	31	4.00647	25.81445	0.64474	0.15517	0.26865	0.64474	0.15496	0.26834	3.87546	20.78720	0.65223	0.18638	0.31420	0.65223	0.18615	0.31388
90	32	4.00647	25.62410	0.64474	0.15632	0.27037	0.64474	0.15610	0.27004	3.87546	20.68113	0.65223	0.18733	0.31556	0.65223	0.18709	0.31521
90	33	4.00647	25.42805	0.64474	0.15752	0.27216	0.64474	0.15729	0.27182	3.87546	20.57072	0.65223	0.18834	0.31698	0.65223	0.18808	0.31661
90	34	4.00647	25.22578	0.64474	0.15878	0.27404	0.64474	0.15853	0.27368	3.87546	20.45552	0.65223	0.18939	0.31847	0.65223	0.18912	0.31809
90	35	4.00647	25.01713	0.64474	0.16010	0.27601	0.64474	0.15984	0.27562	3.87546	20.33536	0.65223	0.19051	0.32005	0.65223	0.19022	0.31964
90	36	4.00647	24.80193	0.64474	0.16149	0.27807	0.64474	0.16121	0.27766	3.87546	20.21002	0.65223	0.19169	0.32171	0.65223	0.19138	0.32128
90	37	4.00647	24.57973	0.64474	0.16294	0.28022	0.64474	0.16265	0.27979	3.87546	20.07911	0.65223	0.19293	0.32346	0.65223	0.19261	0.32300
90	38	4.00647	24.35058	0.64474	0.16447	0.28248	0.64474	0.16416	0.28202	3.87546	19.94257	0.65223	0.19425	0.32531	0.65223	0.19390	0.32482
90	39	4.00647	24.11373	0.64474	0.16608	0.28485	0.64474	0.16574	0.28435	3.87546	19.79973	0.65223	0.19564	0.32726	0.65223	0.19527	0.32673
90	40	4.00647	23.86918	0.64474	0.16778	0.28734	0.64474	0.16740	0.28680	3.87546	19.65053	0.65223	0.19712	0.32932	0.65223	0.19671	0.32875

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
90	41	4.00647	23.61736	0.64474	0.16956	0.28995	0.64474	0.16915	0.28935	3.87546	19.49521	0.65223	0.19868	0.33150	0.65223	0.19823	0.33088
90	42	4.00647	23.35816	0.64474	0.17143	0.29269	0.64474	0.17098	0.29203	3.87546	19.33362	0.65223	0.20033	0.33379	0.65223	0.19984	0.33311
90	43	4.00647	23.09102	0.64474	0.17340	0.29556	0.64474	0.17291	0.29484	3.87546	19.16523	0.65223	0.20208	0.33621	0.65223	0.20154	0.33547
90	44	4.00647	22.81604	0.64474	0.17548	0.29857	0.64474	0.17494	0.29778	3.87546	18.99000	0.65223	0.20393	0.33877	0.65223	0.20334	0.33795
90	45	4.00647	22.53309	0.64474	0.17767	0.30174	0.64474	0.17707	0.30086	3.87546	18.80775	0.65223	0.20589	0.34147	0.65223	0.20523	0.34057
90	46	4.00647	22.24198	0.64474	0.17998	0.30506	0.64474	0.17931	0.30409	3.87546	18.61823	0.65223	0.20796	0.34432	0.65223	0.20724	0.34332
90	47	4.00647	21.94239	0.64474	0.18242	0.30856	0.64474	0.18166	0.30747	3.87546	18.42106	0.65223	0.21017	0.34733	0.65223	0.20935	0.34622
90	48	4.00647	21.63441	0.64474	0.18500	0.31223	0.64474	0.18414	0.31101	3.87546	18.21621	0.65223	0.21250	0.35052	0.65223	0.21159	0.34928
90	49	4.00647	21.31800	0.64474	0.18772	0.31609	0.64474	0.18675	0.31473	3.87546	18.00355	0.65223	0.21498	0.35388	0.65223	0.21395	0.35249
90	50	4.00647	20.99328	0.64474	0.19059	0.32016	0.64474	0.18949	0.31861	3.87546	17.78305	0.65223	0.21761	0.35743	0.65223	0.21644	0.35586
90	51	4.00647	20.66027	0.64474	0.19362	0.32443	0.64474	0.19238	0.32268	3.87546	17.55462	0.65223	0.22039	0.36118	0.65223	0.21907	0.35941
90	52	4.00647	20.31936	0.64474	0.19683	0.32892	0.64474	0.19542	0.32694	3.87546	17.31849	0.65223	0.22335	0.36514	0.65223	0.22185	0.36314
90	53	4.00647	19.97064	0.64474	0.20022	0.33363	0.64474	0.19861	0.33140	3.87546	17.07460	0.65223	0.22648	0.36931	0.65223	0.22478	0.36706
90	54	4.00647	19.61420	0.64474	0.20380	0.33859	0.64474	0.20198	0.33607	3.87546	16.82295	0.65223	0.22980	0.37371	0.65223	0.22788	0.37117
90	55	4.00647	19.25050	0.64474	0.20758	0.34380	0.64474	0.20552	0.34096	3.87546	16.56379	0.65223	0.23331	0.37835	0.65223	0.23115	0.37550
90	56	4.00647	18.87994	0.64474	0.21158	0.34927	0.64474	0.20925	0.34608	3.87546	16.29737	0.65223	0.23704	0.38323	0.65223	0.23460	0.38004
90	57	4.00647	18.50268	0.64474	0.21581	0.35501	0.64474	0.21318	0.35144	3.87546	16.02371	0.65223	0.24099	0.38838	0.65223	0.23824	0.38481
90	58	4.00647	18.11889	0.64474	0.22029	0.36104	0.64474	0.21733	0.35706	3.87546	15.74286	0.65223	0.24517	0.39380	0.65223	0.24210	0.38982
90	59	4.00647	17.72878	0.64474	0.22502	0.36738	0.64474	0.22171	0.36295	3.87546	15.45489	0.65223	0.24961	0.39951	0.65223	0.24617	0.39509
90	60	4.00647	17.33235	0.64474	0.23005	0.37404	0.64474	0.22633	0.36912	3.87546	15.15969	0.65223	0.25433	0.40553	0.65223	0.25049	0.40063
90	61	4.00647	16.92988	0.64474	0.23537	0.38106	0.64474	0.23122	0.37560	3.87546	14.85740	0.65223	0.25934	0.41187	0.65223	0.25506	0.40646
90	62	4.00647	16.52117	0.64474	0.24103	0.38844	0.64474	0.23639	0.38239	3.87546	14.54774	0.65223	0.26468	0.41857	0.65223	0.25991	0.41259
90	63	4.00647	16.10627	0.64474	0.24705	0.39622	0.64474	0.24187	0.38953	3.87546	14.23062	0.65223	0.27037	0.42565	0.65223	0.26506	0.41904
90	64	4.00647	15.68510	0.64474	0.25346	0.40442	0.64474	0.24767	0.39702	3.87546	13.90587	0.65223	0.27643	0.43313	0.65223	0.27052	0.42584
90	65	4.00647	15.25783	0.64474	0.26030	0.41308	0.64474	0.25382	0.40487	3.87546	13.57353	0.65223	0.28291	0.44105	0.65223	0.27631	0.43299
90	66	4.00647	14.82463	0.64474	0.26760	0.42222	0.64474	0.26034	0.41312	3.87546	13.23363	0.65223	0.28984	0.44942	0.65223	0.28247	0.44051
90	67	4.00647	14.38548	0.64474	0.27541	0.43187	0.64474	0.26724	0.42177	3.87546	12.88602	0.65223	0.29726	0.45829	0.65223	0.28900	0.44842
90	68	4.00647	13.94087	0.64474	0.28375	0.44207	0.64474	0.27457	0.43084	3.87546	12.53103	0.65223	0.30520	0.46767	0.65223	0.29594	0.45672
90	69	4.00647	13.49126	0.64474	0.29268	0.45283	0.64474	0.28233	0.44034	3.87546	12.16898	0.65223	0.31371	0.47760	0.65223	0.30331	0.46545
90	70	4.00647	13.03722	0.64474	0.30224	0.46419	0.64474	0.29055	0.45027	3.87546	11.80026	0.65223	0.32284	0.48810	0.65223	0.31112	0.47459
90	71	4.00647	12.57941	0.64474	0.31248	0.47617	0.64474	0.29926	0.46066	3.87546	11.42537	0.65223	0.33262	0.49919	0.65223	0.31941	0.48417
90	72	4.00647	12.11856	0.64474	0.32345	0.48879	0.64474	0.30847	0.47150	3.87546	11.04490	0.65223	0.34310	0.51090	0.65223	0.32819	0.49419
90	73	4.00647	11.65555	0.64474	0.33518	0.50208	0.64474	0.31822	0.48280	3.87546	10.65955	0.65223	0.35432	0.52325	0.65223	0.33748	0.50466
90	74	4.00647	11.19139	0.64474	0.34774	0.51604	0.64474	0.32851	0.49455	3.87546	10.27021	0.65223	0.36634	0.53624	0.65223	0.34731	0.51556
90	75	4.00647	10.72709	0.64474	0.36117	0.53067	0.64474	0.33936	0.50675	3.87546	9.87774	0.65223	0.37920	0.54988	0.65223	0.35769	0.52690
90	76	4.00647	10.26405	0.64474	0.37549	0.54597	0.64474	0.35079	0.51939	3.87546	9.48337	0.65223	0.39292	0.56417	0.65223	0.36862	0.53867
90	77	4.00647	9.80349	0.64474	0.39075	0.56193	0.64474	0.36280	0.53244	3.87546	9.08824	0.65223	0.40755	0.57909	0.65223	0.38011	0.55084
90	78	4.00647	9.34666	0.64474	0.40698	0.57851	0.64474	0.37540	0.54587	3.87546	8.69350	0.65223	0.42310	0.59462	0.65223	0.39218	0.56340
90	79	4.00647	8.89505	0.64474	0.42418	0.59568	0.64474	0.38857	0.55967	3.87546	8.30053	0.65223	0.43960	0.61072	0.65223	0.40480	0.57631
90	80	4.00647	8.44994	0.64474	0.44236	0.61339	0.64474	0.40231	0.57378	3.87546	7.91061	0.65223	0.45703	0.62735	0.65223	0.41798	0.58955

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
90	81	4.00647	8.01269	0.64474	0.46152	0.63156	0.64474	0.41660	0.58817	3.87546	7.52504	0.65223	0.47540	0.64444	0.65223	0.43170	0.60306
90	82	4.00647	7.58462	0.64474	0.48161	0.65011	0.64474	0.43141	0.60278	3.87546	7.14517	0.65223	0.49467	0.66191	0.65223	0.44593	0.61681
90	83	4.00647	7.16676	0.64474	0.50259	0.66896	0.64474	0.44672	0.61756	3.87546	6.77205	0.65223	0.51480	0.67970	0.65223	0.46064	0.63074
90	84	4.00647	6.76024	0.64474	0.52439	0.68800	0.64474	0.46248	0.63246	3.87546	6.40687	0.65223	0.53573	0.69769	0.65223	0.47579	0.64479
90	85	4.00647	6.36619	0.64474	0.54691	0.70710	0.64474	0.47862	0.64739	3.87546	6.05083	0.65223	0.55735	0.71577	0.65223	0.49132	0.65891
90	86	4.00647	5.98597	0.64474	0.56999	0.72611	0.64474	0.49506	0.66226	3.87546	5.70535	0.65223	0.57953	0.73380	0.65223	0.50716	0.67300
90	87	4.00647	5.62066	0.64474	0.59347	0.74488	0.64474	0.51173	0.67701	3.87546	5.37164	0.65223	0.60210	0.75164	0.65223	0.52321	0.68699
90	88	4.00647	5.27144	0.64474	0.61715	0.76326	0.64474	0.52852	0.69154	3.87546	5.05099	0.65223	0.62488	0.76914	0.65223	0.53940	0.70079
90	89	4.00647	4.93962	0.64474	0.64080	0.78108	0.64474	0.54534	0.70579	3.87546	4.74485	0.65223	0.64764	0.78614	0.65223	0.55561	0.71433
90	90	4.00647	4.62687	0.64474	0.66414	0.79818	0.64474	0.56210	0.71967	3.87546	4.45503	0.65223	0.67012	0.80248	0.65223	0.57178	0.72756
90	91	4.00647	4.33500	0.64474	0.68692	0.81440	0.64474	0.57876	0.73318	3.87546	4.18350	0.65223	0.69208	0.81802	0.65223	0.58785	0.74043
90	92	4.00647	4.06328	0.64474	0.70901	0.82973	0.64474	0.59531	0.74633	3.87546	3.92982	0.65223	0.71340	0.83273	0.65223	0.60382	0.75298
90	93	4.00647	3.80970	0.64474	0.73038	0.84419	0.64474	0.61179	0.75914	3.87546	3.69224	0.65223	0.73406	0.84663	0.65223	0.61973	0.76522
90	94	4.00647	3.57122	0.64474	0.75108	0.85785	0.64474	0.62820	0.77165	3.87546	3.46804	0.65223	0.75409	0.85981	0.65223	0.63559	0.77720
90	95	4.00647	3.34496	0.64474	0.77115	0.87079	0.64474	0.64454	0.78386	3.87546	3.25454	0.65223	0.77355	0.87232	0.65223	0.65141	0.78891
90	96	4.00647	3.12856	0.64474	0.79056	0.88303	0.64474	0.66073	0.79571	3.87546	3.04956	0.65223	0.79241	0.88419	0.65223	0.66709	0.80030
90	97	4.00647	2.92468	0.64474	0.80903	0.89443	0.64474	0.67664	0.80714	3.87546	2.85578	0.65223	0.81041	0.89528	0.65223	0.68252	0.81131
90	98	4.00647	2.73317	0.64474	0.82646	0.90498	0.64474	0.69219	0.81810	3.87546	2.67315	0.65223	0.82742	0.90556	0.65223	0.69762	0.82188
90	99	4.00647	2.55407	0.64474	0.84274	0.91466	0.64474	0.70728	0.82855	3.87546	2.50182	0.65223	0.84336	0.91502	0.65223	0.71229	0.83197
90	100	4.00647	2.38797	0.64474	0.85777	0.92344	0.64474	0.72180	0.83843	3.87546	2.34248	0.65223	0.85810	0.92363	0.65223	0.72642	0.84153
90	101	4.00647	2.23536	0.64474	0.87147	0.93132	0.64474	0.73566	0.84770	3.87546	2.19569	0.65223	0.87157	0.93138	0.65223	0.73991	0.85051
90	102	4.00647	2.09662	0.64474	0.88381	0.93832	0.64474	0.74879	0.85635	3.87546	2.06193	0.65223	0.88373	0.93828	0.65223	0.75271	0.85891
90	103	4.00647	1.97081	0.64474	0.89488	0.94452	0.64474	0.76119	0.86440	3.87546	1.94039	0.65223	0.89465	0.94439	0.65223	0.76480	0.86673
90	104	4.00647	1.85678	0.64474	0.90474	0.94999	0.64474	0.77281	0.87185	3.87546	1.82999	0.65223	0.90441	0.94980	0.65223	0.77616	0.87397
90	105	4.00647	1.75419	0.64474	0.91347	0.95478	0.64474	0.78364	0.87870	3.87546	1.73050	0.65223	0.91306	0.95455	0.65223	0.78674	0.88065
90	106	4.00647	1.66193	0.64474	0.92115	0.95896	0.64474	0.79364	0.88495	3.87546	1.64086	0.65223	0.92068	0.95870	0.65223	0.79653	0.88674
90	107	4.00647	1.57966	0.64474	0.92784	0.96257	0.64474	0.80273	0.89057	3.87546	1.56078	0.65223	0.92734	0.96230	0.65223	0.80545	0.89224
90	108	4.00647	1.50704	0.64474	0.93357	0.96564	0.64474	0.81082	0.89553	3.87546	1.48999	0.65223	0.93306	0.96537	0.65223	0.81338	0.89709
90	109	4.00647	1.44400	0.64474	0.93835	0.96820	0.64474	0.81771	0.89972	3.87546	1.42842	0.65223	0.93783	0.96792	0.65223	0.82016	0.90119
90	110	4.00647	1.39223	0.64474	0.94210	0.97019	0.64474	0.82313	0.90298	3.87546	1.37777	0.65223	0.94158	0.96991	0.65223	0.82549	0.90440
91	1	3.75244	29.44822	0.63185	0.12742	0.22604	0.63185	0.12738	0.22598	3.63701	22.54525	0.63950	0.16131	0.27781	0.63950	0.16127	0.27774
91	2	3.75244	29.37817	0.63185	0.12772	0.22652	0.63185	0.12769	0.22647	3.63701	22.51839	0.63950	0.16151	0.27810	0.63950	0.16147	0.27804
91	3	3.75244	29.30399	0.63185	0.12805	0.22703	0.63185	0.12802	0.22698	3.63701	22.48894	0.63950	0.16172	0.27841	0.63950	0.16168	0.27836
91	4	3.75244	29.22650	0.63185	0.12839	0.22756	0.63185	0.12836	0.22751	3.63701	22.45752	0.63950	0.16194	0.27875	0.63950	0.16191	0.27870
91	5	3.75244	29.14631	0.63185	0.12874	0.22811	0.63185	0.12871	0.22807	3.63701	22.42458	0.63950	0.16218	0.27910	0.63950	0.16215	0.27905
91	6	3.75244	29.06332	0.63185	0.12911	0.22869	0.63185	0.12908	0.22864	3.63701	22.39007	0.63950	0.16243	0.27947	0.63950	0.16240	0.27942
91	7	3.75244	28.97770	0.63185	0.12949	0.22929	0.63185	0.12946	0.22924	3.63701	22.35408	0.63950	0.16269	0.27986	0.63950	0.16266	0.27980
91	8	3.75244	28.88901	0.63185	0.12989	0.22991	0.63185	0.12986	0.22986	3.63701	22.31631	0.63950	0.16297	0.28026	0.63950	0.16293	0.28021
91	9	3.75244	28.79700	0.63185	0.13030	0.23056	0.63185	0.13027	0.23051	3.63701	22.27655	0.63950	0.16326	0.28069	0.63950	0.16322	0.28064
91	10	3.75244	28.70168	0.63185	0.13073	0.23124	0.63185	0.13070	0.23118	3.63701	22.23481	0.63950	0.16356	0.28114	0.63950	0.16352	0.28108

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
91	11	3.75244	28.60341	0.63185	0.13118	0.23194	0.63185	0.13115	0.23188	3.63701	22.19134	0.63950	0.16388	0.28162	0.63950	0.16384	0.28155
91	12	3.75244	28.50171	0.63185	0.13165	0.23267	0.63185	0.13161	0.23261	3.63701	22.14578	0.63950	0.16422	0.28211	0.63950	0.16418	0.28205
91	13	3.75244	28.39619	0.63185	0.13214	0.23343	0.63185	0.13210	0.23336	3.63701	22.09783	0.63950	0.16458	0.28264	0.63950	0.16453	0.28256
91	14	3.75244	28.28717	0.63185	0.13265	0.23423	0.63185	0.13260	0.23415	3.63701	22.04770	0.63950	0.16495	0.28319	0.63950	0.16489	0.28310
91	15	3.75244	28.17456	0.63185	0.13318	0.23505	0.63185	0.13312	0.23496	3.63701	21.99534	0.63950	0.16534	0.28376	0.63950	0.16527	0.28367
91	16	3.75244	28.05854	0.63185	0.13373	0.23591	0.63185	0.13366	0.23580	3.63701	21.94087	0.63950	0.16575	0.28436	0.63950	0.16567	0.28425
91	17	3.75244	27.93921	0.63185	0.13430	0.23679	0.63185	0.13422	0.23668	3.63701	21.88436	0.63950	0.16618	0.28499	0.63950	0.16609	0.28487
91	18	3.75244	27.81632	0.63185	0.13489	0.23771	0.63185	0.13481	0.23759	3.63701	21.82561	0.63950	0.16662	0.28565	0.63950	0.16653	0.28551
91	19	3.75244	27.68998	0.63185	0.13550	0.23867	0.63185	0.13542	0.23854	3.63701	21.76469	0.63950	0.16709	0.28633	0.63950	0.16699	0.28619
91	20	3.75244	27.55961	0.63185	0.13614	0.23966	0.63185	0.13606	0.23952	3.63701	21.70115	0.63950	0.16757	0.28705	0.63950	0.16747	0.28690
91	21	3.75244	27.42496	0.63185	0.13681	0.24069	0.63185	0.13672	0.24055	3.63701	21.63477	0.63950	0.16809	0.28780	0.63950	0.16798	0.28764
91	22	3.75244	27.28607	0.63185	0.13751	0.24177	0.63185	0.13741	0.24162	3.63701	21.56556	0.63950	0.16863	0.28859	0.63950	0.16851	0.28842
91	23	3.75244	27.14231	0.63185	0.13823	0.24289	0.63185	0.13813	0.24273	3.63701	21.49301	0.63950	0.16919	0.28942	0.63950	0.16907	0.28924
91	24	3.75244	26.99396	0.63185	0.13899	0.24406	0.63185	0.13888	0.24389	3.63701	21.41732	0.63950	0.16979	0.29029	0.63950	0.16966	0.29011
91	25	3.75244	26.84076	0.63185	0.13978	0.24528	0.63185	0.13966	0.24510	3.63701	21.33825	0.63950	0.17042	0.29121	0.63950	0.17028	0.29101
91	26	3.75244	26.68259	0.63185	0.14061	0.24655	0.63185	0.14048	0.24636	3.63701	21.25569	0.63950	0.17108	0.29217	0.63950	0.17093	0.29196
91	27	3.75244	26.51948	0.63185	0.14147	0.24788	0.63185	0.14134	0.24767	3.63701	21.16962	0.63950	0.17177	0.29318	0.63950	0.17161	0.29295
91	28	3.75244	26.35108	0.63185	0.14238	0.24926	0.63185	0.14223	0.24904	3.63701	21.07976	0.63950	0.17250	0.29424	0.63950	0.17233	0.29400
91	29	3.75244	26.17769	0.63185	0.14332	0.25071	0.63185	0.14316	0.25046	3.63701	20.98629	0.63950	0.17327	0.29536	0.63950	0.17309	0.29509
91	30	3.75244	25.99881	0.63185	0.14430	0.25221	0.63185	0.14413	0.25195	3.63701	20.88878	0.63950	0.17407	0.29653	0.63950	0.17388	0.29625
91	31	3.75244	25.81445	0.63185	0.14533	0.25378	0.63185	0.14515	0.25350	3.63701	20.78720	0.63950	0.17492	0.29776	0.63950	0.17472	0.29746
91	32	3.75244	25.62410	0.63185	0.14641	0.25542	0.63185	0.14622	0.25513	3.63701	20.68113	0.63950	0.17581	0.29905	0.63950	0.17560	0.29874
91	33	3.75244	25.42805	0.63185	0.14754	0.25713	0.63185	0.14733	0.25682	3.63701	20.57072	0.63950	0.17676	0.30041	0.63950	0.17653	0.30008
91	34	3.75244	25.22578	0.63185	0.14872	0.25893	0.63185	0.14850	0.25860	3.63701	20.45552	0.63950	0.17775	0.30184	0.63950	0.17750	0.30149
91	35	3.75244	25.01713	0.63185	0.14995	0.26080	0.63185	0.14972	0.26045	3.63701	20.33536	0.63950	0.17880	0.30335	0.63950	0.17854	0.30298
91	36	3.75244	24.80193	0.63185	0.15125	0.26276	0.63185	0.15101	0.26239	3.63701	20.21002	0.63950	0.17990	0.30494	0.63950	0.17963	0.30455
91	37	3.75244	24.57973	0.63185	0.15262	0.26482	0.63185	0.15236	0.26443	3.63701	20.07911	0.63950	0.18107	0.30662	0.63950	0.18078	0.30620
91	38	3.75244	24.35058	0.63185	0.15405	0.26697	0.63185	0.15377	0.26655	3.63701	19.94257	0.63950	0.18231	0.30839	0.63950	0.18200	0.30795
91	39	3.75244	24.11373	0.63185	0.15556	0.26924	0.63185	0.15526	0.26878	3.63701	19.79973	0.63950	0.18361	0.31026	0.63950	0.18328	0.30978
91	40	3.75244	23.86918	0.63185	0.15715	0.27161	0.63185	0.15682	0.27112	3.63701	19.65053	0.63950	0.18500	0.31224	0.63950	0.18464	0.31172
91	41	3.75244	23.61736	0.63185	0.15882	0.27410	0.63185	0.15846	0.27356	3.63701	19.49521	0.63950	0.18647	0.31432	0.63950	0.18607	0.31376
91	42	3.75244	23.35816	0.63185	0.16057	0.27671	0.63185	0.16018	0.27612	3.63701	19.33362	0.63950	0.18802	0.31652	0.63950	0.18758	0.31591
91	43	3.75244	23.09102	0.63185	0.16242	0.27945	0.63185	0.16199	0.27881	3.63701	19.16523	0.63950	0.18966	0.31885	0.63950	0.18918	0.31817
91	44	3.75244	22.81604	0.63185	0.16437	0.28233	0.63185	0.16389	0.28162	3.63701	18.99000	0.63950	0.19140	0.32130	0.63950	0.19087	0.32056
91	45	3.75244	22.53309	0.63185	0.16642	0.28536	0.63185	0.16589	0.28457	3.63701	18.80775	0.63950	0.19324	0.32389	0.63950	0.19266	0.32307
91	46	3.75244	22.24198	0.63185	0.16859	0.28853	0.63185	0.16799	0.28766	3.63701	18.61823	0.63950	0.19519	0.32663	0.63950	0.19454	0.32572
91	47	3.75244	21.94239	0.63185	0.17088	0.29188	0.63185	0.17021	0.29090	3.63701	18.42106	0.63950	0.19726	0.32952	0.63950	0.19654	0.32851
91	48	3.75244	21.63441	0.63185	0.17329	0.29539	0.63185	0.17254	0.29430	3.63701	18.21621	0.63950	0.19946	0.33258	0.63950	0.19865	0.33145
91	49	3.75244	21.31800	0.63185	0.17584	0.29909	0.63185	0.17499	0.29786	3.63701	18.00355	0.63950	0.20178	0.33581	0.63950	0.20087	0.33454
91	50	3.75244	20.99328	0.63185	0.17853	0.30298	0.63185	0.17757	0.30159	3.63701	17.78305	0.63950	0.20426	0.33922	0.63950	0.20322	0.33780

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
91	51	3.75244	20.66027	0.63185	0.18138	0.30707	0.63185	0.18028	0.30549	3.63701	17.55462	0.63950	0.20688	0.34283	0.63950	0.20570	0.34122
91	52	3.75244	20.31936	0.63185	0.18439	0.31137	0.63185	0.18314	0.30959	3.63701	17.31849	0.63950	0.20965	0.34664	0.63950	0.20833	0.34482
91	53	3.75244	19.97064	0.63185	0.18757	0.31589	0.63185	0.18615	0.31387	3.63701	17.07460	0.63950	0.21260	0.35065	0.63950	0.21109	0.34860
91	54	3.75244	19.61420	0.63185	0.19093	0.32064	0.63185	0.18932	0.31836	3.63701	16.82295	0.63950	0.21572	0.35489	0.63950	0.21401	0.35257
91	55	3.75244	19.25050	0.63185	0.19448	0.32564	0.63185	0.19265	0.32307	3.63701	16.56379	0.63950	0.21903	0.35936	0.63950	0.21710	0.35675
91	56	3.75244	18.87994	0.63185	0.19824	0.33089	0.63185	0.19617	0.32799	3.63701	16.29737	0.63950	0.22254	0.36406	0.63950	0.22036	0.36114
91	57	3.75244	18.50268	0.63185	0.20221	0.33640	0.63185	0.19987	0.33316	3.63701	16.02371	0.63950	0.22626	0.36902	0.63950	0.22380	0.36575
91	58	3.75244	18.11889	0.63185	0.20642	0.34220	0.63185	0.20379	0.33857	3.63701	15.74286	0.63950	0.23020	0.37425	0.63950	0.22745	0.37060
91	59	3.75244	17.72878	0.63185	0.21087	0.34829	0.63185	0.20791	0.34425	3.63701	15.45489	0.63950	0.23439	0.37976	0.63950	0.23130	0.37571
91	60	3.75244	17.33235	0.63185	0.21559	0.35471	0.63185	0.21228	0.35022	3.63701	15.15969	0.63950	0.23883	0.38558	0.63950	0.23539	0.38108
91	61	3.75244	16.92988	0.63185	0.22060	0.36146	0.63185	0.21690	0.35647	3.63701	14.85740	0.63950	0.24356	0.39171	0.63950	0.23972	0.38673
91	62	3.75244	16.52117	0.63185	0.22592	0.36857	0.63185	0.22178	0.36305	3.63701	14.54774	0.63950	0.24859	0.39819	0.63950	0.24431	0.39269
91	63	3.75244	16.10627	0.63185	0.23159	0.37608	0.63185	0.22696	0.36996	3.63701	14.23062	0.63950	0.25395	0.40504	0.63950	0.24919	0.39896
91	64	3.75244	15.68510	0.63185	0.23762	0.38400	0.63185	0.23245	0.37721	3.63701	13.90587	0.63950	0.25968	0.41230	0.63950	0.25437	0.40557
91	65	3.75244	15.25783	0.63185	0.24406	0.39237	0.63185	0.23827	0.38484	3.63701	13.57353	0.63950	0.26580	0.41997	0.63950	0.25987	0.41253
91	66	3.75244	14.82463	0.63185	0.25094	0.40121	0.63185	0.24444	0.39286	3.63701	13.23363	0.63950	0.27235	0.42810	0.63950	0.26572	0.41987
91	67	3.75244	14.38548	0.63185	0.25830	0.41056	0.63185	0.25100	0.40128	3.63701	12.88602	0.63950	0.27936	0.43672	0.63950	0.27194	0.42759
91	68	3.75244	13.94087	0.63185	0.26618	0.42045	0.63185	0.25795	0.41012	3.63701	12.53103	0.63950	0.28688	0.44586	0.63950	0.27854	0.43572
91	69	3.75244	13.49126	0.63185	0.27462	0.43091	0.63185	0.26533	0.41939	3.63701	12.16898	0.63950	0.29495	0.45554	0.63950	0.28557	0.44426
91	70	3.75244	13.03722	0.63185	0.28367	0.44196	0.63185	0.27316	0.42911	3.63701	11.80026	0.63950	0.30360	0.46579	0.63950	0.29303	0.45324
91	71	3.75244	12.57941	0.63185	0.29336	0.45364	0.63185	0.28147	0.43929	3.63701	11.42537	0.63950	0.31289	0.47664	0.63950	0.30095	0.46266
91	72	3.75244	12.11856	0.63185	0.30376	0.46597	0.63185	0.29027	0.44993	3.63701	11.04490	0.63950	0.32286	0.48812	0.63950	0.30936	0.47253
91	73	3.75244	11.65555	0.63185	0.31490	0.47898	0.63185	0.29959	0.46105	3.63701	10.65955	0.63950	0.33355	0.50024	0.63950	0.31827	0.48286
91	74	3.75244	11.19139	0.63185	0.32685	0.49267	0.63185	0.30945	0.47264	3.63701	10.27021	0.63950	0.34502	0.51303	0.63950	0.32771	0.49365
91	75	3.75244	10.72709	0.63185	0.33964	0.50707	0.63185	0.31988	0.48471	3.63701	9.87774	0.63950	0.35730	0.52649	0.63950	0.33770	0.50490
91	76	3.75244	10.26405	0.63185	0.35333	0.52216	0.63185	0.33088	0.49723	3.63701	9.48337	0.63950	0.37045	0.54062	0.63950	0.34825	0.51659
91	77	3.75244	9.80349	0.63185	0.36794	0.53794	0.63185	0.34246	0.51020	3.63701	9.08824	0.63950	0.38449	0.55542	0.63950	0.35936	0.52872
91	78	3.75244	9.34666	0.63185	0.38351	0.55440	0.63185	0.35464	0.52359	3.63701	8.69350	0.63950	0.39946	0.57088	0.63950	0.37105	0.54126
91	79	3.75244	8.89505	0.63185	0.40007	0.57150	0.63185	0.36740	0.53737	3.63701	8.30053	0.63950	0.41538	0.58695	0.63950	0.38332	0.55420
91	80	3.75244	8.44994	0.63185	0.41763	0.58920	0.63185	0.38075	0.55152	3.63701	7.91061	0.63950	0.43227	0.60361	0.63950	0.39615	0.56749
91	81	3.75244	8.01269	0.63185	0.43619	0.60743	0.63185	0.39468	0.56598	3.63701	7.52504	0.63950	0.45011	0.62080	0.63950	0.40955	0.58111
91	82	3.75244	7.58462	0.63185	0.45574	0.62613	0.63185	0.40916	0.58072	3.63701	7.14517	0.63950	0.46891	0.63845	0.63950	0.42349	0.59500
91	83	3.75244	7.16676	0.63185	0.47624	0.64521	0.63185	0.42417	0.59567	3.63701	6.77205	0.63950	0.48863	0.65648	0.63950	0.43794	0.60912
91	84	3.75244	6.76024	0.63185	0.49764	0.66456	0.63185	0.43966	0.61078	3.63701	6.40687	0.63950	0.50921	0.67480	0.63950	0.45286	0.62341
91	85	3.75244	6.36619	0.63185	0.51985	0.68408	0.63185	0.45558	0.62598	3.63701	6.05083	0.63950	0.53058	0.69331	0.63950	0.46822	0.63780
91	86	3.75244	5.98597	0.63185	0.54274	0.70361	0.63185	0.47186	0.64117	3.63701	5.70535	0.63950	0.55262	0.71185	0.63950	0.48392	0.65222
91	87	3.75244	5.62066	0.63185	0.56615	0.72299	0.63185	0.48840	0.65628	3.63701	5.37164	0.63950	0.57516	0.73029	0.63950	0.49989	0.66657
91	88	3.75244	5.27144	0.63185	0.58990	0.74206	0.63185	0.50513	0.67121	3.63701	5.05099	0.63950	0.59804	0.74847	0.63950	0.51604	0.68077
91	89	3.75244	4.93962	0.63185	0.61376	0.76066	0.63185	0.52194	0.68589	3.63701	4.74485	0.63950	0.62104	0.76622	0.63950	0.53227	0.69475
91	90	3.75244	4.62687	0.63185	0.63745	0.77859	0.63185	0.53874	0.70024	3.63701	4.45503	0.63950	0.64389	0.78338	0.63950	0.54850	0.70843

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
91	91	3.75244	4.33500	0.63185	0.66071	0.79570	0.63185	0.55549	0.71423	3.63701	4.18350	0.63950	0.66634	0.79976	0.63950	0.56468	0.72178
91	92	3.75244	4.06328	0.63185	0.68341	0.81193	0.63185	0.57218	0.72788	3.63701	3.92982	0.63950	0.68826	0.81535	0.63950	0.58081	0.73482
91	93	3.75244	3.80970	0.63185	0.70550	0.82732	0.63185	0.58884	0.74122	3.63701	3.69224	0.63950	0.70962	0.83015	0.63950	0.59692	0.74759
91	94	3.75244	3.57122	0.63185	0.72704	0.84195	0.63185	0.60550	0.75428	3.63701	3.46804	0.63950	0.73047	0.84424	0.63950	0.61304	0.76010
91	95	3.75244	3.34496	0.63185	0.74804	0.85586	0.63185	0.62214	0.76706	3.63701	3.25454	0.63950	0.75084	0.85769	0.63950	0.62916	0.77238
91	96	3.75244	3.12856	0.63185	0.76850	0.86910	0.63185	0.63869	0.77951	3.63701	3.04956	0.63950	0.77072	0.87052	0.63950	0.64521	0.78435
91	97	3.75244	2.92468	0.63185	0.78809	0.88149	0.63185	0.65501	0.79155	3.63701	2.85578	0.63950	0.78980	0.88256	0.63950	0.66105	0.79595
91	98	3.75244	2.73317	0.63185	0.80670	0.89301	0.63185	0.67102	0.80312	3.63701	2.67315	0.63950	0.80796	0.89378	0.63950	0.67661	0.80712
91	99	3.75244	2.55407	0.63185	0.82419	0.90362	0.63185	0.68660	0.81418	3.63701	2.50182	0.63950	0.82507	0.90415	0.63950	0.69178	0.81781
91	100	3.75244	2.38797	0.63185	0.84043	0.91330	0.63185	0.70165	0.82467	3.63701	2.34248	0.63950	0.84099	0.91363	0.63950	0.70643	0.82796
91	101	3.75244	2.23536	0.63185	0.85532	0.92202	0.63185	0.71605	0.83454	3.63701	2.19569	0.63950	0.85561	0.92219	0.63950	0.72047	0.83753
91	102	3.75244	2.09662	0.63185	0.86881	0.92980	0.63185	0.72975	0.84376	3.63701	2.06193	0.63950	0.86889	0.92984	0.63950	0.73383	0.84649
91	103	3.75244	1.97081	0.63185	0.88096	0.93671	0.63185	0.74271	0.85236	3.63701	1.94039	0.63950	0.88086	0.93666	0.63950	0.74649	0.85485
91	104	3.75244	1.85678	0.63185	0.89184	0.94283	0.63185	0.75490	0.86034	3.63701	1.82999	0.63950	0.89162	0.94270	0.63950	0.75841	0.86261
91	105	3.75244	1.75419	0.63185	0.90151	0.94820	0.63185	0.76629	0.86768	3.63701	1.73050	0.63950	0.90119	0.94803	0.63950	0.76955	0.86977
91	106	3.75244	1.66193	0.63185	0.91005	0.95291	0.63185	0.77684	0.87440	3.63701	1.64086	0.63950	0.90966	0.95269	0.63950	0.77988	0.87633
91	107	3.75244	1.57966	0.63185	0.91752	0.95699	0.63185	0.78646	0.88047	3.63701	1.56078	0.63950	0.91708	0.95675	0.63950	0.78932	0.88225
91	108	3.75244	1.50704	0.63185	0.92395	0.96047	0.63185	0.79504	0.88582	3.63701	1.48999	0.63950	0.92348	0.96022	0.63950	0.79774	0.88749
91	109	3.75244	1.44400	0.63185	0.92933	0.96337	0.63185	0.80238	0.89035	3.63701	1.42842	0.63950	0.92885	0.96311	0.63950	0.80496	0.89194
91	110	3.75244	1.39223	0.63185	0.93355	0.96563	0.63185	0.80816	0.89390	3.63701	1.37777	0.63950	0.93307	0.96538	0.63950	0.81065	0.89543
92	1	3.52225	29.44822	0.61910	0.11960	0.21365	0.61910	0.11957	0.21360	3.42035	22.54525	0.62540	0.15170	0.26344	0.62540	0.15166	0.26338
92	2	3.52225	29.37817	0.61910	0.11989	0.21411	0.61910	0.11986	0.21407	3.42035	22.51839	0.62540	0.15189	0.26372	0.62540	0.15185	0.26367
92	3	3.52225	29.30399	0.61910	0.12019	0.21459	0.61910	0.12017	0.21455	3.42035	22.48894	0.62540	0.15208	0.26402	0.62540	0.15205	0.26397
92	4	3.52225	29.22650	0.61910	0.12051	0.21510	0.61910	0.12049	0.21506	3.42035	22.45752	0.62540	0.15230	0.26434	0.62540	0.15227	0.26429
92	5	3.52225	29.14631	0.61910	0.12084	0.21563	0.61910	0.12082	0.21559	3.42035	22.42458	0.62540	0.15252	0.26467	0.62540	0.15249	0.26463
92	6	3.52225	29.06332	0.61910	0.12119	0.21618	0.61910	0.12116	0.21614	3.42035	22.39007	0.62540	0.15276	0.26503	0.62540	0.15272	0.26498
92	7	3.52225	28.97770	0.61910	0.12155	0.21675	0.61910	0.12152	0.21671	3.42035	22.35408	0.62540	0.15300	0.26540	0.62540	0.15297	0.26535
92	8	3.52225	28.88901	0.61910	0.12192	0.21734	0.61910	0.12189	0.21730	3.42035	22.31631	0.62540	0.15326	0.26579	0.62540	0.15323	0.26574
92	9	3.52225	28.79700	0.61910	0.12231	0.21796	0.61910	0.12228	0.21791	3.42035	22.27655	0.62540	0.15353	0.26620	0.62540	0.15350	0.26615
92	10	3.52225	28.70168	0.61910	0.12272	0.21860	0.61910	0.12268	0.21856	3.42035	22.23481	0.62540	0.15382	0.26663	0.62540	0.15379	0.26658
92	11	3.52225	28.60341	0.61910	0.12314	0.21927	0.61910	0.12310	0.21922	3.42035	22.19134	0.62540	0.15412	0.26708	0.62540	0.15409	0.26703
92	12	3.52225	28.50171	0.61910	0.12358	0.21997	0.61910	0.12354	0.21991	3.42035	22.14578	0.62540	0.15444	0.26756	0.62540	0.15440	0.26750
92	13	3.52225	28.39619	0.61910	0.12403	0.22069	0.61910	0.12400	0.22063	3.42035	22.09783	0.62540	0.15477	0.26806	0.62540	0.15473	0.26799
92	14	3.52225	28.28717	0.61910	0.12451	0.22145	0.61910	0.12447	0.22138	3.42035	22.04770	0.62540	0.15512	0.26859	0.62540	0.15507	0.26851
92	15	3.52225	28.17456	0.61910	0.12501	0.22223	0.61910	0.12496	0.22215	3.42035	21.99534	0.62540	0.15549	0.26914	0.62540	0.15543	0.26905
92	16	3.52225	28.05854	0.61910	0.12552	0.22305	0.61910	0.12547	0.22296	3.42035	21.94087	0.62540	0.15588	0.26971	0.62540	0.15581	0.26961
92	17	3.52225	27.93921	0.61910	0.12606	0.22389	0.61910	0.12599	0.22379	3.42035	21.88436	0.62540	0.15628	0.27031	0.62540	0.15620	0.27020
92	18	3.52225	27.81632	0.61910	0.12662	0.22477	0.61910	0.12655	0.22466	3.42035	21.82561	0.62540	0.15670	0.27094	0.62540	0.15662	0.27082
92	19	3.52225	27.68998	0.61910	0.12719	0.22568	0.61910	0.12712	0.22556	3.42035	21.76469	0.62540	0.15714	0.27159	0.62540	0.15705	0.27147
92	20	3.52225	27.55961	0.61910	0.12779	0.22663	0.61910	0.12772	0.22650	3.42035	21.70115	0.62540	0.15759	0.27228	0.62540	0.15750	0.27214

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
92	21	3.52225	27.42496	0.61910	0.12842	0.22761	0.61910	0.12834	0.22748	3.42035	21.63477	0.62540	0.15808	0.27300	0.62540	0.15798	0.27286
92	22	3.52225	27.28607	0.61910	0.12907	0.22864	0.61910	0.12899	0.22850	3.42035	21.56556	0.62540	0.15858	0.27375	0.62540	0.15848	0.27360
92	23	3.52225	27.14231	0.61910	0.12976	0.22971	0.61910	0.12966	0.22956	3.42035	21.49301	0.62540	0.15912	0.27455	0.62540	0.15901	0.27439
92	24	3.52225	26.99396	0.61910	0.13047	0.23082	0.61910	0.13037	0.23067	3.42035	21.41732	0.62540	0.15968	0.27538	0.62540	0.15956	0.27521
92	25	3.52225	26.84076	0.61910	0.13121	0.23198	0.61910	0.13111	0.23182	3.42035	21.33825	0.62540	0.16027	0.27626	0.62540	0.16015	0.27608
92	26	3.52225	26.68259	0.61910	0.13199	0.23320	0.61910	0.13187	0.23302	3.42035	21.25569	0.62540	0.16089	0.27718	0.62540	0.16076	0.27699
92	27	3.52225	26.51948	0.61910	0.13280	0.23446	0.61910	0.13268	0.23427	3.42035	21.16962	0.62540	0.16154	0.27815	0.62540	0.16140	0.27794
92	28	3.52225	26.35108	0.61910	0.13365	0.23578	0.61910	0.13351	0.23557	3.42035	21.07976	0.62540	0.16223	0.27917	0.62540	0.16208	0.27894
92	29	3.52225	26.17769	0.61910	0.13453	0.23715	0.61910	0.13439	0.23693	3.42035	20.98629	0.62540	0.16295	0.28023	0.62540	0.16279	0.28000
92	30	3.52225	25.99881	0.61910	0.13545	0.23859	0.61910	0.13530	0.23835	3.42035	20.88878	0.62540	0.16371	0.28135	0.62540	0.16353	0.28110
92	31	3.52225	25.81445	0.61910	0.13642	0.24009	0.61910	0.13626	0.23984	3.42035	20.78720	0.62540	0.16451	0.28253	0.62540	0.16432	0.28226
92	32	3.52225	25.62410	0.61910	0.13743	0.24165	0.61910	0.13726	0.24138	3.42035	20.68113	0.62540	0.16535	0.28377	0.62540	0.16515	0.28349
92	33	3.52225	25.42805	0.61910	0.13849	0.24329	0.61910	0.13831	0.24300	3.42035	20.57072	0.62540	0.16623	0.28507	0.62540	0.16603	0.28477
92	34	3.52225	25.22578	0.61910	0.13960	0.24499	0.61910	0.13940	0.24470	3.42035	20.45552	0.62540	0.16717	0.28645	0.62540	0.16695	0.28613
92	35	3.52225	25.01713	0.61910	0.14076	0.24678	0.61910	0.14055	0.24647	3.42035	20.33536	0.62540	0.16815	0.28789	0.62540	0.16792	0.28755
92	36	3.52225	24.80193	0.61910	0.14198	0.24865	0.61910	0.14176	0.24832	3.42035	20.21002	0.62540	0.16919	0.28942	0.62540	0.16895	0.28906
92	37	3.52225	24.57973	0.61910	0.14326	0.25062	0.61910	0.14303	0.25026	3.42035	20.07911	0.62540	0.17029	0.29102	0.62540	0.17003	0.29064
92	38	3.52225	24.35058	0.61910	0.14461	0.25267	0.61910	0.14436	0.25229	3.42035	19.94257	0.62540	0.17145	0.29272	0.62540	0.17118	0.29232
92	39	3.52225	24.11373	0.61910	0.14602	0.25483	0.61910	0.14575	0.25443	3.42035	19.79973	0.62540	0.17269	0.29451	0.62540	0.17239	0.29408
92	40	3.52225	23.86918	0.61910	0.14751	0.25710	0.61910	0.14722	0.25666	3.42035	19.65053	0.62540	0.17399	0.29641	0.62540	0.17367	0.29594
92	41	3.52225	23.61736	0.61910	0.14908	0.25948	0.61910	0.14876	0.25899	3.42035	19.49521	0.62540	0.17537	0.29841	0.62540	0.17502	0.29790
92	42	3.52225	23.35816	0.61910	0.15073	0.26197	0.61910	0.15038	0.26144	3.42035	19.33362	0.62540	0.17683	0.30052	0.62540	0.17644	0.29996
92	43	3.52225	23.09102	0.61910	0.15247	0.26459	0.61910	0.15208	0.26401	3.42035	19.16523	0.62540	0.17837	0.30275	0.62540	0.17795	0.30213
92	44	3.52225	22.81604	0.61910	0.15430	0.26735	0.61910	0.15387	0.26670	3.42035	18.99000	0.62540	0.18001	0.30510	0.62540	0.17954	0.30443
92	45	3.52225	22.53309	0.61910	0.15623	0.27024	0.61910	0.15575	0.26953	3.42035	18.80775	0.62540	0.18174	0.30759	0.62540	0.18123	0.30684
92	46	3.52225	22.24198	0.61910	0.15826	0.27327	0.61910	0.15773	0.27249	3.42035	18.61823	0.62540	0.18358	0.31021	0.62540	0.18301	0.30939
92	47	3.52225	21.94239	0.61910	0.16041	0.27647	0.61910	0.15982	0.27559	3.42035	18.42106	0.62540	0.18553	0.31299	0.62540	0.18489	0.31208
92	48	3.52225	21.63441	0.61910	0.16268	0.27983	0.61910	0.16201	0.27885	3.42035	18.21621	0.62540	0.18760	0.31593	0.62540	0.18688	0.31491
92	49	3.52225	21.31800	0.61910	0.16508	0.28337	0.61910	0.16432	0.28226	3.42035	18.00355	0.62540	0.18979	0.31903	0.62540	0.18898	0.31788
92	50	3.52225	20.99328	0.61910	0.16761	0.28710	0.61910	0.16675	0.28584	3.42035	17.78305	0.62540	0.19212	0.32232	0.62540	0.19120	0.32102
92	51	3.52225	20.66027	0.61910	0.17028	0.29101	0.61910	0.16931	0.28959	3.42035	17.55462	0.62540	0.19459	0.32578	0.62540	0.19354	0.32432
92	52	3.52225	20.31936	0.61910	0.17311	0.29513	0.61910	0.17201	0.29352	3.42035	17.31849	0.62540	0.19721	0.32944	0.62540	0.19602	0.32779
92	53	3.52225	19.97064	0.61910	0.17610	0.29947	0.61910	0.17484	0.29764	3.42035	17.07460	0.62540	0.19998	0.33331	0.62540	0.19864	0.33144
92	54	3.52225	19.61420	0.61910	0.17926	0.30403	0.61910	0.17783	0.30196	3.42035	16.82295	0.62540	0.20293	0.33739	0.62540	0.20140	0.33528
92	55	3.52225	19.25050	0.61910	0.18261	0.30882	0.61910	0.18098	0.30649	3.42035	16.56379	0.62540	0.20605	0.34169	0.62540	0.20432	0.33931
92	56	3.52225	18.87994	0.61910	0.18614	0.31386	0.61910	0.18430	0.31123	3.42035	16.29737	0.62540	0.20936	0.34623	0.62540	0.20740	0.34355
92	57	3.52225	18.50268	0.61910	0.18988	0.31915	0.61910	0.18780	0.31621	3.42035	16.02371	0.62540	0.21286	0.35101	0.62540	0.21067	0.34802
92	58	3.52225	18.11889	0.61910	0.19383	0.32472	0.61910	0.19149	0.32143	3.42035	15.74286	0.62540	0.21658	0.35605	0.62540	0.21412	0.35271
92	59	3.52225	17.72878	0.61910	0.19802	0.33058	0.61910	0.19539	0.32691	3.42035	15.45489	0.62540	0.22053	0.36137	0.62540	0.21777	0.35765
92	60	3.52225	17.33235	0.61910	0.20247	0.33675	0.61910	0.19952	0.33266	3.42035	15.15969	0.62540	0.22473	0.36698	0.62540	0.22164	0.36286

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
92	61	3.52225	16.92988	0.61910	0.20719	0.34325	0.61910	0.20388	0.33871	3.42035	14.85740	0.62540	0.22919	0.37291	0.62540	0.22574	0.36834
92	62	3.52225	16.52117	0.61910	0.21220	0.35011	0.61910	0.20851	0.34506	3.42035	14.54774	0.62540	0.23394	0.37918	0.62540	0.23010	0.37412
92	63	3.52225	16.10627	0.61910	0.21754	0.35734	0.61910	0.21341	0.35175	3.42035	14.23062	0.62540	0.23901	0.38580	0.62540	0.23473	0.38021
92	64	3.52225	15.68510	0.61910	0.22323	0.36499	0.61910	0.21861	0.35878	3.42035	13.90587	0.62540	0.24442	0.39283	0.62540	0.23965	0.38664
92	65	3.52225	15.25783	0.61910	0.22931	0.37307	0.61910	0.22412	0.36618	3.42035	13.57353	0.62540	0.25021	0.40027	0.62540	0.24488	0.39341
92	66	3.52225	14.82463	0.61910	0.23580	0.38161	0.61910	0.22998	0.37396	3.42035	13.23363	0.62540	0.25640	0.40815	0.62540	0.25044	0.40056
92	67	3.52225	14.38548	0.61910	0.24275	0.39067	0.61910	0.23621	0.38215	3.42035	12.88602	0.62540	0.26304	0.41652	0.62540	0.25636	0.40810
92	68	3.52225	13.94087	0.61910	0.25020	0.40025	0.61910	0.24282	0.39076	3.42035	12.53103	0.62540	0.27017	0.42541	0.62540	0.26266	0.41604
92	69	3.52225	13.49126	0.61910	0.25818	0.41040	0.61910	0.24984	0.39980	3.42035	12.16898	0.62540	0.27782	0.43483	0.62540	0.26936	0.42440
92	70	3.52225	13.03722	0.61910	0.26674	0.42114	0.61910	0.25731	0.40930	3.42035	11.80026	0.62540	0.28603	0.44483	0.62540	0.27648	0.43320
92	71	3.52225	12.57941	0.61910	0.27593	0.43251	0.61910	0.26523	0.41926	3.42035	11.42537	0.62540	0.29485	0.45542	0.62540	0.28406	0.44244
92	72	3.52225	12.11856	0.61910	0.28579	0.44453	0.61910	0.27364	0.42970	3.42035	11.04490	0.62540	0.30433	0.46665	0.62540	0.29212	0.45215
92	73	3.52225	11.65555	0.61910	0.29638	0.45724	0.61910	0.28256	0.44062	3.42035	10.65955	0.62540	0.31452	0.47853	0.62540	0.30067	0.46233
92	74	3.52225	11.19139	0.61910	0.30774	0.47064	0.61910	0.29202	0.45204	3.42035	10.27021	0.62540	0.32546	0.49108	0.62540	0.30974	0.47298
92	75	3.52225	10.72709	0.61910	0.31993	0.48477	0.61910	0.30203	0.46394	3.42035	9.87774	0.62540	0.33720	0.50433	0.62540	0.31936	0.48411
92	76	3.52225	10.26405	0.61910	0.33299	0.49962	0.61910	0.31262	0.47633	3.42035	9.48337	0.62540	0.34978	0.51827	0.62540	0.32953	0.49571
92	77	3.52225	9.80349	0.61910	0.34697	0.51519	0.61910	0.32379	0.48919	3.42035	9.08824	0.62540	0.36325	0.53291	0.62540	0.34028	0.50777
92	78	3.52225	9.34666	0.61910	0.36190	0.53147	0.61910	0.33556	0.50250	3.42035	8.69350	0.62540	0.37764	0.54824	0.62540	0.35160	0.52027
92	79	3.52225	8.89505	0.61910	0.37782	0.54843	0.61910	0.34793	0.51624	3.42035	8.30053	0.62540	0.39298	0.56423	0.62540	0.36351	0.53320
92	80	3.52225	8.44994	0.61910	0.39475	0.56605	0.61910	0.36089	0.53038	3.42035	7.91061	0.62540	0.40930	0.58086	0.62540	0.37600	0.54651
92	81	3.52225	8.01269	0.61910	0.41270	0.58428	0.61910	0.37445	0.54488	3.42035	7.52504	0.62540	0.42661	0.59807	0.62540	0.38907	0.56019
92	82	3.52225	7.58462	0.61910	0.43167	0.60303	0.61910	0.38859	0.55969	3.42035	7.14517	0.62540	0.44489	0.61581	0.62540	0.40271	0.57419
92	83	3.52225	7.16676	0.61910	0.45164	0.62225	0.61910	0.40329	0.57477	3.42035	6.77205	0.62540	0.46414	0.63401	0.62540	0.41689	0.58846
92	84	3.52225	6.76024	0.61910	0.47257	0.64183	0.61910	0.41850	0.59006	3.42035	6.40687	0.62540	0.48432	0.65258	0.62540	0.43158	0.60294
92	85	3.52225	6.36619	0.61910	0.49440	0.66167	0.61910	0.43419	0.60548	3.42035	6.05083	0.62540	0.50536	0.67142	0.62540	0.44673	0.61757
92	86	3.52225	5.98597	0.61910	0.51700	0.68160	0.61910	0.45027	0.62094	3.42035	5.70535	0.62540	0.52716	0.69038	0.62540	0.46227	0.63226
92	87	3.52225	5.62066	0.61910	0.54023	0.70149	0.61910	0.46667	0.63637	3.42035	5.37164	0.62540	0.54957	0.70932	0.62540	0.47812	0.64693
92	88	3.52225	5.27144	0.61910	0.56392	0.72116	0.61910	0.48330	0.65165	3.42035	5.05099	0.62540	0.57243	0.72809	0.62540	0.49420	0.66150
92	89	3.52225	4.93962	0.61910	0.58785	0.74043	0.61910	0.50006	0.66672	3.42035	4.74485	0.62540	0.59553	0.74650	0.62540	0.51042	0.67586
92	90	3.52225	4.62687	0.61910	0.61175	0.75911	0.61910	0.51686	0.68149	3.42035	4.45503	0.62540	0.61862	0.76438	0.62540	0.52667	0.68996
92	91	3.52225	4.33500	0.61910	0.63534	0.77701	0.61910	0.53365	0.69592	3.42035	4.18350	0.62540	0.64141	0.78153	0.62540	0.54292	0.70375
92	92	3.52225	4.06328	0.61910	0.65850	0.79409	0.61910	0.55044	0.71004	3.42035	3.92982	0.62540	0.66379	0.79792	0.62540	0.55916	0.71726
92	93	3.52225	3.80970	0.61910	0.68116	0.81035	0.61910	0.56724	0.72387	3.42035	3.69224	0.62540	0.68572	0.81356	0.62540	0.57543	0.73050
92	94	3.52225	3.57122	0.61910	0.70339	0.82587	0.61910	0.58409	0.73745	3.42035	3.46804	0.62540	0.70725	0.82852	0.62540	0.59176	0.74353
92	95	3.52225	3.34496	0.61910	0.72520	0.84071	0.61910	0.60099	0.75077	3.42035	3.25454	0.62540	0.72840	0.84286	0.62540	0.60814	0.75633
92	96	3.52225	3.12856	0.61910	0.74658	0.85490	0.61910	0.61784	0.76378	3.42035	3.04956	0.62540	0.74918	0.85661	0.62540	0.62450	0.76885
92	97	3.52225	2.92468	0.61910	0.76718	0.86825	0.61910	0.63451	0.77639	3.42035	2.85578	0.62540	0.76924	0.86957	0.62540	0.64070	0.78101
92	98	3.52225	2.73317	0.61910	0.78686	0.88072	0.61910	0.65092	0.78855	3.42035	2.67315	0.62540	0.78844	0.88171	0.62540	0.65667	0.79276
92	99	3.52225	2.55407	0.61910	0.80547	0.89226	0.61910	0.66695	0.80020	3.42035	2.50182	0.62540	0.80664	0.89297	0.62540	0.67227	0.80402
92	100	3.52225	2.38797	0.61910	0.82286	0.90282	0.61910	0.68247	0.81127	3.42035	2.34248	0.62540	0.82366	0.90331	0.62540	0.68740	0.81475

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
92	101	3.52225	2.23536	0.61910	0.83888	0.91238	0.61910	0.69736	0.82170	3.42035	2.19569	0.62540	0.83939	0.91268	0.62540	0.70194	0.82487
92	102	3.52225	2.09662	0.61910	0.85347	0.92094	0.61910	0.71157	0.83148	3.42035	2.06193	0.62540	0.85373	0.92110	0.62540	0.71581	0.83437
92	103	3.52225	1.97081	0.61910	0.86667	0.92857	0.61910	0.72505	0.84061	3.42035	1.94039	0.62540	0.86674	0.92861	0.62540	0.72898	0.84325
92	104	3.52225	1.85678	0.61910	0.87855	0.93535	0.61910	0.73776	0.84909	3.42035	1.82999	0.62540	0.87846	0.93530	0.62540	0.74141	0.85151
92	105	3.52225	1.75419	0.61910	0.88915	0.94132	0.61910	0.74967	0.85693	3.42035	1.73050	0.62540	0.88894	0.94121	0.62540	0.75307	0.85914
92	106	3.52225	1.66193	0.61910	0.89855	0.94657	0.61910	0.76072	0.86410	3.42035	1.64086	0.62540	0.89826	0.94640	0.62540	0.76390	0.86615
92	107	3.52225	1.57966	0.61910	0.90680	0.95112	0.61910	0.77083	0.87059	3.42035	1.56078	0.62540	0.90644	0.95093	0.62540	0.77382	0.87249
92	108	3.52225	1.50704	0.61910	0.91392	0.95503	0.61910	0.77987	0.87632	3.42035	1.48999	0.62540	0.91352	0.95481	0.62540	0.78270	0.87811
92	109	3.52225	1.44400	0.61910	0.91991	0.95828	0.61910	0.78762	0.88119	3.42035	1.42842	0.62540	0.91949	0.95805	0.62540	0.79033	0.88289
92	110	3.52225	1.39223	0.61910	0.92462	0.96083	0.61910	0.79375	0.88501	3.42035	1.37777	0.62540	0.92419	0.96060	0.62540	0.79636	0.88664
93	1	3.31215	29.44822	0.60710	0.11247	0.20220	0.60710	0.11244	0.20215	3.22212	22.54525	0.61352	0.14291	0.25008	0.61352	0.14287	0.25003
93	2	3.31215	29.37817	0.60710	0.11274	0.20263	0.60710	0.11271	0.20259	3.22212	22.51839	0.61352	0.14308	0.25035	0.61352	0.14305	0.25030
93	3	3.31215	29.30399	0.60710	0.11302	0.20309	0.60710	0.11300	0.20306	3.22212	22.48894	0.61352	0.14327	0.25063	0.61352	0.14324	0.25059
93	4	3.31215	29.22650	0.60710	0.11332	0.20358	0.60710	0.11330	0.20354	3.22212	22.45752	0.61352	0.14347	0.25094	0.61352	0.14344	0.25090
93	5	3.31215	29.14631	0.60710	0.11364	0.20408	0.60710	0.11361	0.20404	3.22212	22.42458	0.61352	0.14368	0.25126	0.61352	0.14365	0.25122
93	6	3.31215	29.06332	0.60710	0.11396	0.20460	0.60710	0.11394	0.20456	3.22212	22.39007	0.61352	0.14390	0.25160	0.61352	0.14387	0.25156
93	7	3.31215	28.97770	0.60710	0.11430	0.20515	0.60710	0.11427	0.20511	3.22212	22.35408	0.61352	0.14414	0.25195	0.61352	0.14411	0.25191
93	8	3.31215	28.88901	0.60710	0.11465	0.20571	0.60710	0.11462	0.20567	3.22212	22.31631	0.61352	0.14438	0.25233	0.61352	0.14435	0.25228
93	9	3.31215	28.79700	0.60710	0.11501	0.20630	0.60710	0.11499	0.20626	3.22212	22.27655	0.61352	0.14464	0.25272	0.61352	0.14461	0.25268
93	10	3.31215	28.70168	0.60710	0.11540	0.20691	0.60710	0.11537	0.20687	3.22212	22.23481	0.61352	0.14491	0.25313	0.61352	0.14488	0.25309
93	11	3.31215	28.60341	0.60710	0.11579	0.20755	0.60710	0.11576	0.20751	3.22212	22.19134	0.61352	0.14519	0.25357	0.61352	0.14516	0.25352
93	12	3.31215	28.50171	0.60710	0.11620	0.20821	0.60710	0.11617	0.20817	3.22212	22.14578	0.61352	0.14549	0.25402	0.61352	0.14545	0.25397
93	13	3.31215	28.39619	0.60710	0.11664	0.20891	0.60710	0.11660	0.20885	3.22212	22.09783	0.61352	0.14580	0.25450	0.61352	0.14576	0.25444
93	14	3.31215	28.28717	0.60710	0.11708	0.20963	0.60710	0.11705	0.20956	3.22212	22.04770	0.61352	0.14614	0.25501	0.61352	0.14609	0.25494
93	15	3.31215	28.17456	0.60710	0.11755	0.21037	0.60710	0.11751	0.21030	3.22212	21.99534	0.61352	0.14648	0.25553	0.61352	0.14643	0.25545
93	16	3.31215	28.05854	0.60710	0.11804	0.21115	0.60710	0.11799	0.21107	3.22212	21.94087	0.61352	0.14684	0.25608	0.61352	0.14678	0.25599
93	17	3.31215	27.93921	0.60710	0.11854	0.21196	0.60710	0.11848	0.21186	3.22212	21.88436	0.61352	0.14722	0.25666	0.61352	0.14716	0.25656
93	18	3.31215	27.81632	0.60710	0.11906	0.21279	0.60710	0.11900	0.21269	3.22212	21.82561	0.61352	0.14762	0.25726	0.61352	0.14754	0.25715
93	19	3.31215	27.68998	0.60710	0.11961	0.21366	0.60710	0.11954	0.21355	3.22212	21.76469	0.61352	0.14803	0.25789	0.61352	0.14795	0.25777
93	20	3.31215	27.55961	0.60710	0.12017	0.21456	0.60710	0.12010	0.21445	3.22212	21.70115	0.61352	0.14846	0.25854	0.61352	0.14838	0.25842
93	21	3.31215	27.42496	0.60710	0.12076	0.21550	0.60710	0.12069	0.21538	3.22212	21.63477	0.61352	0.14892	0.25923	0.61352	0.14883	0.25910
93	22	3.31215	27.28607	0.60710	0.12138	0.21648	0.60710	0.12130	0.21635	3.22212	21.56556	0.61352	0.14939	0.25995	0.61352	0.14930	0.25982
93	23	3.31215	27.14231	0.60710	0.12202	0.21750	0.60710	0.12193	0.21737	3.22212	21.49301	0.61352	0.14990	0.26071	0.61352	0.14980	0.26057
93	24	3.31215	26.99396	0.60710	0.12269	0.21856	0.60710	0.12260	0.21842	3.22212	21.41732	0.61352	0.15043	0.26151	0.61352	0.15032	0.26136
93	25	3.31215	26.84076	0.60710	0.12339	0.21967	0.60710	0.12329	0.21952	3.22212	21.33825	0.61352	0.15098	0.26235	0.61352	0.15087	0.26219
93	26	3.31215	26.68259	0.60710	0.12412	0.22083	0.60710	0.12401	0.22066	3.22212	21.25569	0.61352	0.15157	0.26324	0.61352	0.15145	0.26306
93	27	3.31215	26.51948	0.60710	0.12488	0.22203	0.60710	0.12477	0.22186	3.22212	21.16962	0.61352	0.15218	0.26416	0.61352	0.15206	0.26397
93	28	3.31215	26.35108	0.60710	0.12568	0.22329	0.60710	0.12556	0.22310	3.22212	21.07976	0.61352	0.15283	0.26514	0.61352	0.15269	0.26493
93	29	3.31215	26.17769	0.60710	0.12651	0.22460	0.60710	0.12638	0.22440	3.22212	20.98629	0.61352	0.15351	0.26616	0.61352	0.15336	0.26594
93	30	3.31215	25.99881	0.60710	0.12738	0.22597	0.60710	0.12724	0.22576	3.22212	20.88878	0.61352	0.15422	0.26723	0.61352	0.15407	0.26700

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
93	31	3.31215	25.81445	0.60710	0.12828	0.22740	0.60710	0.12814	0.22717	3.22212	20.78720	0.61352	0.15497	0.26836	0.61352	0.15481	0.26811
93	32	3.31215	25.62410	0.60710	0.12924	0.22889	0.60710	0.12908	0.22865	3.22212	20.68113	0.61352	0.15577	0.26955	0.61352	0.15559	0.26929
93	33	3.31215	25.42805	0.60710	0.13023	0.23045	0.60710	0.13007	0.23019	3.22212	20.57072	0.61352	0.15660	0.27080	0.61352	0.15642	0.27052
93	34	3.31215	25.22578	0.60710	0.13127	0.23208	0.60710	0.13110	0.23181	3.22212	20.45552	0.61352	0.15748	0.27211	0.61352	0.15729	0.27182
93	35	3.31215	25.01713	0.60710	0.13237	0.23379	0.60710	0.13218	0.23350	3.22212	20.33536	0.61352	0.15841	0.27350	0.61352	0.15820	0.27319
93	36	3.31215	24.80193	0.60710	0.13351	0.23558	0.60710	0.13332	0.23527	3.22212	20.21002	0.61352	0.15939	0.27496	0.61352	0.15917	0.27463
93	37	3.31215	24.57973	0.60710	0.13472	0.23745	0.60710	0.13451	0.23713	3.22212	20.07911	0.61352	0.16043	0.27650	0.61352	0.16020	0.27615
93	38	3.31215	24.35058	0.60710	0.13598	0.23941	0.60710	0.13576	0.23907	3.22212	19.94257	0.61352	0.16152	0.27812	0.61352	0.16128	0.27776
93	39	3.31215	24.11373	0.60710	0.13732	0.24148	0.60710	0.13708	0.24111	3.22212	19.79973	0.61352	0.16268	0.27984	0.61352	0.16242	0.27945
93	40	3.31215	23.86918	0.60710	0.13872	0.24364	0.60710	0.13846	0.24324	3.22212	19.65053	0.61352	0.16391	0.28166	0.61352	0.16362	0.28123
93	41	3.31215	23.61736	0.60710	0.14020	0.24591	0.60710	0.13991	0.24548	3.22212	19.49521	0.61352	0.16521	0.28358	0.61352	0.16490	0.28311
93	42	3.31215	23.35816	0.60710	0.14175	0.24830	0.60710	0.14143	0.24782	3.22212	19.33362	0.61352	0.16659	0.28560	0.61352	0.16624	0.28509
93	43	3.31215	23.09102	0.60710	0.14338	0.25080	0.60710	0.14304	0.25028	3.22212	19.16523	0.61352	0.16805	0.28774	0.61352	0.16767	0.28718
93	44	3.31215	22.81604	0.60710	0.14510	0.25343	0.60710	0.14472	0.25285	3.22212	18.99000	0.61352	0.16959	0.29000	0.61352	0.16917	0.28939
93	45	3.31215	22.53309	0.60710	0.14692	0.25620	0.60710	0.14650	0.25556	3.22212	18.80775	0.61352	0.17122	0.29238	0.61352	0.17076	0.29171
93	46	3.31215	22.24198	0.60710	0.14883	0.25910	0.60710	0.14836	0.25839	3.22212	18.61823	0.61352	0.17296	0.29491	0.61352	0.17244	0.29416
93	47	3.31215	21.94239	0.60710	0.15085	0.26216	0.60710	0.15033	0.26137	3.22212	18.42106	0.61352	0.17479	0.29757	0.61352	0.17422	0.29675
93	48	3.31215	21.63441	0.60710	0.15299	0.26538	0.60710	0.15240	0.26449	3.22212	18.21621	0.61352	0.17674	0.30040	0.61352	0.17610	0.29947
93	49	3.31215	21.31800	0.60710	0.15525	0.26877	0.60710	0.15458	0.26777	3.22212	18.00355	0.61352	0.17881	0.30338	0.61352	0.17809	0.30234
93	50	3.31215	20.99328	0.60710	0.15763	0.27233	0.60710	0.15687	0.27120	3.22212	17.78305	0.61352	0.18101	0.30653	0.61352	0.18019	0.30536
93	51	3.31215	20.66027	0.60710	0.16015	0.27609	0.60710	0.15929	0.27480	3.22212	17.55462	0.61352	0.18334	0.30987	0.61352	0.18241	0.30854
93	52	3.31215	20.31936	0.60710	0.16281	0.28003	0.60710	0.16183	0.27858	3.22212	17.31849	0.61352	0.18581	0.31339	0.61352	0.18475	0.31189
93	53	3.31215	19.97064	0.60710	0.16563	0.28419	0.60710	0.16451	0.28254	3.22212	17.07460	0.61352	0.18843	0.31711	0.61352	0.18723	0.31541
93	54	3.31215	19.61420	0.60710	0.16861	0.28856	0.60710	0.16733	0.28669	3.22212	16.82295	0.61352	0.19121	0.32103	0.61352	0.18985	0.31911
93	55	3.31215	19.25050	0.60710	0.17176	0.29316	0.60710	0.17031	0.29105	3.22212	16.56379	0.61352	0.19416	0.32518	0.61352	0.19261	0.32301
93	56	3.31215	18.87994	0.60710	0.17508	0.29799	0.60710	0.17344	0.29562	3.22212	16.29737	0.61352	0.19728	0.32955	0.61352	0.19554	0.32711
93	57	3.31215	18.50268	0.60710	0.17861	0.30308	0.60710	0.17675	0.30041	3.22212	16.02371	0.61352	0.20059	0.33415	0.61352	0.19863	0.33142
93	58	3.31215	18.11889	0.60710	0.18233	0.30843	0.60710	0.18025	0.30544	3.22212	15.74286	0.61352	0.20411	0.33902	0.61352	0.20190	0.33596
93	59	3.31215	17.72878	0.60710	0.18629	0.31407	0.60710	0.18394	0.31072	3.22212	15.45489	0.61352	0.20784	0.34415	0.61352	0.20536	0.34075
93	60	3.31215	17.33235	0.60710	0.19048	0.32000	0.60710	0.18784	0.31627	3.22212	15.15969	0.61352	0.21180	0.34956	0.61352	0.20903	0.34578
93	61	3.31215	16.92988	0.60710	0.19492	0.32625	0.60710	0.19198	0.32211	3.22212	14.85740	0.61352	0.21602	0.35529	0.61352	0.21293	0.35110
93	62	3.31215	16.52117	0.60710	0.19966	0.33285	0.60710	0.19636	0.32826	3.22212	14.54774	0.61352	0.22051	0.36134	0.61352	0.21706	0.35670
93	63	3.31215	16.10627	0.60710	0.20469	0.33983	0.60710	0.20100	0.33472	3.22212	14.23062	0.61352	0.22530	0.36775	0.61352	0.22146	0.36262
93	64	3.31215	15.68510	0.60710	0.21007	0.34720	0.60710	0.20593	0.34153	3.22212	13.90587	0.61352	0.23042	0.37455	0.61352	0.22614	0.36886
93	65	3.31215	15.25783	0.60710	0.21580	0.35500	0.60710	0.21117	0.34870	3.22212	13.57353	0.61352	0.23590	0.38175	0.61352	0.23111	0.37545
93	66	3.31215	14.82463	0.60710	0.22194	0.36326	0.60710	0.21673	0.35626	3.22212	13.23363	0.61352	0.24177	0.38940	0.61352	0.23641	0.38241
93	67	3.31215	14.38548	0.60710	0.22851	0.37201	0.60710	0.22265	0.36421	3.22212	12.88602	0.61352	0.24806	0.39752	0.61352	0.24205	0.38976
93	68	3.31215	13.94087	0.60710	0.23555	0.38129	0.60710	0.22894	0.37258	3.22212	12.53103	0.61352	0.25482	0.40614	0.61352	0.24805	0.39751
93	69	3.31215	13.49126	0.60710	0.24310	0.39112	0.60710	0.23563	0.38140	3.22212	12.16898	0.61352	0.26207	0.41531	0.61352	0.25445	0.40568
93	70	3.31215	13.03722	0.60710	0.25121	0.40155	0.60710	0.24275	0.39066	3.22212	11.80026	0.61352	0.26987	0.42504	0.61352	0.26126	0.41429

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
93	71	3.31215	12.57941	0.60710	0.25992	0.41260	0.60710	0.25031	0.40040	3.22212	11.42537	0.61352	0.27826	0.43537	0.61352	0.26852	0.42336
93	72	3.31215	12.11856	0.60710	0.26928	0.42431	0.60710	0.25835	0.41062	3.22212	11.04490	0.61352	0.28728	0.44633	0.61352	0.27623	0.43289
93	73	3.31215	11.65555	0.60710	0.27934	0.43670	0.60710	0.26690	0.42134	3.22212	10.65955	0.61352	0.29698	0.45796	0.61352	0.28444	0.44290
93	74	3.31215	11.19139	0.60710	0.29016	0.44980	0.60710	0.27597	0.43256	3.22212	10.27021	0.61352	0.30741	0.47026	0.61352	0.29316	0.45341
93	75	3.31215	10.72709	0.60710	0.30177	0.46363	0.60710	0.28559	0.44429	3.22212	9.87774	0.61352	0.31862	0.48327	0.61352	0.30242	0.46440
93	76	3.31215	10.26405	0.60710	0.31423	0.47820	0.60710	0.29577	0.45652	3.22212	9.48337	0.61352	0.33066	0.49699	0.61352	0.31223	0.47588
93	77	3.31215	9.80349	0.60710	0.32760	0.49352	0.60710	0.30655	0.46925	3.22212	9.08824	0.61352	0.34357	0.51143	0.61352	0.32262	0.48785
93	78	3.31215	9.34666	0.60710	0.34190	0.50958	0.60710	0.31792	0.48245	3.22212	8.69350	0.61352	0.35739	0.52659	0.61352	0.33358	0.50028
93	79	3.31215	8.89505	0.60710	0.35719	0.52637	0.60710	0.32989	0.49612	3.22212	8.30053	0.61352	0.37216	0.54245	0.61352	0.34514	0.51317
93	80	3.31215	8.44994	0.60710	0.37349	0.54385	0.60710	0.34248	0.51022	3.22212	7.91061	0.61352	0.38791	0.55899	0.61352	0.35729	0.52648
93	81	3.31215	8.01269	0.60710	0.39082	0.56200	0.60710	0.35568	0.52472	3.22212	7.52504	0.61352	0.40466	0.57616	0.61352	0.37004	0.54019
93	82	3.31215	7.58462	0.60710	0.40919	0.58074	0.60710	0.36947	0.53958	3.22212	7.14517	0.61352	0.42240	0.59393	0.61352	0.38337	0.55425
93	83	3.31215	7.16676	0.60710	0.42859	0.60002	0.60710	0.38385	0.55475	3.22212	6.77205	0.61352	0.44115	0.61222	0.61352	0.39726	0.56863
93	84	3.31215	6.76024	0.60710	0.44901	0.61975	0.60710	0.39877	0.57017	3.22212	6.40687	0.61352	0.46088	0.63096	0.61352	0.41170	0.58327
93	85	3.31215	6.36619	0.60710	0.47038	0.63981	0.60710	0.41421	0.58578	3.22212	6.05083	0.61352	0.48153	0.65004	0.61352	0.42663	0.59810
93	86	3.31215	5.98597	0.60710	0.49261	0.66006	0.60710	0.43008	0.60147	3.22212	5.70535	0.61352	0.50301	0.66933	0.61352	0.44200	0.61303
93	87	3.31215	5.62066	0.60710	0.51557	0.68036	0.60710	0.44631	0.61717	3.22212	5.37164	0.61352	0.52520	0.68869	0.61352	0.45771	0.62799
93	88	3.31215	5.27144	0.60710	0.53910	0.70054	0.60710	0.46282	0.63277	3.22212	5.05099	0.61352	0.54794	0.70796	0.61352	0.47370	0.64288
93	89	3.31215	4.93962	0.60710	0.56298	0.72040	0.60710	0.47950	0.64819	3.22212	4.74485	0.61352	0.57103	0.72695	0.61352	0.48987	0.65760
93	90	3.31215	4.62687	0.60710	0.58697	0.73973	0.60710	0.49627	0.66335	3.22212	4.45503	0.61352	0.59423	0.74547	0.61352	0.50612	0.67208
93	91	3.31215	4.33500	0.60710	0.61077	0.75835	0.60710	0.51308	0.67819	3.22212	4.18350	0.61352	0.61724	0.76333	0.61352	0.52240	0.68628
93	92	3.31215	4.06328	0.60710	0.63424	0.77619	0.60710	0.52993	0.69275	3.22212	3.92982	0.61352	0.63996	0.78046	0.61352	0.53872	0.70022
93	93	3.31215	3.80970	0.60710	0.65736	0.79326	0.60710	0.54683	0.70704	3.22212	3.69224	0.61352	0.66234	0.79688	0.61352	0.55511	0.71392
93	94	3.31215	3.57122	0.60710	0.68015	0.80963	0.60710	0.56384	0.72110	3.22212	3.46804	0.61352	0.68442	0.81265	0.61352	0.57161	0.72742
93	95	3.31215	3.34496	0.60710	0.70264	0.82535	0.60710	0.58094	0.73493	3.22212	3.25454	0.61352	0.70625	0.82784	0.61352	0.58821	0.74072
93	96	3.31215	3.12856	0.60710	0.72482	0.84046	0.60710	0.59806	0.74848	3.22212	3.04956	0.61352	0.72781	0.84246	0.61352	0.60485	0.75378
93	97	3.31215	2.92468	0.60710	0.74631	0.85473	0.60710	0.61505	0.76165	3.22212	2.85578	0.61352	0.74874	0.85632	0.61352	0.62137	0.76648
93	98	3.31215	2.73317	0.60710	0.76697	0.86812	0.60710	0.63182	0.77437	3.22212	2.67315	0.61352	0.76889	0.86935	0.61352	0.63770	0.77878
93	99	3.31215	2.55407	0.60710	0.78663	0.88057	0.60710	0.64824	0.78659	3.22212	2.50182	0.61352	0.78810	0.88149	0.61352	0.65371	0.79060
93	100	3.31215	2.38797	0.60710	0.80508	0.89202	0.60710	0.66420	0.79822	3.22212	2.34248	0.61352	0.80617	0.89268	0.61352	0.66927	0.80187
93	101	3.31215	2.23536	0.60710	0.82219	0.90242	0.60710	0.67955	0.80921	3.22212	2.19569	0.61352	0.82294	0.90287	0.61352	0.68426	0.81254
93	102	3.31215	2.09662	0.60710	0.83783	0.91176	0.60710	0.69423	0.81952	3.22212	2.06193	0.61352	0.83831	0.91205	0.61352	0.69860	0.82256
93	103	3.31215	1.97081	0.60710	0.85205	0.92012	0.60710	0.70819	0.82917	3.22212	1.94039	0.61352	0.85231	0.92027	0.61352	0.71226	0.83195
93	104	3.31215	1.85678	0.60710	0.86491	0.92756	0.60710	0.72139	0.83815	3.22212	1.82999	0.61352	0.86499	0.92761	0.61352	0.72517	0.84070
93	105	3.31215	1.75419	0.60710	0.87643	0.93414	0.60710	0.73378	0.84645	3.22212	1.73050	0.61352	0.87636	0.93411	0.61352	0.73731	0.84879
93	106	3.31215	1.66193	0.60710	0.88668	0.93994	0.60710	0.74530	0.85407	3.22212	1.64086	0.61352	0.88651	0.93984	0.61352	0.74861	0.85623
93	107	3.31215	1.57966	0.60710	0.89571	0.94499	0.60710	0.75587	0.86097	3.22212	1.56078	0.61352	0.89546	0.94485	0.61352	0.75899	0.86298
93	108	3.31215	1.50704	0.60710	0.90353	0.94932	0.60710	0.76535	0.86708	3.22212	1.48999	0.61352	0.90322	0.94915	0.61352	0.76830	0.86897
93	109	3.31215	1.44400	0.60710	0.91012	0.95295	0.60710	0.77349	0.87228	3.22212	1.42842	0.61352	0.90978	0.95276	0.61352	0.77632	0.87408
93	110	3.31215	1.39223	0.60710	0.91533	0.95579	0.60710	0.77994	0.87637	3.22212	1.37777	0.61352	0.91497	0.95560	0.61352	0.78268	0.87809

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
94	1	3.11744	29.44822	0.59706	0.10586	0.19145	0.59706	0.10583	0.19140	3.03793	22.54525	0.60365	0.13474	0.23749	0.60365	0.13471	0.23743
94	2	3.11744	29.37817	0.59706	0.10611	0.19186	0.59706	0.10609	0.19183	3.03793	22.51839	0.60365	0.13490	0.23774	0.60365	0.13488	0.23770
94	3	3.11744	29.30399	0.59706	0.10638	0.19230	0.59706	0.10636	0.19227	3.03793	22.48894	0.60365	0.13508	0.23801	0.60365	0.13506	0.23797
94	4	3.11744	29.22650	0.59706	0.10666	0.19276	0.59706	0.10664	0.19273	3.03793	22.45752	0.60365	0.13527	0.23831	0.60365	0.13525	0.23827
94	5	3.11744	29.14631	0.59706	0.10696	0.19324	0.59706	0.10693	0.19321	3.03793	22.42458	0.60365	0.13547	0.23861	0.60365	0.13544	0.23857
94	6	3.11744	29.06332	0.59706	0.10726	0.19374	0.59706	0.10724	0.19371	3.03793	22.39007	0.60365	0.13568	0.23894	0.60365	0.13565	0.23890
94	7	3.11744	28.97770	0.59706	0.10758	0.19426	0.59706	0.10756	0.19422	3.03793	22.35408	0.60365	0.13590	0.23928	0.60365	0.13587	0.23924
94	8	3.11744	28.88901	0.59706	0.10791	0.19480	0.59706	0.10789	0.19476	3.03793	22.31631	0.60365	0.13613	0.23963	0.60365	0.13610	0.23959
94	9	3.11744	28.79700	0.59706	0.10825	0.19536	0.59706	0.10823	0.19532	3.03793	22.27655	0.60365	0.13637	0.24001	0.60365	0.13634	0.23997
94	10	3.11744	28.70168	0.59706	0.10861	0.19594	0.59706	0.10859	0.19590	3.03793	22.23481	0.60365	0.13662	0.24040	0.60365	0.13660	0.24036
94	11	3.11744	28.60341	0.59706	0.10899	0.19655	0.59706	0.10896	0.19651	3.03793	22.19134	0.60365	0.13689	0.24082	0.60365	0.13686	0.24077
94	12	3.11744	28.50171	0.59706	0.10937	0.19718	0.59706	0.10935	0.19714	3.03793	22.14578	0.60365	0.13717	0.24125	0.60365	0.13714	0.24121
94	13	3.11744	28.39619	0.59706	0.10978	0.19784	0.59706	0.10975	0.19779	3.03793	22.09783	0.60365	0.13747	0.24171	0.60365	0.13744	0.24166
94	14	3.11744	28.28717	0.59706	0.11020	0.19853	0.59706	0.11017	0.19847	3.03793	22.04770	0.60365	0.13778	0.24219	0.60365	0.13774	0.24213
94	15	3.11744	28.17456	0.59706	0.11064	0.19924	0.59706	0.11060	0.19918	3.03793	21.99534	0.60365	0.13811	0.24270	0.60365	0.13806	0.24263
94	16	3.11744	28.05854	0.59706	0.11110	0.19998	0.59706	0.11105	0.19991	3.03793	21.94087	0.60365	0.13845	0.24323	0.60365	0.13840	0.24314
94	17	3.11744	27.93921	0.59706	0.11157	0.20075	0.59706	0.11152	0.20067	3.03793	21.88436	0.60365	0.13881	0.24378	0.60365	0.13875	0.24369
94	18	3.11744	27.81632	0.59706	0.11207	0.20154	0.59706	0.11201	0.20145	3.03793	21.82561	0.60365	0.13918	0.24435	0.60365	0.13912	0.24425
94	19	3.11744	27.68998	0.59706	0.11258	0.20237	0.59706	0.11252	0.20228	3.03793	21.76469	0.60365	0.13957	0.24495	0.60365	0.13950	0.24484
94	20	3.11744	27.55961	0.59706	0.11311	0.20323	0.59706	0.11305	0.20313	3.03793	21.70115	0.60365	0.13998	0.24558	0.60365	0.13990	0.24547
94	21	3.11744	27.42496	0.59706	0.11366	0.20412	0.59706	0.11360	0.20402	3.03793	21.63477	0.60365	0.14041	0.24624	0.60365	0.14033	0.24612
94	22	3.11744	27.28607	0.59706	0.11424	0.20506	0.59706	0.11417	0.20495	3.03793	21.56556	0.60365	0.14086	0.24693	0.60365	0.14078	0.24681
94	23	3.11744	27.14231	0.59706	0.11485	0.20603	0.59706	0.11477	0.20591	3.03793	21.49301	0.60365	0.14133	0.24766	0.60365	0.14125	0.24753
94	24	3.11744	26.99396	0.59706	0.11548	0.20704	0.59706	0.11540	0.20692	3.03793	21.41732	0.60365	0.14183	0.24842	0.60365	0.14174	0.24829
94	25	3.11744	26.84076	0.59706	0.11613	0.20810	0.59706	0.11605	0.20797	3.03793	21.33825	0.60365	0.14235	0.24923	0.60365	0.14226	0.24908
94	26	3.11744	26.68259	0.59706	0.11682	0.20920	0.59706	0.11673	0.20906	3.03793	21.25569	0.60365	0.14291	0.25007	0.60365	0.14280	0.24991
94	27	3.11744	26.51948	0.59706	0.11754	0.21035	0.59706	0.11744	0.21020	3.03793	21.16962	0.60365	0.14349	0.25096	0.60365	0.14337	0.25079
94	28	3.11744	26.35108	0.59706	0.11829	0.21156	0.59706	0.11818	0.21139	3.03793	21.07976	0.60365	0.14410	0.25189	0.60365	0.14397	0.25171
94	29	3.11744	26.17769	0.59706	0.11907	0.21281	0.59706	0.11896	0.21263	3.03793	20.98629	0.60365	0.14474	0.25287	0.60365	0.14461	0.25267
94	30	3.11744	25.99881	0.59706	0.11989	0.21411	0.59706	0.11977	0.21392	3.03793	20.88878	0.60365	0.14541	0.25390	0.60365	0.14527	0.25369
94	31	3.11744	25.81445	0.59706	0.12075	0.21547	0.59706	0.12062	0.21527	3.03793	20.78720	0.60365	0.14612	0.25498	0.60365	0.14597	0.25476
94	32	3.11744	25.62410	0.59706	0.12164	0.21690	0.59706	0.12150	0.21668	3.03793	20.68113	0.60365	0.14687	0.25612	0.60365	0.14671	0.25588
94	33	3.11744	25.42805	0.59706	0.12258	0.21839	0.59706	0.12243	0.21816	3.03793	20.57072	0.60365	0.14765	0.25731	0.60365	0.14749	0.25706
94	34	3.11744	25.22578	0.59706	0.12356	0.21994	0.59706	0.12341	0.21970	3.03793	20.45552	0.60365	0.14848	0.25857	0.60365	0.14831	0.25831
94	35	3.11744	25.01713	0.59706	0.12459	0.22157	0.59706	0.12443	0.22131	3.03793	20.33536	0.60365	0.14936	0.25990	0.60365	0.14917	0.25962
94	36	3.11744	24.80193	0.59706	0.12567	0.22328	0.59706	0.12550	0.22301	3.03793	20.21002	0.60365	0.15028	0.26130	0.60365	0.15009	0.26100
94	37	3.11744	24.57973	0.59706	0.12680	0.22507	0.59706	0.12662	0.22478	3.03793	20.07911	0.60365	0.15126	0.26277	0.60365	0.15105	0.26246
94	38	3.11744	24.35058	0.59706	0.12799	0.22694	0.59706	0.12780	0.22663	3.03793	19.94257	0.60365	0.15229	0.26433	0.60365	0.15207	0.26400
94	39	3.11744	24.11373	0.59706	0.12925	0.22891	0.59706	0.12904	0.22858	3.03793	19.79973	0.60365	0.15339	0.26598	0.60365	0.15315	0.26562
94	40	3.11744	23.86918	0.59706	0.13057	0.23098	0.59706	0.13034	0.23062	3.03793	19.65053	0.60365	0.15455	0.26772	0.60365	0.15429	0.26734

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
94	41	3.11744	23.61736	0.59706	0.13196	0.23315	0.59706	0.13171	0.23276	3.03793	19.49521	0.60365	0.15578	0.26956	0.60365	0.15550	0.26914
94	42	3.11744	23.35816	0.59706	0.13342	0.23543	0.59706	0.13314	0.23500	3.03793	19.33362	0.60365	0.15707	0.27150	0.60365	0.15677	0.27104
94	43	3.11744	23.09102	0.59706	0.13496	0.23782	0.59706	0.13465	0.23735	3.03793	19.16523	0.60365	0.15845	0.27355	0.60365	0.15811	0.27305
94	44	3.11744	22.81604	0.59706	0.13658	0.24034	0.59706	0.13624	0.23982	3.03793	18.99000	0.60365	0.15990	0.27572	0.60365	0.15953	0.27517
94	45	3.11744	22.53309	0.59706	0.13829	0.24298	0.59706	0.13792	0.24240	3.03793	18.80775	0.60365	0.16145	0.27801	0.60365	0.16104	0.27740
94	46	3.11744	22.24198	0.59706	0.14009	0.24576	0.59706	0.13968	0.24512	3.03793	18.61823	0.60365	0.16308	0.28043	0.60365	0.16263	0.27976
94	47	3.11744	21.94239	0.59706	0.14200	0.24868	0.59706	0.14153	0.24797	3.03793	18.42106	0.60365	0.16482	0.28299	0.60365	0.16431	0.28224
94	48	3.11744	21.63441	0.59706	0.14401	0.25176	0.59706	0.14349	0.25096	3.03793	18.21621	0.60365	0.16666	0.28570	0.60365	0.16609	0.28486
94	49	3.11744	21.31800	0.59706	0.14613	0.25500	0.59706	0.14554	0.25410	3.03793	18.00355	0.60365	0.16861	0.28857	0.60365	0.16797	0.28762
94	50	3.11744	20.99328	0.59706	0.14838	0.25842	0.59706	0.14771	0.25740	3.03793	17.78305	0.60365	0.17068	0.29160	0.60365	0.16995	0.29053
94	51	3.11744	20.66027	0.59706	0.15076	0.26201	0.59706	0.14999	0.26086	3.03793	17.55462	0.60365	0.17288	0.29480	0.60365	0.17206	0.29360
94	52	3.11744	20.31936	0.59706	0.15326	0.26579	0.59706	0.15240	0.26448	3.03793	17.31849	0.60365	0.17522	0.29818	0.60365	0.17428	0.29682
94	53	3.11744	19.97064	0.59706	0.15592	0.26977	0.59706	0.15493	0.26829	3.03793	17.07460	0.60365	0.17769	0.30176	0.60365	0.17662	0.30022
94	54	3.11744	19.61420	0.59706	0.15872	0.27396	0.59706	0.15760	0.27228	3.03793	16.82295	0.60365	0.18032	0.30554	0.60365	0.17910	0.30379
94	55	3.11744	19.25050	0.59706	0.16169	0.27837	0.59706	0.16041	0.27647	3.03793	16.56379	0.60365	0.18310	0.30952	0.60365	0.18172	0.30755
94	56	3.11744	18.87994	0.59706	0.16483	0.28301	0.59706	0.16337	0.28086	3.03793	16.29737	0.60365	0.18605	0.31373	0.60365	0.18449	0.31151
94	57	3.11744	18.50268	0.59706	0.16815	0.28789	0.59706	0.16650	0.28547	3.03793	16.02371	0.60365	0.18918	0.31817	0.60365	0.18742	0.31568
94	58	3.11744	18.11889	0.59706	0.17167	0.29303	0.59706	0.16981	0.29032	3.03793	15.74286	0.60365	0.19250	0.32285	0.60365	0.19052	0.32007
94	59	3.11744	17.72878	0.59706	0.17540	0.29845	0.59706	0.17330	0.29541	3.03793	15.45489	0.60365	0.19603	0.32780	0.60365	0.19381	0.32469
94	60	3.11744	17.33235	0.59706	0.17935	0.30415	0.59706	0.17700	0.30076	3.03793	15.15969	0.60365	0.19978	0.33302	0.60365	0.19730	0.32957
94	61	3.11744	16.92988	0.59706	0.18355	0.31016	0.59706	0.18092	0.30640	3.03793	14.85740	0.60365	0.20376	0.33854	0.60365	0.20099	0.33471
94	62	3.11744	16.52117	0.59706	0.18801	0.31651	0.59706	0.18507	0.31233	3.03793	14.54774	0.60365	0.20801	0.34439	0.60365	0.20492	0.34014
94	63	3.11744	16.10627	0.59706	0.19277	0.32323	0.59706	0.18947	0.31858	3.03793	14.23062	0.60365	0.21255	0.35058	0.60365	0.20910	0.34588
94	64	3.11744	15.68510	0.59706	0.19784	0.33033	0.59706	0.19415	0.32517	3.03793	13.90587	0.60365	0.21739	0.35715	0.60365	0.21355	0.35194
94	65	3.11744	15.25783	0.59706	0.20326	0.33785	0.59706	0.19912	0.33211	3.03793	13.57353	0.60365	0.22258	0.36412	0.60365	0.21828	0.35834
94	66	3.11744	14.82463	0.59706	0.20906	0.34582	0.59706	0.20441	0.33943	3.03793	13.23363	0.60365	0.22814	0.37152	0.60365	0.22332	0.36511
94	67	3.11744	14.38548	0.59706	0.21527	0.35428	0.59706	0.21003	0.34715	3.03793	12.88602	0.60365	0.23410	0.37939	0.60365	0.22870	0.37226
94	68	3.11744	13.94087	0.59706	0.22193	0.36325	0.59706	0.21602	0.35529	3.03793	12.53103	0.60365	0.24051	0.38776	0.60365	0.23443	0.37981
94	69	3.11744	13.49126	0.59706	0.22908	0.37277	0.59706	0.22239	0.36386	3.03793	12.16898	0.60365	0.24739	0.39665	0.60365	0.24053	0.38779
94	70	3.11744	13.03722	0.59706	0.23676	0.38288	0.59706	0.22918	0.37289	3.03793	11.80026	0.60365	0.25480	0.40612	0.60365	0.24704	0.39621
94	71	3.11744	12.57941	0.59706	0.24502	0.39360	0.59706	0.23640	0.38240	3.03793	11.42537	0.60365	0.26276	0.41617	0.60365	0.25398	0.40508
94	72	3.11744	12.11856	0.59706	0.25390	0.40498	0.59706	0.24409	0.39239	3.03793	11.04490	0.60365	0.27134	0.42686	0.60365	0.26138	0.41443
94	73	3.11744	11.65555	0.59706	0.26346	0.41704	0.59706	0.25226	0.40289	3.03793	10.65955	0.60365	0.28058	0.43821	0.60365	0.26925	0.42427
94	74	3.11744	11.19139	0.59706	0.27374	0.42982	0.59706	0.26096	0.41390	3.03793	10.27021	0.60365	0.29052	0.45024	0.60365	0.27763	0.43460
94	75	3.11744	10.72709	0.59706	0.28480	0.44334	0.59706	0.27019	0.42544	3.03793	9.87774	0.60365	0.30122	0.46298	0.60365	0.28654	0.44544
94	76	3.11744	10.26405	0.59706	0.29668	0.45760	0.59706	0.27999	0.43749	3.03793	9.48337	0.60365	0.31273	0.47646	0.60365	0.29600	0.45678
94	77	3.11744	9.80349	0.59706	0.30945	0.47264	0.59706	0.29037	0.45006	3.03793	9.08824	0.60365	0.32509	0.49066	0.60365	0.30602	0.46863
94	78	3.11744	9.34666	0.59706	0.32313	0.48844	0.59706	0.30135	0.46313	3.03793	8.69350	0.60365	0.33834	0.50562	0.60365	0.31663	0.48097
94	79	3.11744	8.89505	0.59706	0.33779	0.50500	0.59706	0.31294	0.47670	3.03793	8.30053	0.60365	0.35254	0.52130	0.60365	0.32783	0.49379
94	80	3.11744	8.44994	0.59706	0.35345	0.52230	0.59706	0.32514	0.49073	3.03793	7.91061	0.60365	0.36771	0.53770	0.60365	0.33964	0.50706

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>
94	81	3.11744	8.01269	0.59706	0.37015	0.54031	0.59706	0.33797	0.50520	3.03793	7.52504	0.60365	0.38388	0.55479	0.60365	0.35207
94	82	3.11744	7.58462	0.59706	0.38790	0.55897	0.59706	0.35141	0.52006	3.03793	7.14517	0.60365	0.40107	0.57252	0.60365	0.36507
94	83	3.11744	7.16676	0.59706	0.40671	0.57824	0.59706	0.36545	0.53528	3.03793	6.77205	0.60365	0.41928	0.59083	0.60365	0.37867
94	84	3.11744	6.76024	0.59706	0.42656	0.59803	0.59706	0.38008	0.55080	3.03793	6.40687	0.60365	0.43850	0.60967	0.60365	0.39284
94	85	3.11744	6.36619	0.59706	0.44743	0.61824	0.59706	0.39524	0.56655	3.03793	6.05083	0.60365	0.45871	0.62892	0.60365	0.40754
94	86	3.11744	5.98597	0.59706	0.46922	0.63873	0.59706	0.41088	0.58244	3.03793	5.70535	0.60365	0.47980	0.64847	0.60365	0.42270
94	87	3.11744	5.62066	0.59706	0.49182	0.65936	0.59706	0.42692	0.59838	3.03793	5.37164	0.60365	0.50169	0.66816	0.60365	0.43825
94	88	3.11744	5.27144	0.59706	0.51509	0.67995	0.59706	0.44328	0.61426	3.03793	5.05099	0.60365	0.52422	0.68785	0.60365	0.45412
94	89	3.11744	4.93962	0.59706	0.53883	0.70031	0.59706	0.45986	0.63000	3.03793	4.74485	0.60365	0.54721	0.70735	0.60365	0.47021
94	90	3.11744	4.62687	0.59706	0.56279	0.72024	0.59706	0.47657	0.64551	3.03793	4.45503	0.60365	0.57040	0.72644	0.60365	0.48643
94	91	3.11744	4.33500	0.59706	0.58668	0.73950	0.59706	0.49336	0.66073	3.03793	4.18350	0.60365	0.59354	0.74493	0.60365	0.50271
94	92	3.11744	4.06328	0.59706	0.61036	0.75804	0.59706	0.51023	0.67570	3.03793	3.92982	0.60365	0.61648	0.76274	0.60365	0.51908
94	93	3.11744	3.80970	0.59706	0.63380	0.77586	0.59706	0.52721	0.69042	3.03793	3.69224	0.60365	0.63919	0.77989	0.60365	0.53556
94	94	3.11744	3.57122	0.59706	0.65704	0.79303	0.59706	0.54434	0.70495	3.03793	3.46804	0.60365	0.66172	0.79643	0.60365	0.55220
94	95	3.11744	3.34496	0.59706	0.68010	0.80959	0.59706	0.56162	0.71928	3.03793	3.25454	0.60365	0.68412	0.81243	0.60365	0.56899
94	96	3.11744	3.12856	0.59706	0.70297	0.82558	0.59706	0.57897	0.73335	3.03793	3.04956	0.60365	0.70636	0.82791	0.60365	0.58587
94	97	3.11744	2.92468	0.59706	0.72527	0.84076	0.59706	0.59624	0.74705	3.03793	2.85578	0.60365	0.72807	0.84264	0.60365	0.60268
94	98	3.11744	2.73317	0.59706	0.74682	0.85506	0.59706	0.61333	0.76033	3.03793	2.67315	0.60365	0.74909	0.85655	0.60365	0.61934
94	99	3.11744	2.55407	0.59706	0.76744	0.86842	0.59706	0.63013	0.77311	3.03793	2.50182	0.60365	0.76924	0.86957	0.60365	0.63573
94	100	3.11744	2.38797	0.59706	0.78691	0.88075	0.59706	0.64649	0.78529	3.03793	2.34248	0.60365	0.78829	0.88161	0.60365	0.65170
94	101	3.11744	2.23536	0.59706	0.80505	0.89199	0.59706	0.66228	0.79683	3.03793	2.19569	0.60365	0.80607	0.89262	0.60365	0.66712
94	102	3.11744	2.09662	0.59706	0.82172	0.90214	0.59706	0.67740	0.80768	3.03793	2.06193	0.60365	0.82244	0.90257	0.60365	0.68191
94	103	3.11744	1.97081	0.59706	0.83694	0.91123	0.59706	0.69182	0.81784	3.03793	1.94039	0.60365	0.83741	0.91151	0.60365	0.69602
94	104	3.11744	1.85678	0.59706	0.85076	0.91937	0.59706	0.70549	0.82732	3.03793	1.82999	0.60365	0.85103	0.91952	0.60365	0.70940
94	105	3.11744	1.75419	0.59706	0.86319	0.92657	0.59706	0.71834	0.83609	3.03793	1.73050	0.60365	0.86329	0.92663	0.60365	0.72200
94	106	3.11744	1.66193	0.59706	0.87431	0.93294	0.59706	0.73033	0.84415	3.03793	1.64086	0.60365	0.87427	0.93292	0.60365	0.73375
94	107	3.11744	1.57966	0.59706	0.88412	0.93850	0.59706	0.74134	0.85146	3.03793	1.56078	0.60365	0.88399	0.93843	0.60365	0.74457
94	108	3.11744	1.50704	0.59706	0.89265	0.94328	0.59706	0.75123	0.85795	3.03793	1.48999	0.60365	0.89245	0.94317	0.60365	0.75430
94	109	3.11744	1.44400	0.59706	0.89986	0.94729	0.59706	0.75976	0.86348	3.03793	1.42842	0.60365	0.89962	0.94716	0.60365	0.76270
94	110	3.11744	1.39223	0.59706	0.90558	0.95045	0.59706	0.76653	0.86783	3.03793	1.37777	0.60365	0.90531	0.95030	0.60365	0.76937
95	1	2.93352	29.44822	0.58871	0.09961	0.18118	0.58871	0.09959	0.18114	2.86344	22.54525	0.59539	0.12700	0.22538	0.59539	0.12697
95	2	2.93352	29.37817	0.58871	0.09985	0.18157	0.58871	0.09983	0.18154	2.86344	22.51839	0.59539	0.12716	0.22562	0.59539	0.12713
95	3	2.93352	29.30399	0.58871	0.10010	0.18199	0.58871	0.10009	0.18196	2.86344	22.48894	0.59539	0.12732	0.22589	0.59539	0.12730
95	4	2.93352	29.22650	0.58871	0.10037	0.18243	0.58871	0.10035	0.18240	2.86344	22.45752	0.59539	0.12750	0.22617	0.59539	0.12748
95	5	2.93352	29.14631	0.58871	0.10065	0.18289	0.58871	0.10063	0.18285	2.86344	22.42458	0.59539	0.12769	0.22646	0.59539	0.12767
95	6	2.93352	29.06332	0.58871	0.10093	0.18336	0.58871	0.10091	0.18333	2.86344	22.39007	0.59539	0.12789	0.22677	0.59539	0.12786
95	7	2.93352	28.97770	0.58871	0.10123	0.18385	0.58871	0.10121	0.18382	2.86344	22.35408	0.59539	0.12809	0.22709	0.59539	0.12807
95	8	2.93352	28.88901	0.58871	0.10154	0.18436	0.58871	0.10152	0.18433	2.86344	22.31631	0.59539	0.12831	0.22743	0.59539	0.12829
95	9	2.93352	28.79700	0.58871	0.10187	0.18490	0.58871	0.10185	0.18487	2.86344	22.27655	0.59539	0.12854	0.22779	0.59539	0.12851
95	10	2.93352	28.70168	0.58871	0.10220	0.18546	0.58871	0.10218	0.18542	2.86344	22.23481	0.59539	0.12878	0.22817	0.59539	0.12875

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<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
95	11	2.93352	28.60341	0.58871	0.10256	0.18603	0.58871	0.10253	0.18600	2.86344	22.19134	0.59539	0.12903	0.22857	0.59539	0.12900	0.22853
95	12	2.93352	28.50171	0.58871	0.10292	0.18663	0.58871	0.10290	0.18660	2.86344	22.14578	0.59539	0.12930	0.22898	0.59539	0.12927	0.22894
95	13	2.93352	28.39619	0.58871	0.10330	0.18726	0.58871	0.10328	0.18722	2.86344	22.09783	0.59539	0.12958	0.22942	0.59539	0.12954	0.22937
95	14	2.93352	28.28717	0.58871	0.10370	0.18792	0.58871	0.10367	0.18787	2.86344	22.04770	0.59539	0.12987	0.22988	0.59539	0.12983	0.22983
95	15	2.93352	28.17456	0.58871	0.10412	0.18860	0.58871	0.10408	0.18854	2.86344	21.99534	0.59539	0.13018	0.23037	0.59539	0.13014	0.23030
95	16	2.93352	28.05854	0.58871	0.10455	0.18930	0.58871	0.10450	0.18923	2.86344	21.94087	0.59539	0.13050	0.23087	0.59539	0.13045	0.23080
95	17	2.93352	27.93921	0.58871	0.10499	0.19003	0.58871	0.10495	0.18996	2.86344	21.88436	0.59539	0.13084	0.23140	0.59539	0.13078	0.23131
95	18	2.93352	27.81632	0.58871	0.10545	0.19079	0.58871	0.10541	0.19071	2.86344	21.82561	0.59539	0.13119	0.23195	0.59539	0.13113	0.23186
95	19	2.93352	27.68998	0.58871	0.10594	0.19158	0.58871	0.10588	0.19149	2.86344	21.76469	0.59539	0.13155	0.23252	0.59539	0.13149	0.23242
95	20	2.93352	27.55961	0.58871	0.10644	0.19239	0.58871	0.10638	0.19230	2.86344	21.70115	0.59539	0.13194	0.23312	0.59539	0.13187	0.23302
95	21	2.93352	27.42496	0.58871	0.10696	0.19325	0.58871	0.10690	0.19315	2.86344	21.63477	0.59539	0.13234	0.23375	0.59539	0.13227	0.23364
95	22	2.93352	27.28607	0.58871	0.10750	0.19414	0.58871	0.10744	0.19404	2.86344	21.56556	0.59539	0.13277	0.23441	0.59539	0.13270	0.23430
95	23	2.93352	27.14231	0.58871	0.10807	0.19506	0.58871	0.10801	0.19496	2.86344	21.49301	0.59539	0.13321	0.23511	0.59539	0.13314	0.23499
95	24	2.93352	26.99396	0.58871	0.10866	0.19603	0.58871	0.10859	0.19591	2.86344	21.41732	0.59539	0.13368	0.23584	0.59539	0.13360	0.23571
95	25	2.93352	26.84076	0.58871	0.10928	0.19704	0.58871	0.10921	0.19691	2.86344	21.33825	0.59539	0.13418	0.23661	0.59539	0.13409	0.23647
95	26	2.93352	26.68259	0.58871	0.10993	0.19809	0.58871	0.10985	0.19796	2.86344	21.25569	0.59539	0.13470	0.23742	0.59539	0.13461	0.23727
95	27	2.93352	26.51948	0.58871	0.11061	0.19918	0.58871	0.11052	0.19904	2.86344	21.16962	0.59539	0.13525	0.23827	0.59539	0.13515	0.23811
95	28	2.93352	26.35108	0.58871	0.11131	0.20033	0.58871	0.11122	0.20017	2.86344	21.07976	0.59539	0.13582	0.23916	0.59539	0.13571	0.23899
95	29	2.93352	26.17769	0.58871	0.11205	0.20152	0.58871	0.11195	0.20136	2.86344	20.98629	0.59539	0.13643	0.24010	0.59539	0.13631	0.23992
95	30	2.93352	25.99881	0.58871	0.11282	0.20276	0.58871	0.11271	0.20259	2.86344	20.88878	0.59539	0.13706	0.24108	0.59539	0.13694	0.24089
95	31	2.93352	25.81445	0.58871	0.11362	0.20406	0.58871	0.11351	0.20388	2.86344	20.78720	0.59539	0.13773	0.24211	0.59539	0.13760	0.24191
95	32	2.93352	25.62410	0.58871	0.11447	0.20542	0.58871	0.11434	0.20522	2.86344	20.68113	0.59539	0.13843	0.24320	0.59539	0.13829	0.24298
95	33	2.93352	25.42805	0.58871	0.11535	0.20684	0.58871	0.11522	0.20663	2.86344	20.57072	0.59539	0.13918	0.24434	0.59539	0.13903	0.24412
95	34	2.93352	25.22578	0.58871	0.11627	0.20832	0.58871	0.11614	0.20810	2.86344	20.45552	0.59539	0.13996	0.24555	0.59539	0.13980	0.24531
95	35	2.93352	25.01713	0.58871	0.11724	0.20988	0.58871	0.11710	0.20964	2.86344	20.33536	0.59539	0.14078	0.24682	0.59539	0.14062	0.24656
95	36	2.93352	24.80193	0.58871	0.11826	0.21150	0.58871	0.11810	0.21126	2.86344	20.21002	0.59539	0.14166	0.24816	0.59539	0.14148	0.24789
95	37	2.93352	24.57973	0.58871	0.11933	0.21321	0.58871	0.11916	0.21295	2.86344	20.07911	0.59539	0.14258	0.24957	0.59539	0.14239	0.24929
95	38	2.93352	24.35058	0.58871	0.12045	0.21500	0.58871	0.12027	0.21472	2.86344	19.94257	0.59539	0.14355	0.25106	0.59539	0.14335	0.25076
95	39	2.93352	24.11373	0.58871	0.12163	0.21688	0.58871	0.12144	0.21658	2.86344	19.79973	0.59539	0.14458	0.25264	0.59539	0.14437	0.25232
95	40	2.93352	23.86918	0.58871	0.12287	0.21885	0.58871	0.12267	0.21853	2.86344	19.65053	0.59539	0.14568	0.25431	0.59539	0.14545	0.25396
95	41	2.93352	23.61736	0.58871	0.12418	0.22092	0.58871	0.12395	0.22057	2.86344	19.49521	0.59539	0.14684	0.25607	0.59539	0.14658	0.25569
95	42	2.93352	23.35816	0.58871	0.12555	0.22310	0.58871	0.12531	0.22271	2.86344	19.33362	0.59539	0.14806	0.25793	0.59539	0.14778	0.25751
95	43	2.93352	23.09102	0.58871	0.12700	0.22538	0.58871	0.12673	0.22496	2.86344	19.16523	0.59539	0.14936	0.25989	0.59539	0.14905	0.25944
95	44	2.93352	22.81604	0.58871	0.12853	0.22778	0.58871	0.12823	0.22731	2.86344	18.99000	0.59539	0.15073	0.26197	0.59539	0.15040	0.26147
95	45	2.93352	22.53309	0.58871	0.13014	0.23030	0.58871	0.12981	0.22979	2.86344	18.80775	0.59539	0.15218	0.26416	0.59539	0.15182	0.26361
95	46	2.93352	22.24198	0.58871	0.13184	0.23296	0.58871	0.13147	0.23239	2.86344	18.61823	0.59539	0.15372	0.26648	0.59539	0.15332	0.26588
95	47	2.93352	21.94239	0.58871	0.13363	0.23575	0.58871	0.13322	0.23512	2.86344	18.42106	0.59539	0.15536	0.26894	0.59539	0.15491	0.26826
95	48	2.93352	21.63441	0.58871	0.13552	0.23870	0.58871	0.13506	0.23798	2.86344	18.21621	0.59539	0.15710	0.27154	0.59539	0.15659	0.27078
95	49	2.93352	21.31800	0.58871	0.13752	0.24180	0.58871	0.13700	0.24099	2.86344	18.00355	0.59539	0.15894	0.27429	0.59539	0.15837	0.27343
95	50	2.93352	20.99328	0.58871	0.13964	0.24506	0.58871	0.13905	0.24415	2.86344	17.78305	0.59539	0.16090	0.27719	0.59539	0.16025	0.27623

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
95	51	2.93352	20.66027	0.58871	0.14188	0.24850	0.58871	0.14120	0.24746	2.86344	17.55462	0.59539	0.16297	0.28027	0.59539	0.16224	0.27918
95	52	2.93352	20.31936	0.58871	0.14424	0.25212	0.58871	0.14347	0.25094	2.86344	17.31849	0.59539	0.16517	0.28352	0.59539	0.16434	0.28229
95	53	2.93352	19.97064	0.58871	0.14674	0.25593	0.58871	0.14586	0.25459	2.86344	17.07460	0.59539	0.16751	0.28695	0.59539	0.16656	0.28556
95	54	2.93352	19.61420	0.58871	0.14939	0.25994	0.58871	0.14838	0.25842	2.86344	16.82295	0.59539	0.16999	0.29058	0.59539	0.16891	0.28900
95	55	2.93352	19.25050	0.58871	0.15218	0.26416	0.58871	0.15104	0.26244	2.86344	16.56379	0.59539	0.17262	0.29441	0.59539	0.17139	0.29263
95	56	2.93352	18.87994	0.58871	0.15514	0.26861	0.58871	0.15385	0.26667	2.86344	16.29737	0.59539	0.17540	0.29846	0.59539	0.17401	0.29644
95	57	2.93352	18.50268	0.58871	0.15827	0.27329	0.58871	0.15681	0.27110	2.86344	16.02371	0.59539	0.17836	0.30273	0.59539	0.17679	0.30046
95	58	2.93352	18.11889	0.58871	0.16159	0.27822	0.58871	0.15993	0.27576	2.86344	15.74286	0.59539	0.18150	0.30723	0.59539	0.17973	0.30470
95	59	2.93352	17.72878	0.58871	0.16510	0.28341	0.58871	0.16324	0.28066	2.86344	15.45489	0.59539	0.18483	0.31199	0.59539	0.18285	0.30916
95	60	2.93352	17.33235	0.58871	0.16883	0.28888	0.58871	0.16674	0.28581	2.86344	15.15969	0.59539	0.18837	0.31702	0.59539	0.18615	0.31388
95	61	2.93352	16.92988	0.58871	0.17279	0.29466	0.58871	0.17044	0.29124	2.86344	14.85740	0.59539	0.19214	0.32234	0.59539	0.18966	0.31885
95	62	2.93352	16.52117	0.58871	0.17700	0.30076	0.58871	0.17437	0.29696	2.86344	14.54774	0.59539	0.19616	0.32798	0.59539	0.19339	0.32410
95	63	2.93352	16.10627	0.58871	0.18148	0.30721	0.58871	0.17855	0.30299	2.86344	14.23062	0.59539	0.20044	0.33395	0.59539	0.19736	0.32965
95	64	2.93352	15.68510	0.58871	0.18627	0.31405	0.58871	0.18298	0.30935	2.86344	13.90587	0.59539	0.20503	0.34029	0.59539	0.20158	0.33552
95	65	2.93352	15.25783	0.58871	0.19139	0.32129	0.58871	0.18770	0.31607	2.86344	13.57353	0.59539	0.20993	0.34702	0.59539	0.20608	0.34173
95	66	2.93352	14.82463	0.58871	0.19686	0.32897	0.58871	0.19271	0.32315	2.86344	13.23363	0.59539	0.21519	0.35417	0.59539	0.21088	0.34830
95	67	2.93352	14.38548	0.58871	0.20273	0.33712	0.58871	0.19806	0.33063	2.86344	12.88602	0.59539	0.22084	0.36178	0.59539	0.21599	0.35525
95	68	2.93352	13.94087	0.58871	0.20903	0.34578	0.58871	0.20375	0.33852	2.86344	12.53103	0.59539	0.22691	0.36988	0.59539	0.22145	0.36260
95	69	2.93352	13.49126	0.58871	0.21579	0.35498	0.58871	0.20981	0.34685	2.86344	12.16898	0.59539	0.23343	0.37851	0.59539	0.22728	0.37037
95	70	2.93352	13.03722	0.58871	0.22306	0.36476	0.58871	0.21628	0.35564	2.86344	11.80026	0.59539	0.24045	0.38769	0.59539	0.23349	0.37858
95	71	2.93352	12.57941	0.58871	0.23088	0.37515	0.58871	0.22316	0.36489	2.86344	11.42537	0.59539	0.24802	0.39746	0.59539	0.24012	0.38726
95	72	2.93352	12.11856	0.58871	0.23930	0.38619	0.58871	0.23050	0.37464	2.86344	11.04490	0.59539	0.25617	0.40785	0.59539	0.24720	0.39640
95	73	2.93352	11.65555	0.58871	0.24836	0.39790	0.58871	0.23832	0.38490	2.86344	10.65955	0.59539	0.26495	0.41891	0.59539	0.25474	0.40604
95	74	2.93352	11.19139	0.58871	0.25813	0.41033	0.58871	0.24664	0.39569	2.86344	10.27021	0.59539	0.27441	0.43065	0.59539	0.26278	0.41619
95	75	2.93352	10.72709	0.58871	0.26864	0.42351	0.58871	0.25549	0.40700	2.86344	9.87774	0.59539	0.28461	0.44310	0.59539	0.27134	0.42685
95	76	2.93352	10.26405	0.58871	0.27995	0.43744	0.58871	0.26490	0.41885	2.86344	9.48337	0.59539	0.29559	0.45630	0.59539	0.28044	0.43803
95	77	2.93352	9.80349	0.58871	0.29212	0.45216	0.58871	0.27489	0.43123	2.86344	9.08824	0.59539	0.30739	0.47024	0.59539	0.29010	0.44973
95	78	2.93352	9.34666	0.58871	0.30519	0.46766	0.58871	0.28547	0.44415	2.86344	8.69350	0.59539	0.32008	0.48495	0.59539	0.30035	0.46195
95	79	2.93352	8.89505	0.58871	0.31922	0.48395	0.58871	0.29666	0.45758	2.86344	8.30053	0.59539	0.33370	0.50041	0.59539	0.31119	0.47467
95	80	2.93352	8.44994	0.58871	0.33423	0.50101	0.58871	0.30847	0.47150	2.86344	7.91061	0.59539	0.34828	0.51662	0.59539	0.32264	0.48787
95	81	2.93352	8.01269	0.58871	0.35028	0.51882	0.58871	0.32092	0.48590	2.86344	7.52504	0.59539	0.36385	0.53356	0.59539	0.33470	0.50154
95	82	2.93352	7.58462	0.58871	0.36738	0.53735	0.58871	0.33398	0.50073	2.86344	7.14517	0.59539	0.38045	0.55119	0.59539	0.34738	0.51564
95	83	2.93352	7.16676	0.58871	0.38555	0.55653	0.58871	0.34768	0.51596	2.86344	6.77205	0.59539	0.39808	0.56947	0.59539	0.36066	0.53013
95	84	2.93352	6.76024	0.58871	0.40480	0.57631	0.58871	0.36197	0.53154	2.86344	6.40687	0.59539	0.41676	0.58833	0.59539	0.37454	0.54497
95	85	2.93352	6.36619	0.58871	0.42510	0.59659	0.58871	0.37683	0.54739	2.86344	6.05083	0.59539	0.43645	0.60768	0.59539	0.38897	0.56008
95	86	2.93352	5.98597	0.58871	0.44638	0.61724	0.58871	0.39220	0.56343	2.86344	5.70535	0.59539	0.45710	0.62741	0.59539	0.40390	0.57540
95	87	2.93352	5.62066	0.58871	0.46855	0.63811	0.58871	0.40802	0.57956	2.86344	5.37164	0.59539	0.47860	0.64737	0.59539	0.41926	0.59082
95	88	2.93352	5.27144	0.58871	0.49147	0.65904	0.58871	0.42419	0.59570	2.86344	5.05099	0.59539	0.50083	0.66741	0.59539	0.43498	0.60625
95	89	2.93352	4.93962	0.58871	0.51496	0.67983	0.58871	0.44063	0.61172	2.86344	4.74485	0.59539	0.52362	0.68733	0.59539	0.45095	0.62159
95	90	2.93352	4.62687	0.58871	0.53878	0.70027	0.58871	0.45724	0.62755	2.86344	4.45503	0.59539	0.54671	0.70693	0.59539	0.46709	0.63676

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
95	91	2.93352	4.33500	0.58871	0.56264	0.72012	0.58871	0.47397	0.64312	2.86344	4.18350	0.59539	0.56985	0.72600	0.59539	0.48334	0.65170
95	92	2.93352	4.06328	0.58871	0.58642	0.73930	0.58871	0.49083	0.65847	2.86344	3.92982	0.59539	0.59291	0.74444	0.59539	0.49972	0.66642
95	93	2.93352	3.80970	0.58871	0.61007	0.75782	0.58871	0.50784	0.67360	2.86344	3.69224	0.59539	0.61585	0.76226	0.59539	0.51625	0.68096
95	94	2.93352	3.57122	0.58871	0.63364	0.77574	0.58871	0.52506	0.68858	2.86344	3.46804	0.59539	0.63873	0.77954	0.59539	0.53299	0.69536
95	95	2.93352	3.34496	0.58871	0.65716	0.79312	0.58871	0.54248	0.70338	2.86344	3.25454	0.59539	0.66158	0.79633	0.59539	0.54994	0.70962
95	96	2.93352	3.12856	0.58871	0.68063	0.80997	0.58871	0.56002	0.71796	2.86344	3.04956	0.59539	0.68440	0.81264	0.59539	0.56702	0.72369
95	97	2.93352	2.92468	0.58871	0.70363	0.82604	0.58871	0.57753	0.73220	2.86344	2.85578	0.59539	0.70681	0.82823	0.59539	0.58409	0.73744
95	98	2.93352	2.73317	0.58871	0.72600	0.84125	0.58871	0.59493	0.74602	2.86344	2.67315	0.59539	0.72863	0.84302	0.59539	0.60105	0.75082
95	99	2.93352	2.55407	0.58871	0.74752	0.85552	0.58871	0.61207	0.75936	2.86344	2.50182	0.59539	0.74966	0.85692	0.59539	0.61779	0.76374
95	100	2.93352	2.38797	0.58871	0.76795	0.86875	0.58871	0.62881	0.77211	2.86344	2.34248	0.59539	0.76965	0.86983	0.59539	0.63414	0.77612
95	101	2.93352	2.23536	0.58871	0.78709	0.88086	0.58871	0.64500	0.78420	2.86344	2.19569	0.59539	0.78840	0.88168	0.59539	0.64998	0.78786
95	102	2.93352	2.09662	0.58871	0.80476	0.89182	0.58871	0.66056	0.79559	2.86344	2.06193	0.59539	0.80574	0.89242	0.59539	0.66520	0.79894
95	103	2.93352	1.97081	0.58871	0.82098	0.90169	0.58871	0.67543	0.80628	2.86344	1.94039	0.59539	0.82168	0.90211	0.59539	0.67975	0.80935
95	104	2.93352	1.85678	0.58871	0.83577	0.91054	0.58871	0.68955	0.81625	2.86344	1.82999	0.59539	0.83624	0.91082	0.59539	0.69359	0.81907
95	105	2.93352	1.75419	0.58871	0.84912	0.91841	0.58871	0.70286	0.82551	2.86344	1.73050	0.59539	0.84941	0.91857	0.59539	0.70664	0.82811
95	106	2.93352	1.66193	0.58871	0.86111	0.92537	0.58871	0.71530	0.83402	2.86344	1.64086	0.59539	0.86124	0.92545	0.59539	0.71885	0.83643
95	107	2.93352	1.57966	0.58871	0.87173	0.93147	0.58871	0.72675	0.84176	2.86344	1.56078	0.59539	0.87175	0.93148	0.59539	0.73010	0.84400
95	108	2.93352	1.50704	0.58871	0.88100	0.93673	0.58871	0.73707	0.84863	2.86344	1.48999	0.59539	0.88093	0.93670	0.59539	0.74025	0.85074
95	109	2.93352	1.44400	0.58871	0.88886	0.94116	0.58871	0.74597	0.85451	2.86344	1.42842	0.59539	0.88873	0.94109	0.59539	0.74903	0.85651
95	110	2.93352	1.39223	0.58871	0.89510	0.94465	0.58871	0.75306	0.85914	2.86344	1.37777	0.59539	0.89494	0.94456	0.59539	0.75602	0.86106
96	1	2.75595	29.44822	0.58146	0.09358	0.17115	0.58146	0.09356	0.17111	2.69438	22.54525	0.58738	0.11951	0.21350	0.58738	0.11948	0.21345
96	2	2.75595	29.37817	0.58146	0.09381	0.17152	0.58146	0.09379	0.17149	2.69438	22.51839	0.58738	0.11965	0.21373	0.58738	0.11963	0.21369
96	3	2.75595	29.30399	0.58146	0.09405	0.17192	0.58146	0.09403	0.17189	2.69438	22.48894	0.58738	0.11981	0.21398	0.58738	0.11979	0.21395
96	4	2.75595	29.22650	0.58146	0.09429	0.17234	0.58146	0.09428	0.17231	2.69438	22.45752	0.58738	0.11997	0.21424	0.58738	0.11995	0.21421
96	5	2.75595	29.14631	0.58146	0.09455	0.17277	0.58146	0.09454	0.17274	2.69438	22.42458	0.58738	0.12015	0.21453	0.58738	0.12013	0.21449
96	6	2.75595	29.06332	0.58146	0.09482	0.17322	0.58146	0.09481	0.17319	2.69438	22.39007	0.58738	0.12034	0.21482	0.58738	0.12031	0.21479
96	7	2.75595	28.97770	0.58146	0.09510	0.17369	0.58146	0.09509	0.17366	2.69438	22.35408	0.58738	0.12053	0.21513	0.58738	0.12051	0.21510
96	8	2.75595	28.88901	0.58146	0.09540	0.17418	0.58146	0.09538	0.17415	2.69438	22.31631	0.58738	0.12073	0.21545	0.58738	0.12071	0.21542
96	9	2.75595	28.79700	0.58146	0.09570	0.17468	0.58146	0.09568	0.17465	2.69438	22.27655	0.58738	0.12095	0.21580	0.58738	0.12093	0.21576
96	10	2.75595	28.70168	0.58146	0.09602	0.17521	0.58146	0.09600	0.17518	2.69438	22.23481	0.58738	0.12118	0.21616	0.58738	0.12115	0.21612
96	11	2.75595	28.60341	0.58146	0.09635	0.17576	0.58146	0.09633	0.17573	2.69438	22.19134	0.58738	0.12141	0.21654	0.58738	0.12139	0.21650
96	12	2.75595	28.50171	0.58146	0.09669	0.17633	0.58146	0.09667	0.17630	2.69438	22.14578	0.58738	0.12166	0.21693	0.58738	0.12164	0.21689
96	13	2.75595	28.39619	0.58146	0.09705	0.17693	0.58146	0.09703	0.17689	2.69438	22.09783	0.58738	0.12193	0.21735	0.58738	0.12190	0.21731
96	14	2.75595	28.28717	0.58146	0.09742	0.17755	0.58146	0.09740	0.17751	2.69438	22.04770	0.58738	0.12220	0.21779	0.58738	0.12217	0.21774
96	15	2.75595	28.17456	0.58146	0.09781	0.17820	0.58146	0.09778	0.17815	2.69438	21.99534	0.58738	0.12249	0.21825	0.58738	0.12246	0.21819
96	16	2.75595	28.05854	0.58146	0.09822	0.17887	0.58146	0.09818	0.17881	2.69438	21.94087	0.58738	0.12280	0.21873	0.58738	0.12275	0.21867
96	17	2.75595	27.93921	0.58146	0.09864	0.17956	0.58146	0.09860	0.17950	2.69438	21.88436	0.58738	0.12311	0.21923	0.58738	0.12307	0.21916
96	18	2.75595	27.81632	0.58146	0.09907	0.18028	0.58146	0.09903	0.18021	2.69438	21.82561	0.58738	0.12344	0.21976	0.58738	0.12339	0.21968
96	19	2.75595	27.68998	0.58146	0.09952	0.18103	0.58146	0.09948	0.18095	2.69438	21.76469	0.58738	0.12379	0.22031	0.58738	0.12373	0.22022
96	20	2.75595	27.55961	0.58146	0.09999	0.18181	0.58146	0.09994	0.18173	2.69438	21.70115	0.58738	0.12415	0.22088	0.58738	0.12409	0.22079

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
96	21	2.75595	27.42496	0.58146	0.10048	0.18262	0.58146	0.10043	0.18253	2.69438	21.63477	0.58738	0.12453	0.22148	0.58738	0.12447	0.22138
96	22	2.75595	27.28607	0.58146	0.10100	0.18346	0.58146	0.10094	0.18337	2.69438	21.56556	0.58738	0.12493	0.22211	0.58738	0.12487	0.22201
96	23	2.75595	27.14231	0.58146	0.10153	0.18434	0.58146	0.10147	0.18425	2.69438	21.49301	0.58738	0.12535	0.22278	0.58738	0.12528	0.22267
96	24	2.75595	26.99396	0.58146	0.10209	0.18526	0.58146	0.10203	0.18516	2.69438	21.41732	0.58738	0.12579	0.22348	0.58738	0.12572	0.22336
96	25	2.75595	26.84076	0.58146	0.10267	0.18622	0.58146	0.10260	0.18611	2.69438	21.33825	0.58738	0.12626	0.22421	0.58738	0.12618	0.22409
96	26	2.75595	26.68259	0.58146	0.10328	0.18722	0.58146	0.10321	0.18710	2.69438	21.25569	0.58738	0.12675	0.22498	0.58738	0.12667	0.22485
96	27	2.75595	26.51948	0.58146	0.10391	0.18826	0.58146	0.10384	0.18814	2.69438	21.16962	0.58738	0.12726	0.22579	0.58738	0.12717	0.22565
96	28	2.75595	26.35108	0.58146	0.10458	0.18935	0.58146	0.10449	0.18921	2.69438	21.07976	0.58738	0.12780	0.22664	0.58738	0.12771	0.22649
96	29	2.75595	26.17769	0.58146	0.10527	0.19048	0.58146	0.10518	0.19034	2.69438	20.98629	0.58738	0.12837	0.22754	0.58738	0.12827	0.22737
96	30	2.75595	25.99881	0.58146	0.10599	0.19167	0.58146	0.10590	0.19151	2.69438	20.88878	0.58738	0.12897	0.22847	0.58738	0.12886	0.22830
96	31	2.75595	25.81445	0.58146	0.10675	0.19290	0.58146	0.10665	0.19274	2.69438	20.78720	0.58738	0.12960	0.22946	0.58738	0.12948	0.22928
96	32	2.75595	25.62410	0.58146	0.10754	0.19420	0.58146	0.10743	0.19402	2.69438	20.68113	0.58738	0.13026	0.23050	0.58738	0.13014	0.23031
96	33	2.75595	25.42805	0.58146	0.10837	0.19555	0.58146	0.10825	0.19536	2.69438	20.57072	0.58738	0.13096	0.23159	0.58738	0.13083	0.23139
96	34	2.75595	25.22578	0.58146	0.10924	0.19696	0.58146	0.10911	0.19676	2.69438	20.45552	0.58738	0.13170	0.23274	0.58738	0.13156	0.23253
96	35	2.75595	25.01713	0.58146	0.11015	0.19844	0.58146	0.11002	0.19823	2.69438	20.33536	0.58738	0.13247	0.23396	0.58738	0.13233	0.23373
96	36	2.75595	24.80193	0.58146	0.11110	0.19998	0.58146	0.11096	0.19976	2.69438	20.21002	0.58738	0.13330	0.23523	0.58738	0.13314	0.23499
96	37	2.75595	24.57973	0.58146	0.11210	0.20161	0.58146	0.11196	0.20137	2.69438	20.07911	0.58738	0.13416	0.23658	0.58738	0.13400	0.23633
96	38	2.75595	24.35058	0.58146	0.11316	0.20331	0.58146	0.11300	0.20306	2.69438	19.94257	0.58738	0.13508	0.23801	0.58738	0.13491	0.23774
96	39	2.75595	24.11373	0.58146	0.11427	0.20510	0.58146	0.11410	0.20483	2.69438	19.79973	0.58738	0.13605	0.23952	0.58738	0.13586	0.23923
96	40	2.75595	23.86918	0.58146	0.11544	0.20698	0.58146	0.11526	0.20669	2.69438	19.65053	0.58738	0.13708	0.24111	0.58738	0.13688	0.24080
96	41	2.75595	23.61736	0.58146	0.11667	0.20895	0.58146	0.11647	0.20864	2.69438	19.49521	0.58738	0.13817	0.24280	0.58738	0.13795	0.24245
96	42	2.75595	23.35816	0.58146	0.11796	0.21102	0.58146	0.11774	0.21068	2.69438	19.33362	0.58738	0.13932	0.24457	0.58738	0.13908	0.24420
96	43	2.75595	23.09102	0.58146	0.11932	0.21320	0.58146	0.11908	0.21282	2.69438	19.16523	0.58738	0.14054	0.24645	0.58738	0.14028	0.24604
96	44	2.75595	22.81604	0.58146	0.12075	0.21549	0.58146	0.12049	0.21507	2.69438	18.99000	0.58738	0.14184	0.24843	0.58738	0.14154	0.24798
96	45	2.75595	22.53309	0.58146	0.12227	0.21789	0.58146	0.12198	0.21743	2.69438	18.80775	0.58738	0.14321	0.25053	0.58738	0.14288	0.25004
96	46	2.75595	22.24198	0.58146	0.12386	0.22042	0.58146	0.12354	0.21991	2.69438	18.61823	0.58738	0.14466	0.25275	0.58738	0.14430	0.25220
96	47	2.75595	21.94239	0.58146	0.12555	0.22309	0.58146	0.12519	0.22252	2.69438	18.42106	0.58738	0.14620	0.25510	0.58738	0.14580	0.25449
96	48	2.75595	21.63441	0.58146	0.12733	0.22589	0.58146	0.12692	0.22252	2.69438	18.21621	0.58738	0.14783	0.25759	0.58738	0.14738	0.25691
96	49	2.75595	21.31800	0.58146	0.12921	0.22885	0.58146	0.12875	0.22813	2.69438	18.00355	0.58738	0.14957	0.26022	0.58738	0.14906	0.25945
96	50	2.75595	20.99328	0.58146	0.13120	0.23196	0.58146	0.13068	0.23115	2.69438	17.78305	0.58738	0.15141	0.26300	0.58738	0.15084	0.26214
96	51	2.75595	20.66027	0.58146	0.13330	0.23525	0.58146	0.13271	0.23432	2.69438	17.55462	0.58738	0.15337	0.26595	0.58738	0.15272	0.26497
96	52	2.75595	20.31936	0.58146	0.13553	0.23870	0.58146	0.13485	0.23765	2.69438	17.31849	0.58738	0.15544	0.26906	0.58738	0.15470	0.26795
96	53	2.75595	19.97064	0.58146	0.13788	0.24234	0.58146	0.13710	0.24114	2.69438	17.07460	0.58738	0.15764	0.27235	0.58738	0.15680	0.27109
96	54	2.75595	19.61420	0.58146	0.14036	0.24617	0.58146	0.13948	0.24481	2.69438	16.82295	0.58738	0.15998	0.27583	0.58738	0.15902	0.27440
96	55	2.75595	19.25050	0.58146	0.14299	0.25021	0.58146	0.14199	0.24867	2.69438	16.56379	0.58738	0.16246	0.27950	0.58738	0.16137	0.27789
96	56	2.75595	18.87994	0.58146	0.14578	0.25446	0.58146	0.14463	0.25271	2.69438	16.29737	0.58738	0.16508	0.28338	0.58738	0.16385	0.28156
96	57	2.75595	18.50268	0.58146	0.14872	0.25893	0.58146	0.14742	0.25697	2.69438	16.02371	0.58738	0.16787	0.28748	0.58738	0.16647	0.28543
96	58	2.75595	18.11889	0.58146	0.15184	0.26365	0.58146	0.15037	0.26144	2.69438	15.74286	0.58738	0.17083	0.29180	0.58738	0.16925	0.28951
96	59	2.75595	17.72878	0.58146	0.15515	0.26862	0.58146	0.15350	0.26614	2.69438	15.45489	0.58738	0.17397	0.29637	0.58738	0.17220	0.29381
96	60	2.75595	17.33235	0.58146	0.15866	0.27386	0.58146	0.15680	0.27109	2.69438	15.15969	0.58738	0.17731	0.30121	0.58738	0.17533	0.29835

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
96	61	2.75595	16.92988	0.58146	0.16238	0.27940	0.58146	0.16030	0.27631	2.69438	14.85740	0.58738	0.18086	0.30632	0.58738	0.17865	0.30315
96	62	2.75595	16.52117	0.58146	0.16635	0.28525	0.58146	0.16402	0.28181	2.69438	14.54774	0.58738	0.18465	0.31174	0.58738	0.18218	0.30821
96	63	2.75595	16.10627	0.58146	0.17057	0.29144	0.58146	0.16796	0.28762	2.69438	14.23062	0.58738	0.18870	0.31748	0.58738	0.18594	0.31358
96	64	2.75595	15.68510	0.58146	0.17508	0.29799	0.58146	0.17216	0.29374	2.69438	13.90587	0.58738	0.19302	0.32359	0.58738	0.18994	0.31925
96	65	2.75595	15.25783	0.58146	0.17990	0.30495	0.58146	0.17662	0.30022	2.69438	13.57353	0.58738	0.19765	0.33007	0.58738	0.19421	0.32526
96	66	2.75595	14.82463	0.58146	0.18506	0.31233	0.58146	0.18137	0.30705	2.69438	13.23363	0.58738	0.20262	0.33697	0.58738	0.19877	0.33162
96	67	2.75595	14.38548	0.58146	0.19060	0.32017	0.58146	0.18644	0.31428	2.69438	12.88602	0.58738	0.20796	0.34431	0.58738	0.20362	0.33835
96	68	2.75595	13.94087	0.58146	0.19654	0.32851	0.58146	0.19184	0.32192	2.69438	12.53103	0.58738	0.21369	0.35213	0.58738	0.20881	0.34548
96	69	2.75595	13.49126	0.58146	0.20292	0.33738	0.58146	0.19759	0.32998	2.69438	12.16898	0.58738	0.21986	0.36047	0.58738	0.21435	0.35303
96	70	2.75595	13.03722	0.58146	0.20978	0.34681	0.58146	0.20373	0.33850	2.69438	11.80026	0.58738	0.22651	0.36935	0.58738	0.22027	0.36102
96	71	2.75595	12.57941	0.58146	0.21717	0.35685	0.58146	0.21028	0.34749	2.69438	11.42537	0.58738	0.23367	0.37882	0.58738	0.22659	0.36946
96	72	2.75595	12.11856	0.58146	0.22513	0.36752	0.58146	0.21727	0.35698	2.69438	11.04490	0.58738	0.24139	0.38890	0.58738	0.23334	0.37839
96	73	2.75595	11.65555	0.58146	0.23371	0.37887	0.58146	0.22472	0.36698	2.69438	10.65955	0.58738	0.24972	0.39964	0.58738	0.24055	0.38781
96	74	2.75595	11.19139	0.58146	0.24295	0.39093	0.58146	0.23267	0.37750	2.69438	10.27021	0.58738	0.25870	0.41106	0.58738	0.24824	0.39774
96	75	2.75595	10.72709	0.58146	0.25292	0.40373	0.58146	0.24113	0.38857	2.69438	9.87774	0.58738	0.26839	0.42320	0.58738	0.25644	0.40820
96	76	2.75595	10.26405	0.58146	0.26366	0.41730	0.58146	0.25014	0.40018	2.69438	9.48337	0.58738	0.27883	0.43607	0.58738	0.26517	0.41918
96	77	2.75595	9.80349	0.58146	0.27523	0.43165	0.58146	0.25972	0.41234	2.69438	9.08824	0.58738	0.29008	0.44971	0.58738	0.27446	0.43070
96	78	2.75595	9.34666	0.58146	0.28767	0.44681	0.58146	0.26988	0.42505	2.69438	8.69350	0.58738	0.30219	0.46413	0.58738	0.28432	0.44276
96	79	2.75595	8.89505	0.58146	0.30105	0.46278	0.58146	0.28066	0.43830	2.69438	8.30053	0.58738	0.31520	0.47932	0.58738	0.29478	0.45533
96	80	2.75595	8.44994	0.58146	0.31540	0.47955	0.58146	0.29205	0.45208	2.69438	7.91061	0.58738	0.32916	0.49529	0.58738	0.30585	0.46843
96	81	2.75595	8.01269	0.58146	0.33076	0.49710	0.58146	0.30408	0.46635	2.69438	7.52504	0.58738	0.34411	0.51203	0.58738	0.31753	0.48201
96	82	2.75595	7.58462	0.58146	0.34718	0.51541	0.58146	0.31675	0.48111	2.69438	7.14517	0.58738	0.36008	0.52949	0.58738	0.32984	0.49606
96	83	2.75595	7.16676	0.58146	0.36467	0.53445	0.58146	0.33005	0.49629	2.69438	6.77205	0.58738	0.37709	0.54766	0.58738	0.34277	0.51054
96	84	2.75595	6.76024	0.58146	0.38326	0.55414	0.58146	0.34397	0.51187	2.69438	6.40687	0.58738	0.39516	0.56647	0.58738	0.35630	0.52540
96	85	2.75595	6.36619	0.58146	0.40292	0.57440	0.58146	0.35849	0.52777	2.69438	6.05083	0.58738	0.41428	0.58585	0.58738	0.37042	0.54060
96	86	2.75595	5.98597	0.58146	0.42361	0.59512	0.58146	0.37354	0.54391	2.69438	5.70535	0.58738	0.43438	0.60567	0.58738	0.38507	0.55603
96	87	2.75595	5.62066	0.58146	0.44524	0.61615	0.58146	0.38908	0.56019	2.69438	5.37164	0.58738	0.45541	0.62582	0.58738	0.40018	0.57162
96	88	2.75595	5.27144	0.58146	0.46771	0.63733	0.58146	0.40501	0.57652	2.69438	5.05099	0.58738	0.47724	0.64613	0.58738	0.41569	0.58726
96	89	2.75595	4.93962	0.58146	0.49084	0.65847	0.58146	0.42125	0.59279	2.69438	4.74485	0.58738	0.49971	0.66641	0.58738	0.43149	0.60286
96	90	2.75595	4.62687	0.58146	0.51440	0.67934	0.58146	0.43770	0.60889	2.69438	4.45503	0.58738	0.52259	0.68645	0.58738	0.44750	0.61831
96	91	2.75595	4.33500	0.58146	0.53811	0.69971	0.58146	0.45431	0.62478	2.69438	4.18350	0.58738	0.54563	0.70603	0.58738	0.46366	0.63356
96	92	2.75595	4.06328	0.58146	0.56186	0.71948	0.58146	0.47109	0.64047	2.69438	3.92982	0.58738	0.56868	0.72504	0.58738	0.47999	0.64864
96	93	2.75595	3.80970	0.58146	0.58560	0.73865	0.58146	0.48808	0.65598	2.69438	3.69224	0.58738	0.59173	0.74351	0.58738	0.49651	0.66356
96	94	2.75595	3.57122	0.58146	0.60937	0.75728	0.58146	0.50531	0.67137	2.69438	3.46804	0.58738	0.61483	0.76148	0.58738	0.51328	0.67837
96	95	2.75595	3.34496	0.58146	0.63324	0.77544	0.58146	0.52280	0.68663	2.69438	3.25454	0.58738	0.63803	0.77902	0.58738	0.53032	0.69309
96	96	2.75595	3.12856	0.58146	0.65718	0.79313	0.58146	0.54048	0.70170	2.69438	3.04956	0.58738	0.66134	0.79615	0.58738	0.54755	0.70764
96	97	2.75595	2.92468	0.58146	0.68080	0.81009	0.58146	0.55818	0.71645	2.69438	2.85578	0.58738	0.68435	0.81260	0.58738	0.56482	0.72190
96	98	2.75595	2.73317	0.58146	0.70389	0.82622	0.58146	0.57582	0.73082	2.69438	2.67315	0.58738	0.70688	0.82827	0.58738	0.58205	0.73581
96	99	2.75595	2.55407	0.58146	0.72624	0.84141	0.58146	0.59326	0.74471	2.69438	2.50182	0.58738	0.72872	0.84308	0.58738	0.59908	0.74928
96	100	2.75595	2.38797	0.58146	0.74759	0.85556	0.58146	0.61033	0.75802	2.69438	2.34248	0.58738	0.74960	0.85688	0.58738	0.61578	0.76220

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>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
96	101	2.75595	2.23536	0.58146	0.76768	0.86857	0.58146	0.62690	0.77067	2.69438	2.19569	0.58738	0.76929	0.86960	0.58738	0.63199	0.77450
96	102	2.75595	2.09662	0.58146	0.78635	0.88040	0.58146	0.64286	0.78261	2.69438	2.06193	0.58738	0.78760	0.88118	0.58738	0.64761	0.78612
96	103	2.75595	1.97081	0.58146	0.80356	0.89108	0.58146	0.65815	0.79383	2.69438	1.94039	0.58738	0.80451	0.89167	0.58738	0.66259	0.79706
96	104	2.75595	1.85678	0.58146	0.81933	0.90069	0.58146	0.67270	0.80433	2.69438	1.82999	0.58738	0.82003	0.90111	0.58738	0.67686	0.80729
96	105	2.75595	1.75419	0.58146	0.83363	0.90927	0.58146	0.68645	0.81408	2.69438	1.73050	0.58738	0.83411	0.90956	0.58738	0.69035	0.81681
96	106	2.75595	1.66193	0.58146	0.84652	0.91688	0.58146	0.69933	0.82307	2.69438	1.64086	0.58738	0.84683	0.91706	0.58738	0.70300	0.82560
96	107	2.75595	1.57966	0.58146	0.85799	0.92357	0.58146	0.71123	0.83125	2.69438	1.56078	0.58738	0.85817	0.92367	0.58738	0.71469	0.83361
96	108	2.75595	1.50704	0.58146	0.86802	0.92935	0.58146	0.72196	0.83853	2.69438	1.48999	0.58738	0.86811	0.92940	0.58738	0.72525	0.84075
96	109	2.75595	1.44400	0.58146	0.87657	0.93422	0.58146	0.73125	0.84477	2.69438	1.42842	0.58738	0.87658	0.93423	0.58738	0.73442	0.84687
96	110	2.75595	1.39223	0.58146	0.88338	0.93808	0.58146	0.73866	0.84969	2.69438	1.37777	0.58738	0.88334	0.93806	0.58738	0.74173	0.85172
97	1	2.5874	29.44822	0.57022	0.08786	0.16153	0.57022	0.08784	0.16149	2.53343	22.54525	0.57562	0.11237	0.20203	0.57562	0.11234	0.20199
97	2	2.5874	29.37817	0.57022	0.08807	0.16188	0.57022	0.08805	0.16186	2.53343	22.51839	0.57562	0.11250	0.20225	0.57562	0.11248	0.20222
97	3	2.5874	29.30399	0.57022	0.08829	0.16226	0.57022	0.08828	0.16224	2.53343	22.48894	0.57562	0.11265	0.20249	0.57562	0.11263	0.20246
97	4	2.5874	29.22650	0.57022	0.08853	0.16266	0.57022	0.08851	0.16263	2.53343	22.45752	0.57562	0.11281	0.20274	0.57562	0.11279	0.20271
97	5	2.5874	29.14631	0.57022	0.08877	0.16307	0.57022	0.08876	0.16304	2.53343	22.42458	0.57562	0.11297	0.20301	0.57562	0.11295	0.20298
97	6	2.5874	29.06332	0.57022	0.08902	0.16349	0.57022	0.08901	0.16347	2.53343	22.39007	0.57562	0.11315	0.20329	0.57562	0.11313	0.20326
97	7	2.5874	28.97770	0.57022	0.08929	0.16394	0.57022	0.08927	0.16391	2.53343	22.35408	0.57562	0.11333	0.20359	0.57562	0.11331	0.20356
97	8	2.5874	28.88901	0.57022	0.08956	0.16440	0.57022	0.08955	0.16437	2.53343	22.31631	0.57562	0.11352	0.20390	0.57562	0.11350	0.20387
97	9	2.5874	28.79700	0.57022	0.08985	0.16488	0.57022	0.08983	0.16486	2.53343	22.27655	0.57562	0.11372	0.20422	0.57562	0.11371	0.20419
97	10	2.5874	28.70168	0.57022	0.09015	0.16538	0.57022	0.09013	0.16536	2.53343	22.23481	0.57562	0.11394	0.20457	0.57562	0.11392	0.20453
97	11	2.5874	28.60341	0.57022	0.09046	0.16590	0.57022	0.09044	0.16588	2.53343	22.19134	0.57562	0.11416	0.20493	0.57562	0.11414	0.20489
97	12	2.5874	28.50171	0.57022	0.09078	0.16645	0.57022	0.09076	0.16642	2.53343	22.14578	0.57562	0.11440	0.20530	0.57562	0.11437	0.20527
97	13	2.5874	28.39619	0.57022	0.09112	0.16701	0.57022	0.09110	0.16698	2.53343	22.09783	0.57562	0.11464	0.20570	0.57562	0.11462	0.20566
97	14	2.5874	28.28717	0.57022	0.09147	0.16760	0.57022	0.09144	0.16756	2.53343	22.04770	0.57562	0.11490	0.20612	0.57562	0.11488	0.20608
97	15	2.5874	28.17456	0.57022	0.09183	0.16822	0.57022	0.09180	0.16817	2.53343	21.99534	0.57562	0.11518	0.20656	0.57562	0.11514	0.20651
97	16	2.5874	28.05854	0.57022	0.09221	0.16885	0.57022	0.09218	0.16880	2.53343	21.94087	0.57562	0.11546	0.20702	0.57562	0.11542	0.20696
97	17	2.5874	27.93921	0.57022	0.09260	0.16951	0.57022	0.09257	0.16945	2.53343	21.88436	0.57562	0.11576	0.20750	0.57562	0.11572	0.20743
97	18	2.5874	27.81632	0.57022	0.09301	0.17020	0.57022	0.09297	0.17013	2.53343	21.82561	0.57562	0.11607	0.20800	0.57562	0.11602	0.20792
97	19	2.5874	27.68998	0.57022	0.09344	0.17091	0.57022	0.09340	0.17084	2.53343	21.76469	0.57562	0.11639	0.20852	0.57562	0.11635	0.20844
97	20	2.5874	27.55961	0.57022	0.09388	0.17164	0.57022	0.09384	0.17157	2.53343	21.70115	0.57562	0.11673	0.20906	0.57562	0.11668	0.20898
97	21	2.5874	27.42496	0.57022	0.09434	0.17241	0.57022	0.09429	0.17234	2.53343	21.63477	0.57562	0.11709	0.20964	0.57562	0.11704	0.20955
97	22	2.5874	27.28607	0.57022	0.09482	0.17322	0.57022	0.09477	0.17314	2.53343	21.56556	0.57562	0.11747	0.21024	0.57562	0.11741	0.21015
97	23	2.5874	27.14231	0.57022	0.09532	0.17405	0.57022	0.09527	0.17397	2.53343	21.49301	0.57562	0.11786	0.21087	0.57562	0.11780	0.21078
97	24	2.5874	26.99396	0.57022	0.09585	0.17492	0.57022	0.09579	0.17483	2.53343	21.41732	0.57562	0.11828	0.21154	0.57562	0.11822	0.21144
97	25	2.5874	26.84076	0.57022	0.09639	0.17583	0.57022	0.09633	0.17574	2.53343	21.33825	0.57562	0.11872	0.21224	0.57562	0.11865	0.21213
97	26	2.5874	26.68259	0.57022	0.09696	0.17678	0.57022	0.09690	0.17668	2.53343	21.25569	0.57562	0.11918	0.21297	0.57562	0.11910	0.21286
97	27	2.5874	26.51948	0.57022	0.09756	0.17777	0.57022	0.09749	0.17766	2.53343	21.16962	0.57562	0.11966	0.21375	0.57562	0.11958	0.21362
97	28	2.5874	26.35108	0.57022	0.09818	0.17881	0.57022	0.09811	0.17868	2.53343	21.07976	0.57562	0.12017	0.21456	0.57562	0.12009	0.21442
97	29	2.5874	26.17769	0.57022	0.09883	0.17988	0.57022	0.09875	0.17975	2.53343	20.98629	0.57562	0.12071	0.21541	0.57562	0.12061	0.21526
97	30	2.5874	25.99881	0.57022	0.09951	0.18101	0.57022	0.09943	0.18087	2.53343	20.88878	0.57562	0.12127	0.21631	0.57562	0.12117	0.21615

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
97	31	2.5874	25.81445	0.57022	0.10022	0.18218	0.57022	0.10013	0.18203	2.53343	20.78720	0.57562	0.12186	0.21725	0.57562	0.12176	0.21708
97	32	2.5874	25.62410	0.57022	0.10096	0.18341	0.57022	0.10087	0.18325	2.53343	20.68113	0.57562	0.12248	0.21824	0.57562	0.12237	0.21806
97	33	2.5874	25.42805	0.57022	0.10174	0.18469	0.57022	0.10164	0.18452	2.53343	20.57072	0.57562	0.12314	0.21928	0.57562	0.12302	0.21909
97	34	2.5874	25.22578	0.57022	0.10256	0.18604	0.57022	0.10245	0.18586	2.53343	20.45552	0.57562	0.12383	0.22038	0.57562	0.12371	0.22018
97	35	2.5874	25.01713	0.57022	0.10341	0.18744	0.57022	0.10330	0.18725	2.53343	20.33536	0.57562	0.12456	0.22153	0.57562	0.12443	0.22132
97	36	2.5874	24.80193	0.57022	0.10431	0.18891	0.57022	0.10419	0.18871	2.53343	20.21002	0.57562	0.12534	0.22275	0.57562	0.12520	0.22253
97	37	2.5874	24.57973	0.57022	0.10525	0.19046	0.57022	0.10512	0.19025	2.53343	20.07911	0.57562	0.12615	0.22404	0.57562	0.12600	0.22381
97	38	2.5874	24.35058	0.57022	0.10624	0.19207	0.57022	0.10610	0.19185	2.53343	19.94257	0.57562	0.12701	0.22540	0.57562	0.12686	0.22515
97	39	2.5874	24.11373	0.57022	0.10728	0.19378	0.57022	0.10714	0.19354	2.53343	19.79973	0.57562	0.12793	0.22684	0.57562	0.12776	0.22658
97	40	2.5874	23.86918	0.57022	0.10838	0.19556	0.57022	0.10822	0.19530	2.53343	19.65053	0.57562	0.12890	0.22836	0.57562	0.12872	0.22807
97	41	2.5874	23.61736	0.57022	0.10953	0.19744	0.57022	0.10936	0.19716	2.53343	19.49521	0.57562	0.12992	0.22997	0.57562	0.12972	0.22966
97	42	2.5874	23.35816	0.57022	0.11075	0.19941	0.57022	0.11056	0.19910	2.53343	19.33362	0.57562	0.13100	0.23166	0.57562	0.13079	0.23132
97	43	2.5874	23.09102	0.57022	0.11203	0.20148	0.57022	0.11182	0.20114	2.53343	19.16523	0.57562	0.13215	0.23345	0.57562	0.13192	0.23309
97	44	2.5874	22.81604	0.57022	0.11337	0.20366	0.57022	0.11314	0.20328	2.53343	18.99000	0.57562	0.13337	0.23535	0.57562	0.13311	0.23494
97	45	2.5874	22.53309	0.57022	0.11479	0.20595	0.57022	0.11454	0.20553	2.53343	18.80775	0.57562	0.13466	0.23735	0.57562	0.13437	0.23691
97	46	2.5874	22.24198	0.57022	0.11629	0.20835	0.57022	0.11601	0.20790	2.53343	18.61823	0.57562	0.13602	0.23947	0.57562	0.13571	0.23898
97	47	2.5874	21.94239	0.57022	0.11788	0.21089	0.57022	0.11756	0.21038	2.53343	18.42106	0.57562	0.13747	0.24172	0.57562	0.13712	0.24117
97	48	2.5874	21.63441	0.57022	0.11955	0.21356	0.57022	0.11919	0.21299	2.53343	18.21621	0.57562	0.13901	0.24409	0.57562	0.13861	0.24348
97	49	2.5874	21.31800	0.57022	0.12132	0.21638	0.57022	0.12091	0.21574	2.53343	18.00355	0.57562	0.14065	0.24661	0.57562	0.14020	0.24592
97	50	2.5874	20.99328	0.57022	0.12318	0.21935	0.57022	0.12272	0.21862	2.53343	17.78305	0.57562	0.14238	0.24927	0.57562	0.14187	0.24849
97	51	2.5874	20.66027	0.57022	0.12516	0.22248	0.57022	0.12464	0.22165	2.53343	17.55462	0.57562	0.14422	0.25208	0.57562	0.14364	0.25120
97	52	2.5874	20.31936	0.57022	0.12725	0.22577	0.57022	0.12665	0.22483	2.53343	17.31849	0.57562	0.14617	0.25506	0.57562	0.14552	0.25406
97	53	2.5874	19.97064	0.57022	0.12946	0.22924	0.57022	0.12878	0.22817	2.53343	17.07460	0.57562	0.14824	0.25821	0.57562	0.14750	0.25708
97	54	2.5874	19.61420	0.57022	0.13180	0.23290	0.57022	0.13102	0.23168	2.53343	16.82295	0.57562	0.15044	0.26154	0.57562	0.14959	0.26025
97	55	2.5874	19.25050	0.57022	0.13427	0.23675	0.57022	0.13338	0.23536	2.53343	16.56379	0.57562	0.15278	0.26506	0.57562	0.15181	0.26360
97	56	2.5874	18.87994	0.57022	0.13688	0.24081	0.57022	0.13587	0.23924	2.53343	16.29737	0.57562	0.15525	0.26877	0.57562	0.15415	0.26713
97	57	2.5874	18.50268	0.57022	0.13965	0.24508	0.57022	0.13850	0.24331	2.53343	16.02371	0.57562	0.15787	0.27269	0.57562	0.15663	0.27084
97	58	2.5874	18.11889	0.57022	0.14259	0.24958	0.57022	0.14129	0.24759	2.53343	15.74286	0.57562	0.16066	0.27684	0.57562	0.15926	0.27476
97	59	2.5874	17.72878	0.57022	0.14569	0.25433	0.57022	0.14423	0.25210	2.53343	15.45489	0.57562	0.16362	0.28122	0.57562	0.16205	0.27890
97	60	2.5874	17.33235	0.57022	0.14899	0.25935	0.57022	0.14735	0.25685	2.53343	15.15969	0.57562	0.16676	0.28586	0.57562	0.16500	0.28327
97	61	2.5874	16.92988	0.57022	0.15250	0.26464	0.57022	0.15065	0.26186	2.53343	14.85740	0.57562	0.17011	0.29076	0.57562	0.16815	0.28788
97	62	2.5874	16.52117	0.57022	0.15623	0.27024	0.57022	0.15416	0.26714	2.53343	14.54774	0.57562	0.17368	0.29596	0.57562	0.17149	0.29277
97	63	2.5874	16.10627	0.57022	0.16020	0.27616	0.57022	0.15789	0.27271	2.53343	14.23062	0.57562	0.17750	0.30148	0.57562	0.17504	0.29793
97	64	2.5874	15.68510	0.57022	0.16445	0.28245	0.57022	0.16185	0.27861	2.53343	13.90587	0.57562	0.18158	0.30735	0.57562	0.17883	0.30341
97	65	2.5874	15.25783	0.57022	0.16899	0.28911	0.57022	0.16607	0.28484	2.53343	13.57353	0.57562	0.18594	0.31358	0.57562	0.18288	0.30921
97	66	2.5874	14.82463	0.57022	0.17384	0.29620	0.57022	0.17057	0.29142	2.53343	13.23363	0.57562	0.19063	0.32022	0.57562	0.18719	0.31535
97	67	2.5874	14.38548	0.57022	0.17906	0.30373	0.57022	0.17536	0.29839	2.53343	12.88602	0.57562	0.19566	0.32729	0.57562	0.19180	0.32187
97	68	2.5874	13.94087	0.57022	0.18465	0.31174	0.57022	0.18047	0.30576	2.53343	12.53103	0.57562	0.20108	0.33483	0.57562	0.19672	0.32877
97	69	2.5874	13.49126	0.57022	0.19067	0.32027	0.57022	0.18593	0.31356	2.53343	12.16898	0.57562	0.20690	0.34287	0.57562	0.20199	0.33609
97	70	2.5874	13.03722	0.57022	0.19714	0.32935	0.57022	0.19175	0.32180	2.53343	11.80026	0.57562	0.21318	0.35144	0.57562	0.20761	0.34384

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
97	71	2.5874	12.57941	0.57022	0.20411	0.33902	0.57022	0.19798	0.33052	2.53343	11.42537	0.57562	0.21995	0.36059	0.57562	0.21363	0.35205
97	72	2.5874	12.11856	0.57022	0.21163	0.34933	0.57022	0.20462	0.33972	2.53343	11.04490	0.57562	0.22726	0.37035	0.57562	0.22006	0.36073
97	73	2.5874	11.65555	0.57022	0.21973	0.36029	0.57022	0.21171	0.34944	2.53343	10.65955	0.57562	0.23514	0.38075	0.57562	0.22693	0.36991
97	74	2.5874	11.19139	0.57022	0.22847	0.37196	0.57022	0.21928	0.35969	2.53343	10.27021	0.57562	0.24365	0.39184	0.57562	0.23427	0.37961
97	75	2.5874	10.72709	0.57022	0.23791	0.38437	0.57022	0.22736	0.37049	2.53343	9.87774	0.57562	0.25285	0.40363	0.57562	0.24211	0.38984
97	76	2.5874	10.26405	0.57022	0.24809	0.39755	0.57022	0.23597	0.38184	2.53343	9.48337	0.57562	0.26276	0.41617	0.57562	0.25047	0.40061
97	77	2.5874	9.80349	0.57022	0.25906	0.41151	0.57022	0.24514	0.39375	2.53343	9.08824	0.57562	0.27346	0.42948	0.57562	0.25938	0.41192
97	78	2.5874	9.34666	0.57022	0.27088	0.42629	0.57022	0.25488	0.40623	2.53343	8.69350	0.57562	0.28499	0.44356	0.57562	0.26886	0.42378
97	79	2.5874	8.89505	0.57022	0.28361	0.44189	0.57022	0.26523	0.41926	2.53343	8.30053	0.57562	0.29739	0.45845	0.57562	0.27892	0.43618
97	80	2.5874	8.44994	0.57022	0.29728	0.45832	0.57022	0.27620	0.43285	2.53343	7.91061	0.57562	0.31073	0.47413	0.57562	0.28959	0.44912
97	81	2.5874	8.01269	0.57022	0.31196	0.47556	0.57022	0.28780	0.44696	2.53343	7.52504	0.57562	0.32504	0.49061	0.57562	0.30088	0.46258
97	82	2.5874	7.58462	0.57022	0.32767	0.49360	0.57022	0.30004	0.46159	2.53343	7.14517	0.57562	0.34035	0.50785	0.57562	0.31280	0.47654
97	83	2.5874	7.16676	0.57022	0.34446	0.51241	0.57022	0.31293	0.47669	2.53343	6.77205	0.57562	0.35671	0.52585	0.57562	0.32535	0.49096
97	84	2.5874	6.76024	0.57022	0.36234	0.53194	0.57022	0.32645	0.49222	2.53343	6.40687	0.57562	0.37413	0.54454	0.57562	0.33852	0.50581
97	85	2.5874	6.36619	0.57022	0.38132	0.55211	0.57022	0.34059	0.50812	2.53343	6.05083	0.57562	0.39262	0.56386	0.57562	0.35230	0.52103
97	86	2.5874	5.98597	0.57022	0.40136	0.57281	0.57022	0.35530	0.52431	2.53343	5.70535	0.57562	0.41214	0.58371	0.57562	0.36662	0.53654
97	87	2.5874	5.62066	0.57022	0.42239	0.59392	0.57022	0.37051	0.54069	2.53343	5.37164	0.57562	0.43262	0.60395	0.57562	0.38145	0.55225
97	88	2.5874	5.27144	0.57022	0.44432	0.61527	0.57022	0.38616	0.55716	2.53343	5.05099	0.57562	0.45397	0.62445	0.57562	0.39670	0.56806
97	89	2.5874	4.93962	0.57022	0.46699	0.63667	0.57022	0.40215	0.57362	2.53343	4.74485	0.57562	0.47603	0.64501	0.57562	0.41229	0.58386
97	90	2.5874	4.62687	0.57022	0.49019	0.65789	0.57022	0.41840	0.58996	2.53343	4.45503	0.57562	0.49859	0.66542	0.57562	0.42812	0.59956
97	91	2.5874	4.33500	0.57022	0.51364	0.67868	0.57022	0.43484	0.60612	2.53343	4.18350	0.57562	0.52140	0.68543	0.57562	0.44414	0.61510
97	92	2.5874	4.06328	0.57022	0.53724	0.69897	0.57022	0.45150	0.62211	2.53343	3.92982	0.57562	0.54434	0.70495	0.57562	0.46037	0.63048
97	93	2.5874	3.80970	0.57022	0.56094	0.71872	0.57022	0.46840	0.63797	2.53343	3.69224	0.57562	0.56738	0.72399	0.57562	0.47683	0.64575
97	94	2.5874	3.57122	0.57022	0.58480	0.73801	0.57022	0.48560	0.65374	2.53343	3.46804	0.57562	0.59059	0.74260	0.57562	0.49359	0.66094
97	95	2.5874	3.34496	0.57022	0.60888	0.75690	0.57022	0.50311	0.66943	2.53343	3.25454	0.57562	0.61402	0.76086	0.57562	0.51067	0.67608
97	96	2.5874	3.12856	0.57022	0.63317	0.77539	0.57022	0.52086	0.68496	2.53343	3.04956	0.57562	0.63769	0.77877	0.57562	0.52799	0.69109
97	97	2.5874	2.92468	0.57022	0.65728	0.79320	0.57022	0.53871	0.70021	2.53343	2.85578	0.57562	0.66119	0.79604	0.57562	0.54542	0.70585
97	98	2.5874	2.73317	0.57022	0.68099	0.81023	0.57022	0.55654	0.71510	2.53343	2.67315	0.57562	0.68434	0.81259	0.57562	0.56284	0.72028
97	99	2.5874	2.55407	0.57022	0.70408	0.82635	0.57022	0.57422	0.72953	2.53343	2.50182	0.57562	0.70690	0.82829	0.57562	0.58014	0.73429
97	100	2.5874	2.38797	0.57022	0.72626	0.84142	0.57022	0.59159	0.74340	2.53343	2.34248	0.57562	0.72860	0.84299	0.57562	0.59714	0.74776
97	101	2.5874	2.23536	0.57022	0.74725	0.85535	0.57022	0.60850	0.75660	2.53343	2.19569	0.57562	0.74917	0.85660	0.57562	0.61369	0.76060
97	102	2.5874	2.09662	0.57022	0.76686	0.86805	0.57022	0.62482	0.76910	2.53343	2.06193	0.57562	0.76840	0.86904	0.57562	0.62968	0.77277
97	103	2.5874	1.97081	0.57022	0.78504	0.87957	0.57022	0.64050	0.78086	2.53343	1.94039	0.57562	0.78625	0.88034	0.57562	0.64505	0.78424
97	104	2.5874	1.85678	0.57022	0.80177	0.88998	0.57022	0.65547	0.79188	2.53343	1.82999	0.57562	0.80271	0.89056	0.57562	0.65974	0.79499
97	105	2.5874	1.75419	0.57022	0.81701	0.89929	0.57022	0.66965	0.80214	2.53343	1.73050	0.57562	0.81772	0.89972	0.57562	0.67365	0.80501
97	106	2.5874	1.66193	0.57022	0.83081	0.90759	0.57022	0.68295	0.81161	2.53343	1.64086	0.57562	0.83132	0.90789	0.57562	0.68673	0.81427
97	107	2.5874	1.57966	0.57022	0.84314	0.91490	0.57022	0.69527	0.82025	2.53343	1.56078	0.57562	0.84350	0.91511	0.57562	0.69884	0.82273
97	108	2.5874	1.50704	0.57022	0.85397	0.92123	0.57022	0.70642	0.82795	2.53343	1.48999	0.57562	0.85422	0.92138	0.57562	0.70982	0.83029
97	109	2.5874	1.44400	0.57022	0.86323	0.92659	0.57022	0.71609	0.83456	2.53343	1.42842	0.57562	0.86339	0.92668	0.57562	0.71936	0.83678
97	110	2.5874	1.39223	0.57022	0.87062	0.93084	0.57022	0.72383	0.83979	2.53343	1.37777	0.57562	0.87073	0.93090	0.57562	0.72700	0.84192

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
98	1	2.42727	29.44822	0.55923	0.08242	0.15229	0.55923	0.08240	0.15226	2.38006	22.54525	0.56475	0.10557	0.19097	0.56475	0.10554	0.19093
98	2	2.42727	29.37817	0.55923	0.08262	0.15263	0.55923	0.08261	0.15261	2.38006	22.51839	0.56475	0.10569	0.19118	0.56475	0.10567	0.19115
98	3	2.42727	29.30399	0.55923	0.08283	0.15299	0.55923	0.08282	0.15296	2.38006	22.48894	0.56475	0.10583	0.19140	0.56475	0.10581	0.19138
98	4	2.42727	29.22650	0.55923	0.08305	0.15336	0.55923	0.08304	0.15334	2.38006	22.45752	0.56475	0.10598	0.19165	0.56475	0.10596	0.19162
98	5	2.42727	29.14631	0.55923	0.08328	0.15375	0.55923	0.08326	0.15373	2.38006	22.42458	0.56475	0.10613	0.19190	0.56475	0.10612	0.19187
98	6	2.42727	29.06332	0.55923	0.08352	0.15416	0.55923	0.08350	0.15413	2.38006	22.39007	0.56475	0.10630	0.19217	0.56475	0.10628	0.19214
98	7	2.42727	28.97770	0.55923	0.08376	0.15458	0.55923	0.08375	0.15455	2.38006	22.35408	0.56475	0.10647	0.19245	0.56475	0.10645	0.19242
98	8	2.42727	28.88901	0.55923	0.08402	0.15501	0.55923	0.08401	0.15499	2.38006	22.31631	0.56475	0.10665	0.19274	0.56475	0.10663	0.19272
98	9	2.42727	28.79700	0.55923	0.08429	0.15547	0.55923	0.08427	0.15545	2.38006	22.27655	0.56475	0.10684	0.19305	0.56475	0.10682	0.19303
98	10	2.42727	28.70168	0.55923	0.08457	0.15595	0.55923	0.08455	0.15592	2.38006	22.23481	0.56475	0.10704	0.19338	0.56475	0.10702	0.19335
98	11	2.42727	28.60341	0.55923	0.08486	0.15644	0.55923	0.08484	0.15642	2.38006	22.19134	0.56475	0.10725	0.19372	0.56475	0.10723	0.19369
98	12	2.42727	28.50171	0.55923	0.08516	0.15696	0.55923	0.08514	0.15693	2.38006	22.14578	0.56475	0.10747	0.19408	0.56475	0.10745	0.19405
98	13	2.42727	28.39619	0.55923	0.08548	0.15749	0.55923	0.08546	0.15746	2.38006	22.09783	0.56475	0.10770	0.19446	0.56475	0.10768	0.19443
98	14	2.42727	28.28717	0.55923	0.08581	0.15805	0.55923	0.08579	0.15802	2.38006	22.04770	0.56475	0.10795	0.19486	0.56475	0.10792	0.19482
98	15	2.42727	28.17456	0.55923	0.08615	0.15863	0.55923	0.08612	0.15859	2.38006	21.99534	0.56475	0.10820	0.19528	0.56475	0.10818	0.19523
98	16	2.42727	28.05854	0.55923	0.08650	0.15923	0.55923	0.08648	0.15919	2.38006	21.94087	0.56475	0.10847	0.19571	0.56475	0.10844	0.19566
98	17	2.42727	27.93921	0.55923	0.08687	0.15986	0.55923	0.08684	0.15981	2.38006	21.88436	0.56475	0.10875	0.19617	0.56475	0.10871	0.19611
98	18	2.42727	27.81632	0.55923	0.08726	0.16051	0.55923	0.08722	0.16045	2.38006	21.82561	0.56475	0.10904	0.19664	0.56475	0.10900	0.19658
98	19	2.42727	27.68998	0.55923	0.08766	0.16118	0.55923	0.08762	0.16112	2.38006	21.76469	0.56475	0.10935	0.19714	0.56475	0.10931	0.19707
98	20	2.42727	27.55961	0.55923	0.08807	0.16188	0.55923	0.08803	0.16182	2.38006	21.70115	0.56475	0.10967	0.19766	0.56475	0.10962	0.19759
98	21	2.42727	27.42496	0.55923	0.08850	0.16261	0.55923	0.08846	0.16254	2.38006	21.63477	0.56475	0.11000	0.19821	0.56475	0.10996	0.19813
98	22	2.42727	27.28607	0.55923	0.08895	0.16337	0.55923	0.08891	0.16330	2.38006	21.56556	0.56475	0.11036	0.19878	0.56475	0.11031	0.19870
98	23	2.42727	27.14231	0.55923	0.08942	0.16417	0.55923	0.08938	0.16409	2.38006	21.49301	0.56475	0.11073	0.19938	0.56475	0.11068	0.19930
98	24	2.42727	26.99396	0.55923	0.08991	0.16499	0.55923	0.08987	0.16491	2.38006	21.41732	0.56475	0.11112	0.20002	0.56475	0.11106	0.19992
98	25	2.42727	26.84076	0.55923	0.09043	0.16586	0.55923	0.09038	0.16577	2.38006	21.33825	0.56475	0.11153	0.20068	0.56475	0.11147	0.20058
98	26	2.42727	26.68259	0.55923	0.09096	0.16676	0.55923	0.09091	0.16666	2.38006	21.25569	0.56475	0.11196	0.20138	0.56475	0.11190	0.20128
98	27	2.42727	26.51948	0.55923	0.09152	0.16770	0.55923	0.09146	0.16759	2.38006	21.16962	0.56475	0.11242	0.20212	0.56475	0.11235	0.20200
98	28	2.42727	26.35108	0.55923	0.09211	0.16868	0.55923	0.09204	0.16857	2.38006	21.07976	0.56475	0.11290	0.20289	0.56475	0.11282	0.20277
98	29	2.42727	26.17769	0.55923	0.09272	0.16970	0.55923	0.09265	0.16958	2.38006	20.98629	0.56475	0.11340	0.20370	0.56475	0.11332	0.20357
98	30	2.42727	25.99881	0.55923	0.09335	0.17076	0.55923	0.09328	0.17064	2.38006	20.88878	0.56475	0.11393	0.20455	0.56475	0.11384	0.20441
98	31	2.42727	25.81445	0.55923	0.09402	0.17188	0.55923	0.09394	0.17175	2.38006	20.78720	0.56475	0.11448	0.20545	0.56475	0.11439	0.20530
98	32	2.42727	25.62410	0.55923	0.09472	0.17304	0.55923	0.09463	0.17290	2.38006	20.68113	0.56475	0.11507	0.20639	0.56475	0.11497	0.20623
98	33	2.42727	25.42805	0.55923	0.09545	0.17426	0.55923	0.09536	0.17411	2.38006	20.57072	0.56475	0.11569	0.20738	0.56475	0.11558	0.20721
98	34	2.42727	25.22578	0.55923	0.09621	0.17553	0.55923	0.09612	0.17538	2.38006	20.45552	0.56475	0.11634	0.20843	0.56475	0.11623	0.20825
98	35	2.42727	25.01713	0.55923	0.09701	0.17687	0.55923	0.09691	0.17670	2.38006	20.33536	0.56475	0.11702	0.20953	0.56475	0.11691	0.20934
98	36	2.42727	24.80193	0.55923	0.09785	0.17827	0.55923	0.09775	0.17809	2.38006	20.21002	0.56475	0.11775	0.21069	0.56475	0.11763	0.21049
98	37	2.42727	24.57973	0.55923	0.09874	0.17973	0.55923	0.09863	0.17954	2.38006	20.07911	0.56475	0.11852	0.21192	0.56475	0.11839	0.21171
98	38	2.42727	24.35058	0.55923	0.09967	0.18127	0.55923	0.09955	0.18107	2.38006	19.94257	0.56475	0.11933	0.21321	0.56475	0.11919	0.21299
98	39	2.42727	24.11373	0.55923	0.10064	0.18288	0.55923	0.10052	0.18267	2.38006	19.79973	0.56475	0.12019	0.21458	0.56475	0.12004	0.21435
98	40	2.42727	23.86918	0.55923	0.10167	0.18458	0.55923	0.10153	0.18435	2.38006	19.65053	0.56475	0.12110	0.21603	0.56475	0.12094	0.21578

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
98	41	2.42727	23.61736	0.55923	0.10276	0.18636	0.55923	0.10260	0.18611	2.38006	19.49521	0.56475	0.12206	0.21756	0.56475	0.12188	0.21729
98	42	2.42727	23.35816	0.55923	0.10390	0.18823	0.55923	0.10373	0.18796	2.38006	19.33362	0.56475	0.12308	0.21918	0.56475	0.12289	0.21888
98	43	2.42727	23.09102	0.55923	0.10510	0.19020	0.55923	0.10491	0.18990	2.38006	19.16523	0.56475	0.12416	0.22089	0.56475	0.12395	0.22056
98	44	2.42727	22.81604	0.55923	0.10636	0.19227	0.55923	0.10616	0.19194	2.38006	18.99000	0.56475	0.12530	0.22269	0.56475	0.12507	0.22233
98	45	2.42727	22.53309	0.55923	0.10769	0.19445	0.55923	0.10747	0.19408	2.38006	18.80775	0.56475	0.12651	0.22461	0.56475	0.12626	0.22421
98	46	2.42727	22.24198	0.55923	0.10910	0.19674	0.55923	0.10885	0.19633	2.38006	18.61823	0.56475	0.12779	0.22663	0.56475	0.12751	0.22618
98	47	2.42727	21.94239	0.55923	0.11059	0.19915	0.55923	0.11031	0.19869	2.38006	18.42106	0.56475	0.12916	0.22877	0.56475	0.12884	0.22828
98	48	2.42727	21.63441	0.55923	0.11216	0.20169	0.55923	0.11184	0.20118	2.38006	18.21621	0.56475	0.13060	0.23103	0.56475	0.13025	0.23048
98	49	2.42727	21.31800	0.55923	0.11381	0.20437	0.55923	0.11346	0.20379	2.38006	18.00355	0.56475	0.13214	0.23343	0.56475	0.13174	0.23282
98	50	2.42727	20.99328	0.55923	0.11557	0.20719	0.55923	0.11516	0.20654	2.38006	17.78305	0.56475	0.13377	0.23597	0.56475	0.13332	0.23528
98	51	2.42727	20.66027	0.55923	0.11742	0.21017	0.55923	0.11696	0.20943	2.38006	17.55462	0.56475	0.13550	0.23866	0.56475	0.13499	0.23787
98	52	2.42727	20.31936	0.55923	0.11938	0.21330	0.55923	0.11886	0.21246	2.38006	17.31849	0.56475	0.13734	0.24151	0.56475	0.13676	0.24061
98	53	2.42727	19.97064	0.55923	0.12146	0.21661	0.55923	0.12086	0.21565	2.38006	17.07460	0.56475	0.13928	0.24451	0.56475	0.13863	0.24350
98	54	2.42727	19.61420	0.55923	0.12365	0.22009	0.55923	0.12297	0.21900	2.38006	16.82295	0.56475	0.14135	0.24769	0.56475	0.14060	0.24654
98	55	2.42727	19.25050	0.55923	0.12598	0.22376	0.55923	0.12519	0.22252	2.38006	16.56379	0.56475	0.14355	0.25106	0.56475	0.14269	0.24975
98	56	2.42727	18.87994	0.55923	0.12843	0.22763	0.55923	0.12754	0.22622	2.38006	16.29737	0.56475	0.14587	0.25461	0.56475	0.14490	0.25313
98	57	2.42727	18.50268	0.55923	0.13103	0.23170	0.55923	0.13002	0.23012	2.38006	16.02371	0.56475	0.14834	0.25836	0.56475	0.14724	0.25669
98	58	2.42727	18.11889	0.55923	0.13379	0.23600	0.55923	0.13264	0.23421	2.38006	15.74286	0.56475	0.15096	0.26232	0.56475	0.14972	0.26045
98	59	2.42727	17.72878	0.55923	0.13671	0.24053	0.55923	0.13541	0.23853	2.38006	15.45489	0.56475	0.15375	0.26652	0.56475	0.15235	0.26442
98	60	2.42727	17.33235	0.55923	0.13981	0.24532	0.55923	0.13835	0.24307	2.38006	15.15969	0.56475	0.15671	0.27096	0.56475	0.15515	0.26862
98	61	2.42727	16.92988	0.55923	0.14310	0.25037	0.55923	0.14147	0.24787	2.38006	14.85740	0.56475	0.15986	0.27566	0.56475	0.15811	0.27305
98	62	2.42727	16.52117	0.55923	0.14660	0.25572	0.55923	0.14477	0.25293	2.38006	14.54774	0.56475	0.16322	0.28064	0.56475	0.16127	0.27775
98	63	2.42727	16.10627	0.55923	0.15034	0.26138	0.55923	0.14829	0.25828	2.38006	14.23062	0.56475	0.16681	0.28593	0.56475	0.16463	0.28272
98	64	2.42727	15.68510	0.55923	0.15433	0.26739	0.55923	0.15203	0.26393	2.38006	13.90587	0.56475	0.17065	0.29155	0.56475	0.16821	0.28798
98	65	2.42727	15.25783	0.55923	0.15860	0.27377	0.55923	0.15601	0.26991	2.38006	13.57353	0.56475	0.17477	0.29754	0.56475	0.17204	0.29357
98	66	2.42727	14.82463	0.55923	0.16317	0.28055	0.55923	0.16026	0.27625	2.38006	13.23363	0.56475	0.17918	0.30391	0.56475	0.17612	0.29950
98	67	2.42727	14.38548	0.55923	0.16807	0.28777	0.55923	0.16479	0.28295	2.38006	12.88602	0.56475	0.18393	0.31070	0.56475	0.18049	0.30578
98	68	2.42727	13.94087	0.55923	0.17333	0.29546	0.55923	0.16963	0.29005	2.38006	12.53103	0.56475	0.18903	0.31796	0.56475	0.18515	0.31245
98	69	2.42727	13.49126	0.55923	0.17900	0.30364	0.55923	0.17479	0.29757	2.38006	12.16898	0.56475	0.19453	0.32570	0.56475	0.19014	0.31953
98	70	2.42727	13.03722	0.55923	0.18509	0.31237	0.55923	0.18031	0.30553	2.38006	11.80026	0.56475	0.20045	0.33396	0.56475	0.19548	0.32704
98	71	2.42727	12.57941	0.55923	0.19166	0.32167	0.55923	0.18621	0.31396	2.38006	11.42537	0.56475	0.20684	0.34278	0.56475	0.20120	0.33499
98	72	2.42727	12.11856	0.55923	0.19875	0.33159	0.55923	0.19251	0.32287	2.38006	11.04490	0.56475	0.21374	0.35220	0.56475	0.20731	0.34343
98	73	2.42727	11.65555	0.55923	0.20639	0.34217	0.55923	0.19925	0.33229	2.38006	10.65955	0.56475	0.22119	0.36226	0.56475	0.21385	0.35235
98	74	2.42727	11.19139	0.55923	0.21465	0.35343	0.55923	0.20645	0.34225	2.38006	10.27021	0.56475	0.22925	0.37299	0.56475	0.22085	0.36180
98	75	2.42727	10.72709	0.55923	0.22356	0.36543	0.55923	0.21415	0.35275	2.38006	9.87774	0.56475	0.23795	0.38442	0.56475	0.22833	0.37178
98	76	2.42727	10.26405	0.55923	0.23319	0.37819	0.55923	0.22236	0.36382	2.38006	9.48337	0.56475	0.24735	0.39660	0.56475	0.23632	0.38230
98	77	2.42727	9.80349	0.55923	0.24358	0.39174	0.55923	0.23111	0.37546	2.38006	9.08824	0.56475	0.25750	0.40954	0.56475	0.24485	0.39337
98	78	2.42727	9.34666	0.55923	0.25479	0.40611	0.55923	0.24044	0.38767	2.38006	8.69350	0.56475	0.26845	0.42327	0.56475	0.25393	0.40501
98	79	2.42727	8.89505	0.55923	0.26687	0.42130	0.55923	0.25036	0.40046	2.38006	8.30053	0.56475	0.28025	0.43780	0.56475	0.26359	0.41721
98	80	2.42727	8.44994	0.55923	0.27987	0.43735	0.55923	0.26089	0.41381	2.38006	7.91061	0.56475	0.29296	0.45316	0.56475	0.27385	0.42996

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
98	81	2.42727	8.01269	0.55923	0.29385	0.45423	0.55923	0.27205	0.42773	2.38006	7.52504	0.56475	0.30661	0.46932	0.56475	0.28473	0.44326
98	82	2.42727	7.58462	0.55923	0.30885	0.47194	0.55923	0.28385	0.44218	2.38006	7.14517	0.56475	0.32126	0.48629	0.56475	0.29624	0.45708
98	83	2.42727	7.16676	0.55923	0.32491	0.49047	0.55923	0.29630	0.45715	2.38006	6.77205	0.56475	0.33694	0.50405	0.56475	0.30839	0.47140
98	84	2.42727	6.76024	0.55923	0.34207	0.50976	0.55923	0.30940	0.47258	2.38006	6.40687	0.56475	0.35369	0.52256	0.56475	0.32117	0.48619
98	85	2.42727	6.36619	0.55923	0.36032	0.52976	0.55923	0.32313	0.48843	2.38006	6.05083	0.56475	0.37151	0.54175	0.56475	0.33457	0.50139
98	86	2.42727	5.98597	0.55923	0.37966	0.55037	0.55923	0.33745	0.50461	2.38006	5.70535	0.56475	0.39038	0.56154	0.56475	0.34854	0.51692
98	87	2.42727	5.62066	0.55923	0.40003	0.57146	0.55923	0.35230	0.52104	2.38006	5.37164	0.56475	0.41024	0.58181	0.56475	0.36304	0.53270
98	88	2.42727	5.27144	0.55923	0.42134	0.59288	0.55923	0.36762	0.53761	2.38006	5.05099	0.56475	0.43103	0.60241	0.56475	0.37800	0.54862
98	89	2.42727	4.93962	0.55923	0.44347	0.61445	0.55923	0.38333	0.55421	2.38006	4.74485	0.56475	0.45260	0.62316	0.56475	0.39333	0.56459
98	90	2.42727	4.62687	0.55923	0.46620	0.63593	0.55923	0.39932	0.57073	2.38006	4.45503	0.56475	0.47475	0.64384	0.56475	0.40894	0.58049
98	91	2.42727	4.33500	0.55923	0.48928	0.65707	0.55923	0.41555	0.58712	2.38006	4.18350	0.56475	0.49724	0.66421	0.56475	0.42477	0.59626
98	92	2.42727	4.06328	0.55923	0.51261	0.67778	0.55923	0.43202	0.60337	2.38006	3.92982	0.56475	0.51995	0.68417	0.56475	0.44083	0.61192
98	93	2.42727	3.80970	0.55923	0.53615	0.69804	0.55923	0.44878	0.61953	2.38006	3.69224	0.56475	0.54286	0.70371	0.56475	0.45718	0.62749
98	94	2.42727	3.57122	0.55923	0.55996	0.71792	0.55923	0.46589	0.63564	2.38006	3.46804	0.56475	0.56605	0.72290	0.56475	0.47387	0.64303
98	95	2.42727	3.34496	0.55923	0.58413	0.73747	0.55923	0.48337	0.65172	2.38006	3.25454	0.56475	0.58959	0.74181	0.56475	0.49094	0.65856
98	96	2.42727	3.12856	0.55923	0.60865	0.75672	0.55923	0.50114	0.66768	2.38006	3.04956	0.56475	0.61349	0.76045	0.56475	0.50830	0.67400
98	97	2.42727	2.92468	0.55923	0.63311	0.77535	0.55923	0.51906	0.68340	2.38006	2.85578	0.56475	0.63736	0.77853	0.56475	0.52582	0.68923
98	98	2.42727	2.73317	0.55923	0.65733	0.79324	0.55923	0.53703	0.69879	2.38006	2.67315	0.56475	0.66101	0.79591	0.56475	0.54340	0.70416
98	99	2.42727	2.55407	0.55923	0.68104	0.81026	0.55923	0.55491	0.71375	2.38006	2.50182	0.56475	0.68420	0.81249	0.56475	0.56089	0.71868
98	100	2.42727	2.38797	0.55923	0.70395	0.82626	0.55923	0.57253	0.72816	2.38006	2.34248	0.56475	0.70662	0.82809	0.56475	0.57815	0.73269
98	101	2.42727	2.23536	0.55923	0.72577	0.84110	0.55923	0.58972	0.74192	2.38006	2.19569	0.56475	0.72800	0.84259	0.56475	0.59500	0.74608
98	102	2.42727	2.09662	0.55923	0.74626	0.85470	0.55923	0.60637	0.75496	2.38006	2.06193	0.56475	0.74810	0.85590	0.56475	0.61132	0.75879
98	103	2.42727	1.97081	0.55923	0.76536	0.86708	0.55923	0.62241	0.76727	2.38006	1.94039	0.56475	0.76684	0.86804	0.56475	0.62706	0.77079
98	104	2.42727	1.85678	0.55923	0.78302	0.87831	0.55923	0.63776	0.77882	2.38006	1.82999	0.56475	0.78421	0.87906	0.56475	0.64212	0.78207
98	105	2.42727	1.75419	0.55923	0.79919	0.88839	0.55923	0.65233	0.78959	2.38006	1.73050	0.56475	0.80013	0.88897	0.56475	0.65644	0.79259
98	106	2.42727	1.66193	0.55923	0.81390	0.89740	0.55923	0.66605	0.79955	2.38006	1.64086	0.56475	0.81462	0.89784	0.56475	0.66992	0.80234
98	107	2.42727	1.57966	0.55923	0.82709	0.90537	0.55923	0.67877	0.80865	2.38006	1.56078	0.56475	0.82765	0.90570	0.56475	0.68245	0.81126
98	108	2.42727	1.50704	0.55923	0.83873	0.91230	0.55923	0.69032	0.81679	2.38006	1.48999	0.56475	0.83916	0.91254	0.56475	0.69383	0.81924
98	109	2.42727	1.44400	0.55923	0.84872	0.91817	0.55923	0.70038	0.82379	2.38006	1.42842	0.56475	0.84904	0.91836	0.56475	0.70375	0.82612
98	110	2.42727	1.39223	0.55923	0.85673	0.92283	0.55923	0.70844	0.82934	2.38006	1.37777	0.56475	0.85698	0.92298	0.56475	0.71171	0.83158
99	1	2.27604	29.44822	0.54929	0.07729	0.14349	0.54929	0.07727	0.14346	2.23479	22.54525	0.55492	0.09912	0.18037	0.55492	0.09910	0.18033
99	2	2.27604	29.37817	0.54929	0.07747	0.14380	0.54929	0.07746	0.14378	2.23479	22.51839	0.55492	0.09924	0.18056	0.55492	0.09923	0.18054
99	3	2.27604	29.30399	0.54929	0.07767	0.14414	0.54929	0.07766	0.14412	2.23479	22.48894	0.55492	0.09937	0.18078	0.55492	0.09936	0.18076
99	4	2.27604	29.22650	0.54929	0.07787	0.14450	0.54929	0.07786	0.14448	2.23479	22.45752	0.55492	0.09951	0.18101	0.55492	0.09950	0.18098
99	5	2.27604	29.14631	0.54929	0.07809	0.14487	0.54929	0.07808	0.14485	2.23479	22.42458	0.55492	0.09966	0.18125	0.55492	0.09964	0.18123
99	6	2.27604	29.06332	0.54929	0.07831	0.14525	0.54929	0.07830	0.14523	2.23479	22.39007	0.55492	0.09981	0.18150	0.55492	0.09980	0.18148
99	7	2.27604	28.97770	0.54929	0.07854	0.14565	0.54929	0.07853	0.14563	2.23479	22.35408	0.55492	0.09997	0.18177	0.55492	0.09996	0.18175
99	8	2.27604	28.88901	0.54929	0.07878	0.14606	0.54929	0.07877	0.14604	2.23479	22.31631	0.55492	0.10014	0.18205	0.55492	0.10013	0.18203
99	9	2.27604	28.79700	0.54929	0.07904	0.14649	0.54929	0.07902	0.14647	2.23479	22.27655	0.55492	0.10032	0.18234	0.55492	0.10030	0.18232
99	10	2.27604	28.70168	0.54929	0.07930	0.14694	0.54929	0.07929	0.14692	2.23479	22.23481	0.55492	0.10051	0.18266	0.55492	0.10049	0.18263

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
99	11	2.27604	28.60341	0.54929	0.07957	0.14741	0.54929	0.07956	0.14739	2.23479	22.19134	0.55492	0.10070	0.18298	0.55492	0.10069	0.18295
99	12	2.27604	28.50171	0.54929	0.07986	0.14790	0.54929	0.07984	0.14788	2.23479	22.14578	0.55492	0.10091	0.18332	0.55492	0.10089	0.18329
99	13	2.27604	28.39619	0.54929	0.08015	0.14841	0.54929	0.08014	0.14838	2.23479	22.09783	0.55492	0.10113	0.18368	0.55492	0.10111	0.18365
99	14	2.27604	28.28717	0.54929	0.08046	0.14894	0.54929	0.08044	0.14891	2.23479	22.04770	0.55492	0.10136	0.18406	0.55492	0.10134	0.18403
99	15	2.27604	28.17456	0.54929	0.08078	0.14949	0.54929	0.08076	0.14945	2.23479	21.99534	0.55492	0.10160	0.18446	0.55492	0.10157	0.18442
99	16	2.27604	28.05854	0.54929	0.08112	0.15006	0.54929	0.08109	0.15002	2.23479	21.94087	0.55492	0.10185	0.18487	0.55492	0.10182	0.18483
99	17	2.27604	27.93921	0.54929	0.08146	0.15065	0.54929	0.08143	0.15060	2.23479	21.88436	0.55492	0.10211	0.18531	0.55492	0.10208	0.18525
99	18	2.27604	27.81632	0.54929	0.08182	0.15127	0.54929	0.08179	0.15121	2.23479	21.82561	0.55492	0.10239	0.18576	0.55492	0.10235	0.18570
99	19	2.27604	27.68998	0.54929	0.08219	0.15190	0.54929	0.08216	0.15185	2.23479	21.76469	0.55492	0.10268	0.18623	0.55492	0.10264	0.18617
99	20	2.27604	27.55961	0.54929	0.08258	0.15257	0.54929	0.08255	0.15251	2.23479	21.70115	0.55492	0.10298	0.18672	0.55492	0.10293	0.18666
99	21	2.27604	27.42496	0.54929	0.08299	0.15326	0.54929	0.08295	0.15320	2.23479	21.63477	0.55492	0.10329	0.18724	0.55492	0.10325	0.18717
99	22	2.27604	27.28607	0.54929	0.08341	0.15398	0.54929	0.08337	0.15391	2.23479	21.56556	0.55492	0.10362	0.18779	0.55492	0.10358	0.18771
99	23	2.27604	27.14231	0.54929	0.08385	0.15473	0.54929	0.08381	0.15466	2.23479	21.49301	0.55492	0.10397	0.18836	0.55492	0.10392	0.18828
99	24	2.27604	26.99396	0.54929	0.08431	0.15551	0.54929	0.08427	0.15544	2.23479	21.41732	0.55492	0.10434	0.18896	0.55492	0.10429	0.18888
99	25	2.27604	26.84076	0.54929	0.08479	0.15633	0.54929	0.08475	0.15625	2.23479	21.33825	0.55492	0.10473	0.18960	0.55492	0.10467	0.18951
99	26	2.27604	26.68259	0.54929	0.08530	0.15718	0.54929	0.08525	0.15710	2.23479	21.25569	0.55492	0.10513	0.19026	0.55492	0.10507	0.19017
99	27	2.27604	26.51948	0.54929	0.08582	0.15807	0.54929	0.08577	0.15798	2.23479	21.16962	0.55492	0.10556	0.19096	0.55492	0.10550	0.19086
99	28	2.27604	26.35108	0.54929	0.08637	0.15900	0.54929	0.08631	0.15891	2.23479	21.07976	0.55492	0.10601	0.19169	0.55492	0.10594	0.19158
99	29	2.27604	26.17769	0.54929	0.08694	0.15997	0.54929	0.08688	0.15987	2.23479	20.98629	0.55492	0.10648	0.19247	0.55492	0.10641	0.19235
99	30	2.27604	25.99881	0.54929	0.08754	0.16098	0.54929	0.08747	0.16087	2.23479	20.88878	0.55492	0.10698	0.19328	0.55492	0.10690	0.19315
99	31	2.27604	25.81445	0.54929	0.08816	0.16204	0.54929	0.08809	0.16192	2.23479	20.78720	0.55492	0.10750	0.19413	0.55492	0.10742	0.19399
99	32	2.27604	25.62410	0.54929	0.08882	0.16314	0.54929	0.08874	0.16302	2.23479	20.68113	0.55492	0.10805	0.19503	0.55492	0.10796	0.19488
99	33	2.27604	25.42805	0.54929	0.08950	0.16430	0.54929	0.08942	0.16416	2.23479	20.57072	0.55492	0.10863	0.19597	0.55492	0.10853	0.19582
99	34	2.27604	25.22578	0.54929	0.09022	0.16550	0.54929	0.09013	0.16536	2.23479	20.45552	0.55492	0.10924	0.19696	0.55492	0.10914	0.19680
99	35	2.27604	25.01713	0.54929	0.09097	0.16677	0.54929	0.09088	0.16662	2.23479	20.33536	0.55492	0.10988	0.19801	0.55492	0.10978	0.19784
99	36	2.27604	24.80193	0.54929	0.09176	0.16809	0.54929	0.09166	0.16794	2.23479	20.21002	0.55492	0.11056	0.19911	0.55492	0.11046	0.19894
99	37	2.27604	24.57973	0.54929	0.09259	0.16948	0.54929	0.09249	0.16932	2.23479	20.07911	0.55492	0.11128	0.20028	0.55492	0.11117	0.20009
99	38	2.27604	24.35058	0.54929	0.09346	0.17094	0.54929	0.09335	0.17076	2.23479	19.94257	0.55492	0.11205	0.20151	0.55492	0.11192	0.20132
99	39	2.27604	24.11373	0.54929	0.09438	0.17247	0.54929	0.09426	0.17228	2.23479	19.79973	0.55492	0.11285	0.20282	0.55492	0.11272	0.20261
99	40	2.27604	23.86918	0.54929	0.09534	0.17409	0.54929	0.09522	0.17388	2.23479	19.65053	0.55492	0.11371	0.20420	0.55492	0.11357	0.20397
99	41	2.27604	23.61736	0.54929	0.09636	0.17578	0.54929	0.09622	0.17555	2.23479	19.49521	0.55492	0.11461	0.20565	0.55492	0.11446	0.20541
99	42	2.27604	23.35816	0.54929	0.09742	0.17755	0.54929	0.09728	0.17730	2.23479	19.33362	0.55492	0.11557	0.20719	0.55492	0.11540	0.20692
99	43	2.27604	23.09102	0.54929	0.09855	0.17942	0.54929	0.09839	0.17915	2.23479	19.16523	0.55492	0.11658	0.20882	0.55492	0.11640	0.20852
99	44	2.27604	22.81604	0.54929	0.09974	0.18138	0.54929	0.09956	0.18108	2.23479	18.99000	0.55492	0.11766	0.21054	0.55492	0.11745	0.21021
99	45	2.27604	22.53309	0.54929	0.10099	0.18345	0.54929	0.10079	0.18312	2.23479	18.80775	0.55492	0.11879	0.21236	0.55492	0.11857	0.21200
99	46	2.27604	22.24198	0.54929	0.10231	0.18562	0.54929	0.10209	0.18526	2.23479	18.61823	0.55492	0.12000	0.21428	0.55492	0.11975	0.21389
99	47	2.27604	21.94239	0.54929	0.10370	0.18791	0.54929	0.10345	0.18751	2.23479	18.42106	0.55492	0.12128	0.21632	0.55492	0.12100	0.21588
99	48	2.27604	21.63441	0.54929	0.10517	0.19033	0.54929	0.10490	0.18987	2.23479	18.21621	0.55492	0.12264	0.21848	0.55492	0.12233	0.21799
99	49	2.27604	21.31800	0.54929	0.10673	0.19287	0.54929	0.10642	0.19236	2.23479	18.00355	0.55492	0.12408	0.22077	0.55492	0.12373	0.22022
99	50	2.27604	20.99328	0.54929	0.10837	0.19556	0.54929	0.10802	0.19498	2.23479	17.78305	0.55492	0.12561	0.22319	0.55492	0.12522	0.22257

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
99	51	2.27604	20.66027	0.54929	0.11011	0.19838	0.54929	0.10971	0.19773	2.23479	17.55462	0.55492	0.12724	0.22575	0.55492	0.12679	0.22505
99	52	2.27604	20.31936	0.54929	0.11195	0.20137	0.54929	0.11149	0.20062	2.23479	17.31849	0.55492	0.12897	0.22847	0.55492	0.12845	0.22766
99	53	2.27604	19.97064	0.54929	0.11390	0.20451	0.54929	0.11337	0.20365	2.23479	17.07460	0.55492	0.13080	0.23133	0.55492	0.13021	0.23042
99	54	2.27604	19.61420	0.54929	0.11596	0.20782	0.54929	0.11536	0.20685	2.23479	16.82295	0.55492	0.13274	0.23437	0.55492	0.13208	0.23333
99	55	2.27604	19.25050	0.54929	0.11814	0.21132	0.54929	0.11745	0.21021	2.23479	16.56379	0.55492	0.13480	0.23758	0.55492	0.13405	0.23640
99	56	2.27604	18.87994	0.54929	0.12045	0.21500	0.54929	0.11966	0.21374	2.23479	16.29737	0.55492	0.13699	0.24097	0.55492	0.13613	0.23964
99	57	2.27604	18.50268	0.54929	0.12289	0.21888	0.54929	0.12199	0.21745	2.23479	16.02371	0.55492	0.13931	0.24455	0.55492	0.13834	0.24305
99	58	2.27604	18.11889	0.54929	0.12547	0.22297	0.54929	0.12446	0.22137	2.23479	15.74286	0.55492	0.14177	0.24834	0.55492	0.14068	0.24665
99	59	2.27604	17.72878	0.54929	0.12821	0.22728	0.54929	0.12707	0.22549	2.23479	15.45489	0.55492	0.14439	0.25235	0.55492	0.14316	0.25046
99	60	2.27604	17.33235	0.54929	0.13112	0.23185	0.54929	0.12984	0.22983	2.23479	15.15969	0.55492	0.14718	0.25659	0.55492	0.14579	0.25448
99	61	2.27604	16.92988	0.54929	0.13422	0.23667	0.54929	0.13277	0.23442	2.23479	14.85740	0.55492	0.15014	0.26108	0.55492	0.14859	0.25873
99	62	2.27604	16.52117	0.54929	0.13751	0.24177	0.54929	0.13589	0.23926	2.23479	14.54774	0.55492	0.15330	0.26585	0.55492	0.15157	0.26324
99	63	2.27604	16.10627	0.54929	0.14102	0.24718	0.54929	0.13920	0.24438	2.23479	14.23062	0.55492	0.15668	0.27091	0.55492	0.15474	0.26801
99	64	2.27604	15.68510	0.54929	0.14476	0.25291	0.54929	0.14273	0.24980	2.23479	13.90587	0.55492	0.16029	0.27630	0.55492	0.15813	0.27308
99	65	2.27604	15.25783	0.54929	0.14877	0.25901	0.54929	0.14648	0.25554	2.23479	13.57353	0.55492	0.16417	0.28203	0.55492	0.16174	0.27845
99	66	2.27604	14.82463	0.54929	0.15307	0.26549	0.54929	0.15049	0.26161	2.23479	13.23363	0.55492	0.16832	0.28814	0.55492	0.16560	0.28415
99	67	2.27604	14.38548	0.54929	0.15767	0.27240	0.54929	0.15477	0.26805	2.23479	12.88602	0.55492	0.17279	0.29466	0.55492	0.16973	0.29021
99	68	2.27604	13.94087	0.54929	0.16263	0.27976	0.54929	0.15934	0.27488	2.23479	12.53103	0.55492	0.17760	0.30162	0.55492	0.17415	0.29664
99	69	2.27604	13.49126	0.54929	0.16795	0.28760	0.54929	0.16422	0.28212	2.23479	12.16898	0.55492	0.18277	0.30906	0.55492	0.17888	0.30347
99	70	2.27604	13.03722	0.54929	0.17369	0.29597	0.54929	0.16944	0.28979	2.23479	11.80026	0.55492	0.18836	0.31701	0.55492	0.18394	0.31072
99	71	2.27604	12.57941	0.54929	0.17987	0.30490	0.54929	0.17503	0.29792	2.23479	11.42537	0.55492	0.19439	0.32550	0.55492	0.18936	0.31842
99	72	2.27604	12.11856	0.54929	0.18654	0.31443	0.54929	0.18101	0.30653	2.23479	11.04490	0.55492	0.20090	0.33458	0.55492	0.19516	0.32659
99	73	2.27604	11.65555	0.54929	0.19375	0.32461	0.54929	0.18740	0.31565	2.23479	10.65955	0.55492	0.20793	0.34428	0.55492	0.20138	0.33525
99	74	2.27604	11.19139	0.54929	0.20153	0.33546	0.54929	0.19424	0.32529	2.23479	10.27021	0.55492	0.21554	0.35464	0.55492	0.20804	0.34442
99	75	2.27604	10.72709	0.54929	0.20995	0.34703	0.54929	0.20156	0.33549	2.23479	9.87774	0.55492	0.22377	0.36570	0.55492	0.21517	0.35413
99	76	2.27604	10.26405	0.54929	0.21904	0.35936	0.54929	0.20937	0.34625	2.23479	9.48337	0.55492	0.23266	0.37749	0.55492	0.22279	0.36439
99	77	2.27604	9.80349	0.54929	0.22886	0.37248	0.54929	0.21772	0.35759	2.23479	9.08824	0.55492	0.24227	0.39005	0.55492	0.23093	0.37521
99	78	2.27604	9.34666	0.54929	0.23947	0.38641	0.54929	0.22663	0.36951	2.23479	8.69350	0.55492	0.25266	0.40339	0.55492	0.23962	0.38660
99	79	2.27604	8.89505	0.54929	0.25092	0.40117	0.54929	0.23611	0.38202	2.23479	8.30053	0.55492	0.26386	0.41755	0.55492	0.24887	0.39856
99	80	2.27604	8.44994	0.54929	0.26326	0.41679	0.54929	0.24620	0.39512	2.23479	7.91061	0.55492	0.27594	0.43253	0.55492	0.25872	0.41109
99	81	2.27604	8.01269	0.54929	0.27655	0.43327	0.54929	0.25691	0.40880	2.23479	7.52504	0.55492	0.28895	0.44835	0.55492	0.26919	0.42419
99	82	2.27604	7.58462	0.54929	0.29083	0.45061	0.54929	0.26826	0.42304	2.23479	7.14517	0.55492	0.30293	0.46499	0.55492	0.28027	0.43783
99	83	2.27604	7.16676	0.54929	0.30616	0.46879	0.54929	0.28026	0.43782	2.23479	6.77205	0.55492	0.31792	0.48246	0.55492	0.29200	0.45201
99	84	2.27604	6.76024	0.54929	0.32256	0.48779	0.54929	0.29292	0.45311	2.23479	6.40687	0.55492	0.33397	0.50071	0.55492	0.30437	0.46669
99	85	2.27604	6.36619	0.54929	0.34007	0.50754	0.54929	0.30621	0.46886	2.23479	6.05083	0.55492	0.35109	0.51971	0.55492	0.31737	0.48182
99	86	2.27604	5.98597	0.54929	0.35867	0.52797	0.54929	0.32012	0.48498	2.23479	5.70535	0.55492	0.36927	0.53937	0.55492	0.33096	0.49732
99	87	2.27604	5.62066	0.54929	0.37832	0.54896	0.54929	0.33458	0.50140	2.23479	5.37164	0.55492	0.38848	0.55957	0.55492	0.34509	0.51312
99	88	2.27604	5.27144	0.54929	0.39896	0.57037	0.54929	0.34954	0.51801	2.23479	5.05099	0.55492	0.40864	0.58019	0.55492	0.35972	0.52911
99	89	2.27604	4.93962	0.54929	0.42047	0.59201	0.54929	0.36491	0.53470	2.23479	4.74485	0.55492	0.42964	0.60105	0.55492	0.37474	0.54518
99	90	2.27604	4.62687	0.54929	0.44265	0.61366	0.54929	0.38060	0.55136	2.23479	4.45503	0.55492	0.45129	0.62192	0.55492	0.39008	0.56124

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
99	91	2.27604	4.33500	0.54929	0.46526	0.63506	0.54929	0.39657	0.56792	2.23479	4.18350	0.55492	0.47336	0.64256	0.55492	0.40567	0.57720
99	92	2.27604	4.06328	0.54929	0.48822	0.65611	0.54929	0.41281	0.58438	2.23479	3.92982	0.55492	0.49573	0.66286	0.55492	0.42154	0.59307
99	93	2.27604	3.80970	0.54929	0.51148	0.67679	0.54929	0.42938	0.60079	2.23479	3.69224	0.55492	0.51841	0.68283	0.55492	0.43772	0.60891
99	94	2.27604	3.57122	0.54929	0.53512	0.69717	0.54929	0.44634	0.61720	2.23479	3.46804	0.55492	0.54146	0.70253	0.55492	0.45428	0.62475
99	95	2.27604	3.34496	0.54929	0.55924	0.71732	0.54929	0.46372	0.63361	2.23479	3.25454	0.55492	0.56497	0.72202	0.55492	0.47127	0.64063
99	96	2.27604	3.12856	0.54929	0.58385	0.73725	0.54929	0.48145	0.64997	2.23479	3.04956	0.55492	0.58899	0.74134	0.55492	0.48861	0.65647
99	97	2.27604	2.92468	0.54929	0.60854	0.75664	0.54929	0.49939	0.66612	2.23479	2.85578	0.55492	0.61310	0.76015	0.55492	0.50617	0.67213
99	98	2.27604	2.73317	0.54929	0.63312	0.77535	0.54929	0.51743	0.68199	2.23479	2.67315	0.55492	0.63712	0.77834	0.55492	0.52384	0.68752
99	99	2.27604	2.55407	0.54929	0.65733	0.79324	0.54929	0.53545	0.69745	2.23479	2.50182	0.55492	0.66081	0.79577	0.55492	0.54148	0.70255
99	100	2.27604	2.38797	0.54929	0.68087	0.81014	0.54929	0.55325	0.71238	2.23479	2.34248	0.55492	0.68385	0.81224	0.55492	0.55894	0.71708
99	101	2.27604	2.23536	0.54929	0.70341	0.82589	0.54929	0.57069	0.72667	2.23479	2.19569	0.55492	0.70594	0.82763	0.55492	0.57604	0.73100
99	102	2.27604	2.09662	0.54929	0.72470	0.84038	0.54929	0.58762	0.74025	2.23479	2.06193	0.55492	0.72683	0.84181	0.55492	0.59265	0.74423
99	103	2.27604	1.97081	0.54929	0.74465	0.85364	0.54929	0.60397	0.75309	2.23479	1.94039	0.55492	0.74641	0.85479	0.55492	0.60870	0.75676
99	104	2.27604	1.85678	0.54929	0.76320	0.86570	0.54929	0.61966	0.76517	2.23479	1.82999	0.55492	0.76464	0.86663	0.55492	0.62412	0.76856
99	105	2.27604	1.75419	0.54929	0.78026	0.87657	0.54929	0.63460	0.77646	2.23479	1.73050	0.55492	0.78144	0.87731	0.55492	0.63880	0.77959
99	106	2.27604	1.66193	0.54929	0.79585	0.88632	0.54929	0.64869	0.78692	2.23479	1.64086	0.55492	0.79680	0.88691	0.55492	0.65266	0.78983
99	107	2.27604	1.57966	0.54929	0.80990	0.89497	0.54929	0.66181	0.79649	2.23479	1.56078	0.55492	0.81066	0.89543	0.55492	0.66558	0.79922
99	108	2.27604	1.50704	0.54929	0.82235	0.90252	0.54929	0.67374	0.80507	2.23479	1.48999	0.55492	0.82296	0.90288	0.55492	0.67734	0.80764
99	109	2.27604	1.44400	0.54929	0.83307	0.90894	0.54929	0.68417	0.81247	2.23479	1.42842	0.55492	0.83357	0.90923	0.55492	0.68763	0.81491
99	110	2.27604	1.39223	0.54929	0.84170	0.91405	0.54929	0.69255	0.81835	2.23479	1.37777	0.55492	0.84213	0.91430	0.55492	0.69592	0.82070
100	1	2.13464	29.44822	0.54077	0.07249	0.13518	0.54077	0.07247	0.13515	2.09861	22.54525	0.54653	0.09308	0.17031	0.54653	0.09306	0.17028
100	2	2.13464	29.37817	0.54077	0.07266	0.13548	0.54077	0.07265	0.13546	2.09861	22.51839	0.54653	0.09319	0.17050	0.54653	0.09318	0.17047
100	3	2.13464	29.30399	0.54077	0.07284	0.13580	0.54077	0.07283	0.13578	2.09861	22.48894	0.54653	0.09332	0.17070	0.54653	0.09330	0.17068
100	4	2.13464	29.22650	0.54077	0.07304	0.13613	0.54077	0.07303	0.13611	2.09861	22.45752	0.54653	0.09345	0.17092	0.54653	0.09343	0.17090
100	5	2.13464	29.14631	0.54077	0.07324	0.13648	0.54077	0.07323	0.13646	2.09861	22.42458	0.54653	0.09358	0.17115	0.54653	0.09357	0.17113
100	6	2.13464	29.06332	0.54077	0.07345	0.13684	0.54077	0.07344	0.13682	2.09861	22.39007	0.54653	0.09373	0.17139	0.54653	0.09371	0.17137
100	7	2.13464	28.97770	0.54077	0.07366	0.13722	0.54077	0.07365	0.13720	2.09861	22.35408	0.54653	0.09388	0.17164	0.54653	0.09387	0.17162
100	8	2.13464	28.88901	0.54077	0.07389	0.13761	0.54077	0.07388	0.13759	2.09861	22.31631	0.54653	0.09404	0.17191	0.54653	0.09403	0.17189
100	9	2.13464	28.79700	0.54077	0.07413	0.13802	0.54077	0.07412	0.13800	2.09861	22.27655	0.54653	0.09421	0.17219	0.54653	0.09419	0.17217
100	10	2.13464	28.70168	0.54077	0.07437	0.13845	0.54077	0.07436	0.13843	2.09861	22.23481	0.54653	0.09438	0.17249	0.54653	0.09437	0.17246
100	11	2.13464	28.60341	0.54077	0.07463	0.13889	0.54077	0.07462	0.13887	2.09861	22.19134	0.54653	0.09457	0.17279	0.54653	0.09455	0.17277
100	12	2.13464	28.50171	0.54077	0.07489	0.13935	0.54077	0.07488	0.13933	2.09861	22.14578	0.54653	0.09476	0.17312	0.54653	0.09475	0.17309
100	13	2.13464	28.39619	0.54077	0.07517	0.13983	0.54077	0.07516	0.13981	2.09861	22.09783	0.54653	0.09497	0.17346	0.54653	0.09495	0.17343
100	14	2.13464	28.28717	0.54077	0.07546	0.14033	0.54077	0.07545	0.14031	2.09861	22.04770	0.54653	0.09518	0.17382	0.54653	0.09516	0.17379
100	15	2.13464	28.17456	0.54077	0.07576	0.14086	0.54077	0.07574	0.14082	2.09861	21.99534	0.54653	0.09541	0.17420	0.54653	0.09539	0.17416
100	16	2.13464	28.05854	0.54077	0.07608	0.14140	0.54077	0.07605	0.14136	2.09861	21.94087	0.54653	0.09565	0.17459	0.54653	0.09562	0.17455
100	17	2.13464	27.93921	0.54077	0.07640	0.14196	0.54077	0.07638	0.14191	2.09861	21.88436	0.54653	0.09589	0.17500	0.54653	0.09586	0.17495
100	18	2.13464	27.81632	0.54077	0.07674	0.14254	0.54077	0.07671	0.14249	2.09861	21.82561	0.54653	0.09615	0.17543	0.54653	0.09612	0.17538
100	19	2.13464	27.68998	0.54077	0.07709	0.14314	0.54077	0.07706	0.14309	2.09861	21.76469	0.54653	0.09642	0.17588	0.54653	0.09638	0.17582
100	20	2.13464	27.55961	0.54077	0.07745	0.14377	0.54077	0.07742	0.14372	2.09861	21.70115	0.54653	0.09670	0.17635	0.54653	0.09666	0.17629

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
100	21	2.13464	27.42496	0.54077	0.07783	0.14442	0.54077	0.07780	0.14437	2.09861	21.63477	0.54653	0.09700	0.17684	0.54653	0.09696	0.17678
100	22	2.13464	27.28607	0.54077	0.07823	0.14511	0.54077	0.07820	0.14505	2.09861	21.56556	0.54653	0.09731	0.17736	0.54653	0.09727	0.17729
100	23	2.13464	27.14231	0.54077	0.07864	0.14582	0.54077	0.07861	0.14576	2.09861	21.49301	0.54653	0.09764	0.17790	0.54653	0.09759	0.17783
100	24	2.13464	26.99396	0.54077	0.07908	0.14656	0.54077	0.07904	0.14650	2.09861	21.41732	0.54653	0.09798	0.17848	0.54653	0.09794	0.17840
100	25	2.13464	26.84076	0.54077	0.07953	0.14734	0.54077	0.07949	0.14727	2.09861	21.33825	0.54653	0.09834	0.17908	0.54653	0.09830	0.17900
100	26	2.13464	26.68259	0.54077	0.08000	0.14814	0.54077	0.07995	0.14807	2.09861	21.25569	0.54653	0.09873	0.17971	0.54653	0.09867	0.17962
100	27	2.13464	26.51948	0.54077	0.08049	0.14899	0.54077	0.08044	0.14891	2.09861	21.16962	0.54653	0.09913	0.18037	0.54653	0.09907	0.18028
100	28	2.13464	26.35108	0.54077	0.08100	0.14987	0.54077	0.08095	0.14978	2.09861	21.07976	0.54653	0.09955	0.18107	0.54653	0.09949	0.18097
100	29	2.13464	26.17769	0.54077	0.08154	0.15078	0.54077	0.08148	0.15069	2.09861	20.98629	0.54653	0.09999	0.18180	0.54653	0.09993	0.18170
100	30	2.13464	25.99881	0.54077	0.08210	0.15174	0.54077	0.08204	0.15164	2.09861	20.88878	0.54653	0.10046	0.18258	0.54653	0.10039	0.18246
100	31	2.13464	25.81445	0.54077	0.08269	0.15274	0.54077	0.08262	0.15264	2.09861	20.78720	0.54653	0.10095	0.18338	0.54653	0.10088	0.18326
100	32	2.13464	25.62410	0.54077	0.08330	0.15379	0.54077	0.08323	0.15368	2.09861	20.68113	0.54653	0.10147	0.18424	0.54653	0.10139	0.18411
100	33	2.13464	25.42805	0.54077	0.08394	0.15488	0.54077	0.08387	0.15476	2.09861	20.57072	0.54653	0.10201	0.18513	0.54653	0.10193	0.18500
100	34	2.13464	25.22578	0.54077	0.08461	0.15603	0.54077	0.08454	0.15590	2.09861	20.45552	0.54653	0.10258	0.18608	0.54653	0.10250	0.18593
100	35	2.13464	25.01713	0.54077	0.08532	0.15723	0.54077	0.08524	0.15709	2.09861	20.33536	0.54653	0.10319	0.18707	0.54653	0.10310	0.18692
100	36	2.13464	24.80193	0.54077	0.08606	0.15848	0.54077	0.08598	0.15834	2.09861	20.21002	0.54653	0.10383	0.18812	0.54653	0.10373	0.18797
100	37	2.13464	24.57973	0.54077	0.08684	0.15980	0.54077	0.08675	0.15965	2.09861	20.07911	0.54653	0.10451	0.18923	0.54653	0.10440	0.18907
100	38	2.13464	24.35058	0.54077	0.08765	0.16118	0.54077	0.08756	0.16102	2.09861	19.94257	0.54653	0.10522	0.19041	0.54653	0.10511	0.19023
100	39	2.13464	24.11373	0.54077	0.08851	0.16263	0.54077	0.08841	0.16246	2.09861	19.79973	0.54653	0.10598	0.19165	0.54653	0.10586	0.19146
100	40	2.13464	23.86918	0.54077	0.08942	0.16416	0.54077	0.08931	0.16398	2.09861	19.65053	0.54653	0.10678	0.19296	0.54653	0.10666	0.19275
100	41	2.13464	23.61736	0.54077	0.09037	0.16576	0.54077	0.09025	0.16556	2.09861	19.49521	0.54653	0.10763	0.19434	0.54653	0.10749	0.19412
100	42	2.13464	23.35816	0.54077	0.09137	0.16745	0.54077	0.09124	0.16723	2.09861	19.33362	0.54653	0.10853	0.19581	0.54653	0.10838	0.19556
100	43	2.13464	23.09102	0.54077	0.09243	0.16922	0.54077	0.09229	0.16898	2.09861	19.16523	0.54653	0.10948	0.19735	0.54653	0.10932	0.19709
100	44	2.13464	22.81604	0.54077	0.09354	0.17108	0.54077	0.09338	0.17082	2.09861	18.99000	0.54653	0.11049	0.19899	0.54653	0.11031	0.19870
100	45	2.13464	22.53309	0.54077	0.09472	0.17304	0.54077	0.09454	0.17275	2.09861	18.80775	0.54653	0.11156	0.20072	0.54653	0.11136	0.20040
100	46	2.13464	22.24198	0.54077	0.09595	0.17510	0.54077	0.09576	0.17478	2.09861	18.61823	0.54653	0.11269	0.20255	0.54653	0.11247	0.20220
100	47	2.13464	21.94239	0.54077	0.09726	0.17728	0.54077	0.09704	0.17692	2.09861	18.42106	0.54653	0.11389	0.20450	0.54653	0.11365	0.20410
100	48	2.13464	21.63441	0.54077	0.09864	0.17957	0.54077	0.09840	0.17917	2.09861	18.21621	0.54653	0.11517	0.20655	0.54653	0.11490	0.20611
100	49	2.13464	21.31800	0.54077	0.10010	0.18199	0.54077	0.09983	0.18153	2.09861	18.00355	0.54653	0.11653	0.20873	0.54653	0.11622	0.20824
100	50	2.13464	20.99328	0.54077	0.10165	0.18454	0.54077	0.10133	0.18402	2.09861	17.78305	0.54653	0.11797	0.21104	0.54653	0.11762	0.21048
100	51	2.13464	20.66027	0.54077	0.10328	0.18722	0.54077	0.10292	0.18664	2.09861	17.55462	0.54653	0.11949	0.21348	0.54653	0.11910	0.21284
100	52	2.13464	20.31936	0.54077	0.10501	0.19006	0.54077	0.10460	0.18939	2.09861	17.31849	0.54653	0.12112	0.21606	0.54653	0.12066	0.21534
100	53	2.13464	19.97064	0.54077	0.10683	0.19304	0.54077	0.10637	0.19228	2.09861	17.07460	0.54653	0.12284	0.21880	0.54653	0.12232	0.21798
100	54	2.13464	19.61420	0.54077	0.10877	0.19619	0.54077	0.10823	0.19532	2.09861	16.82295	0.54653	0.12466	0.22169	0.54653	0.12408	0.22076
100	55	2.13464	19.25050	0.54077	0.11081	0.19951	0.54077	0.11020	0.19853	2.09861	16.56379	0.54653	0.12660	0.22475	0.54653	0.12593	0.22369
100	56	2.13464	18.87994	0.54077	0.11298	0.20302	0.54077	0.11228	0.20189	2.09861	16.29737	0.54653	0.12866	0.22798	0.54653	0.12790	0.22679
100	57	2.13464	18.50268	0.54077	0.11527	0.20671	0.54077	0.11448	0.20544	2.09861	16.02371	0.54653	0.13084	0.23140	0.54653	0.12998	0.23005
100	58	2.13464	18.11889	0.54077	0.11769	0.21060	0.54077	0.11680	0.20917	2.09861	15.74286	0.54653	0.13316	0.23502	0.54653	0.13218	0.23350
100	59	2.13464	17.72878	0.54077	0.12027	0.21471	0.54077	0.11926	0.21310	2.09861	15.45489	0.54653	0.13562	0.23884	0.54653	0.13452	0.23714
100	60	2.13464	17.33235	0.54077	0.12300	0.21906	0.54077	0.12186	0.21725	2.09861	15.15969	0.54653	0.13824	0.24290	0.54653	0.13701	0.24099

**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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
100	61	2.13464	16.92988	0.54077	0.12590	0.22365	0.54077	0.12463	0.22163	2.09861	14.85740	0.54653	0.14102	0.24719	0.54653	0.13965	0.24507
100	62	2.13464	16.52117	0.54077	0.12899	0.22851	0.54077	0.12756	0.22626	2.09861	14.54774	0.54653	0.14400	0.25174	0.54653	0.14246	0.24939
100	63	2.13464	16.10627	0.54077	0.13229	0.23367	0.54077	0.13068	0.23116	2.09861	14.23062	0.54653	0.14717	0.25659	0.54653	0.14545	0.25397
100	64	2.13464	15.68510	0.54077	0.13581	0.23914	0.54077	0.13401	0.23634	2.09861	13.90587	0.54653	0.15057	0.26174	0.54653	0.14865	0.25882
100	65	2.13464	15.25783	0.54077	0.13958	0.24496	0.54077	0.13755	0.24184	2.09861	13.57353	0.54653	0.15422	0.26722	0.54653	0.15206	0.26398
100	66	2.13464	14.82463	0.54077	0.14361	0.25115	0.54077	0.14133	0.24766	2.09861	13.23363	0.54653	0.15813	0.27307	0.54653	0.15571	0.26946
100	67	2.13464	14.38548	0.54077	0.14794	0.25775	0.54077	0.14537	0.25384	2.09861	12.88602	0.54653	0.16233	0.27932	0.54653	0.15961	0.27529
100	68	2.13464	13.94087	0.54077	0.15260	0.26479	0.54077	0.14968	0.26039	2.09861	12.53103	0.54653	0.16686	0.28600	0.54653	0.16379	0.28148
100	69	2.13464	13.49126	0.54077	0.15761	0.27230	0.54077	0.15430	0.26735	2.09861	12.16898	0.54653	0.17174	0.29313	0.54653	0.16827	0.28806
100	70	2.13464	13.03722	0.54077	0.16300	0.28031	0.54077	0.15924	0.27473	2.09861	11.80026	0.54653	0.17700	0.30076	0.54653	0.17306	0.29506
100	71	2.13464	12.57941	0.54077	0.16882	0.28887	0.54077	0.16452	0.28256	2.09861	11.42537	0.54653	0.18268	0.30892	0.54653	0.17820	0.30250
100	72	2.13464	12.11856	0.54077	0.17510	0.29802	0.54077	0.17018	0.29087	2.09861	11.04490	0.54653	0.18882	0.31766	0.54653	0.18371	0.31040
100	73	2.13464	11.65555	0.54077	0.18189	0.30779	0.54077	0.17624	0.29967	2.09861	10.65955	0.54653	0.19546	0.32700	0.54653	0.18961	0.31878
100	74	2.13464	11.19139	0.54077	0.18922	0.31823	0.54077	0.18274	0.30900	2.09861	10.27021	0.54653	0.20264	0.33699	0.54653	0.19594	0.32768
100	75	2.13464	10.72709	0.54077	0.19716	0.32938	0.54077	0.18969	0.31888	2.09861	9.87774	0.54653	0.21041	0.34767	0.54653	0.20273	0.33711
100	76	2.13464	10.26405	0.54077	0.20574	0.34127	0.54077	0.19712	0.32933	2.09861	9.48337	0.54653	0.21882	0.35907	0.54653	0.20999	0.34709
100	77	2.13464	9.80349	0.54077	0.21502	0.35393	0.54077	0.20507	0.34035	2.09861	9.08824	0.54653	0.22791	0.37122	0.54653	0.21775	0.35763
100	78	2.13464	9.34666	0.54077	0.22505	0.36741	0.54077	0.21356	0.35196	2.09861	8.69350	0.54653	0.23775	0.38417	0.54653	0.22605	0.36875
100	79	2.13464	8.89505	0.54077	0.23589	0.38173	0.54077	0.22262	0.36417	2.09861	8.30053	0.54653	0.24838	0.39792	0.54653	0.23491	0.38045
100	80	2.13464	8.44994	0.54077	0.24758	0.39690	0.54077	0.23227	0.37698	2.09861	7.91061	0.54653	0.25985	0.41251	0.54653	0.24435	0.39273
100	81	2.13464	8.01269	0.54077	0.26020	0.41295	0.54077	0.24254	0.39039	2.09861	7.52504	0.54653	0.27222	0.42794	0.54653	0.25439	0.40560
100	82	2.13464	7.58462	0.54077	0.27378	0.42986	0.54077	0.25343	0.40438	2.09861	7.14517	0.54653	0.28553	0.44422	0.54653	0.26505	0.41904
100	83	2.13464	7.16676	0.54077	0.28837	0.44765	0.54077	0.26498	0.41895	2.09861	6.77205	0.54653	0.29984	0.46134	0.54653	0.27635	0.43303
100	84	2.13464	6.76024	0.54077	0.30403	0.46630	0.54077	0.27718	0.43405	2.09861	6.40687	0.54653	0.31518	0.47930	0.54653	0.28829	0.44756
100	85	2.13464	6.36619	0.54077	0.32078	0.48575	0.54077	0.29003	0.44965	2.09861	6.05083	0.54653	0.33159	0.49804	0.54653	0.30087	0.46257
100	86	2.13464	5.98597	0.54077	0.33862	0.50593	0.54077	0.30350	0.46567	2.09861	5.70535	0.54653	0.34906	0.51749	0.54653	0.31406	0.47800
100	87	2.13464	5.62066	0.54077	0.35753	0.52674	0.54077	0.31755	0.48203	2.09861	5.37164	0.54653	0.36757	0.53755	0.54653	0.32781	0.49376
100	88	2.13464	5.27144	0.54077	0.37745	0.54805	0.54077	0.33211	0.49863	2.09861	5.05099	0.54653	0.38707	0.55811	0.54653	0.34207	0.50977
100	89	2.13464	4.93962	0.54077	0.39828	0.56967	0.54077	0.34712	0.51535	2.09861	4.74485	0.54653	0.40744	0.57898	0.54653	0.35676	0.52590
100	90	2.13464	4.62687	0.54077	0.41984	0.59140	0.54077	0.36248	0.53209	2.09861	4.45503	0.54653	0.42852	0.59995	0.54653	0.37179	0.54205
100	91	2.13464	4.33500	0.54077	0.44192	0.61296	0.54077	0.37814	0.54877	2.09861	4.18350	0.54653	0.45009	0.62078	0.54653	0.38711	0.55815
100	92	2.13464	4.06328	0.54077	0.46440	0.63425	0.54077	0.39411	0.56539	2.09861	3.92982	0.54653	0.47204	0.64134	0.54653	0.40273	0.57420
100	93	2.13464	3.80970	0.54077	0.48728	0.65527	0.54077	0.41044	0.58200	2.09861	3.69224	0.54653	0.49438	0.66165	0.54653	0.41869	0.59025
100	94	2.13464	3.57122	0.54077	0.51065	0.67607	0.54077	0.42720	0.59865	2.09861	3.46804	0.54653	0.51718	0.68177	0.54653	0.43508	0.60635
100	95	2.13464	3.34496	0.54077	0.53459	0.69672	0.54077	0.44442	0.61536	2.09861	3.25454	0.54653	0.54056	0.70177	0.54653	0.45193	0.62253
100	96	2.13464	3.12856	0.54077	0.55915	0.71725	0.54077	0.46206	0.63206	2.09861	3.04956	0.54653	0.56455	0.72168	0.54653	0.46920	0.63871
100	97	2.13464	2.92468	0.54077	0.58393	0.73732	0.54077	0.47995	0.64861	2.09861	2.85578	0.54653	0.58877	0.74116	0.54653	0.48673	0.65476
100	98	2.13464	2.73317	0.54077	0.60874	0.75679	0.54077	0.49802	0.66490	2.09861	2.67315	0.54653	0.61303	0.76010	0.54653	0.50443	0.67059
100	99	2.13464	2.55407	0.54077	0.63332	0.77550	0.54077	0.51610	0.68083	2.09861	2.50182	0.54653	0.63709	0.77832	0.54653	0.52217	0.68609
100	100	2.13464	2.38797	0.54077	0.65735	0.79326	0.54077	0.53404	0.69625	2.09861	2.34248	0.54653	0.66063	0.79564	0.54653	0.53977	0.70110

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
100	101	2.13464	2.23536	0.54077	0.68050	0.80988	0.54077	0.55166	0.71106	2.09861	2.19569	0.54653	0.68333	0.81188	0.54653	0.55706	0.71553
100	102	2.13464	2.09662	0.54077	0.70249	0.82525	0.54077	0.56881	0.72515	2.09861	2.06193	0.54653	0.70490	0.82691	0.54653	0.57391	0.72928
100	103	2.13464	1.97081	0.54077	0.72319	0.83936	0.54077	0.58543	0.73851	2.09861	1.94039	0.54653	0.72523	0.84073	0.54653	0.59023	0.74232
100	104	2.13464	1.85678	0.54077	0.74255	0.85226	0.54077	0.60141	0.75110	2.09861	1.82999	0.54653	0.74426	0.85338	0.54653	0.60595	0.75463
100	105	2.13464	1.75419	0.54077	0.76045	0.86393	0.54077	0.61668	0.76289	2.09861	1.73050	0.54653	0.76187	0.86484	0.54653	0.62096	0.76616
100	106	2.13464	1.66193	0.54077	0.77688	0.87443	0.54077	0.63112	0.77385	2.09861	1.64086	0.54653	0.77806	0.87518	0.54653	0.63517	0.77689
100	107	2.13464	1.57966	0.54077	0.79176	0.88378	0.54077	0.64459	0.78389	2.09861	1.56078	0.54653	0.79273	0.88438	0.54653	0.64844	0.78673
100	108	2.13464	1.50704	0.54077	0.80500	0.89197	0.54077	0.65688	0.79291	2.09861	1.48999	0.54653	0.80581	0.89246	0.54653	0.66057	0.79559
100	109	2.13464	1.44400	0.54077	0.81645	0.89895	0.54077	0.66766	0.80071	2.09861	1.42842	0.54653	0.81713	0.89937	0.54653	0.67121	0.80326
100	110	2.13464	1.39223	0.54077	0.82571	0.90453	0.54077	0.67635	0.80693	2.09861	1.37777	0.54653	0.82630	0.90489	0.54653	0.67981	0.80939
101	1	2.00424	29.44822	0.53415	0.06806	0.12744	0.53415	0.06805	0.12742	1.97271	22.54525	0.54002	0.08750	0.16092	0.54002	0.08748	0.16089
101	2	2.00424	29.37817	0.53415	0.06822	0.12773	0.53415	0.06821	0.12771	1.97271	22.51839	0.54002	0.08760	0.16109	0.54002	0.08759	0.16107
101	3	2.00424	29.30399	0.53415	0.06839	0.12803	0.53415	0.06839	0.12802	1.97271	22.48894	0.54002	0.08772	0.16129	0.54002	0.08771	0.16127
101	4	2.00424	29.22650	0.53415	0.06858	0.12835	0.53415	0.06857	0.12833	1.97271	22.45752	0.54002	0.08784	0.16150	0.54002	0.08783	0.16148
101	5	2.00424	29.14631	0.53415	0.06876	0.12868	0.53415	0.06875	0.12866	1.97271	22.42458	0.54002	0.08797	0.16171	0.54002	0.08796	0.16169
101	6	2.00424	29.06332	0.53415	0.06896	0.12902	0.53415	0.06895	0.12901	1.97271	22.39007	0.54002	0.08811	0.16194	0.54002	0.08809	0.16192
101	7	2.00424	28.97770	0.53415	0.06916	0.12938	0.53415	0.06915	0.12936	1.97271	22.35408	0.54002	0.08825	0.16218	0.54002	0.08824	0.16216
101	8	2.00424	28.88901	0.53415	0.06938	0.12975	0.53415	0.06937	0.12974	1.97271	22.31631	0.54002	0.08840	0.16243	0.54002	0.08839	0.16242
101	9	2.00424	28.79700	0.53415	0.06960	0.13014	0.53415	0.06959	0.13012	1.97271	22.27655	0.54002	0.08855	0.16270	0.54002	0.08854	0.16268
101	10	2.00424	28.70168	0.53415	0.06983	0.13054	0.53415	0.06982	0.13053	1.97271	22.23481	0.54002	0.08872	0.16298	0.54002	0.08871	0.16296
101	11	2.00424	28.60341	0.53415	0.07007	0.13096	0.53415	0.07006	0.13094	1.97271	22.19134	0.54002	0.08889	0.16327	0.54002	0.08888	0.16325
101	12	2.00424	28.50171	0.53415	0.07032	0.13140	0.53415	0.07031	0.13138	1.97271	22.14578	0.54002	0.08908	0.16358	0.54002	0.08906	0.16356
101	13	2.00424	28.39619	0.53415	0.07058	0.13185	0.53415	0.07057	0.13183	1.97271	22.09783	0.54002	0.08927	0.16391	0.54002	0.08926	0.16388
101	14	2.00424	28.28717	0.53415	0.07085	0.13233	0.53415	0.07084	0.13230	1.97271	22.04770	0.54002	0.08947	0.16425	0.54002	0.08946	0.16422
101	15	2.00424	28.17456	0.53415	0.07114	0.13282	0.53415	0.07112	0.13279	1.97271	21.99534	0.54002	0.08969	0.16461	0.54002	0.08967	0.16458
101	16	2.00424	28.05854	0.53415	0.07143	0.13333	0.53415	0.07141	0.13330	1.97271	21.94087	0.54002	0.08991	0.16498	0.54002	0.08989	0.16494
101	17	2.00424	27.93921	0.53415	0.07173	0.13387	0.53415	0.07171	0.13383	1.97271	21.88436	0.54002	0.09014	0.16537	0.54002	0.09011	0.16533
101	18	2.00424	27.81632	0.53415	0.07205	0.13442	0.53415	0.07203	0.13438	1.97271	21.82561	0.54002	0.09038	0.16578	0.54002	0.09035	0.16573
101	19	2.00424	27.68998	0.53415	0.07238	0.13499	0.53415	0.07235	0.13494	1.97271	21.76469	0.54002	0.09064	0.16621	0.54002	0.09060	0.16616
101	20	2.00424	27.55961	0.53415	0.07272	0.13558	0.53415	0.07270	0.13554	1.97271	21.70115	0.54002	0.09090	0.16665	0.54002	0.09087	0.16660
101	21	2.00424	27.42496	0.53415	0.07308	0.13620	0.53415	0.07305	0.13616	1.97271	21.63477	0.54002	0.09118	0.16712	0.54002	0.09115	0.16706
101	22	2.00424	27.28607	0.53415	0.07345	0.13685	0.53415	0.07342	0.13680	1.97271	21.56556	0.54002	0.09147	0.16761	0.54002	0.09144	0.16755
101	23	2.00424	27.14231	0.53415	0.07384	0.13752	0.53415	0.07381	0.13747	1.97271	21.49301	0.54002	0.09178	0.16813	0.54002	0.09174	0.16807
101	24	2.00424	26.99396	0.53415	0.07425	0.13823	0.53415	0.07421	0.13817	1.97271	21.41732	0.54002	0.09210	0.16867	0.54002	0.09206	0.16861
101	25	2.00424	26.84076	0.53415	0.07467	0.13896	0.53415	0.07463	0.13890	1.97271	21.33825	0.54002	0.09245	0.16924	0.54002	0.09240	0.16917
101	26	2.00424	26.68259	0.53415	0.07511	0.13973	0.53415	0.07507	0.13966	1.97271	21.25569	0.54002	0.09280	0.16985	0.54002	0.09276	0.16977
101	27	2.00424	26.51948	0.53415	0.07557	0.14053	0.53415	0.07553	0.14045	1.97271	21.16962	0.54002	0.09318	0.17048	0.54002	0.09313	0.17039
101	28	2.00424	26.35108	0.53415	0.07606	0.14136	0.53415	0.07601	0.14128	1.97271	21.07976	0.54002	0.09358	0.17114	0.54002	0.09352	0.17105
101	29	2.00424	26.17769	0.53415	0.07656	0.14223	0.53415	0.07651	0.14215	1.97271	20.98629	0.54002	0.09399	0.17184	0.54002	0.09394	0.17174
101	30	2.00424	25.99881	0.53415	0.07709	0.14314	0.53415	0.07703	0.14305	1.97271	20.88878	0.54002	0.09443	0.17257	0.54002	0.09437	0.17247

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
101	31	2.00424	25.81445	0.53415	0.07764	0.14409	0.53415	0.07758	0.14399	1.97271	20.78720	0.54002	0.09489	0.17334	0.54002	0.09483	0.17323
101	32	2.00424	25.62410	0.53415	0.07821	0.14508	0.53415	0.07815	0.14498	1.97271	20.68113	0.54002	0.09538	0.17415	0.54002	0.09531	0.17403
101	33	2.00424	25.42805	0.53415	0.07881	0.14611	0.53415	0.07875	0.14601	1.97271	20.57072	0.54002	0.09589	0.17500	0.54002	0.09582	0.17488
101	34	2.00424	25.22578	0.53415	0.07945	0.14720	0.53415	0.07938	0.14708	1.97271	20.45552	0.54002	0.09643	0.17590	0.54002	0.09635	0.17577
101	35	2.00424	25.01713	0.53415	0.08011	0.14833	0.53415	0.08004	0.14821	1.97271	20.33536	0.54002	0.09700	0.17685	0.54002	0.09692	0.17671
101	36	2.00424	24.80193	0.53415	0.08080	0.14952	0.53415	0.08073	0.14940	1.97271	20.21002	0.54002	0.09760	0.17784	0.54002	0.09752	0.17770
101	37	2.00424	24.57973	0.53415	0.08153	0.15077	0.53415	0.08146	0.15064	1.97271	20.07911	0.54002	0.09824	0.17890	0.54002	0.09815	0.17875
101	38	2.00424	24.35058	0.53415	0.08230	0.15208	0.53415	0.08222	0.15194	1.97271	19.94257	0.54002	0.09891	0.18001	0.54002	0.09881	0.17985
101	39	2.00424	24.11373	0.53415	0.08311	0.15346	0.53415	0.08302	0.15331	1.97271	19.79973	0.54002	0.09962	0.18119	0.54002	0.09952	0.18102
101	40	2.00424	23.86918	0.53415	0.08396	0.15491	0.53415	0.08386	0.15475	1.97271	19.65053	0.54002	0.10038	0.18244	0.54002	0.10027	0.18226
101	41	2.00424	23.61736	0.53415	0.08485	0.15643	0.53415	0.08475	0.15625	1.97271	19.49521	0.54002	0.10118	0.18376	0.54002	0.10105	0.18356
101	42	2.00424	23.35816	0.53415	0.08579	0.15803	0.53415	0.08568	0.15783	1.97271	19.33362	0.54002	0.10202	0.18515	0.54002	0.10189	0.18493
101	43	2.00424	23.09102	0.53415	0.08679	0.15971	0.53415	0.08666	0.15950	1.97271	19.16523	0.54002	0.10292	0.18662	0.54002	0.10277	0.18639
101	44	2.00424	22.81604	0.53415	0.08783	0.16148	0.53415	0.08769	0.16124	1.97271	18.99000	0.54002	0.10386	0.18818	0.54002	0.10370	0.18792
101	45	2.00424	22.53309	0.53415	0.08893	0.16334	0.53415	0.08878	0.16308	1.97271	18.80775	0.54002	0.10487	0.18983	0.54002	0.10469	0.18954
101	46	2.00424	22.24198	0.53415	0.09009	0.16530	0.53415	0.08992	0.16501	1.97271	18.61823	0.54002	0.10593	0.19157	0.54002	0.10574	0.19126
101	47	2.00424	21.94239	0.53415	0.09132	0.16736	0.53415	0.09113	0.16704	1.97271	18.42106	0.54002	0.10706	0.19342	0.54002	0.10685	0.19307
101	48	2.00424	21.63441	0.53415	0.09262	0.16954	0.53415	0.09240	0.16918	1.97271	18.21621	0.54002	0.10827	0.19538	0.54002	0.10802	0.19498
101	49	2.00424	21.31800	0.53415	0.09399	0.17183	0.53415	0.09375	0.17143	1.97271	18.00355	0.54002	0.10954	0.19745	0.54002	0.10927	0.19701
101	50	2.00424	20.99328	0.53415	0.09544	0.17425	0.53415	0.09517	0.17379	1.97271	17.78305	0.54002	0.11089	0.19965	0.54002	0.11059	0.19915
101	51	2.00424	20.66027	0.53415	0.09698	0.17681	0.53415	0.09666	0.17628	1.97271	17.55462	0.54002	0.11233	0.20197	0.54002	0.11198	0.20141
101	52	2.00424	20.31936	0.53415	0.09860	0.17950	0.53415	0.09824	0.17890	1.97271	17.31849	0.54002	0.11386	0.20444	0.54002	0.11346	0.20379
101	53	2.00424	19.97064	0.53415	0.10031	0.18234	0.53415	0.09990	0.18166	1.97271	17.07460	0.54002	0.11548	0.20704	0.54002	0.11502	0.20631
101	54	2.00424	19.61420	0.53415	0.10213	0.18533	0.53415	0.10166	0.18456	1.97271	16.82295	0.54002	0.11719	0.20980	0.54002	0.11667	0.20897
101	55	2.00424	19.25050	0.53415	0.10405	0.18849	0.53415	0.10351	0.18761	1.97271	16.56379	0.54002	0.11902	0.21272	0.54002	0.11842	0.21177
101	56	2.00424	18.87994	0.53415	0.10608	0.19182	0.53415	0.10547	0.19081	1.97271	16.29737	0.54002	0.12095	0.21580	0.54002	0.12028	0.21473
101	57	2.00424	18.50268	0.53415	0.10824	0.19533	0.53415	0.10754	0.19419	1.97271	16.02371	0.54002	0.12300	0.21906	0.54002	0.12224	0.21785
101	58	2.00424	18.11889	0.53415	0.11052	0.19904	0.53415	0.10973	0.19775	1.97271	15.74286	0.54002	0.12518	0.22251	0.54002	0.12432	0.22115
101	59	2.00424	17.72878	0.53415	0.11294	0.20295	0.53415	0.11204	0.20151	1.97271	15.45489	0.54002	0.12750	0.22617	0.54002	0.12653	0.22463
101	60	2.00424	17.33235	0.53415	0.11550	0.20709	0.53415	0.11450	0.20547	1.97271	15.15969	0.54002	0.12997	0.23003	0.54002	0.12887	0.22832
101	61	2.00424	16.92988	0.53415	0.11823	0.21146	0.53415	0.11710	0.20965	1.97271	14.85740	0.54002	0.13259	0.23414	0.54002	0.13137	0.23222
101	62	2.00424	16.52117	0.53415	0.12114	0.21610	0.53415	0.11987	0.21408	1.97271	14.54774	0.54002	0.13539	0.23849	0.54002	0.13402	0.23636
101	63	2.00424	16.10627	0.53415	0.12424	0.22102	0.53415	0.12281	0.21876	1.97271	14.23062	0.54002	0.13838	0.24312	0.54002	0.13685	0.24075
101	64	2.00424	15.68510	0.53415	0.12755	0.22624	0.53415	0.12595	0.22372	1.97271	13.90587	0.54002	0.14158	0.24804	0.54002	0.13987	0.24541
101	65	2.00424	15.25783	0.53415	0.13109	0.23179	0.53415	0.12929	0.22898	1.97271	13.57353	0.54002	0.14501	0.25329	0.54002	0.14309	0.25036
101	66	2.00424	14.82463	0.53415	0.13488	0.23770	0.53415	0.13286	0.23456	1.97271	13.23363	0.54002	0.14869	0.25889	0.54002	0.14654	0.25563
101	67	2.00424	14.38548	0.53415	0.13896	0.24401	0.53415	0.13667	0.24048	1.97271	12.88602	0.54002	0.15265	0.26487	0.54002	0.15024	0.26122
101	68	2.00424	13.94087	0.53415	0.14334	0.25073	0.53415	0.14075	0.24677	1.97271	12.53103	0.54002	0.15692	0.27127	0.54002	0.15419	0.26718
101	69	2.00424	13.49126	0.53415	0.14805	0.25791	0.53415	0.14511	0.25345	1.97271	12.16898	0.54002	0.16152	0.27811	0.54002	0.15843	0.27352
101	70	2.00424	13.03722	0.53415	0.15313	0.26559	0.53415	0.14978	0.26054	1.97271	11.80026	0.54002	0.16648	0.28543	0.54002	0.16297	0.28026

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
101	71	2.00424	12.57941	0.53415	0.15861	0.27379	0.53415	0.15479	0.26808	1.97271	11.42537	0.54002	0.17183	0.29327	0.54002	0.16784	0.28744
101	72	2.00424	12.11856	0.53415	0.16452	0.28256	0.53415	0.16015	0.27609	1.97271	11.04490	0.54002	0.17762	0.30167	0.54002	0.17307	0.29507
101	73	2.00424	11.65555	0.53415	0.17092	0.29194	0.53415	0.16590	0.28458	1.97271	10.65955	0.54002	0.18389	0.31065	0.54002	0.17868	0.30318
101	74	2.00424	11.19139	0.53415	0.17784	0.30197	0.53415	0.17206	0.29360	1.97271	10.27021	0.54002	0.19067	0.32028	0.54002	0.18469	0.31180
101	75	2.00424	10.72709	0.53415	0.18532	0.31270	0.53415	0.17866	0.30316	1.97271	9.87774	0.54002	0.19802	0.33057	0.54002	0.19114	0.32094
101	76	2.00424	10.26405	0.53415	0.19342	0.32415	0.53415	0.18573	0.31328	1.97271	9.48337	0.54002	0.20597	0.34158	0.54002	0.19806	0.33063
101	77	2.00424	9.80349	0.53415	0.20219	0.33637	0.53415	0.19330	0.32398	1.97271	9.08824	0.54002	0.21457	0.35333	0.54002	0.20547	0.34089
101	78	2.00424	9.34666	0.53415	0.21167	0.34939	0.53415	0.20140	0.33527	1.97271	8.69350	0.54002	0.22389	0.36587	0.54002	0.21339	0.35172
101	79	2.00424	8.89505	0.53415	0.22193	0.36325	0.53415	0.21004	0.34717	1.97271	8.30053	0.54002	0.23396	0.37921	0.54002	0.22186	0.36315
101	80	2.00424	8.44994	0.53415	0.23301	0.37796	0.53415	0.21927	0.35967	1.97271	7.91061	0.54002	0.24485	0.39338	0.54002	0.23090	0.37517
101	81	2.00424	8.01269	0.53415	0.24498	0.39355	0.53415	0.22910	0.37279	1.97271	7.52504	0.54002	0.25660	0.40841	0.54002	0.24053	0.38778
101	82	2.00424	7.58462	0.53415	0.25788	0.41003	0.53415	0.23955	0.38652	1.97271	7.14517	0.54002	0.26927	0.42429	0.54002	0.25077	0.40098
101	83	2.00424	7.16676	0.53415	0.27177	0.42739	0.53415	0.25065	0.40083	1.97271	6.77205	0.54002	0.28291	0.44105	0.54002	0.26164	0.41477
101	84	2.00424	6.76024	0.53415	0.28671	0.44564	0.53415	0.26240	0.41571	1.97271	6.40687	0.54002	0.29757	0.45865	0.54002	0.27316	0.42911
101	85	2.00424	6.36619	0.53415	0.30271	0.46474	0.53415	0.27480	0.43113	1.97271	6.05083	0.54002	0.31327	0.47709	0.54002	0.28532	0.44397
101	86	2.00424	5.98597	0.53415	0.31980	0.48461	0.53415	0.28783	0.44700	1.97271	5.70535	0.54002	0.33003	0.49628	0.54002	0.29809	0.45928
101	87	2.00424	5.62066	0.53415	0.33795	0.50518	0.53415	0.30145	0.46325	1.97271	5.37164	0.54002	0.34784	0.51614	0.54002	0.31145	0.47497
101	88	2.00424	5.27144	0.53415	0.35714	0.52631	0.53415	0.31561	0.47979	1.97271	5.05099	0.54002	0.36664	0.53656	0.54002	0.32533	0.49094
101	89	2.00424	4.93962	0.53415	0.37726	0.54784	0.53415	0.33024	0.49651	1.97271	4.74485	0.54002	0.38636	0.55737	0.54002	0.33967	0.50709
101	90	2.00424	4.62687	0.53415	0.39816	0.56955	0.53415	0.34524	0.51327	1.97271	4.45503	0.54002	0.40683	0.57836	0.54002	0.35437	0.52329
101	91	2.00424	4.33500	0.53415	0.41963	0.59118	0.53415	0.36057	0.53002	1.97271	4.18350	0.54002	0.42783	0.59928	0.54002	0.36938	0.53948
101	92	2.00424	4.06328	0.53415	0.44158	0.61263	0.53415	0.37623	0.54676	1.97271	3.92982	0.54002	0.44930	0.62002	0.54002	0.38471	0.55566
101	93	2.00424	3.80970	0.53415	0.46400	0.63388	0.53415	0.39228	0.56351	1.97271	3.69224	0.54002	0.47121	0.64058	0.54002	0.40043	0.57187
101	94	2.00424	3.57122	0.53415	0.48699	0.65501	0.53415	0.40880	0.58036	1.97271	3.46804	0.54002	0.49368	0.66102	0.54002	0.41660	0.58817
101	95	2.00424	3.34496	0.53415	0.51066	0.67608	0.53415	0.42583	0.59731	1.97271	3.25454	0.54002	0.51681	0.68144	0.54002	0.43328	0.60460
101	96	2.00424	3.12856	0.53415	0.53506	0.69712	0.53415	0.44332	0.61431	1.97271	3.04956	0.54002	0.54066	0.70186	0.54002	0.45042	0.62109
101	97	2.00424	2.92468	0.53415	0.55980	0.71778	0.53415	0.46112	0.63119	1.97271	2.85578	0.54002	0.56487	0.72194	0.54002	0.46788	0.63749
101	98	2.00424	2.73317	0.53415	0.58470	0.73793	0.53415	0.47915	0.64787	1.97271	2.67315	0.54002	0.58924	0.74154	0.54002	0.48556	0.65370
101	99	2.00424	2.55407	0.53415	0.60951	0.75738	0.53415	0.49725	0.66422	1.97271	2.50182	0.54002	0.61354	0.76049	0.54002	0.50333	0.66962
101	100	2.00424	2.38797	0.53415	0.63390	0.77593	0.53415	0.51527	0.68010	1.97271	2.34248	0.54002	0.63744	0.77858	0.54002	0.52102	0.68509
101	101	2.00424	2.23536	0.53415	0.65753	0.79339	0.53415	0.53301	0.69538	1.97271	2.19569	0.54002	0.66062	0.79563	0.54002	0.53845	0.69999
101	102	2.00424	2.09662	0.53415	0.68009	0.80959	0.53415	0.55033	0.70995	1.97271	2.06193	0.54002	0.68277	0.81148	0.54002	0.55547	0.71422
101	103	2.00424	1.97081	0.53415	0.70145	0.82453	0.53415	0.56716	0.72381	1.97271	1.94039	0.54002	0.70375	0.82612	0.54002	0.57202	0.72775
101	104	2.00424	1.85678	0.53415	0.72153	0.83824	0.53415	0.58340	0.73689	1.97271	1.82999	0.54002	0.72348	0.83956	0.54002	0.58799	0.74055
101	105	2.00424	1.75419	0.53415	0.74018	0.85069	0.53415	0.59894	0.74917	1.97271	1.73050	0.54002	0.74184	0.85179	0.54002	0.60328	0.75256
101	106	2.00424	1.66193	0.53415	0.75738	0.86194	0.53415	0.61368	0.76060	1.97271	1.64086	0.54002	0.75878	0.86285	0.54002	0.61780	0.76376
101	107	2.00424	1.57966	0.53415	0.77303	0.87199	0.53415	0.62747	0.77110	1.97271	1.56078	0.54002	0.77421	0.87274	0.54002	0.63140	0.77406
101	108	2.00424	1.50704	0.53415	0.78702	0.88082	0.53415	0.64009	0.78056	1.97271	1.48999	0.54002	0.78802	0.88145	0.54002	0.64385	0.78335
101	109	2.00424	1.44400	0.53415	0.79917	0.88837	0.53415	0.65119	0.78876	1.97271	1.42842	0.54002	0.80004	0.88891	0.54002	0.65483	0.79141
101	110	2.00424	1.39223	0.53415	0.80903	0.89443	0.53415	0.66018	0.79531	1.97271	1.37777	0.54002	0.80981	0.89491	0.54002	0.66372	0.79787

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
102	1	1.88605	29.44822	0.52739	0.06405	0.12038	0.52739	0.06403	0.12036	1.85838	22.54525	0.53168	0.08243	0.15230	0.53168	0.08241	0.15227
102	2	1.88605	29.37817	0.52739	0.06420	0.12065	0.52739	0.06419	0.12064	1.85838	22.51839	0.53168	0.08253	0.15247	0.53168	0.08251	0.15245
102	3	1.88605	29.30399	0.52739	0.06436	0.12094	0.52739	0.06435	0.12092	1.85838	22.48894	0.53168	0.08263	0.15265	0.53168	0.08262	0.15264
102	4	1.88605	29.22650	0.52739	0.06453	0.12124	0.52739	0.06452	0.12123	1.85838	22.45752	0.53168	0.08275	0.15285	0.53168	0.08274	0.15283
102	5	1.88605	29.14631	0.52739	0.06471	0.12155	0.52739	0.06470	0.12154	1.85838	22.42458	0.53168	0.08287	0.15306	0.53168	0.08286	0.15304
102	6	1.88605	29.06332	0.52739	0.06489	0.12188	0.52739	0.06489	0.12186	1.85838	22.39007	0.53168	0.08300	0.15328	0.53168	0.08299	0.15326
102	7	1.88605	28.97770	0.52739	0.06509	0.12222	0.52739	0.06508	0.12220	1.85838	22.35408	0.53168	0.08313	0.15350	0.53168	0.08312	0.15349
102	8	1.88605	28.88901	0.52739	0.06529	0.12257	0.52739	0.06528	0.12255	1.85838	22.31631	0.53168	0.08327	0.15374	0.53168	0.08326	0.15373
102	9	1.88605	28.79700	0.52739	0.06549	0.12294	0.52739	0.06549	0.12292	1.85838	22.27655	0.53168	0.08342	0.15400	0.53168	0.08341	0.15398
102	10	1.88605	28.70168	0.52739	0.06571	0.12332	0.52739	0.06570	0.12330	1.85838	22.23481	0.53168	0.08358	0.15426	0.53168	0.08357	0.15425
102	11	1.88605	28.60341	0.52739	0.06594	0.12372	0.52739	0.06593	0.12370	1.85838	22.19134	0.53168	0.08374	0.15454	0.53168	0.08373	0.15452
102	12	1.88605	28.50171	0.52739	0.06617	0.12413	0.52739	0.06616	0.12411	1.85838	22.14578	0.53168	0.08391	0.15484	0.53168	0.08390	0.15482
102	13	1.88605	28.39619	0.52739	0.06642	0.12456	0.52739	0.06641	0.12455	1.85838	22.09783	0.53168	0.08410	0.15515	0.53168	0.08408	0.15512
102	14	1.88605	28.28717	0.52739	0.06667	0.12501	0.52739	0.06666	0.12499	1.85838	22.04770	0.53168	0.08429	0.15547	0.53168	0.08427	0.15545
102	15	1.88605	28.17456	0.52739	0.06694	0.12548	0.52739	0.06693	0.12546	1.85838	21.99534	0.53168	0.08449	0.15581	0.53168	0.08447	0.15578
102	16	1.88605	28.05854	0.52739	0.06722	0.12597	0.52739	0.06720	0.12594	1.85838	21.94087	0.53168	0.08470	0.15617	0.53168	0.08468	0.15613
102	17	1.88605	27.93921	0.52739	0.06750	0.12647	0.52739	0.06749	0.12644	1.85838	21.88436	0.53168	0.08492	0.15654	0.53168	0.08489	0.15650
102	18	1.88605	27.81632	0.52739	0.06780	0.12699	0.52739	0.06778	0.12696	1.85838	21.82561	0.53168	0.08514	0.15693	0.53168	0.08512	0.15688
102	19	1.88605	27.68998	0.52739	0.06811	0.12754	0.52739	0.06809	0.12750	1.85838	21.76469	0.53168	0.08538	0.15733	0.53168	0.08536	0.15729
102	20	1.88605	27.55961	0.52739	0.06843	0.12810	0.52739	0.06841	0.12806	1.85838	21.70115	0.53168	0.08563	0.15776	0.53168	0.08560	0.15771
102	21	1.88605	27.42496	0.52739	0.06877	0.12869	0.52739	0.06874	0.12865	1.85838	21.63477	0.53168	0.08589	0.15820	0.53168	0.08586	0.15815
102	22	1.88605	27.28607	0.52739	0.06912	0.12930	0.52739	0.06909	0.12926	1.85838	21.56556	0.53168	0.08617	0.15867	0.53168	0.08614	0.15862
102	23	1.88605	27.14231	0.52739	0.06949	0.12994	0.52739	0.06946	0.12989	1.85838	21.49301	0.53168	0.08646	0.15916	0.53168	0.08643	0.15910
102	24	1.88605	26.99396	0.52739	0.06987	0.13061	0.52739	0.06984	0.13056	1.85838	21.41732	0.53168	0.08677	0.15968	0.53168	0.08673	0.15962
102	25	1.88605	26.84076	0.52739	0.07027	0.13131	0.52739	0.07023	0.13125	1.85838	21.33825	0.53168	0.08709	0.16022	0.53168	0.08705	0.16016
102	26	1.88605	26.68259	0.52739	0.07068	0.13203	0.52739	0.07065	0.13197	1.85838	21.25569	0.53168	0.08743	0.16079	0.53168	0.08738	0.16072
102	27	1.88605	26.51948	0.52739	0.07112	0.13279	0.52739	0.07108	0.13273	1.85838	21.16962	0.53168	0.08778	0.16139	0.53168	0.08774	0.16132
102	28	1.88605	26.35108	0.52739	0.07157	0.13358	0.52739	0.07153	0.13351	1.85838	21.07976	0.53168	0.08815	0.16203	0.53168	0.08811	0.16195
102	29	1.88605	26.17769	0.52739	0.07204	0.13441	0.52739	0.07200	0.13433	1.85838	20.98629	0.53168	0.08855	0.16269	0.53168	0.08850	0.16260
102	30	1.88605	25.99881	0.52739	0.07254	0.13527	0.52739	0.07249	0.13519	1.85838	20.88878	0.53168	0.08896	0.16339	0.53168	0.08891	0.16329
102	31	1.88605	25.81445	0.52739	0.07306	0.13617	0.52739	0.07301	0.13608	1.85838	20.78720	0.53168	0.08939	0.16412	0.53168	0.08934	0.16402
102	32	1.88605	25.62410	0.52739	0.07360	0.13711	0.52739	0.07355	0.13702	1.85838	20.68113	0.53168	0.08985	0.16489	0.53168	0.08979	0.16478
102	33	1.88605	25.42805	0.52739	0.07417	0.13809	0.52739	0.07411	0.13800	1.85838	20.57072	0.53168	0.09033	0.16570	0.53168	0.09027	0.16559
102	34	1.88605	25.22578	0.52739	0.07476	0.13912	0.52739	0.07470	0.13902	1.85838	20.45552	0.53168	0.09084	0.16655	0.53168	0.09077	0.16644
102	35	1.88605	25.01713	0.52739	0.07539	0.14020	0.52739	0.07532	0.14009	1.85838	20.33536	0.53168	0.09138	0.16746	0.53168	0.09131	0.16733
102	36	1.88605	24.80193	0.52739	0.07604	0.14133	0.52739	0.07597	0.14122	1.85838	20.21002	0.53168	0.09195	0.16841	0.53168	0.09187	0.16828
102	37	1.88605	24.57973	0.52739	0.07673	0.14252	0.52739	0.07666	0.14240	1.85838	20.07911	0.53168	0.09254	0.16941	0.53168	0.09246	0.16928
102	38	1.88605	24.35058	0.52739	0.07745	0.14376	0.52739	0.07737	0.14364	1.85838	19.94257	0.53168	0.09318	0.17047	0.53168	0.09309	0.17033
102	39	1.88605	24.11373	0.52739	0.07821	0.14507	0.52739	0.07813	0.14494	1.85838	19.79973	0.53168	0.09385	0.17159	0.53168	0.09376	0.17144
102	40	1.88605	23.86918	0.52739	0.07901	0.14645	0.52739	0.07892	0.14630	1.85838	19.65053	0.53168	0.09456	0.17278	0.53168	0.09446	0.17262

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
102	41	1.88605	23.61736	0.52739	0.07985	0.14789	0.52739	0.07976	0.14773	1.85838	19.49521	0.53168	0.09531	0.17404	0.53168	0.09520	0.17386
102	42	1.88605	23.35816	0.52739	0.08074	0.14941	0.52739	0.08063	0.14923	1.85838	19.33362	0.53168	0.09611	0.17536	0.53168	0.09599	0.17517
102	43	1.88605	23.09102	0.52739	0.08167	0.15101	0.52739	0.08156	0.15081	1.85838	19.16523	0.53168	0.09695	0.17677	0.53168	0.09682	0.17655
102	44	1.88605	22.81604	0.52739	0.08265	0.15268	0.52739	0.08253	0.15247	1.85838	18.99000	0.53168	0.09785	0.17825	0.53168	0.09770	0.17802
102	45	1.88605	22.53309	0.52739	0.08369	0.15445	0.52739	0.08355	0.15422	1.85838	18.80775	0.53168	0.09879	0.17982	0.53168	0.09864	0.17956
102	46	1.88605	22.24198	0.52739	0.08478	0.15631	0.52739	0.08463	0.15606	1.85838	18.61823	0.53168	0.09980	0.18148	0.53168	0.09962	0.18120
102	47	1.88605	21.94239	0.52739	0.08594	0.15828	0.52739	0.08577	0.15799	1.85838	18.42106	0.53168	0.10086	0.18324	0.53168	0.10067	0.18293
102	48	1.88605	21.63441	0.52739	0.08716	0.16034	0.52739	0.08697	0.16002	1.85838	18.21621	0.53168	0.10199	0.18511	0.53168	0.10178	0.18475
102	49	1.88605	21.31800	0.52739	0.08845	0.16253	0.52739	0.08824	0.16216	1.85838	18.00355	0.53168	0.10319	0.18708	0.53168	0.10295	0.18669
102	50	1.88605	20.99328	0.52739	0.08982	0.16483	0.52739	0.08957	0.16442	1.85838	17.78305	0.53168	0.10447	0.18918	0.53168	0.10420	0.18873
102	51	1.88605	20.66027	0.52739	0.09126	0.16726	0.52739	0.09098	0.16679	1.85838	17.55462	0.53168	0.10583	0.19140	0.53168	0.10551	0.19089
102	52	1.88605	20.31936	0.52739	0.09279	0.16982	0.52739	0.09247	0.16929	1.85838	17.31849	0.53168	0.10726	0.19374	0.53168	0.10691	0.19317
102	53	1.88605	19.97064	0.52739	0.09440	0.17252	0.52739	0.09404	0.17191	1.85838	17.07460	0.53168	0.10879	0.19623	0.53168	0.10838	0.19557
102	54	1.88605	19.61420	0.52739	0.09611	0.17537	0.52739	0.09570	0.17468	1.85838	16.82295	0.53168	0.11041	0.19886	0.53168	0.10995	0.19811
102	55	1.88605	19.25050	0.52739	0.09792	0.17838	0.52739	0.09745	0.17759	1.85838	16.56379	0.53168	0.11213	0.20165	0.53168	0.11160	0.20079
102	56	1.88605	18.87994	0.52739	0.09984	0.18155	0.52739	0.09929	0.18065	1.85838	16.29737	0.53168	0.11395	0.20459	0.53168	0.11335	0.20362
102	57	1.88605	18.50268	0.52739	0.10186	0.18489	0.52739	0.10124	0.18387	1.85838	16.02371	0.53168	0.11589	0.20770	0.53168	0.11521	0.20661
102	58	1.88605	18.11889	0.52739	0.10401	0.18842	0.52739	0.10331	0.18727	1.85838	15.74286	0.53168	0.11794	0.21100	0.53168	0.11717	0.20977
102	59	1.88605	17.72878	0.52739	0.10629	0.19215	0.52739	0.10550	0.19086	1.85838	15.45489	0.53168	0.12013	0.21449	0.53168	0.11926	0.21311
102	60	1.88605	17.33235	0.52739	0.10871	0.19610	0.52739	0.10781	0.19464	1.85838	15.15969	0.53168	0.12245	0.21818	0.53168	0.12148	0.21664
102	61	1.88605	16.92988	0.52739	0.11128	0.20027	0.52739	0.11027	0.19864	1.85838	14.85740	0.53168	0.12493	0.22210	0.53168	0.12383	0.22038
102	62	1.88605	16.52117	0.52739	0.11401	0.20469	0.52739	0.11289	0.20287	1.85838	14.54774	0.53168	0.12756	0.22627	0.53168	0.12634	0.22434
102	63	1.88605	16.10627	0.52739	0.11693	0.20938	0.52739	0.11567	0.20735	1.85838	14.23062	0.53168	0.13039	0.23069	0.53168	0.12902	0.22855
102	64	1.88605	15.68510	0.52739	0.12005	0.21437	0.52739	0.11863	0.21210	1.85838	13.90587	0.53168	0.13340	0.23541	0.53168	0.13188	0.23302
102	65	1.88605	15.25783	0.52739	0.12339	0.21967	0.52739	0.12179	0.21713	1.85838	13.57353	0.53168	0.13664	0.24043	0.53168	0.13493	0.23778
102	66	1.88605	14.82463	0.52739	0.12696	0.22532	0.52739	0.12516	0.22248	1.85838	13.23363	0.53168	0.14012	0.24579	0.53168	0.13820	0.24284
102	67	1.88605	14.38548	0.52739	0.13080	0.23134	0.52739	0.12877	0.22816	1.85838	12.88602	0.53168	0.14385	0.25152	0.53168	0.14170	0.24822
102	68	1.88605	13.94087	0.52739	0.13493	0.23778	0.52739	0.13263	0.23420	1.85838	12.53103	0.53168	0.14788	0.25766	0.53168	0.14544	0.25395
102	69	1.88605	13.49126	0.52739	0.13937	0.24465	0.52739	0.13676	0.24062	1.85838	12.16898	0.53168	0.15222	0.26422	0.53168	0.14946	0.26005
102	70	1.88605	13.03722	0.52739	0.14417	0.25200	0.52739	0.14119	0.24744	1.85838	11.80026	0.53168	0.15690	0.27125	0.53168	0.15377	0.26655
102	71	1.88605	12.57941	0.52739	0.14933	0.25986	0.52739	0.14593	0.25469	1.85838	11.42537	0.53168	0.16196	0.27878	0.53168	0.15840	0.27348
102	72	1.88605	12.11856	0.52739	0.15492	0.26828	0.52739	0.15102	0.26241	1.85838	11.04490	0.53168	0.16744	0.28685	0.53168	0.16336	0.28085
102	73	1.88605	11.65555	0.52739	0.16096	0.27728	0.52739	0.15647	0.27061	1.85838	10.65955	0.53168	0.17336	0.29549	0.53168	0.16869	0.28869
102	74	1.88605	11.19139	0.52739	0.16749	0.28692	0.52739	0.16233	0.27931	1.85838	10.27021	0.53168	0.17977	0.30476	0.53168	0.17442	0.29703
102	75	1.88605	10.72709	0.52739	0.17456	0.29724	0.52739	0.16861	0.28856	1.85838	9.87774	0.53168	0.18672	0.31469	0.53168	0.18056	0.30590
102	76	1.88605	10.26405	0.52739	0.18222	0.30827	0.52739	0.17534	0.29836	1.85838	9.48337	0.53168	0.19425	0.32531	0.53168	0.18716	0.31530
102	77	1.88605	9.80349	0.52739	0.19051	0.32005	0.52739	0.18255	0.30874	1.85838	9.08824	0.53168	0.20241	0.33667	0.53168	0.19423	0.32528
102	78	1.88605	9.34666	0.52739	0.19949	0.33263	0.52739	0.19028	0.31972	1.85838	8.69350	0.53168	0.21124	0.34880	0.53168	0.20180	0.33583
102	79	1.88605	8.89505	0.52739	0.20921	0.34603	0.52739	0.19854	0.33130	1.85838	8.30053	0.53168	0.22080	0.36173	0.53168	0.20990	0.34697
102	80	1.88605	8.44994	0.52739	0.21972	0.36028	0.52739	0.20736	0.34350	1.85838	7.91061	0.53168	0.23114	0.37549	0.53168	0.21856	0.35872

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

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
102	81	1.88605	8.01269	0.52739	0.23108	0.37542	0.52739	0.21678	0.35632	1.85838	7.52504	0.53168	0.24232	0.39010	0.53168	0.22780	0.37107
102	82	1.88605	7.58462	0.52739	0.24335	0.39144	0.52739	0.22681	0.36976	1.85838	7.14517	0.53168	0.25438	0.40558	0.53168	0.23764	0.38402
102	83	1.88605	7.16676	0.52739	0.25658	0.40837	0.52739	0.23748	0.38381	1.85838	6.77205	0.53168	0.26738	0.42195	0.53168	0.24811	0.39757
102	84	1.88605	6.76024	0.52739	0.27081	0.42621	0.52739	0.24879	0.39845	1.85838	6.40687	0.53168	0.28138	0.43918	0.53168	0.25921	0.41171
102	85	1.88605	6.36619	0.52739	0.28610	0.44492	0.52739	0.26076	0.41366	1.85838	6.05083	0.53168	0.29641	0.45728	0.53168	0.27096	0.42639
102	86	1.88605	5.98597	0.52739	0.30246	0.46444	0.52739	0.27336	0.42935	1.85838	5.70535	0.53168	0.31248	0.47616	0.53168	0.28333	0.44155
102	87	1.88605	5.62066	0.52739	0.31988	0.48472	0.52739	0.28656	0.44547	1.85838	5.37164	0.53168	0.32959	0.49578	0.53168	0.29629	0.45714
102	88	1.88605	5.27144	0.52739	0.33834	0.50562	0.52739	0.30032	0.46192	1.85838	5.05099	0.53168	0.34771	0.51600	0.53168	0.30980	0.47304
102	89	1.88605	4.93962	0.52739	0.35776	0.52698	0.52739	0.31456	0.47858	1.85838	4.74485	0.53168	0.36676	0.53669	0.53168	0.32377	0.48917
102	90	1.88605	4.62687	0.52739	0.37799	0.54861	0.52739	0.32920	0.49534	1.85838	4.45503	0.53168	0.38660	0.55762	0.53168	0.33814	0.50538
102	91	1.88605	4.33500	0.52739	0.39883	0.57023	0.52739	0.34419	0.51211	1.85838	4.18350	0.53168	0.40702	0.57856	0.53168	0.35283	0.52162
102	92	1.88605	4.06328	0.52739	0.42020	0.59175	0.52739	0.35954	0.52891	1.85838	3.92982	0.53168	0.42795	0.59939	0.53168	0.36788	0.53788
102	93	1.88605	3.80970	0.52739	0.44212	0.61315	0.52739	0.37530	0.54577	1.85838	3.69224	0.53168	0.44939	0.62011	0.53168	0.38332	0.55421
102	94	1.88605	3.57122	0.52739	0.46467	0.63450	0.52739	0.39156	0.56276	1.85838	3.46804	0.53168	0.47146	0.64080	0.53168	0.39926	0.57067
102	95	1.88605	3.34496	0.52739	0.48798	0.65589	0.52739	0.40836	0.57991	1.85838	3.25454	0.53168	0.49426	0.66155	0.53168	0.41574	0.58731
102	96	1.88605	3.12856	0.52739	0.51212	0.67735	0.52739	0.42567	0.59715	1.85838	3.04956	0.53168	0.51789	0.68238	0.53168	0.43272	0.60405
102	97	1.88605	2.92468	0.52739	0.53671	0.69852	0.52739	0.44335	0.61433	1.85838	2.85578	0.53168	0.54198	0.70296	0.53168	0.45006	0.62075
102	98	1.88605	2.73317	0.52739	0.56159	0.71925	0.52739	0.46129	0.63135	1.85838	2.67315	0.53168	0.56635	0.72314	0.53168	0.46768	0.63731
102	99	1.88605	2.55407	0.52739	0.58650	0.73937	0.52739	0.47938	0.64808	1.85838	2.50182	0.53168	0.59077	0.74274	0.53168	0.48545	0.65360
102	100	1.88605	2.38797	0.52739	0.61113	0.75863	0.52739	0.49742	0.66437	1.85838	2.34248	0.53168	0.61492	0.76154	0.53168	0.50318	0.66949
102	101	1.88605	2.23536	0.52739	0.63511	0.77684	0.52739	0.51524	0.68008	1.85838	2.19569	0.53168	0.63845	0.77933	0.53168	0.52070	0.68482
102	102	1.88605	2.09662	0.52739	0.65812	0.79382	0.52739	0.53270	0.69511	1.85838	2.06193	0.53168	0.66105	0.79594	0.53168	0.53787	0.69950
102	103	1.88605	1.97081	0.52739	0.68002	0.80954	0.52739	0.54969	0.70942	1.85838	1.94039	0.53168	0.68256	0.81134	0.53168	0.55459	0.71349
102	104	1.88605	1.85678	0.52739	0.70070	0.82402	0.52739	0.56613	0.72297	1.85838	1.82999	0.53168	0.70290	0.82553	0.53168	0.57077	0.72674
102	105	1.88605	1.75419	0.52739	0.72001	0.83722	0.52739	0.58191	0.73570	1.85838	1.73050	0.53168	0.72190	0.83849	0.53168	0.58631	0.73921
102	106	1.88605	1.66193	0.52739	0.73790	0.84919	0.52739	0.59691	0.74758	1.85838	1.64086	0.53168	0.73953	0.85026	0.53168	0.60109	0.75085
102	107	1.88605	1.57966	0.52739	0.75425	0.85991	0.52739	0.61098	0.75852	1.85838	1.56078	0.53168	0.75565	0.86082	0.53168	0.61497	0.76159
102	108	1.88605	1.50704	0.52739	0.76892	0.86937	0.52739	0.62390	0.76840	1.85838	1.48999	0.53168	0.77013	0.87014	0.53168	0.62772	0.77129
102	109	1.88605	1.44400	0.52739	0.78172	0.87749	0.52739	0.63530	0.77698	1.85838	1.42842	0.53168	0.78279	0.87816	0.53168	0.63899	0.77974
102	110	1.88605	1.39223	0.52739	0.79216	0.88403	0.52739	0.64456	0.78387	1.85838	1.37777	0.53168	0.79312	0.88462	0.53168	0.64816	0.78653
103	1	1.77879	29.44822	0.51690	0.06040	0.11393	0.51690	0.06039	0.11391	1.75441	22.54525	0.52127	0.07782	0.14440	0.52127	0.07780	0.14437
103	2	1.77879	29.37817	0.51690	0.06055	0.11418	0.51690	0.06054	0.11417	1.75441	22.51839	0.52127	0.07791	0.14456	0.52127	0.07790	0.14454
103	3	1.77879	29.30399	0.51690	0.06070	0.11445	0.51690	0.06069	0.11444	1.75441	22.48894	0.52127	0.07801	0.14473	0.52127	0.07800	0.14472
103	4	1.77879	29.22650	0.51690	0.06086	0.11474	0.51690	0.06085	0.11473	1.75441	22.45752	0.52127	0.07812	0.14492	0.52127	0.07811	0.14490
103	5	1.77879	29.14631	0.51690	0.06103	0.11504	0.51690	0.06102	0.11502	1.75441	22.42458	0.52127	0.07824	0.14512	0.52127	0.07823	0.14510
103	6	1.77879	29.06332	0.51690	0.06120	0.11535	0.51690	0.06120	0.11533	1.75441	22.39007	0.52127	0.07836	0.14532	0.52127	0.07835	0.14531
103	7	1.77879	28.97770	0.51690	0.06138	0.11567	0.51690	0.06138	0.11566	1.75441	22.35408	0.52127	0.07848	0.14554	0.52127	0.07847	0.14553
103	8	1.77879	28.88901	0.51690	0.06157	0.11600	0.51690	0.06157	0.11599	1.75441	22.31631	0.52127	0.07861	0.14577	0.52127	0.07861	0.14575
103	9	1.77879	28.79700	0.51690	0.06177	0.11635	0.51690	0.06176	0.11634	1.75441	22.27655	0.52127	0.07876	0.14601	0.52127	0.07875	0.14600
103	10	1.77879	28.70168	0.51690	0.06197	0.11672	0.51690	0.06197	0.11670	1.75441	22.23481	0.52127	0.07890	0.14627	0.52127	0.07889	0.14625

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
103	11	1.77879	28.60341	0.51690	0.06219	0.11709	0.51690	0.06218	0.11708	1.75441	22.19134	0.52127	0.07906	0.14653	0.52127	0.07905	0.14651
103	12	1.77879	28.50171	0.51690	0.06241	0.11749	0.51690	0.06240	0.11747	1.75441	22.14578	0.52127	0.07922	0.14681	0.52127	0.07921	0.14679
103	13	1.77879	28.39619	0.51690	0.06264	0.11790	0.51690	0.06263	0.11788	1.75441	22.09783	0.52127	0.07939	0.14710	0.52127	0.07938	0.14709
103	14	1.77879	28.28717	0.51690	0.06288	0.11832	0.51690	0.06287	0.11831	1.75441	22.04770	0.52127	0.07957	0.14741	0.52127	0.07956	0.14739
103	15	1.77879	28.17456	0.51690	0.06313	0.11877	0.51690	0.06312	0.11875	1.75441	21.99534	0.52127	0.07976	0.14774	0.52127	0.07975	0.14771
103	16	1.77879	28.05854	0.51690	0.06339	0.11923	0.51690	0.06338	0.11920	1.75441	21.94087	0.52127	0.07996	0.14808	0.52127	0.07994	0.14805
103	17	1.77879	27.93921	0.51690	0.06367	0.11971	0.51690	0.06365	0.11968	1.75441	21.88436	0.52127	0.08017	0.14843	0.52127	0.08014	0.14840
103	18	1.77879	27.81632	0.51690	0.06395	0.12021	0.51690	0.06393	0.12017	1.75441	21.82561	0.52127	0.08038	0.14880	0.52127	0.08036	0.14876
103	19	1.77879	27.68998	0.51690	0.06424	0.12072	0.51690	0.06422	0.12069	1.75441	21.76469	0.52127	0.08061	0.14919	0.52127	0.08058	0.14914
103	20	1.77879	27.55961	0.51690	0.06454	0.12126	0.51690	0.06452	0.12122	1.75441	21.70115	0.52127	0.08084	0.14959	0.52127	0.08082	0.14955
103	21	1.77879	27.42496	0.51690	0.06486	0.12182	0.51690	0.06484	0.12178	1.75441	21.63477	0.52127	0.08109	0.15001	0.52127	0.08106	0.14997
103	22	1.77879	27.28607	0.51690	0.06519	0.12240	0.51690	0.06517	0.12236	1.75441	21.56556	0.52127	0.08135	0.15046	0.52127	0.08132	0.15041
103	23	1.77879	27.14231	0.51690	0.06553	0.12301	0.51690	0.06551	0.12296	1.75441	21.49301	0.52127	0.08162	0.15093	0.52127	0.08159	0.15088
103	24	1.77879	26.99396	0.51690	0.06589	0.12364	0.51690	0.06587	0.12359	1.75441	21.41732	0.52127	0.08191	0.15142	0.52127	0.08188	0.15137
103	25	1.77879	26.84076	0.51690	0.06627	0.12430	0.51690	0.06624	0.12425	1.75441	21.33825	0.52127	0.08222	0.15194	0.52127	0.08218	0.15188
103	26	1.77879	26.68259	0.51690	0.06666	0.12499	0.51690	0.06663	0.12494	1.75441	21.25569	0.52127	0.08254	0.15248	0.52127	0.08250	0.15242
103	27	1.77879	26.51948	0.51690	0.06707	0.12571	0.51690	0.06704	0.12566	1.75441	21.16962	0.52127	0.08287	0.15306	0.52127	0.08283	0.15299
103	28	1.77879	26.35108	0.51690	0.06750	0.12647	0.51690	0.06747	0.12640	1.75441	21.07976	0.52127	0.08322	0.15366	0.52127	0.08318	0.15359
103	29	1.77879	26.17769	0.51690	0.06795	0.12725	0.51690	0.06791	0.12718	1.75441	20.98629	0.52127	0.08359	0.15429	0.52127	0.08355	0.15421
103	30	1.77879	25.99881	0.51690	0.06842	0.12807	0.51690	0.06837	0.12800	1.75441	20.88878	0.52127	0.08398	0.15495	0.52127	0.08394	0.15487
103	31	1.77879	25.81445	0.51690	0.06890	0.12892	0.51690	0.06886	0.12885	1.75441	20.78720	0.52127	0.08439	0.15565	0.52127	0.08434	0.15556
103	32	1.77879	25.62410	0.51690	0.06942	0.12982	0.51690	0.06937	0.12974	1.75441	20.68113	0.52127	0.08483	0.15639	0.52127	0.08477	0.15629
103	33	1.77879	25.42805	0.51690	0.06995	0.13075	0.51690	0.06990	0.13067	1.75441	20.57072	0.52127	0.08528	0.15716	0.52127	0.08522	0.15706
103	34	1.77879	25.22578	0.51690	0.07051	0.13173	0.51690	0.07046	0.13164	1.75441	20.45552	0.52127	0.08576	0.15797	0.52127	0.08570	0.15787
103	35	1.77879	25.01713	0.51690	0.07110	0.13276	0.51690	0.07104	0.13266	1.75441	20.33536	0.52127	0.08627	0.15883	0.52127	0.08620	0.15872
103	36	1.77879	24.80193	0.51690	0.07172	0.13383	0.51690	0.07166	0.13373	1.75441	20.21002	0.52127	0.08680	0.15974	0.52127	0.08673	0.15962
103	37	1.77879	24.57973	0.51690	0.07236	0.13496	0.51690	0.07230	0.13485	1.75441	20.07911	0.52127	0.08737	0.16070	0.52127	0.08730	0.16057
103	38	1.77879	24.35058	0.51690	0.07304	0.13614	0.51690	0.07298	0.13603	1.75441	19.94257	0.52127	0.08797	0.16171	0.52127	0.08789	0.16158
103	39	1.77879	24.11373	0.51690	0.07376	0.13739	0.51690	0.07369	0.13727	1.75441	19.79973	0.52127	0.08860	0.16278	0.52127	0.08852	0.16264
103	40	1.77879	23.86918	0.51690	0.07452	0.13870	0.51690	0.07444	0.13856	1.75441	19.65053	0.52127	0.08927	0.16391	0.52127	0.08918	0.16376
103	41	1.77879	23.61736	0.51690	0.07531	0.14007	0.51690	0.07523	0.13993	1.75441	19.49521	0.52127	0.08998	0.16511	0.52127	0.08989	0.16495
103	42	1.77879	23.35816	0.51690	0.07615	0.14152	0.51690	0.07605	0.14136	1.75441	19.33362	0.52127	0.09073	0.16637	0.52127	0.09063	0.16619
103	43	1.77879	23.09102	0.51690	0.07703	0.14303	0.51690	0.07693	0.14286	1.75441	19.16523	0.52127	0.09153	0.16771	0.52127	0.09141	0.16752
103	44	1.77879	22.81604	0.51690	0.07795	0.14463	0.51690	0.07784	0.14444	1.75441	18.99000	0.52127	0.09237	0.16912	0.52127	0.09225	0.16891
103	45	1.77879	22.53309	0.51690	0.07893	0.14631	0.51690	0.07881	0.14610	1.75441	18.80775	0.52127	0.09327	0.17062	0.52127	0.09313	0.17039
103	46	1.77879	22.24198	0.51690	0.07996	0.14808	0.51690	0.07983	0.14785	1.75441	18.61823	0.52127	0.09421	0.17221	0.52127	0.09406	0.17195
103	47	1.77879	21.94239	0.51690	0.08105	0.14995	0.51690	0.08090	0.14970	1.75441	18.42106	0.52127	0.09522	0.17389	0.52127	0.09505	0.17360
103	48	1.77879	21.63441	0.51690	0.08221	0.15192	0.51690	0.08204	0.15163	1.75441	18.21621	0.52127	0.09629	0.17567	0.52127	0.09610	0.17535
103	49	1.77879	21.31800	0.51690	0.08342	0.15400	0.51690	0.08323	0.15367	1.75441	18.00355	0.52127	0.09742	0.17755	0.52127	0.09721	0.17719
103	50	1.77879	20.99328	0.51690	0.08471	0.15619	0.51690	0.08450	0.15582	1.75441	17.78305	0.52127	0.09863	0.17955	0.52127	0.09839	0.17915

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POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
103	51	1.77879	20.66027	0.51690	0.08607	0.15850	0.51690	0.08583	0.15809	1.75441	17.55462	0.52127	0.09991	0.18167	0.52127	0.09963	0.18121
103	52	1.77879	20.31936	0.51690	0.08751	0.16094	0.51690	0.08723	0.16047	1.75441	17.31849	0.52127	0.10127	0.18391	0.52127	0.10095	0.18339
103	53	1.77879	19.97064	0.51690	0.08904	0.16352	0.51690	0.08872	0.16297	1.75441	17.07460	0.52127	0.10271	0.18628	0.52127	0.10235	0.18569
103	54	1.77879	19.61420	0.51690	0.09065	0.16623	0.51690	0.09028	0.16561	1.75441	16.82295	0.52127	0.10424	0.18880	0.52127	0.10383	0.18812
103	55	1.77879	19.25050	0.51690	0.09236	0.16910	0.51690	0.09193	0.16839	1.75441	16.56379	0.52127	0.10586	0.19146	0.52127	0.10539	0.19069
103	56	1.77879	18.87994	0.51690	0.09417	0.17212	0.51690	0.09368	0.17131	1.75441	16.29737	0.52127	0.10759	0.19427	0.52127	0.10705	0.19340
103	57	1.77879	18.50268	0.51690	0.09608	0.17531	0.51690	0.09553	0.17439	1.75441	16.02371	0.52127	0.10941	0.19725	0.52127	0.10881	0.19626
103	58	1.77879	18.11889	0.51690	0.09811	0.17868	0.51690	0.09748	0.17764	1.75441	15.74286	0.52127	0.11136	0.20040	0.52127	0.11067	0.19928
103	59	1.77879	17.72878	0.51690	0.10025	0.18224	0.51690	0.09955	0.18107	1.75441	15.45489	0.52127	0.11342	0.20373	0.52127	0.11265	0.20248
103	60	1.77879	17.33235	0.51690	0.10254	0.18600	0.51690	0.10174	0.18469	1.75441	15.15969	0.52127	0.11561	0.20727	0.52127	0.11474	0.20587
103	61	1.77879	16.92988	0.51690	0.10496	0.18998	0.51690	0.10407	0.18851	1.75441	14.85740	0.52127	0.11795	0.21102	0.52127	0.11698	0.20945
103	62	1.77879	16.52117	0.51690	0.10755	0.19421	0.51690	0.10654	0.19256	1.75441	14.54774	0.52127	0.12045	0.21500	0.52127	0.11936	0.21326
103	63	1.77879	16.10627	0.51690	0.11030	0.19869	0.51690	0.10917	0.19685	1.75441	14.23062	0.52127	0.12311	0.21924	0.52127	0.12189	0.21730
103	64	1.77879	15.68510	0.51690	0.11324	0.20345	0.51690	0.11198	0.20140	1.75441	13.90587	0.52127	0.12597	0.22375	0.52127	0.12460	0.22159
103	65	1.77879	15.25783	0.51690	0.11639	0.20852	0.51690	0.11497	0.20623	1.75441	13.57353	0.52127	0.12903	0.22856	0.52127	0.12750	0.22616
103	66	1.77879	14.82463	0.51690	0.11977	0.21392	0.51690	0.11816	0.21136	1.75441	13.23363	0.52127	0.13231	0.23370	0.52127	0.13059	0.23102
103	67	1.77879	14.38548	0.51690	0.12340	0.21969	0.51690	0.12158	0.21681	1.75441	12.88602	0.52127	0.13584	0.23920	0.52127	0.13391	0.23620
103	68	1.77879	13.94087	0.51690	0.12730	0.22584	0.51690	0.12524	0.22260	1.75441	12.53103	0.52127	0.13965	0.24508	0.52127	0.13747	0.24171
103	69	1.77879	13.49126	0.51690	0.13149	0.23243	0.51690	0.12916	0.22877	1.75441	12.16898	0.52127	0.14376	0.25138	0.52127	0.14129	0.24759
103	70	1.77879	13.03722	0.51690	0.13602	0.23947	0.51690	0.13336	0.23534	1.75441	11.80026	0.52127	0.14819	0.25812	0.52127	0.14538	0.25386
103	71	1.77879	12.57941	0.51690	0.14091	0.24701	0.51690	0.13786	0.24232	1.75441	11.42537	0.52127	0.15298	0.26536	0.52127	0.14978	0.26054
103	72	1.77879	12.11856	0.51690	0.14619	0.25508	0.51690	0.14270	0.24975	1.75441	11.04490	0.52127	0.15816	0.27312	0.52127	0.15450	0.26765
103	73	1.77879	11.65555	0.51690	0.15190	0.26373	0.51690	0.14788	0.25766	1.75441	10.65955	0.52127	0.16377	0.28144	0.52127	0.15958	0.27524
103	74	1.77879	11.19139	0.51690	0.15808	0.27300	0.51690	0.15345	0.26608	1.75441	10.27021	0.52127	0.16984	0.29037	0.52127	0.16503	0.28331
103	75	1.77879	10.72709	0.51690	0.16477	0.28292	0.51690	0.15943	0.27502	1.75441	9.87774	0.52127	0.17643	0.29994	0.52127	0.17089	0.29190
103	76	1.77879	10.26405	0.51690	0.17202	0.29355	0.51690	0.16585	0.28451	1.75441	9.48337	0.52127	0.18356	0.31019	0.52127	0.17719	0.30103
103	77	1.77879	9.80349	0.51690	0.17988	0.30491	0.51690	0.17273	0.29458	1.75441	9.08824	0.52127	0.19130	0.32116	0.52127	0.18394	0.31072
103	78	1.77879	9.34666	0.51690	0.18839	0.31705	0.51690	0.18011	0.30524	1.75441	8.69350	0.52127	0.19969	0.33290	0.52127	0.19118	0.32099
103	79	1.77879	8.89505	0.51690	0.19761	0.33001	0.51690	0.18801	0.31651	1.75441	8.30053	0.52127	0.20877	0.34542	0.52127	0.19894	0.33185
103	80	1.77879	8.44994	0.51690	0.20759	0.34381	0.51690	0.19646	0.32840	1.75441	7.91061	0.52127	0.21860	0.35877	0.52127	0.20724	0.34332
103	81	1.77879	8.01269	0.51690	0.21839	0.35849	0.51690	0.20548	0.34091	1.75441	7.52504	0.52127	0.22924	0.37297	0.52127	0.21610	0.35540
103	82	1.77879	7.58462	0.51690	0.23006	0.37406	0.51690	0.21511	0.35406	1.75441	7.14517	0.52127	0.24073	0.38805	0.52127	0.22557	0.36810
103	83	1.77879	7.16676	0.51690	0.24266	0.39055	0.51690	0.22537	0.36784	1.75441	6.77205	0.52127	0.25314	0.40401	0.52127	0.23564	0.38141
103	84	1.77879	6.76024	0.51690	0.25624	0.40795	0.51690	0.23627	0.38223	1.75441	6.40687	0.52127	0.26651	0.42086	0.52127	0.24635	0.39532
103	85	1.77879	6.36619	0.51690	0.27085	0.42626	0.51690	0.24781	0.39720	1.75441	6.05083	0.52127	0.28089	0.43858	0.52127	0.25770	0.40980
103	86	1.77879	5.98597	0.51690	0.28651	0.44541	0.51690	0.26000	0.41269	1.75441	5.70535	0.52127	0.29630	0.45714	0.52127	0.26968	0.42480
103	87	1.77879	5.62066	0.51690	0.30323	0.46535	0.51690	0.27279	0.42865	1.75441	5.37164	0.52127	0.31274	0.47646	0.52127	0.28225	0.44024
103	88	1.77879	5.27144	0.51690	0.32098	0.48597	0.51690	0.28615	0.44497	1.75441	5.05099	0.52127	0.33018	0.49645	0.52127	0.29538	0.45605
103	89	1.77879	4.93962	0.51690	0.33969	0.50712	0.51690	0.30001	0.46155	1.75441	4.74485	0.52127	0.34857	0.51695	0.52127	0.30900	0.47212
103	90	1.77879	4.62687	0.51690	0.35924	0.52859	0.51690	0.31429	0.47826	1.75441	4.45503	0.52127	0.36777	0.53777	0.52127	0.32302	0.48831

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
103	91	1.77879	4.33500	0.51690	0.37944	0.55014	0.51690	0.32893	0.49503	1.75441	4.18350	0.52127	0.38760	0.55866	0.52127	0.33740	0.50456
103	92	1.77879	4.06328	0.51690	0.40022	0.57166	0.51690	0.34396	0.51185	1.75441	3.92982	0.52127	0.40797	0.57951	0.52127	0.35214	0.52087
103	93	1.77879	3.80970	0.51690	0.42159	0.59313	0.51690	0.35941	0.52878	1.75441	3.69224	0.52127	0.42890	0.60032	0.52127	0.36731	0.53727
103	94	1.77879	3.57122	0.51690	0.44366	0.61463	0.51690	0.37540	0.54587	1.75441	3.46804	0.52127	0.45051	0.62118	0.52127	0.38299	0.55386
103	95	1.77879	3.34496	0.51690	0.46655	0.63625	0.51690	0.39196	0.56317	1.75441	3.25454	0.52127	0.47294	0.64217	0.52127	0.39924	0.57065
103	96	1.77879	3.12856	0.51690	0.49035	0.65804	0.51690	0.40906	0.58062	1.75441	3.04956	0.52127	0.49626	0.66334	0.52127	0.41604	0.58761
103	97	1.77879	2.92468	0.51690	0.51472	0.67962	0.51690	0.42658	0.59804	1.75441	2.85578	0.52127	0.52014	0.68433	0.52127	0.43324	0.60456
103	98	1.77879	2.73317	0.51690	0.53947	0.70085	0.51690	0.44441	0.61535	1.75441	2.67315	0.52127	0.54441	0.70501	0.52127	0.45077	0.62142
103	99	1.77879	2.55407	0.51690	0.56438	0.72154	0.51690	0.46244	0.63242	1.75441	2.50182	0.52127	0.56885	0.72518	0.52127	0.46849	0.63805
103	100	1.77879	2.38797	0.51690	0.58912	0.74144	0.51690	0.48047	0.64908	1.75441	2.34248	0.52127	0.59312	0.74461	0.52127	0.48623	0.65431
103	101	1.77879	2.23536	0.51690	0.61334	0.76033	0.51690	0.49834	0.66519	1.75441	2.19569	0.52127	0.61690	0.76307	0.52127	0.50380	0.67004
103	102	1.77879	2.09662	0.51690	0.63669	0.77802	0.51690	0.51587	0.68063	1.75441	2.06193	0.52127	0.63984	0.78037	0.52127	0.52106	0.68513
103	103	1.77879	1.97081	0.51690	0.65901	0.79446	0.51690	0.53300	0.69536	1.75441	1.94039	0.52127	0.66179	0.79647	0.52127	0.53792	0.69954
103	104	1.77879	1.85678	0.51690	0.68020	0.80967	0.51690	0.54960	0.70934	1.75441	1.82999	0.52127	0.68263	0.81138	0.52127	0.55427	0.71322
103	105	1.77879	1.75419	0.51690	0.70007	0.82358	0.51690	0.56557	0.72251	1.75441	1.73050	0.52127	0.70218	0.82504	0.52127	0.57001	0.72612
103	106	1.77879	1.66193	0.51690	0.71856	0.83624	0.51690	0.58080	0.73481	1.75441	1.64086	0.52127	0.72040	0.83748	0.52127	0.58502	0.73819
103	107	1.77879	1.57966	0.51690	0.73553	0.84762	0.51690	0.59511	0.74617	1.75441	1.56078	0.52127	0.73713	0.84868	0.52127	0.59915	0.74934
103	108	1.77879	1.50704	0.51690	0.75083	0.85768	0.51690	0.60829	0.75645	1.75441	1.48999	0.52127	0.75223	0.85860	0.52127	0.61217	0.75944
103	109	1.77879	1.44400	0.51690	0.76423	0.86636	0.51690	0.61996	0.76540	1.75441	1.42842	0.52127	0.76548	0.86716	0.52127	0.62371	0.76825
103	110	1.77879	1.39223	0.51690	0.77519	0.87336	0.51690	0.62947	0.77261	1.75441	1.37777	0.52127	0.77633	0.87408	0.52127	0.63313	0.77536
104	1	1.68209	29.44822	0.50805	0.05712	0.10807	0.50805	0.05711	0.10805	1.66051	22.54525	0.51251	0.07365	0.13720	0.51251	0.07364	0.13718
104	2	1.68209	29.37817	0.50805	0.05726	0.10831	0.50805	0.05725	0.10830	1.66051	22.51839	0.51251	0.07374	0.13735	0.51251	0.07373	0.13733
104	3	1.68209	29.30399	0.50805	0.05740	0.10857	0.50805	0.05739	0.10856	1.66051	22.48894	0.51251	0.07384	0.13752	0.51251	0.07383	0.13750
104	4	1.68209	29.22650	0.50805	0.05755	0.10884	0.50805	0.05755	0.10883	1.66051	22.45752	0.51251	0.07394	0.13770	0.51251	0.07393	0.13768
104	5	1.68209	29.14631	0.50805	0.05771	0.10913	0.50805	0.05770	0.10911	1.66051	22.42458	0.51251	0.07405	0.13789	0.51251	0.07404	0.13787
104	6	1.68209	29.06332	0.50805	0.05788	0.10942	0.50805	0.05787	0.10941	1.66051	22.39007	0.51251	0.07416	0.13808	0.51251	0.07415	0.13807
104	7	1.68209	28.97770	0.50805	0.05805	0.10973	0.50805	0.05804	0.10971	1.66051	22.35408	0.51251	0.07428	0.13829	0.51251	0.07427	0.13828
104	8	1.68209	28.88901	0.50805	0.05823	0.11004	0.50805	0.05822	0.11003	1.66051	22.31631	0.51251	0.07441	0.13851	0.51251	0.07440	0.13849
104	9	1.68209	28.79700	0.50805	0.05841	0.11038	0.50805	0.05840	0.11036	1.66051	22.27655	0.51251	0.07454	0.13874	0.51251	0.07453	0.13872
104	10	1.68209	28.70168	0.50805	0.05861	0.11072	0.50805	0.05860	0.11071	1.66051	22.23481	0.51251	0.07468	0.13898	0.51251	0.07467	0.13897
104	11	1.68209	28.60341	0.50805	0.05881	0.11108	0.50805	0.05880	0.11107	1.66051	22.19134	0.51251	0.07483	0.13923	0.51251	0.07482	0.13922
104	12	1.68209	28.50171	0.50805	0.05902	0.11146	0.50805	0.05901	0.11144	1.66051	22.14578	0.51251	0.07498	0.13950	0.51251	0.07497	0.13948
104	13	1.68209	28.39619	0.50805	0.05924	0.11185	0.50805	0.05923	0.11183	1.66051	22.09783	0.51251	0.07514	0.13978	0.51251	0.07513	0.13976
104	14	1.68209	28.28717	0.50805	0.05946	0.11225	0.50805	0.05945	0.11224	1.66051	22.04770	0.51251	0.07531	0.14008	0.51251	0.07530	0.14006
104	15	1.68209	28.17456	0.50805	0.05970	0.11268	0.50805	0.05969	0.11266	1.66051	21.99534	0.51251	0.07549	0.14039	0.51251	0.07548	0.14036
104	16	1.68209	28.05854	0.50805	0.05995	0.11312	0.50805	0.05994	0.11309	1.66051	21.94087	0.51251	0.07568	0.14071	0.51251	0.07566	0.14068
104	17	1.68209	27.93921	0.50805	0.06020	0.11357	0.50805	0.06019	0.11354	1.66051	21.88436	0.51251	0.07588	0.14105	0.51251	0.07586	0.14102
104	18	1.68209	27.81632	0.50805	0.06047	0.11404	0.50805	0.06045	0.11401	1.66051	21.82561	0.51251	0.07608	0.14140	0.51251	0.07606	0.14137
104	19	1.68209	27.68998	0.50805	0.06075	0.11453	0.50805	0.06073	0.11450	1.66051	21.76469	0.51251	0.07629	0.14177	0.51251	0.07627	0.14173
104	20	1.68209	27.55961	0.50805	0.06103	0.11504	0.50805	0.06101	0.11501	1.66051	21.70115	0.51251	0.07652	0.14215	0.51251	0.07649	0.14211

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	21	1.68209	27.42496	0.50805	0.06133	0.11558	0.50805	0.06131	0.11554	1.66051	21.63477	0.51251	0.07675	0.14256	0.51251	0.07673	0.14252
104	22	1.68209	27.28607	0.50805	0.06165	0.11613	0.50805	0.06162	0.11609	1.66051	21.56556	0.51251	0.07700	0.14298	0.51251	0.07697	0.14294
104	23	1.68209	27.14231	0.50805	0.06197	0.11671	0.50805	0.06195	0.11667	1.66051	21.49301	0.51251	0.07726	0.14343	0.51251	0.07723	0.14339
104	24	1.68209	26.99396	0.50805	0.06231	0.11731	0.50805	0.06229	0.11727	1.66051	21.41732	0.51251	0.07753	0.14390	0.51251	0.07750	0.14385
104	25	1.68209	26.84076	0.50805	0.06267	0.11794	0.50805	0.06264	0.11790	1.66051	21.33825	0.51251	0.07782	0.14440	0.51251	0.07779	0.14434
104	26	1.68209	26.68259	0.50805	0.06304	0.11860	0.50805	0.06301	0.11855	1.66051	21.25569	0.51251	0.07812	0.14492	0.51251	0.07809	0.14486
104	27	1.68209	26.51948	0.50805	0.06343	0.11929	0.50805	0.06340	0.11923	1.66051	21.16962	0.51251	0.07844	0.14546	0.51251	0.07840	0.14540
104	28	1.68209	26.35108	0.50805	0.06383	0.12000	0.50805	0.06380	0.11995	1.66051	21.07976	0.51251	0.07877	0.14604	0.51251	0.07873	0.14597
104	29	1.68209	26.17769	0.50805	0.06425	0.12075	0.50805	0.06422	0.12069	1.66051	20.98629	0.51251	0.07912	0.14664	0.51251	0.07908	0.14657
104	30	1.68209	25.99881	0.50805	0.06470	0.12153	0.50805	0.06466	0.12146	1.66051	20.88878	0.51251	0.07949	0.14727	0.51251	0.07945	0.14720
104	31	1.68209	25.81445	0.50805	0.06516	0.12234	0.50805	0.06512	0.12228	1.66051	20.78720	0.51251	0.07988	0.14794	0.51251	0.07983	0.14786
104	32	1.68209	25.62410	0.50805	0.06564	0.12320	0.50805	0.06560	0.12312	1.66051	20.68113	0.51251	0.08029	0.14864	0.51251	0.08024	0.14855
104	33	1.68209	25.42805	0.50805	0.06615	0.12409	0.50805	0.06610	0.12401	1.66051	20.57072	0.51251	0.08072	0.14938	0.51251	0.08066	0.14929
104	34	1.68209	25.22578	0.50805	0.06668	0.12502	0.50805	0.06663	0.12494	1.66051	20.45552	0.51251	0.08117	0.15016	0.51251	0.08112	0.15006
104	35	1.68209	25.01713	0.50805	0.06723	0.12600	0.50805	0.06718	0.12591	1.66051	20.33536	0.51251	0.08165	0.15097	0.51251	0.08159	0.15087
104	36	1.68209	24.80193	0.50805	0.06782	0.12702	0.50805	0.06776	0.12693	1.66051	20.21002	0.51251	0.08216	0.15184	0.51251	0.08210	0.15173
104	37	1.68209	24.57973	0.50805	0.06843	0.12809	0.50805	0.06837	0.12800	1.66051	20.07911	0.51251	0.08269	0.15275	0.51251	0.08263	0.15264
104	38	1.68209	24.35058	0.50805	0.06907	0.12922	0.50805	0.06902	0.12912	1.66051	19.94257	0.51251	0.08326	0.15372	0.51251	0.08319	0.15360
104	39	1.68209	24.11373	0.50805	0.06975	0.13041	0.50805	0.06969	0.13030	1.66051	19.79973	0.51251	0.08386	0.15474	0.51251	0.08379	0.15462
104	40	1.68209	23.86918	0.50805	0.07047	0.13165	0.50805	0.07040	0.13154	1.66051	19.65053	0.51251	0.08449	0.15582	0.51251	0.08442	0.15569
104	41	1.68209	23.61736	0.50805	0.07122	0.13296	0.50805	0.07114	0.13283	1.66051	19.49521	0.51251	0.08517	0.15697	0.51251	0.08508	0.15682
104	42	1.68209	23.35816	0.50805	0.07201	0.13434	0.50805	0.07192	0.13420	1.66051	19.33362	0.51251	0.08588	0.15817	0.51251	0.08578	0.15801
104	43	1.68209	23.09102	0.50805	0.07284	0.13579	0.50805	0.07275	0.13563	1.66051	19.16523	0.51251	0.08663	0.15945	0.51251	0.08653	0.15928
104	44	1.68209	22.81604	0.50805	0.07372	0.13731	0.50805	0.07362	0.13714	1.66051	18.99000	0.51251	0.08743	0.16080	0.51251	0.08732	0.16061
104	45	1.68209	22.53309	0.50805	0.07464	0.13891	0.50805	0.07453	0.13872	1.66051	18.80775	0.51251	0.08828	0.16223	0.51251	0.08815	0.16202
104	46	1.68209	22.24198	0.50805	0.07562	0.14060	0.50805	0.07550	0.14039	1.66051	18.61823	0.51251	0.08917	0.16375	0.51251	0.08904	0.16351
104	47	1.68209	21.94239	0.50805	0.07665	0.14238	0.50805	0.07651	0.14215	1.66051	18.42106	0.51251	0.09013	0.16535	0.51251	0.08997	0.16509
104	48	1.68209	21.63441	0.50805	0.07774	0.14426	0.50805	0.07759	0.14400	1.66051	18.21621	0.51251	0.09114	0.16705	0.51251	0.09097	0.16677
104	49	1.68209	21.31800	0.50805	0.07889	0.14624	0.50805	0.07872	0.14595	1.66051	18.00355	0.51251	0.09221	0.16886	0.51251	0.09202	0.16853
104	50	1.68209	20.99328	0.50805	0.08011	0.14833	0.50805	0.07992	0.14800	1.66051	17.78305	0.51251	0.09335	0.17077	0.51251	0.09314	0.17040
104	51	1.68209	20.66027	0.50805	0.08140	0.15054	0.50805	0.08118	0.15016	1.66051	17.55462	0.51251	0.09457	0.17279	0.51251	0.09432	0.17238
104	52	1.68209	20.31936	0.50805	0.08276	0.15287	0.50805	0.08251	0.15244	1.66051	17.31849	0.51251	0.09585	0.17493	0.51251	0.09557	0.17446
104	53	1.68209	19.97064	0.50805	0.08420	0.15532	0.50805	0.08391	0.15483	1.66051	17.07460	0.51251	0.09722	0.17720	0.51251	0.09689	0.17667
104	54	1.68209	19.61420	0.50805	0.08573	0.15792	0.50805	0.08540	0.15736	1.66051	16.82295	0.51251	0.09866	0.17961	0.51251	0.09830	0.17900
104	55	1.68209	19.25050	0.50805	0.08734	0.16065	0.50805	0.08696	0.16001	1.66051	16.56379	0.51251	0.10020	0.18215	0.51251	0.09978	0.18146
104	56	1.68209	18.87994	0.50805	0.08905	0.16354	0.50805	0.08862	0.16281	1.66051	16.29737	0.51251	0.10183	0.18484	0.51251	0.10135	0.18405
104	57	1.68209	18.50268	0.50805	0.09086	0.16659	0.50805	0.09037	0.16576	1.66051	16.02371	0.51251	0.10357	0.18769	0.51251	0.10302	0.18680
104	58	1.68209	18.11889	0.50805	0.09278	0.16980	0.50805	0.09222	0.16887	1.66051	15.74286	0.51251	0.10540	0.19071	0.51251	0.10479	0.18970
104	59	1.68209	17.72878	0.50805	0.09481	0.17320	0.50805	0.09418	0.17215	1.66051	15.45489	0.51251	0.10736	0.19390	0.51251	0.10666	0.19277
104	60	1.68209	17.33235	0.50805	0.09697	0.17680	0.50805	0.09626	0.17561	1.66051	15.15969	0.51251	0.10944	0.19729	0.51251	0.10866	0.19602

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	61	1.68209	16.92988	0.50805	0.09927	0.18061	0.50805	0.09846	0.17928	1.66051	14.85740	0.51251	0.11165	0.20088	0.51251	0.11078	0.19946
104	62	1.68209	16.52117	0.50805	0.10171	0.18464	0.50805	0.10081	0.18316	1.66051	14.54774	0.51251	0.11402	0.20469	0.51251	0.11304	0.20311
104	63	1.68209	16.10627	0.50805	0.10432	0.18893	0.50805	0.10331	0.18727	1.66051	14.23062	0.51251	0.11654	0.20875	0.51251	0.11545	0.20699
104	64	1.68209	15.68510	0.50805	0.10710	0.19349	0.50805	0.10597	0.19163	1.66051	13.90587	0.51251	0.11924	0.21308	0.51251	0.11802	0.21112
104	65	1.68209	15.25783	0.50805	0.11009	0.19834	0.50805	0.10881	0.19626	1.66051	13.57353	0.51251	0.12214	0.21770	0.51251	0.12077	0.21551
104	66	1.68209	14.82463	0.50805	0.11328	0.20351	0.50805	0.11184	0.20118	1.66051	13.23363	0.51251	0.12526	0.22263	0.51251	0.12371	0.22019
104	67	1.68209	14.38548	0.50805	0.11671	0.20903	0.50805	0.11509	0.20642	1.66051	12.88602	0.51251	0.12861	0.22790	0.51251	0.12687	0.22517
104	68	1.68209	13.94087	0.50805	0.12041	0.21493	0.50805	0.11856	0.21199	1.66051	12.53103	0.51251	0.13221	0.23355	0.51251	0.13025	0.23049
104	69	1.68209	13.49126	0.50805	0.12438	0.22125	0.50805	0.12229	0.21793	1.66051	12.16898	0.51251	0.13610	0.23960	0.51251	0.13388	0.23615
104	70	1.68209	13.03722	0.50805	0.12867	0.22800	0.50805	0.12628	0.22425	1.66051	11.80026	0.51251	0.14031	0.24609	0.51251	0.13778	0.24220
104	71	1.68209	12.57941	0.50805	0.13330	0.23524	0.50805	0.13057	0.23098	1.66051	11.42537	0.51251	0.14485	0.25304	0.51251	0.14197	0.24864
104	72	1.68209	12.11856	0.50805	0.13830	0.24299	0.50805	0.13517	0.23815	1.66051	11.04490	0.51251	0.14976	0.26051	0.51251	0.14648	0.25552
104	73	1.68209	11.65555	0.50805	0.14371	0.25131	0.50805	0.14011	0.24578	1.66051	10.65955	0.51251	0.15508	0.26853	0.51251	0.15132	0.26286
104	74	1.68209	11.19139	0.50805	0.14957	0.26022	0.50805	0.14542	0.25391	1.66051	10.27021	0.51251	0.16085	0.27713	0.51251	0.15652	0.27068
104	75	1.68209	10.72709	0.50805	0.15592	0.26978	0.50805	0.15112	0.26256	1.66051	9.87774	0.51251	0.16711	0.28636	0.51251	0.16212	0.27900
104	76	1.68209	10.26405	0.50805	0.16280	0.28002	0.50805	0.15725	0.27176	1.66051	9.48337	0.51251	0.17389	0.29626	0.51251	0.16813	0.28786
104	77	1.68209	9.80349	0.50805	0.17026	0.29098	0.50805	0.16382	0.28152	1.66051	9.08824	0.51251	0.18124	0.30686	0.51251	0.17459	0.29728
104	78	1.68209	9.34666	0.50805	0.17835	0.30270	0.50805	0.17088	0.29188	1.66051	8.69350	0.51251	0.18921	0.31821	0.51251	0.18152	0.30727
104	79	1.68209	8.89505	0.50805	0.18711	0.31523	0.50805	0.17844	0.30284	1.66051	8.30053	0.51251	0.19785	0.33035	0.51251	0.18896	0.31786
104	80	1.68209	8.44994	0.50805	0.19660	0.32860	0.50805	0.18654	0.31442	1.66051	7.91061	0.51251	0.20722	0.34330	0.51251	0.19692	0.32905
104	81	1.68209	8.01269	0.50805	0.20688	0.34284	0.50805	0.19520	0.32664	1.66051	7.52504	0.51251	0.21736	0.35710	0.51251	0.20544	0.34086
104	82	1.68209	7.58462	0.50805	0.21800	0.35796	0.50805	0.20445	0.33949	1.66051	7.14517	0.51251	0.22832	0.37176	0.51251	0.21455	0.35330
104	83	1.68209	7.16676	0.50805	0.23002	0.37401	0.50805	0.21432	0.35299	1.66051	6.77205	0.51251	0.24017	0.38732	0.51251	0.22426	0.36636
104	84	1.68209	6.76024	0.50805	0.24299	0.39098	0.50805	0.22482	0.36711	1.66051	6.40687	0.51251	0.25296	0.40378	0.51251	0.23459	0.38003
104	85	1.68209	6.36619	0.50805	0.25696	0.40886	0.50805	0.23597	0.38184	1.66051	6.05083	0.51251	0.26673	0.42113	0.51251	0.24556	0.39430
104	86	1.68209	5.98597	0.50805	0.27196	0.42763	0.50805	0.24776	0.39712	1.66051	5.70535	0.51251	0.28151	0.43934	0.51251	0.25716	0.40911
104	87	1.68209	5.62066	0.50805	0.28800	0.44721	0.50805	0.26016	0.41289	1.66051	5.37164	0.51251	0.29730	0.45834	0.51251	0.26936	0.42440
104	88	1.68209	5.27144	0.50805	0.30507	0.46752	0.50805	0.27313	0.42907	1.66051	5.05099	0.51251	0.31410	0.47805	0.51251	0.28212	0.44009
104	89	1.68209	4.93962	0.50805	0.32311	0.48841	0.50805	0.28662	0.44553	1.66051	4.74485	0.51251	0.33185	0.49833	0.51251	0.29539	0.45606
104	90	1.68209	4.62687	0.50805	0.34200	0.50968	0.50805	0.30054	0.46217	1.66051	4.45503	0.51251	0.35042	0.51898	0.51251	0.30908	0.47221
104	91	1.68209	4.33500	0.50805	0.36156	0.53110	0.50805	0.31484	0.47890	1.66051	4.18350	0.51251	0.36964	0.53977	0.51251	0.32313	0.48844
104	92	1.68209	4.06328	0.50805	0.38174	0.55255	0.50805	0.32954	0.49572	1.66051	3.92982	0.51251	0.38945	0.56058	0.51251	0.33757	0.50475
104	93	1.68209	3.80970	0.50805	0.40255	0.57402	0.50805	0.34469	0.51267	1.66051	3.69224	0.51251	0.40986	0.58142	0.51251	0.35245	0.52120
104	94	1.68209	3.57122	0.50805	0.42410	0.59560	0.50805	0.36039	0.52983	1.66051	3.46804	0.51251	0.43099	0.60237	0.51251	0.36787	0.53787
104	95	1.68209	3.34496	0.50805	0.44653	0.61738	0.50805	0.37670	0.54725	1.66051	3.25454	0.51251	0.45299	0.62353	0.51251	0.38388	0.55479
104	96	1.68209	3.12856	0.50805	0.46995	0.63941	0.50805	0.39358	0.56485	1.66051	3.04956	0.51251	0.47596	0.64495	0.51251	0.40048	0.57192
104	97	1.68209	2.92468	0.50805	0.49401	0.66132	0.50805	0.41091	0.58248	1.66051	2.85578	0.51251	0.49956	0.66627	0.51251	0.41752	0.58908
104	98	1.68209	2.73317	0.50805	0.51856	0.68296	0.50805	0.42861	0.60004	1.66051	2.67315	0.51251	0.52365	0.68736	0.51251	0.43492	0.60620
104	99	1.68209	2.55407	0.50805	0.54337	0.70414	0.50805	0.44655	0.61740	1.66051	2.50182	0.51251	0.54801	0.70802	0.51251	0.45257	0.62313
104	100	1.68209	2.38797	0.50805	0.56813	0.72460	0.50805	0.46454	0.63439	1.66051	2.34248	0.51251	0.57232	0.72800	0.51251	0.47028	0.63972

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
104	101	1.68209	2.23536	0.50805	0.59248	0.74409	0.50805	0.48242	0.65085	1.66051	2.19569	0.51251	0.59624	0.74706	0.51251	0.48788	0.65580
104	102	1.68209	2.09662	0.50805	0.61606	0.76242	0.50805	0.50000	0.66667	1.66051	2.06193	0.51251	0.61942	0.76499	0.51251	0.50520	0.67127
104	103	1.68209	1.97081	0.50805	0.63871	0.77953	0.50805	0.51721	0.68179	1.66051	1.94039	0.51251	0.64169	0.78174	0.51251	0.52215	0.68607
104	104	1.68209	1.85678	0.50805	0.66030	0.79540	0.50805	0.53395	0.69617	1.66051	1.82999	0.51251	0.66293	0.79731	0.51251	0.53864	0.70015
104	105	1.68209	1.75419	0.50805	0.68064	0.80997	0.50805	0.55007	0.70974	1.66051	1.73050	0.51251	0.68295	0.81161	0.51251	0.55455	0.71345
104	106	1.68209	1.66193	0.50805	0.69964	0.82328	0.50805	0.56549	0.72244	1.66051	1.64086	0.51251	0.70168	0.82469	0.51251	0.56975	0.72592
104	107	1.68209	1.57966	0.50805	0.71715	0.83528	0.50805	0.58002	0.73419	1.66051	1.56078	0.51251	0.71895	0.83650	0.51251	0.58410	0.73745
104	108	1.68209	1.50704	0.50805	0.73300	0.84593	0.50805	0.59343	0.74485	1.66051	1.48999	0.51251	0.73459	0.84699	0.51251	0.59735	0.74793
104	109	1.68209	1.44400	0.50805	0.74694	0.85514	0.50805	0.60533	0.75415	1.66051	1.42842	0.51251	0.74837	0.85608	0.51251	0.60913	0.75709
104	110	1.68209	1.39223	0.50805	0.75838	0.86259	0.50805	0.61507	0.76167	1.66051	1.37777	0.51251	0.75970	0.86344	0.51251	0.61878	0.76450
105	1	1.59482	29.44822	0.50072	0.05416	0.10275	0.50072	0.05415	0.10273	1.57563	22.54525	0.50527	0.06989	0.13064	0.50527	0.06988	0.13062
105	2	1.59482	29.37817	0.50072	0.05429	0.10298	0.50072	0.05428	0.10297	1.57563	22.51839	0.50527	0.06997	0.13079	0.50527	0.06996	0.13077
105	3	1.59482	29.30399	0.50072	0.05442	0.10323	0.50072	0.05442	0.10322	1.57563	22.48894	0.50527	0.07006	0.13095	0.50527	0.07005	0.13094
105	4	1.59482	29.22650	0.50072	0.05457	0.10349	0.50072	0.05456	0.10348	1.57563	22.45752	0.50527	0.07016	0.13112	0.50527	0.07015	0.13111
105	5	1.59482	29.14631	0.50072	0.05472	0.10376	0.50072	0.05471	0.10375	1.57563	22.42458	0.50527	0.07026	0.13130	0.50527	0.07026	0.13129
105	6	1.59482	29.06332	0.50072	0.05487	0.10404	0.50072	0.05487	0.10403	1.57563	22.39007	0.50527	0.07037	0.13149	0.50527	0.07036	0.13148
105	7	1.59482	28.97770	0.50072	0.05504	0.10433	0.50072	0.05503	0.10432	1.57563	22.35408	0.50527	0.07048	0.13169	0.50527	0.07048	0.13167
105	8	1.59482	28.88901	0.50072	0.05520	0.10463	0.50072	0.05520	0.10462	1.57563	22.31631	0.50527	0.07060	0.13190	0.50527	0.07060	0.13188
105	9	1.59482	28.79700	0.50072	0.05538	0.10495	0.50072	0.05537	0.10494	1.57563	22.27655	0.50527	0.07073	0.13212	0.50527	0.07072	0.13210
105	10	1.59482	28.70168	0.50072	0.05556	0.10528	0.50072	0.05556	0.10527	1.57563	22.23481	0.50527	0.07086	0.13235	0.50527	0.07085	0.13233
105	11	1.59482	28.60341	0.50072	0.05576	0.10562	0.50072	0.05575	0.10561	1.57563	22.19134	0.50527	0.07100	0.13259	0.50527	0.07099	0.13257
105	12	1.59482	28.50171	0.50072	0.05595	0.10598	0.50072	0.05595	0.10597	1.57563	22.14578	0.50527	0.07115	0.13284	0.50527	0.07114	0.13283
105	13	1.59482	28.39619	0.50072	0.05616	0.10635	0.50072	0.05616	0.10634	1.57563	22.09783	0.50527	0.07130	0.13311	0.50527	0.07129	0.13310
105	14	1.59482	28.28717	0.50072	0.05638	0.10674	0.50072	0.05637	0.10672	1.57563	22.04770	0.50527	0.07146	0.13339	0.50527	0.07145	0.13338
105	15	1.59482	28.17456	0.50072	0.05660	0.10714	0.50072	0.05659	0.10713	1.57563	21.99534	0.50527	0.07163	0.13369	0.50527	0.07162	0.13367
105	16	1.59482	28.05854	0.50072	0.05684	0.10756	0.50072	0.05683	0.10754	1.57563	21.94087	0.50527	0.07181	0.13400	0.50527	0.07180	0.13397
105	17	1.59482	27.93921	0.50072	0.05708	0.10800	0.50072	0.05707	0.10797	1.57563	21.88436	0.50527	0.07200	0.13432	0.50527	0.07198	0.13429
105	18	1.59482	27.81632	0.50072	0.05733	0.10845	0.50072	0.05732	0.10842	1.57563	21.82561	0.50527	0.07219	0.13466	0.50527	0.07217	0.13463
105	19	1.59482	27.68998	0.50072	0.05759	0.10892	0.50072	0.05758	0.10889	1.57563	21.76469	0.50527	0.07239	0.13501	0.50527	0.07237	0.13498
105	20	1.59482	27.55961	0.50072	0.05787	0.10940	0.50072	0.05785	0.10937	1.57563	21.70115	0.50527	0.07260	0.13538	0.50527	0.07258	0.13534
105	21	1.59482	27.42496	0.50072	0.05815	0.10991	0.50072	0.05813	0.10988	1.57563	21.63477	0.50527	0.07283	0.13577	0.50527	0.07281	0.13573
105	22	1.59482	27.28607	0.50072	0.05845	0.11044	0.50072	0.05843	0.11041	1.57563	21.56556	0.50527	0.07306	0.13617	0.50527	0.07304	0.13613
105	23	1.59482	27.14231	0.50072	0.05876	0.11099	0.50072	0.05874	0.11096	1.57563	21.49301	0.50527	0.07331	0.13660	0.50527	0.07328	0.13656
105	24	1.59482	26.99396	0.50072	0.05908	0.11157	0.50072	0.05906	0.11153	1.57563	21.41732	0.50527	0.07357	0.13705	0.50527	0.07354	0.13701
105	25	1.59482	26.84076	0.50072	0.05942	0.11217	0.50072	0.05939	0.11213	1.57563	21.33825	0.50527	0.07384	0.13752	0.50527	0.07381	0.13748
105	26	1.59482	26.68259	0.50072	0.05977	0.11280	0.50072	0.05974	0.11275	1.57563	21.25569	0.50527	0.07413	0.13802	0.50527	0.07410	0.13797
105	27	1.59482	26.51948	0.50072	0.06014	0.11345	0.50072	0.06011	0.11340	1.57563	21.16962	0.50527	0.07443	0.13854	0.50527	0.07439	0.13849
105	28	1.59482	26.35108	0.50072	0.06052	0.11413	0.50072	0.06049	0.11408	1.57563	21.07976	0.50527	0.07474	0.13909	0.50527	0.07471	0.13903
105	29	1.59482	26.17769	0.50072	0.06092	0.11485	0.50072	0.06089	0.11479	1.57563	20.98629	0.50527	0.07508	0.13967	0.50527	0.07504	0.13960
105	30	1.59482	25.99881	0.50072	0.06134	0.11559	0.50072	0.06131	0.11553	1.57563	20.88878	0.50527	0.07543	0.14027	0.50527	0.07539	0.14020

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
105	31	1.59482	25.81445	0.50072	0.06178	0.11637	0.50072	0.06174	0.11630	1.57563	20.78720	0.50527	0.07579	0.14091	0.50527	0.07575	0.14084
105	32	1.59482	25.62410	0.50072	0.06224	0.11718	0.50072	0.06220	0.11711	1.57563	20.68113	0.50527	0.07618	0.14158	0.50527	0.07614	0.14150
105	33	1.59482	25.42805	0.50072	0.06272	0.11803	0.50072	0.06268	0.11796	1.57563	20.57072	0.50527	0.07659	0.14229	0.50527	0.07654	0.14220
105	34	1.59482	25.22578	0.50072	0.06322	0.11892	0.50072	0.06318	0.11884	1.57563	20.45552	0.50527	0.07702	0.14303	0.50527	0.07697	0.14294
105	35	1.59482	25.01713	0.50072	0.06375	0.11985	0.50072	0.06370	0.11977	1.57563	20.33536	0.50527	0.07748	0.14381	0.50527	0.07742	0.14372
105	36	1.59482	24.80193	0.50072	0.06430	0.12083	0.50072	0.06425	0.12075	1.57563	20.21002	0.50527	0.07796	0.14464	0.50527	0.07790	0.14454
105	37	1.59482	24.57973	0.50072	0.06488	0.12185	0.50072	0.06483	0.12177	1.57563	20.07911	0.50527	0.07847	0.14551	0.50527	0.07841	0.14541
105	38	1.59482	24.35058	0.50072	0.06549	0.12293	0.50072	0.06544	0.12284	1.57563	19.94257	0.50527	0.07900	0.14644	0.50527	0.07894	0.14633
105	39	1.59482	24.11373	0.50072	0.06613	0.12406	0.50072	0.06608	0.12396	1.57563	19.79973	0.50527	0.07957	0.14742	0.50527	0.07951	0.14730
105	40	1.59482	23.86918	0.50072	0.06681	0.12525	0.50072	0.06675	0.12514	1.57563	19.65053	0.50527	0.08018	0.14845	0.50527	0.08010	0.14833
105	41	1.59482	23.61736	0.50072	0.06752	0.12650	0.50072	0.06746	0.12639	1.57563	19.49521	0.50527	0.08081	0.14954	0.50527	0.08074	0.14941
105	42	1.59482	23.35816	0.50072	0.06827	0.12782	0.50072	0.06820	0.12769	1.57563	19.33362	0.50527	0.08149	0.15070	0.50527	0.08140	0.15055
105	43	1.59482	23.09102	0.50072	0.06906	0.12920	0.50072	0.06898	0.12906	1.57563	19.16523	0.50527	0.08220	0.15192	0.50527	0.08211	0.15176
105	44	1.59482	22.81604	0.50072	0.06989	0.13065	0.50072	0.06980	0.13050	1.57563	18.99000	0.50527	0.08296	0.15321	0.50527	0.08286	0.15304
105	45	1.59482	22.53309	0.50072	0.07077	0.13218	0.50072	0.07067	0.13201	1.57563	18.80775	0.50527	0.08377	0.15458	0.50527	0.08365	0.15439
105	46	1.59482	22.24198	0.50072	0.07169	0.13380	0.50072	0.07159	0.13361	1.57563	18.61823	0.50527	0.08462	0.15603	0.50527	0.08449	0.15582
105	47	1.59482	21.94239	0.50072	0.07267	0.13550	0.50072	0.07255	0.13529	1.57563	18.42106	0.50527	0.08552	0.15757	0.50527	0.08538	0.15733
105	48	1.59482	21.63441	0.50072	0.07371	0.13729	0.50072	0.07357	0.13706	1.57563	18.21621	0.50527	0.08648	0.15920	0.50527	0.08633	0.15894
105	49	1.59482	21.31800	0.50072	0.07480	0.13919	0.50072	0.07465	0.13892	1.57563	18.00355	0.50527	0.08750	0.16092	0.50527	0.08733	0.16063
105	50	1.59482	20.99328	0.50072	0.07595	0.14118	0.50072	0.07578	0.14088	1.57563	17.78305	0.50527	0.08858	0.16275	0.50527	0.08839	0.16242
105	51	1.59482	20.66027	0.50072	0.07718	0.14329	0.50072	0.07698	0.14295	1.57563	17.55462	0.50527	0.08973	0.16469	0.50527	0.08951	0.16431
105	52	1.59482	20.31936	0.50072	0.07847	0.14552	0.50072	0.07824	0.14513	1.57563	17.31849	0.50527	0.09095	0.16674	0.50527	0.09070	0.16632
105	53	1.59482	19.97064	0.50072	0.07984	0.14787	0.50072	0.07958	0.14742	1.57563	17.07460	0.50527	0.09225	0.16892	0.50527	0.09196	0.16843
105	54	1.59482	19.61420	0.50072	0.08128	0.15035	0.50072	0.08099	0.14984	1.57563	16.82295	0.50527	0.09363	0.17122	0.50527	0.09329	0.17066
105	55	1.59482	19.25050	0.50072	0.08281	0.15296	0.50072	0.08247	0.15238	1.57563	16.56379	0.50527	0.09509	0.17366	0.50527	0.09471	0.17303
105	56	1.59482	18.87994	0.50072	0.08444	0.15572	0.50072	0.08405	0.15506	1.57563	16.29737	0.50527	0.09663	0.17624	0.50527	0.09620	0.17552
105	57	1.59482	18.50268	0.50072	0.08615	0.15864	0.50072	0.08571	0.15789	1.57563	16.02371	0.50527	0.09828	0.17897	0.50527	0.09779	0.17815
105	58	1.59482	18.11889	0.50072	0.08797	0.16172	0.50072	0.08747	0.16087	1.57563	15.74286	0.50527	0.10002	0.18186	0.50527	0.09947	0.18094
105	59	1.59482	17.72878	0.50072	0.08990	0.16497	0.50072	0.08933	0.16401	1.57563	15.45489	0.50527	0.10188	0.18492	0.50527	0.10125	0.18389
105	60	1.59482	17.33235	0.50072	0.09195	0.16841	0.50072	0.09131	0.16733	1.57563	15.15969	0.50527	0.10385	0.18817	0.50527	0.10315	0.18701
105	61	1.59482	16.92988	0.50072	0.09413	0.17206	0.50072	0.09340	0.17085	1.57563	14.85740	0.50527	0.10596	0.19161	0.50527	0.10517	0.19032
105	62	1.59482	16.52117	0.50072	0.09645	0.17592	0.50072	0.09563	0.17457	1.57563	14.54774	0.50527	0.10820	0.19527	0.50527	0.10732	0.19383
105	63	1.59482	16.10627	0.50072	0.09892	0.18003	0.50072	0.09801	0.17852	1.57563	14.23062	0.50527	0.11060	0.19917	0.50527	0.10961	0.19756
105	64	1.59482	15.68510	0.50072	0.10156	0.18440	0.50072	0.10054	0.18271	1.57563	13.90587	0.50527	0.11317	0.20332	0.50527	0.11206	0.20153
105	65	1.59482	15.25783	0.50072	0.10439	0.18905	0.50072	0.10324	0.18716	1.57563	13.57353	0.50527	0.11592	0.20775	0.50527	0.11468	0.20576
105	66	1.59482	14.82463	0.50072	0.10742	0.19401	0.50072	0.10613	0.19189	1.57563	13.23363	0.50527	0.11887	0.21249	0.50527	0.11748	0.21026
105	67	1.59482	14.38548	0.50072	0.11068	0.19930	0.50072	0.10922	0.19693	1.57563	12.88602	0.50527	0.12206	0.21756	0.50527	0.12049	0.21507
105	68	1.59482	13.94087	0.50072	0.11418	0.20497	0.50072	0.11253	0.20229	1.57563	12.53103	0.50527	0.12548	0.22299	0.50527	0.12372	0.22019
105	69	1.59482	13.49126	0.50072	0.11796	0.21103	0.50072	0.11607	0.20800	1.57563	12.16898	0.50527	0.12918	0.22881	0.50527	0.12718	0.22566
105	70	1.59482	13.03722	0.50072	0.12203	0.21752	0.50072	0.11988	0.21409	1.57563	11.80026	0.50527	0.13317	0.23505	0.50527	0.13090	0.23149

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
105	71	1.59482	12.57941	0.50072	0.12642	0.22447	0.50072	0.12396	0.22058	1.57563	11.42537	0.50527	0.13749	0.24175	0.50527	0.13489	0.23772
105	72	1.59482	12.11856	0.50072	0.13117	0.23193	0.50072	0.12835	0.22750	1.57563	11.04490	0.50527	0.14216	0.24894	0.50527	0.13919	0.24437
105	73	1.59482	11.65555	0.50072	0.13632	0.23993	0.50072	0.13307	0.23488	1.57563	10.65955	0.50527	0.14723	0.25666	0.50527	0.14382	0.25147
105	74	1.59482	11.19139	0.50072	0.14188	0.24851	0.50072	0.13813	0.24274	1.57563	10.27021	0.50527	0.15271	0.26496	0.50527	0.14879	0.25904
105	75	1.59482	10.72709	0.50072	0.14792	0.25772	0.50072	0.14358	0.25111	1.57563	9.87774	0.50527	0.15866	0.27387	0.50527	0.15415	0.26712
105	76	1.59482	10.26405	0.50072	0.15446	0.26759	0.50072	0.14944	0.26002	1.57563	9.48337	0.50527	0.16512	0.28343	0.50527	0.15990	0.27572
105	77	1.59482	9.80349	0.50072	0.16156	0.27817	0.50072	0.15573	0.26949	1.57563	9.08824	0.50527	0.17212	0.29369	0.50527	0.16609	0.28487
105	78	1.59482	9.34666	0.50072	0.16925	0.28950	0.50072	0.16249	0.27955	1.57563	8.69350	0.50527	0.17971	0.30467	0.50527	0.17274	0.29459
105	79	1.59482	8.89505	0.50072	0.17760	0.30162	0.50072	0.16974	0.29022	1.57563	8.30053	0.50527	0.18795	0.31643	0.50527	0.17988	0.30491
105	80	1.59482	8.44994	0.50072	0.18664	0.31457	0.50072	0.17751	0.30150	1.57563	7.91061	0.50527	0.19689	0.32900	0.50527	0.18753	0.31583
105	81	1.59482	8.01269	0.50072	0.19644	0.32838	0.50072	0.18583	0.31342	1.57563	7.52504	0.50527	0.20656	0.34240	0.50527	0.19572	0.32737
105	82	1.59482	7.58462	0.50072	0.20705	0.34307	0.50072	0.19473	0.32599	1.57563	7.14517	0.50527	0.21704	0.35667	0.50527	0.20449	0.33954
105	83	1.59482	7.16676	0.50072	0.21853	0.35868	0.50072	0.20424	0.33920	1.57563	6.77205	0.50527	0.22837	0.37183	0.50527	0.21385	0.35235
105	84	1.59482	6.76024	0.50072	0.23094	0.37522	0.50072	0.21437	0.35305	1.57563	6.40687	0.50527	0.24061	0.38789	0.50527	0.22383	0.36578
105	85	1.59482	6.36619	0.50072	0.24431	0.39269	0.50072	0.22514	0.36753	1.57563	6.05083	0.50527	0.25381	0.40486	0.50527	0.23444	0.37983
105	86	1.59482	5.98597	0.50072	0.25870	0.41105	0.50072	0.23654	0.38259	1.57563	5.70535	0.50527	0.26799	0.42271	0.50527	0.24567	0.39444
105	87	1.59482	5.62066	0.50072	0.27410	0.43026	0.50072	0.24856	0.39816	1.57563	5.37164	0.50527	0.28318	0.44137	0.50527	0.25751	0.40955
105	88	1.59482	5.27144	0.50072	0.29052	0.45024	0.50072	0.26116	0.41416	1.57563	5.05099	0.50527	0.29936	0.46079	0.50527	0.26992	0.42510
105	89	1.59482	4.93962	0.50072	0.30791	0.47084	0.50072	0.27429	0.43049	1.57563	4.74485	0.50527	0.31649	0.48081	0.50527	0.28284	0.44096
105	90	1.59482	4.62687	0.50072	0.32615	0.49188	0.50072	0.28786	0.44703	1.57563	4.45503	0.50527	0.33445	0.50126	0.50527	0.29620	0.45703
105	91	1.59482	4.33500	0.50072	0.34509	0.51311	0.50072	0.30182	0.46369	1.57563	4.18350	0.50527	0.35308	0.52189	0.50527	0.30994	0.47321
105	92	1.59482	4.06328	0.50072	0.36467	0.53445	0.50072	0.31620	0.48048	1.57563	3.92982	0.50527	0.37232	0.54262	0.50527	0.32408	0.48951
105	93	1.59482	3.80970	0.50072	0.38491	0.55587	0.50072	0.33105	0.49742	1.57563	3.69224	0.50527	0.39220	0.56342	0.50527	0.33867	0.50598
105	94	1.59482	3.57122	0.50072	0.40593	0.57746	0.50072	0.34645	0.51462	1.57563	3.46804	0.50527	0.41283	0.58440	0.50527	0.35381	0.52269
105	95	1.59482	3.34496	0.50072	0.42788	0.59932	0.50072	0.36249	0.53210	1.57563	3.25454	0.50527	0.43437	0.60566	0.50527	0.36958	0.53970
105	96	1.59482	3.12856	0.50072	0.45087	0.62152	0.50072	0.37915	0.54983	1.57563	3.04956	0.50527	0.45694	0.62726	0.50527	0.38596	0.55695
105	97	1.59482	2.92468	0.50072	0.47458	0.64368	0.50072	0.39628	0.56762	1.57563	2.85578	0.50527	0.48022	0.64885	0.50527	0.40281	0.57429
105	98	1.59482	2.73317	0.50072	0.49886	0.66565	0.50072	0.41382	0.58539	1.57563	2.67315	0.50527	0.50406	0.67027	0.50527	0.42008	0.59163
105	99	1.59482	2.55407	0.50072	0.52350	0.68723	0.50072	0.43164	0.60300	1.57563	2.50182	0.50527	0.52827	0.69133	0.50527	0.43762	0.60882
105	100	1.59482	2.38797	0.50072	0.54819	0.70817	0.50072	0.44957	0.62028	1.57563	2.34248	0.50527	0.55254	0.71179	0.50527	0.45528	0.62570
105	101	1.59482	2.23536	0.50072	0.57258	0.72820	0.50072	0.46742	0.63706	1.57563	2.19569	0.50527	0.57651	0.73137	0.50527	0.47287	0.64210
105	102	1.59482	2.09662	0.50072	0.59630	0.74710	0.50072	0.48502	0.65322	1.57563	2.06193	0.50527	0.59984	0.74987	0.50527	0.49022	0.65791
105	103	1.59482	1.97081	0.50072	0.61918	0.76480	0.50072	0.50229	0.66870	1.57563	1.94039	0.50527	0.62234	0.76721	0.50527	0.50724	0.67307
105	104	1.59482	1.85678	0.50072	0.64108	0.78129	0.50072	0.51912	0.68345	1.57563	1.82999	0.50527	0.64390	0.78338	0.50527	0.52383	0.68752
105	105	1.59482	1.75419	0.50072	0.66179	0.79648	0.50072	0.53537	0.69738	1.57563	1.73050	0.50527	0.66429	0.79829	0.50527	0.53987	0.70119
105	106	1.59482	1.66193	0.50072	0.68122	0.81039	0.50072	0.55094	0.71046	1.57563	1.64086	0.50527	0.68344	0.81196	0.50527	0.55524	0.71402
105	107	1.59482	1.57966	0.50072	0.69919	0.82297	0.50072	0.56565	0.72258	1.57563	1.56078	0.50527	0.70117	0.82434	0.50527	0.56977	0.72592
105	108	1.59482	1.50704	0.50072	0.71552	0.83417	0.50072	0.57926	0.73359	1.57563	1.48999	0.50527	0.71730	0.83538	0.50527	0.58322	0.73675
105	109	1.59482	1.44400	0.50072	0.72994	0.84389	0.50072	0.59138	0.74323	1.57563	1.42842	0.50527	0.73155	0.84497	0.50527	0.59522	0.74625
105	110	1.59482	1.39223	0.50072	0.74182	0.85178	0.50072	0.60133	0.75104	1.57563	1.37777	0.50527	0.74331	0.85276	0.50527	0.60508	0.75396

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
106	1	1.51677	29.44822	0.49482	0.05151	0.09797	0.49482	0.05150	0.09795	1.49959	22.54525	0.49947	0.06651	0.12473	0.49947	0.06650	0.12471
106	2	1.51677	29.37817	0.49482	0.05163	0.09819	0.49482	0.05162	0.09818	1.49959	22.51839	0.49947	0.06659	0.12487	0.49947	0.06659	0.12486
106	3	1.51677	29.30399	0.49482	0.05176	0.09842	0.49482	0.05175	0.09842	1.49959	22.48894	0.49947	0.06668	0.12503	0.49947	0.06667	0.12501
106	4	1.51677	29.22650	0.49482	0.05190	0.09867	0.49482	0.05189	0.09866	1.49959	22.45752	0.49947	0.06677	0.12519	0.49947	0.06677	0.12518
106	5	1.51677	29.14631	0.49482	0.05204	0.09893	0.49482	0.05203	0.09892	1.49959	22.42458	0.49947	0.06687	0.12536	0.49947	0.06687	0.12535
106	6	1.51677	29.06332	0.49482	0.05219	0.09920	0.49482	0.05218	0.09919	1.49959	22.39007	0.49947	0.06698	0.12554	0.49947	0.06697	0.12553
106	7	1.51677	28.97770	0.49482	0.05234	0.09948	0.49482	0.05234	0.09947	1.49959	22.35408	0.49947	0.06708	0.12573	0.49947	0.06708	0.12572
106	8	1.51677	28.88901	0.49482	0.05250	0.09977	0.49482	0.05250	0.09976	1.49959	22.31631	0.49947	0.06720	0.12593	0.49947	0.06719	0.12592
106	9	1.51677	28.79700	0.49482	0.05267	0.10007	0.49482	0.05267	0.10006	1.49959	22.27655	0.49947	0.06732	0.12614	0.49947	0.06731	0.12613
106	10	1.51677	28.70168	0.49482	0.05285	0.10039	0.49482	0.05284	0.10038	1.49959	22.23481	0.49947	0.06744	0.12636	0.49947	0.06744	0.12635
106	11	1.51677	28.60341	0.49482	0.05303	0.10071	0.49482	0.05302	0.10070	1.49959	22.19134	0.49947	0.06758	0.12660	0.49947	0.06757	0.12658
106	12	1.51677	28.50171	0.49482	0.05322	0.10106	0.49482	0.05321	0.10104	1.49959	22.14578	0.49947	0.06771	0.12684	0.49947	0.06771	0.12683
106	13	1.51677	28.39619	0.49482	0.05341	0.10141	0.49482	0.05341	0.10140	1.49959	22.09783	0.49947	0.06786	0.12710	0.49947	0.06785	0.12708
106	14	1.51677	28.28717	0.49482	0.05362	0.10178	0.49482	0.05361	0.10177	1.49959	22.04770	0.49947	0.06802	0.12737	0.49947	0.06801	0.12735
106	15	1.51677	28.17456	0.49482	0.05383	0.10217	0.49482	0.05383	0.10215	1.49959	21.99534	0.49947	0.06818	0.12765	0.49947	0.06817	0.12763
106	16	1.51677	28.05854	0.49482	0.05406	0.10257	0.49482	0.05405	0.10255	1.49959	21.94087	0.49947	0.06835	0.12795	0.49947	0.06833	0.12792
106	17	1.51677	27.93921	0.49482	0.05429	0.10298	0.49482	0.05428	0.10296	1.49959	21.88436	0.49947	0.06852	0.12826	0.49947	0.06851	0.12823
106	18	1.51677	27.81632	0.49482	0.05453	0.10342	0.49482	0.05451	0.10339	1.49959	21.82561	0.49947	0.06871	0.12858	0.49947	0.06869	0.12855
106	19	1.51677	27.68998	0.49482	0.05478	0.10386	0.49482	0.05476	0.10384	1.49959	21.76469	0.49947	0.06890	0.12892	0.49947	0.06888	0.12888
106	20	1.51677	27.55961	0.49482	0.05504	0.10433	0.49482	0.05502	0.10430	1.49959	21.70115	0.49947	0.06910	0.12927	0.49947	0.06908	0.12924
106	21	1.51677	27.42496	0.49482	0.05531	0.10481	0.49482	0.05529	0.10478	1.49959	21.63477	0.49947	0.06931	0.12964	0.49947	0.06929	0.12960
106	22	1.51677	27.28607	0.49482	0.05559	0.10532	0.49482	0.05557	0.10529	1.49959	21.56556	0.49947	0.06953	0.13003	0.49947	0.06951	0.12999
106	23	1.51677	27.14231	0.49482	0.05588	0.10585	0.49482	0.05586	0.10582	1.49959	21.49301	0.49947	0.06977	0.13044	0.49947	0.06975	0.13040
106	24	1.51677	26.99396	0.49482	0.05619	0.10640	0.49482	0.05617	0.10636	1.49959	21.41732	0.49947	0.07002	0.13087	0.49947	0.06999	0.13083
106	25	1.51677	26.84076	0.49482	0.05651	0.10697	0.49482	0.05649	0.10694	1.49959	21.33825	0.49947	0.07028	0.13132	0.49947	0.07025	0.13128
106	26	1.51677	26.68259	0.49482	0.05684	0.10757	0.49482	0.05682	0.10753	1.49959	21.25569	0.49947	0.07055	0.13180	0.49947	0.07052	0.13175
106	27	1.51677	26.51948	0.49482	0.05719	0.10820	0.49482	0.05717	0.10816	1.49959	21.16962	0.49947	0.07083	0.13230	0.49947	0.07081	0.13225
106	28	1.51677	26.35108	0.49482	0.05756	0.10885	0.49482	0.05753	0.10881	1.49959	21.07976	0.49947	0.07114	0.13282	0.49947	0.07111	0.13277
106	29	1.51677	26.17769	0.49482	0.05794	0.10953	0.49482	0.05791	0.10948	1.49959	20.98629	0.49947	0.07145	0.13338	0.49947	0.07142	0.13332
106	30	1.51677	25.99881	0.49482	0.05834	0.11025	0.49482	0.05831	0.11019	1.49959	20.88878	0.49947	0.07179	0.13396	0.49947	0.07175	0.13389
106	31	1.51677	25.81445	0.49482	0.05875	0.11099	0.49482	0.05872	0.11093	1.49959	20.78720	0.49947	0.07214	0.13457	0.49947	0.07210	0.13450
106	32	1.51677	25.62410	0.49482	0.05919	0.11177	0.49482	0.05916	0.11171	1.49959	20.68113	0.49947	0.07251	0.13521	0.49947	0.07247	0.13514
106	33	1.51677	25.42805	0.49482	0.05965	0.11258	0.49482	0.05961	0.11251	1.49959	20.57072	0.49947	0.07290	0.13589	0.49947	0.07285	0.13581
106	34	1.51677	25.22578	0.49482	0.06013	0.11343	0.49482	0.06009	0.11336	1.49959	20.45552	0.49947	0.07331	0.13660	0.49947	0.07326	0.13652
106	35	1.51677	25.01713	0.49482	0.06063	0.11432	0.49482	0.06059	0.11425	1.49959	20.33536	0.49947	0.07374	0.13735	0.49947	0.07369	0.13727
106	36	1.51677	24.80193	0.49482	0.06115	0.11526	0.49482	0.06111	0.11518	1.49959	20.21002	0.49947	0.07420	0.13814	0.49947	0.07415	0.13806
106	37	1.51677	24.57973	0.49482	0.06171	0.11624	0.49482	0.06166	0.11616	1.49959	20.07911	0.49947	0.07468	0.13898	0.49947	0.07463	0.13889
106	38	1.51677	24.35058	0.49482	0.06229	0.11727	0.49482	0.06224	0.11718	1.49959	19.94257	0.49947	0.07519	0.13987	0.49947	0.07514	0.13977
106	39	1.51677	24.11373	0.49482	0.06290	0.11835	0.49482	0.06285	0.11826	1.49959	19.79973	0.49947	0.07573	0.14080	0.49947	0.07567	0.14070
106	40	1.51677	23.86918	0.49482	0.06354	0.11949	0.49482	0.06349	0.11939	1.49959	19.65053	0.49947	0.07631	0.14180	0.49947	0.07624	0.14168

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
106	41	1.51677	23.61736	0.49482	0.06422	0.12069	0.49482	0.06416	0.12058	1.49959	19.49521	0.49947	0.07692	0.14284	0.49947	0.07684	0.14272
106	42	1.51677	23.35816	0.49482	0.06493	0.12194	0.49482	0.06486	0.12183	1.49959	19.33362	0.49947	0.07756	0.14395	0.49947	0.07748	0.14382
106	43	1.51677	23.09102	0.49482	0.06568	0.12327	0.49482	0.06561	0.12314	1.49959	19.16523	0.49947	0.07824	0.14512	0.49947	0.07815	0.14498
106	44	1.51677	22.81604	0.49482	0.06647	0.12466	0.49482	0.06639	0.12452	1.49959	18.99000	0.49947	0.07896	0.14636	0.49947	0.07887	0.14620
106	45	1.51677	22.53309	0.49482	0.06731	0.12612	0.49482	0.06722	0.12597	1.49959	18.80775	0.49947	0.07972	0.14767	0.49947	0.07962	0.14750
106	46	1.51677	22.24198	0.49482	0.06819	0.12767	0.49482	0.06809	0.12750	1.49959	18.61823	0.49947	0.08053	0.14906	0.49947	0.08042	0.14887
106	47	1.51677	21.94239	0.49482	0.06912	0.12930	0.49482	0.06901	0.12911	1.49959	18.42106	0.49947	0.08140	0.15054	0.49947	0.08127	0.15033
106	48	1.51677	21.63441	0.49482	0.07010	0.13102	0.49482	0.06998	0.13080	1.49959	18.21621	0.49947	0.08231	0.15210	0.49947	0.08217	0.15186
106	49	1.51677	21.31800	0.49482	0.07114	0.13283	0.49482	0.07100	0.13259	1.49959	18.00355	0.49947	0.08328	0.15376	0.49947	0.08312	0.15349
106	50	1.51677	20.99328	0.49482	0.07224	0.13474	0.49482	0.07208	0.13447	1.49959	17.78305	0.49947	0.08431	0.15551	0.49947	0.08413	0.15521
106	51	1.51677	20.66027	0.49482	0.07340	0.13676	0.49482	0.07322	0.13645	1.49959	17.55462	0.49947	0.08541	0.15737	0.49947	0.08520	0.15703
106	52	1.51677	20.31936	0.49482	0.07463	0.13889	0.49482	0.07443	0.13854	1.49959	17.31849	0.49947	0.08657	0.15934	0.49947	0.08634	0.15895
106	53	1.51677	19.97064	0.49482	0.07593	0.14114	0.49482	0.07570	0.14074	1.49959	17.07460	0.49947	0.08780	0.16143	0.49947	0.08754	0.16098
106	54	1.51677	19.61420	0.49482	0.07731	0.14352	0.49482	0.07704	0.14306	1.49959	16.82295	0.49947	0.08911	0.16364	0.49947	0.08881	0.16313
106	55	1.51677	19.25050	0.49482	0.07877	0.14603	0.49482	0.07846	0.14550	1.49959	16.56379	0.49947	0.09050	0.16598	0.49947	0.09016	0.16540
106	56	1.51677	18.87994	0.49482	0.08031	0.14867	0.49482	0.07996	0.14807	1.49959	16.29737	0.49947	0.09197	0.16846	0.49947	0.09158	0.16780
106	57	1.51677	18.50268	0.49482	0.08194	0.15147	0.49482	0.08154	0.15078	1.49959	16.02371	0.49947	0.09354	0.17108	0.49947	0.09310	0.17033
106	58	1.51677	18.11889	0.49482	0.08367	0.15442	0.49482	0.08322	0.15365	1.49959	15.74286	0.49947	0.09520	0.17385	0.49947	0.09470	0.17302
106	59	1.51677	17.72878	0.49482	0.08551	0.15754	0.49482	0.08499	0.15667	1.49959	15.45489	0.49947	0.09697	0.17680	0.49947	0.09640	0.17585
106	60	1.51677	17.33235	0.49482	0.08746	0.16084	0.49482	0.08687	0.15986	1.49959	15.15969	0.49947	0.09885	0.17992	0.49947	0.09821	0.17886
106	61	1.51677	16.92988	0.49482	0.08953	0.16434	0.49482	0.08887	0.16324	1.49959	14.85740	0.49947	0.10085	0.18323	0.49947	0.10014	0.18204
106	62	1.51677	16.52117	0.49482	0.09173	0.16805	0.49482	0.09100	0.16682	1.49959	14.54774	0.49947	0.10299	0.18675	0.49947	0.10219	0.18543
106	63	1.51677	16.10627	0.49482	0.09409	0.17199	0.49482	0.09326	0.17061	1.49959	14.23062	0.49947	0.10527	0.19049	0.49947	0.10438	0.18902
106	64	1.51677	15.68510	0.49482	0.09660	0.17619	0.49482	0.09568	0.17464	1.49959	13.90587	0.49947	0.10772	0.19449	0.49947	0.10671	0.19285
106	65	1.51677	15.25783	0.49482	0.09929	0.18065	0.49482	0.09825	0.17892	1.49959	13.57353	0.49947	0.11034	0.19875	0.49947	0.10921	0.19692
106	66	1.51677	14.82463	0.49482	0.10218	0.18542	0.49482	0.10101	0.18348	1.49959	13.23363	0.49947	0.11316	0.20331	0.49947	0.11189	0.20127
106	67	1.51677	14.38548	0.49482	0.10528	0.19051	0.49482	0.10396	0.18833	1.49959	12.88602	0.49947	0.11619	0.20819	0.49947	0.11476	0.20590
106	68	1.51677	13.94087	0.49482	0.10862	0.19595	0.49482	0.10711	0.19350	1.49959	12.53103	0.49947	0.11945	0.21341	0.49947	0.11785	0.21085
106	69	1.51677	13.49126	0.49482	0.11221	0.20178	0.49482	0.11050	0.19901	1.49959	12.16898	0.49947	0.12298	0.21902	0.49947	0.12116	0.21613
106	70	1.51677	13.03722	0.49482	0.11609	0.20802	0.49482	0.11414	0.20489	1.49959	11.80026	0.49947	0.12678	0.22503	0.49947	0.12471	0.22177
106	71	1.51677	12.57941	0.49482	0.12027	0.21472	0.49482	0.11804	0.21115	1.49959	11.42537	0.49947	0.13090	0.23149	0.49947	0.12854	0.22779
106	72	1.51677	12.11856	0.49482	0.12480	0.22190	0.49482	0.12223	0.21784	1.49959	11.04490	0.49947	0.13535	0.23843	0.49947	0.13265	0.23423
106	73	1.51677	11.65555	0.49482	0.12969	0.22961	0.49482	0.12674	0.22497	1.49959	10.65955	0.49947	0.14018	0.24588	0.49947	0.13708	0.24110
106	74	1.51677	11.19139	0.49482	0.13500	0.23788	0.49482	0.13159	0.23258	1.49959	10.27021	0.49947	0.14541	0.25390	0.49947	0.14184	0.24845
106	75	1.51677	10.72709	0.49482	0.14075	0.24677	0.49482	0.13681	0.24069	1.49959	9.87774	0.49947	0.15108	0.26251	0.49947	0.14698	0.25628
106	76	1.51677	10.26405	0.49482	0.14699	0.25630	0.49482	0.14242	0.24934	1.49959	9.48337	0.49947	0.15724	0.27175	0.49947	0.15250	0.26464
106	77	1.51677	9.80349	0.49482	0.15376	0.26653	0.49482	0.14846	0.25853	1.49959	9.08824	0.49947	0.16393	0.28168	0.49947	0.15844	0.27354
106	78	1.51677	9.34666	0.49482	0.16110	0.27749	0.49482	0.15494	0.26831	1.49959	8.69350	0.49947	0.17118	0.29232	0.49947	0.16482	0.28300
106	79	1.51677	8.89505	0.49482	0.16906	0.28923	0.49482	0.16190	0.27869	1.49959	8.30053	0.49947	0.17905	0.30373	0.49947	0.17168	0.29305
106	80	1.51677	8.44994	0.49482	0.17770	0.30178	0.49482	0.16938	0.28969	1.49959	7.91061	0.49947	0.18759	0.31592	0.49947	0.17905	0.30371

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
106	81	1.51677	8.01269	0.49482	0.18707	0.31518	0.49482	0.17738	0.30132	1.49959	7.52504	0.49947	0.19685	0.32895	0.49947	0.18694	0.31499
106	82	1.51677	7.58462	0.49482	0.19721	0.32946	0.49482	0.18596	0.31360	1.49959	7.14517	0.49947	0.20688	0.34283	0.49947	0.19539	0.32691
106	83	1.51677	7.16676	0.49482	0.20820	0.34465	0.49482	0.19512	0.32653	1.49959	6.77205	0.49947	0.21774	0.35761	0.49947	0.20443	0.33946
106	84	1.51677	6.76024	0.49482	0.22008	0.36077	0.49482	0.20491	0.34012	1.49959	6.40687	0.49947	0.22947	0.37329	0.49947	0.21407	0.35265
106	85	1.51677	6.36619	0.49482	0.23291	0.37783	0.49482	0.21532	0.35435	1.49959	6.05083	0.49947	0.24215	0.38988	0.49947	0.22434	0.36647
106	86	1.51677	5.98597	0.49482	0.24672	0.39579	0.49482	0.22636	0.36916	1.49959	5.70535	0.49947	0.25578	0.40736	0.49947	0.23523	0.38087
106	87	1.51677	5.62066	0.49482	0.26153	0.41463	0.49482	0.23802	0.38452	1.49959	5.37164	0.49947	0.27040	0.42569	0.49947	0.24673	0.39580
106	88	1.51677	5.27144	0.49482	0.27734	0.43425	0.49482	0.25027	0.40035	1.49959	5.05099	0.49947	0.28600	0.44479	0.49947	0.25880	0.41119
106	89	1.51677	4.93962	0.49482	0.29412	0.45454	0.49482	0.26305	0.41653	1.49959	4.74485	0.49947	0.30254	0.46454	0.49947	0.27139	0.42692
106	90	1.51677	4.62687	0.49482	0.31175	0.47532	0.49482	0.27628	0.43295	1.49959	4.45503	0.49947	0.31992	0.48475	0.49947	0.28443	0.44289
106	91	1.51677	4.33500	0.49482	0.33009	0.49635	0.49482	0.28992	0.44952	1.49959	4.18350	0.49947	0.33798	0.50520	0.49947	0.29786	0.45900
106	92	1.51677	4.06328	0.49482	0.34909	0.51752	0.49482	0.30398	0.46624	1.49959	3.92982	0.49947	0.35666	0.52580	0.49947	0.31170	0.47526
106	93	1.51677	3.80970	0.49482	0.36878	0.53884	0.49482	0.31852	0.48315	1.49959	3.69224	0.49947	0.37601	0.54652	0.49947	0.32600	0.49171
106	94	1.51677	3.57122	0.49482	0.38927	0.56039	0.49482	0.33364	0.50035	1.49959	3.46804	0.49947	0.39614	0.56748	0.49947	0.34087	0.50843
106	95	1.51677	3.34496	0.49482	0.41072	0.58228	0.49482	0.34941	0.51787	1.49959	3.25454	0.49947	0.41722	0.58879	0.49947	0.35639	0.52550
106	96	1.51677	3.12856	0.49482	0.43326	0.60458	0.49482	0.36582	0.53568	1.49959	3.04956	0.49947	0.43937	0.61050	0.49947	0.37254	0.54285
106	97	1.51677	2.92468	0.49482	0.45658	0.62692	0.49482	0.38275	0.55360	1.49959	2.85578	0.49947	0.46228	0.63228	0.49947	0.38920	0.56033
106	98	1.51677	2.73317	0.49482	0.48054	0.64915	0.49482	0.40011	0.57154	1.49959	2.67315	0.49947	0.48584	0.65396	0.49947	0.40631	0.57784
106	99	1.51677	2.55407	0.49482	0.50496	0.67106	0.49482	0.41780	0.58936	1.49959	2.50182	0.49947	0.50984	0.67536	0.49947	0.42374	0.59525
106	100	1.51677	2.38797	0.49482	0.52952	0.69240	0.49482	0.43564	0.60689	1.49959	2.34248	0.49947	0.53399	0.69621	0.49947	0.44132	0.61238
106	101	1.51677	2.23536	0.49482	0.55386	0.71288	0.49482	0.45344	0.62395	1.49959	2.19569	0.49947	0.55793	0.71625	0.49947	0.45886	0.62907
106	102	1.51677	2.09662	0.49482	0.57764	0.73228	0.49482	0.47103	0.64041	1.49959	2.06193	0.49947	0.58133	0.73524	0.49947	0.47621	0.64518
106	103	1.51677	1.97081	0.49482	0.60066	0.75052	0.49482	0.48833	0.65621	1.49959	1.94039	0.49947	0.60398	0.75311	0.49947	0.49328	0.66066
106	104	1.51677	1.85678	0.49482	0.62278	0.76755	0.49482	0.50522	0.67129	1.49959	1.82999	0.49947	0.62577	0.76981	0.49947	0.50994	0.67544
106	105	1.51677	1.75419	0.49482	0.64378	0.78330	0.49482	0.52157	0.68557	1.49959	1.73050	0.49947	0.64646	0.78527	0.49947	0.52608	0.68945
106	106	1.51677	1.66193	0.49482	0.66356	0.79776	0.49482	0.53727	0.69899	1.49959	1.64086	0.49947	0.66595	0.79949	0.49947	0.54158	0.70263
106	107	1.51677	1.57966	0.49482	0.68192	0.81089	0.49482	0.55213	0.71145	1.49959	1.56078	0.49947	0.68407	0.81240	0.49947	0.55626	0.71487
106	108	1.51677	1.50704	0.49482	0.69866	0.82260	0.49482	0.56591	0.72279	1.49959	1.48999	0.49947	0.70060	0.82394	0.49947	0.56990	0.72603
106	109	1.51677	1.44400	0.49482	0.71350	0.83280	0.49482	0.57822	0.73275	1.49959	1.42842	0.49947	0.71527	0.83400	0.49947	0.58208	0.73585
106	110	1.51677	1.39223	0.49482	0.72577	0.84110	0.49482	0.58835	0.74083	1.49959	1.37777	0.49947	0.72741	0.84220	0.49947	0.59213	0.74382
107	1	1.44763	29.44822	0.48994	0.04916	0.09371	0.48994	0.04915	0.09370	1.43211	22.54525	0.49470	0.06352	0.11945	0.49470	0.06351	0.11944
107	2	1.44763	29.37817	0.48994	0.04928	0.09392	0.48994	0.04927	0.09391	1.43211	22.51839	0.49470	0.06360	0.11959	0.49470	0.06359	0.11958
107	3	1.44763	29.30399	0.48994	0.04940	0.09415	0.48994	0.04940	0.09414	1.43211	22.48894	0.49470	0.06368	0.11974	0.49470	0.06367	0.11973
107	4	1.44763	29.22650	0.48994	0.04953	0.09439	0.48994	0.04953	0.09438	1.43211	22.45752	0.49470	0.06377	0.11989	0.49470	0.06376	0.11988
107	5	1.44763	29.14631	0.48994	0.04967	0.09463	0.48994	0.04966	0.09463	1.43211	22.42458	0.49470	0.06386	0.12006	0.49470	0.06386	0.12005
107	6	1.44763	29.06332	0.48994	0.04981	0.09489	0.48994	0.04980	0.09488	1.43211	22.39007	0.49470	0.06396	0.12023	0.49470	0.06396	0.12022
107	7	1.44763	28.97770	0.48994	0.04996	0.09516	0.48994	0.04995	0.09515	1.43211	22.35408	0.49470	0.06406	0.12041	0.49470	0.06406	0.12040
107	8	1.44763	28.88901	0.48994	0.05011	0.09544	0.48994	0.05010	0.09543	1.43211	22.31631	0.49470	0.06417	0.12061	0.49470	0.06417	0.12060
107	9	1.44763	28.79700	0.48994	0.05027	0.09573	0.48994	0.05026	0.09572	1.43211	22.27655	0.49470	0.06429	0.12081	0.49470	0.06428	0.12080
107	10	1.44763	28.70168	0.48994	0.05044	0.09603	0.48994	0.05043	0.09602	1.43211	22.23481	0.49470	0.06441	0.12102	0.49470	0.06440	0.12101

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
107	11	1.44763	28.60341	0.48994	0.05061	0.09634	0.48994	0.05060	0.09633	1.43211	22.19134	0.49470	0.06453	0.12124	0.49470	0.06453	0.12123
107	12	1.44763	28.50171	0.48994	0.05079	0.09667	0.48994	0.05079	0.09666	1.43211	22.14578	0.49470	0.06467	0.12148	0.49470	0.06466	0.12147
107	13	1.44763	28.39619	0.48994	0.05098	0.09701	0.48994	0.05097	0.09700	1.43211	22.09783	0.49470	0.06481	0.12173	0.49470	0.06480	0.12171
107	14	1.44763	28.28717	0.48994	0.05118	0.09737	0.48994	0.05117	0.09736	1.43211	22.04770	0.49470	0.06495	0.12199	0.49470	0.06495	0.12197
107	15	1.44763	28.17456	0.48994	0.05138	0.09774	0.48994	0.05137	0.09772	1.43211	21.99534	0.49470	0.06511	0.12226	0.49470	0.06510	0.12224
107	16	1.44763	28.05854	0.48994	0.05159	0.09812	0.48994	0.05158	0.09811	1.43211	21.94087	0.49470	0.06527	0.12254	0.49470	0.06526	0.12252
107	17	1.44763	27.93921	0.48994	0.05181	0.09852	0.48994	0.05180	0.09850	1.43211	21.88436	0.49470	0.06544	0.12284	0.49470	0.06543	0.12282
107	18	1.44763	27.81632	0.48994	0.05204	0.09893	0.48994	0.05203	0.09891	1.43211	21.82561	0.49470	0.06562	0.12315	0.49470	0.06560	0.12312
107	19	1.44763	27.68998	0.48994	0.05228	0.09936	0.48994	0.05227	0.09934	1.43211	21.76469	0.49470	0.06580	0.12347	0.49470	0.06578	0.12344
107	20	1.44763	27.55961	0.48994	0.05253	0.09981	0.48994	0.05251	0.09978	1.43211	21.70115	0.49470	0.06599	0.12381	0.49470	0.06597	0.12378
107	21	1.44763	27.42496	0.48994	0.05278	0.10028	0.48994	0.05277	0.10025	1.43211	21.63477	0.49470	0.06619	0.12417	0.49470	0.06618	0.12414
107	22	1.44763	27.28607	0.48994	0.05305	0.10076	0.48994	0.05304	0.10073	1.43211	21.56556	0.49470	0.06641	0.12454	0.49470	0.06639	0.12451
107	23	1.44763	27.14231	0.48994	0.05333	0.10127	0.48994	0.05332	0.10124	1.43211	21.49301	0.49470	0.06663	0.12494	0.49470	0.06661	0.12490
107	24	1.44763	26.99396	0.48994	0.05363	0.10179	0.48994	0.05361	0.10176	1.43211	21.41732	0.49470	0.06687	0.12535	0.49470	0.06684	0.12531
107	25	1.44763	26.84076	0.48994	0.05393	0.10235	0.48994	0.05391	0.10231	1.43211	21.33825	0.49470	0.06711	0.12578	0.49470	0.06709	0.12574
107	26	1.44763	26.68259	0.48994	0.05425	0.10292	0.48994	0.05423	0.10289	1.43211	21.25569	0.49470	0.06737	0.12624	0.49470	0.06735	0.12620
107	27	1.44763	26.51948	0.48994	0.05459	0.10352	0.48994	0.05456	0.10348	1.43211	21.16962	0.49470	0.06765	0.12672	0.49470	0.06762	0.12668
107	28	1.44763	26.35108	0.48994	0.05493	0.10415	0.48994	0.05491	0.10411	1.43211	21.07976	0.49470	0.06794	0.12723	0.49470	0.06791	0.12718
107	29	1.44763	26.17769	0.48994	0.05530	0.10480	0.48994	0.05527	0.10476	1.43211	20.98629	0.49470	0.06824	0.12776	0.49470	0.06821	0.12771
107	30	1.44763	25.99881	0.48994	0.05568	0.10548	0.48994	0.05565	0.10544	1.43211	20.88878	0.49470	0.06856	0.12832	0.49470	0.06852	0.12826
107	31	1.44763	25.81445	0.48994	0.05608	0.10620	0.48994	0.05605	0.10615	1.43211	20.78720	0.49470	0.06889	0.12890	0.49470	0.06886	0.12884
107	32	1.44763	25.62410	0.48994	0.05649	0.10694	0.48994	0.05646	0.10689	1.43211	20.68113	0.49470	0.06924	0.12952	0.49470	0.06921	0.12946
107	33	1.44763	25.42805	0.48994	0.05693	0.10772	0.48994	0.05690	0.10766	1.43211	20.57072	0.49470	0.06962	0.13017	0.49470	0.06958	0.13010
107	34	1.44763	25.22578	0.48994	0.05738	0.10854	0.48994	0.05735	0.10848	1.43211	20.45552	0.49470	0.07001	0.13086	0.49470	0.06997	0.13078
107	35	1.44763	25.01713	0.48994	0.05786	0.10940	0.48994	0.05783	0.10933	1.43211	20.33536	0.49470	0.07042	0.13158	0.49470	0.07038	0.13150
107	36	1.44763	24.80193	0.48994	0.05837	0.11029	0.48994	0.05833	0.11022	1.43211	20.21002	0.49470	0.07086	0.13234	0.49470	0.07081	0.13226
107	37	1.44763	24.57973	0.48994	0.05889	0.11123	0.48994	0.05885	0.11116	1.43211	20.07911	0.49470	0.07132	0.13314	0.49470	0.07127	0.13306
107	38	1.44763	24.35058	0.48994	0.05945	0.11222	0.48994	0.05940	0.11214	1.43211	19.94257	0.49470	0.07181	0.13399	0.49470	0.07176	0.13391
107	39	1.44763	24.11373	0.48994	0.06003	0.11326	0.48994	0.05998	0.11318	1.43211	19.79973	0.49470	0.07233	0.13490	0.49470	0.07227	0.13480
107	40	1.44763	23.86918	0.48994	0.06065	0.11436	0.48994	0.06059	0.11427	1.43211	19.65053	0.49470	0.07287	0.13585	0.49470	0.07282	0.13575
107	41	1.44763	23.61736	0.48994	0.06129	0.11550	0.48994	0.06124	0.11541	1.43211	19.49521	0.49470	0.07345	0.13686	0.49470	0.07339	0.13674
107	42	1.44763	23.35816	0.48994	0.06197	0.11671	0.48994	0.06191	0.11660	1.43211	19.33362	0.49470	0.07407	0.13792	0.49470	0.07400	0.13780
107	43	1.44763	23.09102	0.48994	0.06269	0.11798	0.48994	0.06262	0.11786	1.43211	19.16523	0.49470	0.07472	0.13905	0.49470	0.07464	0.13891
107	44	1.44763	22.81604	0.48994	0.06344	0.11932	0.48994	0.06337	0.11919	1.43211	18.99000	0.49470	0.07541	0.14024	0.49470	0.07532	0.14009
107	45	1.44763	22.53309	0.48994	0.06424	0.12072	0.48994	0.06416	0.12058	1.43211	18.80775	0.49470	0.07614	0.14150	0.49470	0.07604	0.14134
107	46	1.44763	22.24198	0.48994	0.06508	0.12221	0.48994	0.06499	0.12205	1.43211	18.61823	0.49470	0.07691	0.14284	0.49470	0.07681	0.14266
107	47	1.44763	21.94239	0.48994	0.06597	0.12377	0.48994	0.06587	0.12360	1.43211	18.42106	0.49470	0.07773	0.14425	0.49470	0.07762	0.14406
107	48	1.44763	21.63441	0.48994	0.06691	0.12542	0.48994	0.06679	0.12522	1.43211	18.21621	0.49470	0.07861	0.14576	0.49470	0.07848	0.14554
107	49	1.44763	21.31800	0.48994	0.06790	0.12716	0.48994	0.06777	0.12694	1.43211	18.00355	0.49470	0.07953	0.14735	0.49470	0.07939	0.14710
107	50	1.44763	20.99328	0.48994	0.06895	0.12900	0.48994	0.06880	0.12875	1.43211	17.78305	0.49470	0.08052	0.14904	0.49470	0.08036	0.14876

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
107	51	1.44763	20.66027	0.48994	0.07006	0.13094	0.48994	0.06989	0.13065	1.43211	17.55462	0.49470	0.08156	0.15083	0.49470	0.08138	0.15051
107	52	1.44763	20.31936	0.48994	0.07123	0.13299	0.48994	0.07104	0.13266	1.43211	17.31849	0.49470	0.08267	0.15272	0.49470	0.08246	0.15236
107	53	1.44763	19.97064	0.48994	0.07247	0.13515	0.48994	0.07226	0.13478	1.43211	17.07460	0.49470	0.08385	0.15473	0.49470	0.08361	0.15432
107	54	1.44763	19.61420	0.48994	0.07379	0.13743	0.48994	0.07354	0.13701	1.43211	16.82295	0.49470	0.08510	0.15686	0.49470	0.08483	0.15639
107	55	1.44763	19.25050	0.48994	0.07518	0.13984	0.48994	0.07490	0.13936	1.43211	16.56379	0.49470	0.08643	0.15911	0.49470	0.08612	0.15858
107	56	1.44763	18.87994	0.48994	0.07665	0.14238	0.48994	0.07633	0.14183	1.43211	16.29737	0.49470	0.08784	0.16149	0.49470	0.08748	0.16089
107	57	1.44763	18.50268	0.48994	0.07821	0.14507	0.48994	0.07784	0.14444	1.43211	16.02371	0.49470	0.08933	0.16402	0.49470	0.08893	0.16333
107	58	1.44763	18.11889	0.48994	0.07986	0.14791	0.48994	0.07945	0.14720	1.43211	15.74286	0.49470	0.09092	0.16669	0.49470	0.09046	0.16592
107	59	1.44763	17.72878	0.48994	0.08161	0.15091	0.48994	0.08114	0.15011	1.43211	15.45489	0.49470	0.09261	0.16952	0.49470	0.09209	0.16865
107	60	1.44763	17.33235	0.48994	0.08347	0.15409	0.48994	0.08294	0.15318	1.43211	15.15969	0.49470	0.09441	0.17253	0.49470	0.09382	0.17155
107	61	1.44763	16.92988	0.48994	0.08545	0.15745	0.48994	0.08485	0.15643	1.43211	14.85740	0.49470	0.09632	0.17572	0.49470	0.09567	0.17463
107	62	1.44763	16.52117	0.48994	0.08756	0.16102	0.48994	0.08689	0.15988	1.43211	14.54774	0.49470	0.09836	0.17911	0.49470	0.09763	0.17789
107	63	1.44763	16.10627	0.48994	0.08981	0.16481	0.48994	0.08905	0.16354	1.43211	14.23062	0.49470	0.10054	0.18272	0.49470	0.09972	0.18136
107	64	1.44763	15.68510	0.48994	0.09221	0.16885	0.48994	0.09136	0.16743	1.43211	13.90587	0.49470	0.10288	0.18657	0.49470	0.10196	0.18506
107	65	1.44763	15.25783	0.48994	0.09478	0.17315	0.48994	0.09383	0.17156	1.43211	13.57353	0.49470	0.10539	0.19068	0.49470	0.10436	0.18899
107	66	1.44763	14.82463	0.48994	0.09753	0.17773	0.48994	0.09646	0.17595	1.43211	13.23363	0.49470	0.10808	0.19507	0.49470	0.10692	0.19319
107	67	1.44763	14.38548	0.48994	0.10050	0.18264	0.48994	0.09928	0.18064	1.43211	12.88602	0.49470	0.11097	0.19978	0.49470	0.10967	0.19767
107	68	1.44763	13.94087	0.48994	0.10368	0.18788	0.48994	0.10231	0.18563	1.43211	12.53103	0.49470	0.11410	0.20482	0.49470	0.11263	0.20245
107	69	1.44763	13.49126	0.48994	0.10711	0.19350	0.48994	0.10555	0.19095	1.43211	12.16898	0.49470	0.11746	0.21023	0.49470	0.11580	0.20756
107	70	1.44763	13.03722	0.48994	0.11082	0.19952	0.48994	0.10903	0.19663	1.43211	11.80026	0.49470	0.12110	0.21604	0.49470	0.11921	0.21302
107	71	1.44763	12.57941	0.48994	0.11481	0.20598	0.48994	0.11277	0.20269	1.43211	11.42537	0.49470	0.12504	0.22228	0.49470	0.12288	0.21886
107	72	1.44763	12.11856	0.48994	0.11914	0.21291	0.48994	0.11680	0.20916	1.43211	11.04490	0.49470	0.12930	0.22898	0.49470	0.12682	0.22510
107	73	1.44763	11.65555	0.48994	0.12382	0.22036	0.48994	0.12112	0.21607	1.43211	10.65955	0.49470	0.13391	0.23619	0.49470	0.13107	0.23177
107	74	1.44763	11.19139	0.48994	0.12889	0.22835	0.48994	0.12578	0.22345	1.43211	10.27021	0.49470	0.13892	0.24395	0.49470	0.13565	0.23890
107	75	1.44763	10.72709	0.48994	0.13439	0.23694	0.48994	0.13079	0.23132	1.43211	9.87774	0.49470	0.14435	0.25228	0.49470	0.14058	0.24651
107	76	1.44763	10.26405	0.48994	0.14036	0.24616	0.48994	0.13618	0.23971	1.43211	9.48337	0.49470	0.15024	0.26124	0.49470	0.14589	0.25463
107	77	1.44763	9.80349	0.48994	0.14683	0.25606	0.48994	0.14198	0.24865	1.43211	9.08824	0.49470	0.15664	0.27086	0.49470	0.15161	0.26329
107	78	1.44763	9.34666	0.48994	0.15386	0.26668	0.48994	0.14821	0.25816	1.43211	8.69350	0.49470	0.16359	0.28118	0.49470	0.15775	0.27252
107	79	1.44763	8.89505	0.48994	0.16148	0.27806	0.48994	0.15491	0.26827	1.43211	8.30053	0.49470	0.17113	0.29225	0.49470	0.16436	0.28232
107	80	1.44763	8.44994	0.48994	0.16976	0.29024	0.48994	0.16211	0.27899	1.43211	7.91061	0.49470	0.17932	0.30411	0.49470	0.17146	0.29273
107	81	1.44763	8.01269	0.48994	0.17873	0.30326	0.48994	0.16983	0.29035	1.43211	7.52504	0.49470	0.18820	0.31678	0.49470	0.17908	0.30376
107	82	1.44763	7.58462	0.48994	0.18846	0.31715	0.48994	0.17810	0.30236	1.43211	7.14517	0.49470	0.19782	0.33030	0.49470	0.18724	0.31542
107	83	1.44763	7.16676	0.48994	0.19900	0.33194	0.48994	0.18696	0.31502	1.43211	6.77205	0.49470	0.20825	0.34471	0.49470	0.19598	0.32773
107	84	1.44763	6.76024	0.48994	0.21041	0.34767	0.48994	0.19642	0.32835	1.43211	6.40687	0.49470	0.21953	0.36002	0.49470	0.20532	0.34068
107	85	1.44763	6.36619	0.48994	0.22274	0.36433	0.48994	0.20651	0.34232	1.43211	6.05083	0.49470	0.23172	0.37625	0.49470	0.21527	0.35427
107	86	1.44763	5.98597	0.48994	0.23603	0.38191	0.48994	0.21721	0.35690	1.43211	5.70535	0.49470	0.24485	0.39338	0.49470	0.22583	0.36846
107	87	1.44763	5.62066	0.48994	0.25029	0.40037	0.48994	0.22854	0.37204	1.43211	5.37164	0.49470	0.25894	0.41136	0.49470	0.23701	0.38319
107	88	1.44763	5.27144	0.48994	0.26554	0.41965	0.48994	0.24045	0.38768	1.43211	5.05099	0.49470	0.27400	0.43015	0.49470	0.24876	0.39841
107	89	1.44763	4.93962	0.48994	0.28175	0.43963	0.48994	0.25289	0.40369	1.43211	4.74485	0.49470	0.29000	0.44961	0.49470	0.26104	0.41400
107	90	1.44763	4.62687	0.48994	0.29881	0.46013	0.48994	0.26580	0.41998	1.43211	4.45503	0.49470	0.30683	0.46957	0.49470	0.27377	0.42985

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
107	91	1.44763	4.33500	0.48994	0.31659	0.48092	0.48994	0.27913	0.43644	1.43211	4.18350	0.49470	0.32435	0.48982	0.49470	0.28690	0.44587
107	92	1.44763	4.06328	0.48994	0.33503	0.50191	0.48994	0.29289	0.45307	1.43211	3.92982	0.49470	0.34251	0.51025	0.49470	0.30044	0.46206
107	93	1.44763	3.80970	0.48994	0.35418	0.52309	0.48994	0.30713	0.46993	1.43211	3.69224	0.49470	0.36135	0.53087	0.49470	0.31447	0.47847
107	94	1.44763	3.57122	0.48994	0.37416	0.54456	0.48994	0.32196	0.48709	1.43211	3.46804	0.49470	0.38099	0.55176	0.49470	0.32907	0.49518
107	95	1.44763	3.34496	0.48994	0.39512	0.56643	0.48994	0.33746	0.50463	1.43211	3.25454	0.49470	0.40160	0.57306	0.49470	0.34433	0.51227
107	96	1.44763	3.12856	0.48994	0.41720	0.58877	0.48994	0.35362	0.52249	1.43211	3.04956	0.49470	0.42332	0.59483	0.49470	0.36025	0.52968
107	97	1.44763	2.92468	0.48994	0.44011	0.61122	0.48994	0.37033	0.54050	1.43211	2.85578	0.49470	0.44585	0.61673	0.49470	0.37671	0.54726
107	98	1.44763	2.73317	0.48994	0.46374	0.63363	0.48994	0.38751	0.55857	1.43211	2.67315	0.49470	0.46908	0.63861	0.49470	0.39364	0.56491
107	99	1.44763	2.55407	0.48994	0.48788	0.65581	0.48994	0.40505	0.57656	1.43211	2.50182	0.49470	0.49284	0.66027	0.49470	0.41093	0.58250
107	100	1.44763	2.38797	0.48994	0.51225	0.67747	0.48994	0.42277	0.59430	1.43211	2.34248	0.49470	0.51681	0.68145	0.49470	0.42841	0.59984
107	101	1.44763	2.23536	0.48994	0.53649	0.69834	0.48994	0.44050	0.61159	1.43211	2.19569	0.49470	0.54068	0.70187	0.49470	0.44590	0.61678
107	102	1.44763	2.09662	0.48994	0.56026	0.71816	0.48994	0.45806	0.62832	1.43211	2.06193	0.49470	0.56407	0.72128	0.49470	0.46323	0.63316
107	103	1.44763	1.97081	0.48994	0.58335	0.73685	0.48994	0.47536	0.64440	1.43211	1.94039	0.49470	0.58680	0.73960	0.49470	0.48030	0.64892
107	104	1.44763	1.85678	0.48994	0.60562	0.75437	0.48994	0.49229	0.65978	1.43211	1.82999	0.49470	0.60874	0.75679	0.49470	0.49701	0.66400
107	105	1.44763	1.75419	0.48994	0.62683	0.77061	0.48994	0.50871	0.67436	1.43211	1.73050	0.49470	0.62964	0.77274	0.49470	0.51322	0.67831
107	106	1.44763	1.66193	0.48994	0.64687	0.78558	0.48994	0.52450	0.68809	1.43211	1.64086	0.49470	0.64941	0.78745	0.49470	0.52882	0.69180
107	107	1.44763	1.57966	0.48994	0.66555	0.79919	0.48994	0.53948	0.70086	1.43211	1.56078	0.49470	0.66784	0.80084	0.49470	0.54363	0.70436
107	108	1.44763	1.50704	0.48994	0.68263	0.81138	0.48994	0.55341	0.71251	1.43211	1.48999	0.49470	0.68471	0.81285	0.49470	0.55741	0.71582
107	109	1.44763	1.44400	0.48994	0.69782	0.82202	0.48994	0.56588	0.72276	1.43211	1.42842	0.49470	0.69973	0.82334	0.49470	0.56977	0.72593
107	110	1.44763	1.39223	0.48994	0.71043	0.83070	0.48994	0.57617	0.73110	1.43211	1.37777	0.49470	0.71221	0.83192	0.49470	0.57998	0.73416
108	1	1.38772	29.44822	0.48529	0.04712	0.09001	0.48529	0.04712	0.08999	1.37353	22.54525	0.49019	0.06092	0.11485	0.49019	0.06091	0.11483
108	2	1.38772	29.37817	0.48529	0.04724	0.09021	0.48529	0.04723	0.09020	1.37353	22.51839	0.49019	0.06100	0.11498	0.49019	0.06099	0.11497
108	3	1.38772	29.30399	0.48529	0.04736	0.09043	0.48529	0.04735	0.09042	1.37353	22.48894	0.49019	0.06108	0.11512	0.49019	0.06107	0.11511
108	4	1.38772	29.22650	0.48529	0.04748	0.09066	0.48529	0.04748	0.09065	1.37353	22.45752	0.49019	0.06116	0.11527	0.49019	0.06116	0.11526
108	5	1.38772	29.14631	0.48529	0.04761	0.09090	0.48529	0.04761	0.09089	1.37353	22.42458	0.49019	0.06125	0.11543	0.49019	0.06125	0.11542
108	6	1.38772	29.06332	0.48529	0.04775	0.09114	0.48529	0.04774	0.09113	1.37353	22.39007	0.49019	0.06135	0.11560	0.49019	0.06134	0.11559
108	7	1.38772	28.97770	0.48529	0.04789	0.09140	0.48529	0.04788	0.09139	1.37353	22.35408	0.49019	0.06144	0.11577	0.49019	0.06144	0.11576
108	8	1.38772	28.88901	0.48529	0.04804	0.09167	0.48529	0.04803	0.09166	1.37353	22.31631	0.49019	0.06155	0.11596	0.49019	0.06154	0.11595
108	9	1.38772	28.79700	0.48529	0.04819	0.09195	0.48529	0.04818	0.09194	1.37353	22.27655	0.49019	0.06166	0.11615	0.49019	0.06165	0.11614
108	10	1.38772	28.70168	0.48529	0.04835	0.09224	0.48529	0.04834	0.09223	1.37353	22.23481	0.49019	0.06177	0.11636	0.49019	0.06177	0.11635
108	11	1.38772	28.60341	0.48529	0.04852	0.09254	0.48529	0.04851	0.09253	1.37353	22.19134	0.49019	0.06189	0.11657	0.49019	0.06189	0.11656
108	12	1.38772	28.50171	0.48529	0.04869	0.09286	0.48529	0.04868	0.09285	1.37353	22.14578	0.49019	0.06202	0.11680	0.49019	0.06202	0.11679
108	13	1.38772	28.39619	0.48529	0.04887	0.09319	0.48529	0.04886	0.09318	1.37353	22.09783	0.49019	0.06216	0.11704	0.49019	0.06215	0.11703
108	14	1.38772	28.28717	0.48529	0.04906	0.09353	0.48529	0.04905	0.09352	1.37353	22.04770	0.49019	0.06230	0.11729	0.49019	0.06229	0.11727
108	15	1.38772	28.17456	0.48529	0.04925	0.09388	0.48529	0.04925	0.09387	1.37353	21.99534	0.49019	0.06245	0.11755	0.49019	0.06244	0.11753
108	16	1.38772	28.05854	0.48529	0.04946	0.09425	0.48529	0.04945	0.09424	1.37353	21.94087	0.49019	0.06260	0.11783	0.49019	0.06259	0.11781
108	17	1.38772	27.93921	0.48529	0.04967	0.09464	0.48529	0.04966	0.09462	1.37353	21.88436	0.49019	0.06276	0.11811	0.49019	0.06275	0.11809
108	18	1.38772	27.81632	0.48529	0.04989	0.09503	0.48529	0.04988	0.09501	1.37353	21.82561	0.49019	0.06293	0.11841	0.49019	0.06292	0.11839
108	19	1.38772	27.68998	0.48529	0.05012	0.09545	0.48529	0.05010	0.09543	1.37353	21.76469	0.49019	0.06311	0.11872	0.49019	0.06309	0.11870
108	20	1.38772	27.55961	0.48529	0.05035	0.09588	0.48529	0.05034	0.09585	1.37353	21.70115	0.49019	0.06329	0.11905	0.49019	0.06328	0.11902

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
108	21	1.38772	27.42496	0.48529	0.05060	0.09633	0.48529	0.05059	0.09630	1.37353	21.63477	0.49019	0.06349	0.11939	0.49019	0.06347	0.11936
108	22	1.38772	27.28607	0.48529	0.05086	0.09679	0.48529	0.05084	0.09677	1.37353	21.56556	0.49019	0.06369	0.11975	0.49019	0.06367	0.11972
108	23	1.38772	27.14231	0.48529	0.05113	0.09728	0.48529	0.05111	0.09725	1.37353	21.49301	0.49019	0.06390	0.12013	0.49019	0.06389	0.12010
108	24	1.38772	26.99396	0.48529	0.05141	0.09779	0.48529	0.05139	0.09776	1.37353	21.41732	0.49019	0.06413	0.12053	0.49019	0.06411	0.12050
108	25	1.38772	26.84076	0.48529	0.05170	0.09832	0.48529	0.05168	0.09829	1.37353	21.33825	0.49019	0.06437	0.12095	0.49019	0.06435	0.12091
108	26	1.38772	26.68259	0.48529	0.05201	0.09887	0.48529	0.05199	0.09884	1.37353	21.25569	0.49019	0.06462	0.12139	0.49019	0.06460	0.12135
108	27	1.38772	26.51948	0.48529	0.05233	0.09945	0.48529	0.05231	0.09941	1.37353	21.16962	0.49019	0.06488	0.12186	0.49019	0.06486	0.12181
108	28	1.38772	26.35108	0.48529	0.05266	0.10005	0.48529	0.05264	0.10001	1.37353	21.07976	0.49019	0.06516	0.12234	0.49019	0.06513	0.12230
108	29	1.38772	26.17769	0.48529	0.05301	0.10068	0.48529	0.05299	0.10064	1.37353	20.98629	0.49019	0.06545	0.12285	0.49019	0.06542	0.12280
108	30	1.38772	25.99881	0.48529	0.05337	0.10134	0.48529	0.05335	0.10130	1.37353	20.88878	0.49019	0.06575	0.12339	0.49019	0.06572	0.12334
108	31	1.38772	25.81445	0.48529	0.05376	0.10203	0.48529	0.05373	0.10198	1.37353	20.78720	0.49019	0.06607	0.12396	0.49019	0.06604	0.12390
108	32	1.38772	25.62410	0.48529	0.05416	0.10275	0.48529	0.05413	0.10269	1.37353	20.68113	0.49019	0.06641	0.12455	0.49019	0.06638	0.12449
108	33	1.38772	25.42805	0.48529	0.05457	0.10350	0.48529	0.05454	0.10344	1.37353	20.57072	0.49019	0.06677	0.12518	0.49019	0.06673	0.12512
108	34	1.38772	25.22578	0.48529	0.05501	0.10428	0.48529	0.05498	0.10422	1.37353	20.45552	0.49019	0.06714	0.12584	0.49019	0.06711	0.12577
108	35	1.38772	25.01713	0.48529	0.05547	0.10511	0.48529	0.05543	0.10505	1.37353	20.33536	0.49019	0.06754	0.12654	0.49019	0.06750	0.12646
108	36	1.38772	24.80193	0.48529	0.05595	0.10597	0.48529	0.05591	0.10591	1.37353	20.21002	0.49019	0.06796	0.12727	0.49019	0.06792	0.12720
108	37	1.38772	24.57973	0.48529	0.05646	0.10688	0.48529	0.05642	0.10681	1.37353	20.07911	0.49019	0.06840	0.12805	0.49019	0.06836	0.12797
108	38	1.38772	24.35058	0.48529	0.05699	0.10783	0.48529	0.05695	0.10776	1.37353	19.94257	0.49019	0.06887	0.12887	0.49019	0.06882	0.12878
108	39	1.38772	24.11373	0.48529	0.05755	0.10883	0.48529	0.05750	0.10875	1.37353	19.79973	0.49019	0.06937	0.12974	0.49019	0.06932	0.12965
108	40	1.38772	23.86918	0.48529	0.05814	0.10988	0.48529	0.05809	0.10980	1.37353	19.65053	0.49019	0.06989	0.13066	0.49019	0.06984	0.13056
108	41	1.38772	23.61736	0.48529	0.05876	0.11099	0.48529	0.05870	0.11090	1.37353	19.49521	0.49019	0.07045	0.13163	0.49019	0.07039	0.13152
108	42	1.38772	23.35816	0.48529	0.05941	0.11215	0.48529	0.05935	0.11205	1.37353	19.33362	0.49019	0.07104	0.13265	0.49019	0.07097	0.13254
108	43	1.38772	23.09102	0.48529	0.06009	0.11337	0.48529	0.06003	0.11327	1.37353	19.16523	0.49019	0.07166	0.13374	0.49019	0.07159	0.13362
108	44	1.38772	22.81604	0.48529	0.06082	0.11466	0.48529	0.06075	0.11454	1.37353	18.99000	0.49019	0.07232	0.13489	0.49019	0.07225	0.13476
108	45	1.38772	22.53309	0.48529	0.06158	0.11602	0.48529	0.06151	0.11589	1.37353	18.80775	0.49019	0.07302	0.13611	0.49019	0.07294	0.13596
108	46	1.38772	22.24198	0.48529	0.06239	0.11745	0.48529	0.06230	0.11730	1.37353	18.61823	0.49019	0.07377	0.13740	0.49019	0.07367	0.13723
108	47	1.38772	21.94239	0.48529	0.06324	0.11895	0.48529	0.06315	0.11879	1.37353	18.42106	0.49019	0.07455	0.13876	0.49019	0.07445	0.13858
108	48	1.38772	21.63441	0.48529	0.06414	0.12054	0.48529	0.06403	0.12036	1.37353	18.21621	0.49019	0.07539	0.14021	0.49019	0.07528	0.14001
108	49	1.38772	21.31800	0.48529	0.06509	0.12222	0.48529	0.06497	0.12202	1.37353	18.00355	0.49019	0.07628	0.14175	0.49019	0.07615	0.14152
108	50	1.38772	20.99328	0.48529	0.06609	0.12399	0.48529	0.06596	0.12376	1.37353	17.78305	0.49019	0.07723	0.14338	0.49019	0.07708	0.14312
108	51	1.38772	20.66027	0.48529	0.06716	0.12586	0.48529	0.06701	0.12560	1.37353	17.55462	0.49019	0.07823	0.14511	0.49019	0.07806	0.14481
108	52	1.38772	20.31936	0.48529	0.06828	0.12784	0.48529	0.06811	0.12754	1.37353	17.31849	0.49019	0.07929	0.14694	0.49019	0.07910	0.14660
108	53	1.38772	19.97064	0.48529	0.06947	0.12992	0.48529	0.06928	0.12958	1.37353	17.07460	0.49019	0.08042	0.14887	0.49019	0.08020	0.14850
108	54	1.38772	19.61420	0.48529	0.07073	0.13212	0.48529	0.07051	0.13173	1.37353	16.82295	0.49019	0.08162	0.15093	0.49019	0.08137	0.15050
108	55	1.38772	19.25050	0.48529	0.07207	0.13445	0.48529	0.07181	0.13400	1.37353	16.56379	0.49019	0.08290	0.15310	0.49019	0.08261	0.15261
108	56	1.38772	18.87994	0.48529	0.07348	0.13690	0.48529	0.07318	0.13639	1.37353	16.29737	0.49019	0.08425	0.15541	0.49019	0.08392	0.15485
108	57	1.38772	18.50268	0.48529	0.07497	0.13949	0.48529	0.07464	0.13891	1.37353	16.02371	0.49019	0.08568	0.15784	0.49019	0.08531	0.15721
108	58	1.38772	18.11889	0.48529	0.07656	0.14223	0.48529	0.07618	0.14157	1.37353	15.74286	0.49019	0.08721	0.16042	0.49019	0.08678	0.15971
108	59	1.38772	17.72878	0.48529	0.07824	0.14512	0.48529	0.07780	0.14438	1.37353	15.45489	0.49019	0.08883	0.16316	0.49019	0.08835	0.16235
108	60	1.38772	17.33235	0.48529	0.08002	0.14819	0.48529	0.07953	0.14735	1.37353	15.15969	0.49019	0.09055	0.16606	0.49019	0.09001	0.16516

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
108	61	1.38772	16.92988	0.48529	0.08192	0.15143	0.48529	0.08137	0.15049	1.37353	14.85740	0.49019	0.09239	0.16915	0.49019	0.09178	0.16813
108	62	1.38772	16.52117	0.48529	0.08394	0.15488	0.48529	0.08332	0.15382	1.37353	14.54774	0.49019	0.09435	0.17242	0.49019	0.09367	0.17129
108	63	1.38772	16.10627	0.48529	0.08609	0.15854	0.48529	0.08540	0.15736	1.37353	14.23062	0.49019	0.09644	0.17591	0.49019	0.09568	0.17465
108	64	1.38772	15.68510	0.48529	0.08840	0.16244	0.48529	0.08762	0.16112	1.37353	13.90587	0.49019	0.09868	0.17964	0.49019	0.09783	0.17823
108	65	1.38772	15.25783	0.48529	0.09086	0.16659	0.48529	0.08999	0.16511	1.37353	13.57353	0.49019	0.10109	0.18361	0.49019	0.10013	0.18204
108	66	1.38772	14.82463	0.48529	0.09351	0.17102	0.48529	0.09252	0.16937	1.37353	13.23363	0.49019	0.10367	0.18786	0.49019	0.10260	0.18611
108	67	1.38772	14.38548	0.48529	0.09635	0.17576	0.48529	0.09523	0.17390	1.37353	12.88602	0.49019	0.10645	0.19241	0.49019	0.10525	0.19045
108	68	1.38772	13.94087	0.48529	0.09940	0.18083	0.48529	0.09814	0.17873	1.37353	12.53103	0.49019	0.10944	0.19729	0.49019	0.10809	0.19509
108	69	1.38772	13.49126	0.48529	0.10270	0.18626	0.48529	0.10125	0.18389	1.37353	12.16898	0.49019	0.11268	0.20253	0.49019	0.11114	0.20004
108	70	1.38772	13.03722	0.48529	0.10625	0.19209	0.48529	0.10460	0.18939	1.37353	11.80026	0.49019	0.11617	0.20816	0.49019	0.11442	0.20534
108	71	1.38772	12.57941	0.48529	0.11008	0.19833	0.48529	0.10820	0.19527	1.37353	11.42537	0.49019	0.11995	0.21420	0.49019	0.11795	0.21101
108	72	1.38772	12.11856	0.48529	0.11423	0.20504	0.48529	0.11207	0.20155	1.37353	11.04490	0.49019	0.12404	0.22070	0.49019	0.12175	0.21707
108	73	1.38772	11.65555	0.48529	0.11872	0.21225	0.48529	0.11623	0.20826	1.37353	10.65955	0.49019	0.12847	0.22769	0.49019	0.12584	0.22355
108	74	1.38772	11.19139	0.48529	0.12359	0.22000	0.48529	0.12071	0.21542	1.37353	10.27021	0.49019	0.13327	0.23520	0.49019	0.13025	0.23049
108	75	1.38772	10.72709	0.48529	0.12887	0.22832	0.48529	0.12554	0.22307	1.37353	9.87774	0.49019	0.13849	0.24329	0.49019	0.13501	0.23790
108	76	1.38772	10.26405	0.48529	0.13460	0.23726	0.48529	0.13073	0.23124	1.37353	9.48337	0.49019	0.14416	0.25199	0.49019	0.14013	0.24581
108	77	1.38772	9.80349	0.48529	0.14082	0.24687	0.48529	0.13633	0.23994	1.37353	9.08824	0.49019	0.15031	0.26133	0.49019	0.14564	0.25425
108	78	1.38772	9.34666	0.48529	0.14757	0.25718	0.48529	0.14234	0.24921	1.37353	8.69350	0.49019	0.15699	0.27137	0.49019	0.15158	0.26325
108	79	1.38772	8.89505	0.48529	0.15489	0.26824	0.48529	0.14881	0.25907	1.37353	8.30053	0.49019	0.16424	0.28214	0.49019	0.15796	0.27283
108	80	1.38772	8.44994	0.48529	0.16285	0.28009	0.48529	0.15576	0.26954	1.37353	7.91061	0.49019	0.17212	0.29368	0.49019	0.16482	0.28300
108	81	1.38772	8.01269	0.48529	0.17148	0.29276	0.48529	0.16323	0.28064	1.37353	7.52504	0.49019	0.18066	0.30603	0.49019	0.17219	0.29379
108	82	1.38772	7.58462	0.48529	0.18084	0.30629	0.48529	0.17123	0.29239	1.37353	7.14517	0.49019	0.18993	0.31922	0.49019	0.18009	0.30522
108	83	1.38772	7.16676	0.48529	0.19099	0.32073	0.48529	0.17980	0.30480	1.37353	6.77205	0.49019	0.19997	0.33329	0.49019	0.18856	0.31729
108	84	1.38772	6.76024	0.48529	0.20198	0.33608	0.48529	0.18897	0.31788	1.37353	6.40687	0.49019	0.21085	0.34827	0.49019	0.19761	0.33001
108	85	1.38772	6.36619	0.48529	0.21387	0.35238	0.48529	0.19876	0.33160	1.37353	6.05083	0.49019	0.22261	0.36415	0.49019	0.20728	0.34338
108	86	1.38772	5.98597	0.48529	0.22669	0.36959	0.48529	0.20916	0.34595	1.37353	5.70535	0.49019	0.23529	0.38094	0.49019	0.21755	0.35735
108	87	1.38772	5.62066	0.48529	0.24047	0.38771	0.48529	0.22017	0.36088	1.37353	5.37164	0.49019	0.24891	0.39860	0.49019	0.22842	0.37189
108	88	1.38772	5.27144	0.48529	0.25522	0.40665	0.48529	0.23176	0.37631	1.37353	5.05099	0.49019	0.26349	0.41708	0.49019	0.23987	0.38693
108	89	1.38772	4.93962	0.48529	0.27090	0.42632	0.48529	0.24390	0.39215	1.37353	4.74485	0.49019	0.27898	0.43626	0.49019	0.25185	0.40237
108	90	1.38772	4.62687	0.48529	0.28745	0.44654	0.48529	0.25651	0.40829	1.37353	4.45503	0.49019	0.29531	0.45597	0.49019	0.26429	0.41809
108	91	1.38772	4.33500	0.48529	0.30471	0.46709	0.48529	0.26954	0.42462	1.37353	4.18350	0.49019	0.31234	0.47600	0.49019	0.27714	0.43400
108	92	1.38772	4.06328	0.48529	0.32264	0.48788	0.48529	0.28300	0.44116	1.37353	3.92982	0.49019	0.33001	0.49625	0.49019	0.29041	0.45010
108	93	1.38772	3.80970	0.48529	0.34129	0.50890	0.48529	0.29696	0.45793	1.37353	3.69224	0.49019	0.34837	0.51673	0.49019	0.30416	0.46644
108	94	1.38772	3.57122	0.48529	0.36078	0.53025	0.48529	0.31151	0.47504	1.37353	3.46804	0.49019	0.36755	0.53753	0.49019	0.31849	0.48312
108	95	1.38772	3.34496	0.48529	0.38127	0.55206	0.48529	0.32674	0.49255	1.37353	3.25454	0.49019	0.38771	0.55878	0.49019	0.33350	0.50019
108	96	1.38772	3.12856	0.48529	0.40291	0.57439	0.48529	0.34266	0.51042	1.37353	3.04956	0.49019	0.40901	0.58056	0.49019	0.34919	0.51763
108	97	1.38772	2.92468	0.48529	0.42541	0.59690	0.48529	0.35914	0.52848	1.37353	2.85578	0.49019	0.43115	0.60253	0.49019	0.36543	0.53527
108	98	1.38772	2.73317	0.48529	0.44868	0.61943	0.48529	0.37612	0.54664	1.37353	2.67315	0.49019	0.45405	0.62453	0.49019	0.38218	0.55301
108	99	1.38772	2.55407	0.48529	0.47253	0.64179	0.48529	0.39349	0.56476	1.37353	2.50182	0.49019	0.47753	0.64639	0.49019	0.39932	0.57073
108	100	1.38772	2.38797	0.48529	0.49667	0.66370	0.48529	0.41109	0.58265	1.37353	2.34248	0.49019	0.50130	0.66782	0.49019	0.41668	0.58825

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
108	101	1.38772	2.23536	0.48529	0.52077	0.68488	0.48529	0.42872	0.60014	1.37353	2.19569	0.49019	0.52503	0.68855	0.49019	0.43408	0.60538
108	102	1.38772	2.09662	0.48529	0.54446	0.70505	0.48529	0.44622	0.61708	1.37353	2.06193	0.49019	0.54836	0.70831	0.49019	0.45135	0.62198
108	103	1.38772	1.97081	0.48529	0.56755	0.72413	0.48529	0.46349	0.63340	1.37353	1.94039	0.49019	0.57111	0.72701	0.49019	0.46841	0.63798
108	104	1.38772	1.85678	0.48529	0.58990	0.74206	0.48529	0.48042	0.64903	1.37353	1.82999	0.49019	0.59313	0.74461	0.49019	0.48513	0.65331
108	105	1.38772	1.75419	0.48529	0.61125	0.75873	0.48529	0.49687	0.66388	1.37353	1.73050	0.49019	0.61417	0.76098	0.49019	0.50138	0.66789
108	106	1.38772	1.66193	0.48529	0.63149	0.77413	0.48529	0.51273	0.67789	1.37353	1.64086	0.49019	0.63414	0.77611	0.49019	0.51706	0.68166
108	107	1.38772	1.57966	0.48529	0.65040	0.78817	0.48529	0.52780	0.69093	1.37353	1.56078	0.49019	0.65281	0.78994	0.49019	0.53196	0.69448
108	108	1.38772	1.50704	0.48529	0.66776	0.80078	0.48529	0.54184	0.70285	1.37353	1.48999	0.49019	0.66995	0.80236	0.49019	0.54586	0.70622
108	109	1.38772	1.44400	0.48529	0.68324	0.81181	0.48529	0.55445	0.71337	1.37353	1.42842	0.49019	0.68526	0.81324	0.49019	0.55835	0.71659
108	110	1.38772	1.39223	0.48529	0.69612	0.82084	0.48529	0.56489	0.72195	1.37353	1.37777	0.49019	0.69802	0.82216	0.49019	0.56871	0.72507
109	1	1.3386	29.44822	0.47986	0.04546	0.08696	0.47986	0.04545	0.08695	1.32542	22.54525	0.48483	0.05879	0.11105	0.48483	0.05878	0.11103
109	2	1.3386	29.37817	0.47986	0.04556	0.08716	0.47986	0.04556	0.08715	1.32542	22.51839	0.48483	0.05886	0.11117	0.48483	0.05885	0.11116
109	3	1.3386	29.30399	0.47986	0.04568	0.08737	0.47986	0.04568	0.08736	1.32542	22.48894	0.48483	0.05894	0.11131	0.48483	0.05893	0.11130
109	4	1.3386	29.22650	0.47986	0.04580	0.08759	0.47986	0.04580	0.08758	1.32542	22.45752	0.48483	0.05902	0.11146	0.48483	0.05901	0.11145
109	5	1.3386	29.14631	0.47986	0.04593	0.08782	0.47986	0.04592	0.08781	1.32542	22.42458	0.48483	0.05911	0.11161	0.48483	0.05910	0.11160
109	6	1.3386	29.06332	0.47986	0.04606	0.08806	0.47986	0.04605	0.08805	1.32542	22.39007	0.48483	0.05920	0.11178	0.48483	0.05919	0.11177
109	7	1.3386	28.97770	0.47986	0.04619	0.08831	0.47986	0.04619	0.08830	1.32542	22.35408	0.48483	0.05929	0.11195	0.48483	0.05929	0.11194
109	8	1.3386	28.88901	0.47986	0.04634	0.08857	0.47986	0.04633	0.08856	1.32542	22.31631	0.48483	0.05939	0.11212	0.48483	0.05939	0.11212
109	9	1.3386	28.79700	0.47986	0.04648	0.08884	0.47986	0.04648	0.08883	1.32542	22.27655	0.48483	0.05950	0.11231	0.48483	0.05949	0.11230
109	10	1.3386	28.70168	0.47986	0.04664	0.08912	0.47986	0.04663	0.08911	1.32542	22.23481	0.48483	0.05961	0.11251	0.48483	0.05960	0.11250
109	11	1.3386	28.60341	0.47986	0.04680	0.08941	0.47986	0.04679	0.08940	1.32542	22.19134	0.48483	0.05973	0.11272	0.48483	0.05972	0.11271
109	12	1.3386	28.50171	0.47986	0.04697	0.08972	0.47986	0.04696	0.08971	1.32542	22.14578	0.48483	0.05985	0.11294	0.48483	0.05984	0.11293
109	13	1.3386	28.39619	0.47986	0.04714	0.09004	0.47986	0.04713	0.09003	1.32542	22.09783	0.48483	0.05998	0.11317	0.48483	0.05997	0.11316
109	14	1.3386	28.28717	0.47986	0.04732	0.09037	0.47986	0.04732	0.09036	1.32542	22.04770	0.48483	0.06012	0.11341	0.48483	0.06011	0.11340
109	15	1.3386	28.17456	0.47986	0.04751	0.09071	0.47986	0.04750	0.09070	1.32542	21.99534	0.48483	0.06026	0.11367	0.48483	0.06025	0.11365
109	16	1.3386	28.05854	0.47986	0.04771	0.09107	0.47986	0.04770	0.09105	1.32542	21.94087	0.48483	0.06041	0.11393	0.48483	0.06040	0.11391
109	17	1.3386	27.93921	0.47986	0.04791	0.09144	0.47986	0.04790	0.09142	1.32542	21.88436	0.48483	0.06056	0.11421	0.48483	0.06055	0.11419
109	18	1.3386	27.81632	0.47986	0.04812	0.09183	0.47986	0.04811	0.09181	1.32542	21.82561	0.48483	0.06073	0.11450	0.48483	0.06071	0.11448
109	19	1.3386	27.68998	0.47986	0.04834	0.09223	0.47986	0.04833	0.09220	1.32542	21.76469	0.48483	0.06090	0.11480	0.48483	0.06088	0.11478
109	20	1.3386	27.55961	0.47986	0.04857	0.09264	0.47986	0.04856	0.09262	1.32542	21.70115	0.48483	0.06107	0.11512	0.48483	0.06106	0.11509
109	21	1.3386	27.42496	0.47986	0.04881	0.09308	0.47986	0.04880	0.09305	1.32542	21.63477	0.48483	0.06126	0.11545	0.48483	0.06125	0.11542
109	22	1.3386	27.28607	0.47986	0.04906	0.09353	0.47986	0.04904	0.09350	1.32542	21.56556	0.48483	0.06146	0.11580	0.48483	0.06144	0.11577
109	23	1.3386	27.14231	0.47986	0.04932	0.09400	0.47986	0.04930	0.09397	1.32542	21.49301	0.48483	0.06167	0.11617	0.48483	0.06165	0.11614
109	24	1.3386	26.99396	0.47986	0.04959	0.09449	0.47986	0.04957	0.09446	1.32542	21.41732	0.48483	0.06188	0.11656	0.48483	0.06187	0.11652
109	25	1.3386	26.84076	0.47986	0.04987	0.09500	0.47986	0.04986	0.09498	1.32542	21.33825	0.48483	0.06211	0.11696	0.48483	0.06209	0.11693
109	26	1.3386	26.68259	0.47986	0.05017	0.09554	0.47986	0.05015	0.09551	1.32542	21.25569	0.48483	0.06235	0.11739	0.48483	0.06233	0.11735
109	27	1.3386	26.51948	0.47986	0.05048	0.09610	0.47986	0.05046	0.09607	1.32542	21.16962	0.48483	0.06261	0.11784	0.48483	0.06259	0.11780
109	28	1.3386	26.35108	0.47986	0.05080	0.09668	0.47986	0.05078	0.09665	1.32542	21.07976	0.48483	0.06287	0.11831	0.48483	0.06285	0.11827
109	29	1.3386	26.17769	0.47986	0.05113	0.09729	0.47986	0.05111	0.09725	1.32542	20.98629	0.48483	0.06315	0.11881	0.48483	0.06313	0.11876
109	30	1.3386	25.99881	0.47986	0.05149	0.09793	0.47986	0.05146	0.09789	1.32542	20.88878	0.48483	0.06345	0.11933	0.48483	0.06342	0.11928

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
109	31	1.3386	25.81445	0.47986	0.05185	0.09859	0.47986	0.05183	0.09855	1.32542	20.78720	0.48483	0.06376	0.11988	0.48483	0.06373	0.11982
109	32	1.3386	25.62410	0.47986	0.05224	0.09929	0.47986	0.05221	0.09924	1.32542	20.68113	0.48483	0.06409	0.12045	0.48483	0.06405	0.12040
109	33	1.3386	25.42805	0.47986	0.05264	0.10002	0.47986	0.05261	0.09997	1.32542	20.57072	0.48483	0.06443	0.12106	0.48483	0.06440	0.12100
109	34	1.3386	25.22578	0.47986	0.05306	0.10078	0.47986	0.05303	0.10072	1.32542	20.45552	0.48483	0.06479	0.12170	0.48483	0.06476	0.12164
109	35	1.3386	25.01713	0.47986	0.05351	0.10158	0.47986	0.05347	0.10152	1.32542	20.33536	0.48483	0.06518	0.12237	0.48483	0.06514	0.12231
109	36	1.3386	24.80193	0.47986	0.05397	0.10241	0.47986	0.05394	0.10235	1.32542	20.21002	0.48483	0.06558	0.12309	0.48483	0.06554	0.12302
109	37	1.3386	24.57973	0.47986	0.05446	0.10329	0.47986	0.05442	0.10323	1.32542	20.07911	0.48483	0.06601	0.12384	0.48483	0.06596	0.12377
109	38	1.3386	24.35058	0.47986	0.05497	0.10421	0.47986	0.05493	0.10414	1.32542	19.94257	0.48483	0.06646	0.12463	0.48483	0.06641	0.12456
109	39	1.3386	24.11373	0.47986	0.05551	0.10518	0.47986	0.05547	0.10511	1.32542	19.79973	0.48483	0.06694	0.12548	0.48483	0.06689	0.12539
109	40	1.3386	23.86918	0.47986	0.05608	0.10620	0.47986	0.05603	0.10612	1.32542	19.65053	0.48483	0.06745	0.12637	0.48483	0.06739	0.12628
109	41	1.3386	23.61736	0.47986	0.05668	0.10727	0.47986	0.05663	0.10719	1.32542	19.49521	0.48483	0.06798	0.12731	0.48483	0.06793	0.12721
109	42	1.3386	23.35816	0.47986	0.05730	0.10840	0.47986	0.05725	0.10830	1.32542	19.33362	0.48483	0.06855	0.12831	0.48483	0.06849	0.12820
109	43	1.3386	23.09102	0.47986	0.05797	0.10958	0.47986	0.05791	0.10948	1.32542	19.16523	0.48483	0.06915	0.12936	0.48483	0.06909	0.12924
109	44	1.3386	22.81604	0.47986	0.05867	0.11083	0.47986	0.05860	0.11072	1.32542	18.99000	0.48483	0.06979	0.13047	0.48483	0.06972	0.13035
109	45	1.3386	22.53309	0.47986	0.05940	0.11214	0.47986	0.05933	0.11202	1.32542	18.80775	0.48483	0.07047	0.13165	0.48483	0.07039	0.13152
109	46	1.3386	22.24198	0.47986	0.06018	0.11353	0.47986	0.06010	0.11339	1.32542	18.61823	0.48483	0.07118	0.13290	0.48483	0.07109	0.13275
109	47	1.3386	21.94239	0.47986	0.06100	0.11499	0.47986	0.06091	0.11483	1.32542	18.42106	0.48483	0.07194	0.13423	0.48483	0.07185	0.13406
109	48	1.3386	21.63441	0.47986	0.06187	0.11653	0.47986	0.06177	0.11636	1.32542	18.21621	0.48483	0.07275	0.13564	0.48483	0.07264	0.13545
109	49	1.3386	21.31800	0.47986	0.06278	0.11815	0.47986	0.06268	0.11796	1.32542	18.00355	0.48483	0.07361	0.13713	0.48483	0.07349	0.13691
109	50	1.3386	20.99328	0.47986	0.06376	0.11987	0.47986	0.06363	0.11965	1.32542	17.78305	0.48483	0.07452	0.13871	0.48483	0.07438	0.13847
109	51	1.3386	20.66027	0.47986	0.06478	0.12168	0.47986	0.06464	0.12143	1.32542	17.55462	0.48483	0.07549	0.14038	0.48483	0.07533	0.14011
109	52	1.3386	20.31936	0.47986	0.06587	0.12359	0.47986	0.06571	0.12331	1.32542	17.31849	0.48483	0.07652	0.14216	0.48483	0.07634	0.14184
109	53	1.3386	19.97064	0.47986	0.06702	0.12561	0.47986	0.06683	0.12529	1.32542	17.07460	0.48483	0.07761	0.14404	0.48483	0.07740	0.14368
109	54	1.3386	19.61420	0.47986	0.06823	0.12775	0.47986	0.06802	0.12738	1.32542	16.82295	0.48483	0.07877	0.14603	0.48483	0.07853	0.14562
109	55	1.3386	19.25050	0.47986	0.06952	0.13000	0.47986	0.06928	0.12958	1.32542	16.56379	0.48483	0.08000	0.14814	0.48483	0.07973	0.14768
109	56	1.3386	18.87994	0.47986	0.07088	0.13238	0.47986	0.07060	0.13189	1.32542	16.29737	0.48483	0.08130	0.15037	0.48483	0.08099	0.14985
109	57	1.3386	18.50268	0.47986	0.07232	0.13489	0.47986	0.07201	0.13434	1.32542	16.02371	0.48483	0.08268	0.15274	0.48483	0.08233	0.15214
109	58	1.3386	18.11889	0.47986	0.07385	0.13754	0.47986	0.07349	0.13692	1.32542	15.74286	0.48483	0.08416	0.15525	0.48483	0.08376	0.15457
109	59	1.3386	17.72878	0.47986	0.07547	0.14035	0.47986	0.07507	0.13965	1.32542	15.45489	0.48483	0.08572	0.15790	0.48483	0.08527	0.15714
109	60	1.3386	17.33235	0.47986	0.07719	0.14332	0.47986	0.07674	0.14253	1.32542	15.15969	0.48483	0.08738	0.16072	0.48483	0.08688	0.15987
109	61	1.3386	16.92988	0.47986	0.07902	0.14647	0.47986	0.07851	0.14559	1.32542	14.85740	0.48483	0.08915	0.16371	0.48483	0.08859	0.16276
109	62	1.3386	16.52117	0.47986	0.08097	0.14981	0.47986	0.08039	0.14882	1.32542	14.54774	0.48483	0.09104	0.16689	0.48483	0.09041	0.16583
109	63	1.3386	16.10627	0.47986	0.08305	0.15337	0.47986	0.08240	0.15226	1.32542	14.23062	0.48483	0.09307	0.17028	0.48483	0.09236	0.16910
109	64	1.3386	15.68510	0.47986	0.08527	0.15715	0.47986	0.08454	0.15591	1.32542	13.90587	0.48483	0.09523	0.17390	0.48483	0.09444	0.17257
109	65	1.3386	15.25783	0.47986	0.08765	0.16118	0.47986	0.08683	0.15979	1.32542	13.57353	0.48483	0.09755	0.17776	0.48483	0.09666	0.17628
109	66	1.3386	14.82463	0.47986	0.09020	0.16548	0.47986	0.08928	0.16392	1.32542	13.23363	0.48483	0.10004	0.18189	0.48483	0.09904	0.18024
109	67	1.3386	14.38548	0.47986	0.09295	0.17008	0.47986	0.09190	0.16833	1.32542	12.88602	0.48483	0.10273	0.18632	0.48483	0.10160	0.18446
109	68	1.3386	13.94087	0.47986	0.09589	0.17501	0.47986	0.09471	0.17303	1.32542	12.53103	0.48483	0.10562	0.19106	0.48483	0.10435	0.18898
109	69	1.3386	13.49126	0.47986	0.09907	0.18028	0.47986	0.09772	0.17804	1.32542	12.16898	0.48483	0.10874	0.19615	0.48483	0.10730	0.19380
109	70	1.3386	13.03722	0.47986	0.10250	0.18594	0.47986	0.10096	0.18340	1.32542	11.80026	0.48483	0.11211	0.20162	0.48483	0.11047	0.19897

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PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
109	71	1.3386	12.57941	0.47986	0.10620	0.19201	0.47986	0.10444	0.18912	1.32542	11.42537	0.48483	0.11576	0.20750	0.48483	0.11389	0.20449
109	72	1.3386	12.11856	0.47986	0.11021	0.19854	0.47986	0.10818	0.19524	1.32542	11.04490	0.48483	0.11971	0.21382	0.48483	0.11757	0.21040
109	73	1.3386	11.65555	0.47986	0.11454	0.20555	0.47986	0.11221	0.20178	1.32542	10.65955	0.48483	0.12399	0.22063	0.48483	0.12153	0.21672
109	74	1.3386	11.19139	0.47986	0.11924	0.21308	0.47986	0.11655	0.20876	1.32542	10.27021	0.48483	0.12864	0.22795	0.48483	0.12580	0.22349
109	75	1.3386	10.72709	0.47986	0.12434	0.22118	0.47986	0.12122	0.21622	1.32542	9.87774	0.48483	0.13368	0.23583	0.48483	0.13041	0.23072
109	76	1.3386	10.26405	0.47986	0.12988	0.22989	0.47986	0.12625	0.22419	1.32542	9.48337	0.48483	0.13915	0.24431	0.48483	0.13537	0.23845
109	77	1.3386	9.80349	0.47986	0.13588	0.23925	0.47986	0.13167	0.23269	1.32542	9.08824	0.48483	0.14509	0.25342	0.48483	0.14071	0.24671
109	78	1.3386	9.34666	0.47986	0.14240	0.24930	0.47986	0.13750	0.24175	1.32542	8.69350	0.48483	0.15155	0.26321	0.48483	0.14647	0.25551
109	79	1.3386	8.89505	0.47986	0.14948	0.26009	0.47986	0.14377	0.25140	1.32542	8.30053	0.48483	0.15857	0.27373	0.48483	0.15266	0.26488
109	80	1.3386	8.44994	0.47986	0.15717	0.27165	0.47986	0.15051	0.26165	1.32542	7.91061	0.48483	0.16618	0.28500	0.48483	0.15932	0.27485
109	81	1.3386	8.01269	0.47986	0.16552	0.28403	0.47986	0.15776	0.27252	1.32542	7.52504	0.48483	0.17445	0.29707	0.48483	0.16648	0.28544
109	82	1.3386	7.58462	0.47986	0.17458	0.29726	0.47986	0.16553	0.28405	1.32542	7.14517	0.48483	0.18342	0.30998	0.48483	0.17416	0.29665
109	83	1.3386	7.16676	0.47986	0.18440	0.31138	0.47986	0.17386	0.29623	1.32542	6.77205	0.48483	0.19314	0.32376	0.48483	0.18239	0.30851
109	84	1.3386	6.76024	0.47986	0.19504	0.32642	0.47986	0.18278	0.30907	1.32542	6.40687	0.48483	0.20368	0.33843	0.48483	0.19120	0.32102
109	85	1.3386	6.36619	0.47986	0.20656	0.34239	0.47986	0.19230	0.32258	1.32542	6.05083	0.48483	0.21508	0.35402	0.48483	0.20061	0.33418
109	86	1.3386	5.98597	0.47986	0.21898	0.35929	0.47986	0.20244	0.33671	1.32542	5.70535	0.48483	0.22738	0.37051	0.48483	0.21062	0.34796
109	87	1.3386	5.62066	0.47986	0.23235	0.37709	0.47986	0.21317	0.35143	1.32542	5.37164	0.48483	0.24060	0.38788	0.48483	0.22123	0.36231
109	88	1.3386	5.27144	0.47986	0.24667	0.39573	0.47986	0.22449	0.36667	1.32542	5.05099	0.48483	0.25477	0.40608	0.48483	0.23242	0.37717
109	89	1.3386	4.93962	0.47986	0.26192	0.41511	0.47986	0.23636	0.38234	1.32542	4.74485	0.48483	0.26984	0.42500	0.48483	0.24413	0.39245
109	90	1.3386	4.62687	0.47986	0.27802	0.43508	0.47986	0.24869	0.39832	1.32542	4.45503	0.48483	0.28574	0.44447	0.48483	0.25631	0.40804
109	91	1.3386	4.33500	0.47986	0.29483	0.45540	0.47986	0.26145	0.41452	1.32542	4.18350	0.48483	0.30233	0.46429	0.48483	0.26890	0.42383
109	92	1.3386	4.06328	0.47986	0.31233	0.47599	0.47986	0.27465	0.43094	1.32542	3.92982	0.48483	0.31958	0.48437	0.48483	0.28191	0.43983
109	93	1.3386	3.80970	0.47986	0.33053	0.49684	0.47986	0.28834	0.44761	1.32542	3.69224	0.48483	0.33752	0.50469	0.48483	0.29541	0.45608
109	94	1.3386	3.57122	0.47986	0.34959	0.51807	0.47986	0.30263	0.46464	1.32542	3.46804	0.48483	0.35628	0.52538	0.48483	0.30949	0.47269
109	95	1.3386	3.34496	0.47986	0.36966	0.53978	0.47986	0.31761	0.48210	1.32542	3.25454	0.48483	0.37604	0.54656	0.48483	0.32426	0.48972
109	96	1.3386	3.12856	0.47986	0.39089	0.56208	0.47986	0.33328	0.49994	1.32542	3.04956	0.48483	0.39695	0.56831	0.48483	0.33971	0.50714
109	97	1.3386	2.92468	0.47986	0.41302	0.58459	0.47986	0.34954	0.51801	1.32542	2.85578	0.48483	0.41874	0.59030	0.48483	0.35575	0.52480
109	98	1.3386	2.73317	0.47986	0.43595	0.60719	0.47986	0.36631	0.53621	1.32542	2.67315	0.48483	0.44131	0.61238	0.48483	0.37230	0.54259
109	99	1.3386	2.55407	0.47986	0.45950	0.62967	0.47986	0.38350	0.55440	1.32542	2.50182	0.48483	0.46451	0.63435	0.48483	0.38926	0.56039
109	100	1.3386	2.38797	0.47986	0.48340	0.65175	0.47986	0.40095	0.57240	1.32542	2.34248	0.48483	0.48805	0.65596	0.48483	0.40648	0.57802
109	101	1.3386	2.23536	0.47986	0.50732	0.67315	0.47986	0.41846	0.59002	1.32542	2.19569	0.48483	0.51162	0.67692	0.48483	0.42378	0.59528
109	102	1.3386	2.09662	0.47986	0.53090	0.69358	0.47986	0.43587	0.60711	1.32542	2.06193	0.48483	0.53485	0.69694	0.48483	0.44097	0.61204
109	103	1.3386	1.97081	0.47986	0.55395	0.71295	0.47986	0.45308	0.62361	1.32542	1.94039	0.48483	0.55756	0.71594	0.48483	0.45797	0.62823
109	104	1.3386	1.85678	0.47986	0.57630	0.73121	0.47986	0.46998	0.63944	1.32542	1.82999	0.48483	0.57960	0.73386	0.48483	0.47467	0.64376
109	105	1.3386	1.75419	0.47986	0.59772	0.74822	0.47986	0.48643	0.65449	1.32542	1.73050	0.48483	0.60072	0.75056	0.48483	0.49092	0.65855
109	106	1.3386	1.66193	0.47986	0.61808	0.76397	0.47986	0.50231	0.66871	1.32542	1.64086	0.48483	0.62081	0.76605	0.48483	0.50662	0.67253
109	107	1.3386	1.57966	0.47986	0.63716	0.77837	0.47986	0.51743	0.68198	1.32542	1.56078	0.48483	0.63964	0.78022	0.48483	0.52158	0.68558
109	108	1.3386	1.50704	0.47986	0.65470	0.79132	0.47986	0.53154	0.69412	1.32542	1.48999	0.48483	0.65698	0.79299	0.48483	0.53556	0.69754
109	109	1.3386	1.44400	0.47986	0.67040	0.80268	0.47986	0.54424	0.70486	1.32542	1.42842	0.48483	0.67251	0.80419	0.48483	0.54815	0.70814
109	110	1.3386	1.39223	0.47986	0.68350	0.81200	0.47986	0.55479	0.71365	1.32542	1.37777	0.48483	0.68549	0.81340	0.48483	0.55862	0.71682

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
110	1	1.30485	29.44822	0.47545	0.04431	0.08486	0.47545	0.04430	0.08485	1.2923	22.54525	0.48048	0.05732	0.10842	0.48048	0.05731	0.10841
110	2	1.30485	29.37817	0.47545	0.04442	0.08505	0.47545	0.04441	0.08504	1.2923	22.51839	0.48048	0.05739	0.10855	0.48048	0.05738	0.10854
110	3	1.30485	29.30399	0.47545	0.04453	0.08526	0.47545	0.04452	0.08525	1.2923	22.48894	0.48048	0.05746	0.10868	0.48048	0.05746	0.10867
110	4	1.30485	29.22650	0.47545	0.04465	0.08548	0.47545	0.04464	0.08547	1.2923	22.45752	0.48048	0.05754	0.10883	0.48048	0.05754	0.10882
110	5	1.30485	29.14631	0.47545	0.04477	0.08570	0.47545	0.04476	0.08569	1.2923	22.42458	0.48048	0.05763	0.10898	0.48048	0.05762	0.10897
110	6	1.30485	29.06332	0.47545	0.04490	0.08594	0.47545	0.04489	0.08593	1.2923	22.39007	0.48048	0.05772	0.10914	0.48048	0.05771	0.10913
110	7	1.30485	28.97770	0.47545	0.04503	0.08618	0.47545	0.04503	0.08617	1.2923	22.35408	0.48048	0.05781	0.10930	0.48048	0.05780	0.10929
110	8	1.30485	28.88901	0.47545	0.04517	0.08643	0.47545	0.04516	0.08642	1.2923	22.31631	0.48048	0.05791	0.10948	0.48048	0.05790	0.10947
110	9	1.30485	28.79700	0.47545	0.04531	0.08670	0.47545	0.04531	0.08669	1.2923	22.27655	0.48048	0.05801	0.10966	0.48048	0.05801	0.10965
110	10	1.30485	28.70168	0.47545	0.04546	0.08697	0.47545	0.04546	0.08696	1.2923	22.23481	0.48048	0.05812	0.10986	0.48048	0.05811	0.10985
110	11	1.30485	28.60341	0.47545	0.04562	0.08726	0.47545	0.04561	0.08725	1.2923	22.19134	0.48048	0.05823	0.11006	0.48048	0.05823	0.11005
110	12	1.30485	28.50171	0.47545	0.04578	0.08755	0.47545	0.04578	0.08755	1.2923	22.14578	0.48048	0.05835	0.11027	0.48048	0.05835	0.11026
110	13	1.30485	28.39619	0.47545	0.04595	0.08787	0.47545	0.04595	0.08786	1.2923	22.09783	0.48048	0.05848	0.11050	0.48048	0.05847	0.11049
110	14	1.30485	28.28717	0.47545	0.04613	0.08819	0.47545	0.04612	0.08818	1.2923	22.04770	0.48048	0.05861	0.11074	0.48048	0.05861	0.11072
110	15	1.30485	28.17456	0.47545	0.04631	0.08853	0.47545	0.04631	0.08851	1.2923	21.99534	0.48048	0.05875	0.11099	0.48048	0.05874	0.11097
110	16	1.30485	28.05854	0.47545	0.04650	0.08888	0.47545	0.04650	0.08886	1.2923	21.94087	0.48048	0.05890	0.11125	0.48048	0.05889	0.11123
110	17	1.30485	27.93921	0.47545	0.04670	0.08924	0.47545	0.04669	0.08922	1.2923	21.88436	0.48048	0.05905	0.11152	0.48048	0.05904	0.11150
110	18	1.30485	27.81632	0.47545	0.04691	0.08961	0.47545	0.04690	0.08960	1.2923	21.82561	0.48048	0.05921	0.11180	0.48048	0.05920	0.11178
110	19	1.30485	27.68998	0.47545	0.04712	0.09000	0.47545	0.04711	0.08998	1.2923	21.76469	0.48048	0.05938	0.11209	0.48048	0.05936	0.11207
110	20	1.30485	27.55961	0.47545	0.04735	0.09041	0.47545	0.04733	0.09039	1.2923	21.70115	0.48048	0.05955	0.11240	0.48048	0.05953	0.11238
110	21	1.30485	27.42496	0.47545	0.04758	0.09084	0.47545	0.04757	0.09081	1.2923	21.63477	0.48048	0.05973	0.11273	0.48048	0.05972	0.11270
110	22	1.30485	27.28607	0.47545	0.04782	0.09128	0.47545	0.04781	0.09125	1.2923	21.56556	0.48048	0.05992	0.11307	0.48048	0.05991	0.11304
110	23	1.30485	27.14231	0.47545	0.04807	0.09174	0.47545	0.04806	0.09171	1.2923	21.49301	0.48048	0.06013	0.11343	0.48048	0.06011	0.11340
110	24	1.30485	26.99396	0.47545	0.04834	0.09222	0.47545	0.04832	0.09219	1.2923	21.41732	0.48048	0.06034	0.11381	0.48048	0.06032	0.11378
110	25	1.30485	26.84076	0.47545	0.04861	0.09272	0.47545	0.04860	0.09269	1.2923	21.33825	0.48048	0.06056	0.11421	0.48048	0.06054	0.11417
110	26	1.30485	26.68259	0.47545	0.04890	0.09324	0.47545	0.04889	0.09321	1.2923	21.25569	0.48048	0.06080	0.11462	0.48048	0.06078	0.11459
110	27	1.30485	26.51948	0.47545	0.04920	0.09379	0.47545	0.04918	0.09376	1.2923	21.16962	0.48048	0.06104	0.11506	0.48048	0.06102	0.11503
110	28	1.30485	26.35108	0.47545	0.04952	0.09436	0.47545	0.04950	0.09433	1.2923	21.07976	0.48048	0.06130	0.11553	0.48048	0.06128	0.11548
110	29	1.30485	26.17769	0.47545	0.04984	0.09496	0.47545	0.04982	0.09492	1.2923	20.98629	0.48048	0.06158	0.11601	0.48048	0.06155	0.11597
110	30	1.30485	25.99881	0.47545	0.05019	0.09558	0.47545	0.05017	0.09554	1.2923	20.88878	0.48048	0.06186	0.11652	0.48048	0.06184	0.11647
110	31	1.30485	25.81445	0.47545	0.05055	0.09623	0.47545	0.05052	0.09619	1.2923	20.78720	0.48048	0.06217	0.11706	0.48048	0.06214	0.11700
110	32	1.30485	25.62410	0.47545	0.05092	0.09691	0.47545	0.05090	0.09686	1.2923	20.68113	0.48048	0.06248	0.11762	0.48048	0.06245	0.11757
110	33	1.30485	25.42805	0.47545	0.05131	0.09762	0.47545	0.05129	0.09757	1.2923	20.57072	0.48048	0.06282	0.11821	0.48048	0.06279	0.11816
110	34	1.30485	25.22578	0.47545	0.05173	0.09836	0.47545	0.05170	0.09831	1.2923	20.45552	0.48048	0.06317	0.11884	0.48048	0.06314	0.11878
110	35	1.30485	25.01713	0.47545	0.05216	0.09914	0.47545	0.05213	0.09909	1.2923	20.33536	0.48048	0.06355	0.11950	0.48048	0.06351	0.11944
110	36	1.30485	24.80193	0.47545	0.05261	0.09996	0.47545	0.05258	0.09990	1.2923	20.21002	0.48048	0.06394	0.12020	0.48048	0.06390	0.12013
110	37	1.30485	24.57973	0.47545	0.05308	0.10082	0.47545	0.05305	0.10076	1.2923	20.07911	0.48048	0.06436	0.12093	0.48048	0.06432	0.12086
110	38	1.30485	24.35058	0.47545	0.05358	0.10172	0.47545	0.05355	0.10165	1.2923	19.94257	0.48048	0.06480	0.12171	0.48048	0.06476	0.12164
110	39	1.30485	24.11373	0.47545	0.05411	0.10267	0.47545	0.05407	0.10260	1.2923	19.79973	0.48048	0.06527	0.12253	0.48048	0.06522	0.12245
110	40	1.30485	23.86918	0.47545	0.05466	0.10366	0.47545	0.05462	0.10359	1.2923	19.65053	0.48048	0.06576	0.12341	0.48048	0.06571	0.12332

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>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	
110	41	1.30485	23.61736	0.47545	0.05525	0.10471	0.47545	0.05520	0.10463	1.2923	19.49521	0.48048	0.06628	0.12433	0.48048	0.06623	0.12423
110	42	1.30485	23.35816	0.47545	0.05586	0.10581	0.47545	0.05581	0.10572	1.2923	19.33362	0.48048	0.06684	0.12530	0.48048	0.06678	0.12520
110	43	1.30485	23.09102	0.47545	0.05651	0.10697	0.47545	0.05645	0.10687	1.2923	19.16523	0.48048	0.06742	0.12633	0.48048	0.06736	0.12622
110	44	1.30485	22.81604	0.47545	0.05719	0.10819	0.47545	0.05713	0.10808	1.2923	18.99000	0.48048	0.06805	0.12742	0.48048	0.06798	0.12730
110	45	1.30485	22.53309	0.47545	0.05790	0.10947	0.47545	0.05784	0.10935	1.2923	18.80775	0.48048	0.06871	0.12858	0.48048	0.06863	0.12844
110	46	1.30485	22.24198	0.47545	0.05866	0.11082	0.47545	0.05859	0.11069	1.2923	18.61823	0.48048	0.06940	0.12980	0.48048	0.06932	0.12965
110	47	1.30485	21.94239	0.47545	0.05946	0.11225	0.47545	0.05938	0.11210	1.2923	18.42106	0.48048	0.07015	0.13110	0.48048	0.07005	0.13093
110	48	1.30485	21.63441	0.47545	0.06031	0.11376	0.47545	0.06022	0.11359	1.2923	18.21621	0.48048	0.07093	0.13247	0.48048	0.07083	0.13229
110	49	1.30485	21.31800	0.47545	0.06120	0.11535	0.47545	0.06110	0.11516	1.2923	18.00355	0.48048	0.07177	0.13393	0.48048	0.07165	0.13373
110	50	1.30485	20.99328	0.47545	0.06215	0.11702	0.47545	0.06203	0.11682	1.2923	17.78305	0.48048	0.07266	0.13548	0.48048	0.07253	0.13525
110	51	1.30485	20.66027	0.47545	0.06315	0.11880	0.47545	0.06302	0.11856	1.2923	17.55462	0.48048	0.07360	0.13712	0.48048	0.07345	0.13685
110	52	1.30485	20.31936	0.47545	0.06421	0.12067	0.47545	0.06405	0.12040	1.2923	17.31849	0.48048	0.07461	0.13885	0.48048	0.07443	0.13855
110	53	1.30485	19.97064	0.47545	0.06533	0.12264	0.47545	0.06515	0.12233	1.2923	17.07460	0.48048	0.07567	0.14069	0.48048	0.07547	0.14035
110	54	1.30485	19.61420	0.47545	0.06651	0.12473	0.47545	0.06631	0.12437	1.2923	16.82295	0.48048	0.07680	0.14264	0.48048	0.07657	0.14225
110	55	1.30485	19.25050	0.47545	0.06777	0.12693	0.47545	0.06754	0.12653	1.2923	16.56379	0.48048	0.07800	0.14471	0.48048	0.07774	0.14426
110	56	1.30485	18.87994	0.47545	0.06909	0.12926	0.47545	0.06883	0.12880	1.2923	16.29737	0.48048	0.07927	0.14690	0.48048	0.07898	0.14639
110	57	1.30485	18.50268	0.47545	0.07050	0.13171	0.47545	0.07020	0.13119	1.2923	16.02371	0.48048	0.08062	0.14921	0.48048	0.08029	0.14864
110	58	1.30485	18.11889	0.47545	0.07199	0.13431	0.47545	0.07165	0.13372	1.2923	15.74286	0.48048	0.08205	0.15166	0.48048	0.08168	0.15102
110	59	1.30485	17.72878	0.47545	0.07357	0.13706	0.47545	0.07318	0.13639	1.2923	15.45489	0.48048	0.08358	0.15426	0.48048	0.08315	0.15353
110	60	1.30485	17.33235	0.47545	0.07525	0.13997	0.47545	0.07481	0.13921	1.2923	15.15969	0.48048	0.08520	0.15702	0.48048	0.08472	0.15620
110	61	1.30485	16.92988	0.47545	0.07703	0.14305	0.47545	0.07654	0.14220	1.2923	14.85740	0.48048	0.08693	0.15995	0.48048	0.08639	0.15904
110	62	1.30485	16.52117	0.47545	0.07893	0.14632	0.47545	0.07838	0.14537	1.2923	14.54774	0.48048	0.08877	0.16307	0.48048	0.08817	0.16205
110	63	1.30485	16.10627	0.47545	0.08096	0.14979	0.47545	0.08034	0.14873	1.2923	14.23062	0.48048	0.09074	0.16639	0.48048	0.09007	0.16525
110	64	1.30485	15.68510	0.47545	0.08313	0.15350	0.47545	0.08243	0.15230	1.2923	13.90587	0.48048	0.09285	0.16993	0.48048	0.09209	0.16866
110	65	1.30485	15.25783	0.47545	0.08545	0.15744	0.47545	0.08466	0.15611	1.2923	13.57353	0.48048	0.09512	0.17371	0.48048	0.09427	0.17229
110	66	1.30485	14.82463	0.47545	0.08793	0.16165	0.47545	0.08705	0.16016	1.2923	13.23363	0.48048	0.09755	0.17776	0.48048	0.09659	0.17617
110	67	1.30485	14.38548	0.47545	0.09061	0.16616	0.47545	0.08961	0.16447	1.2923	12.88602	0.48048	0.10017	0.18209	0.48048	0.09909	0.18031
110	68	1.30485	13.94087	0.47545	0.09348	0.17098	0.47545	0.09235	0.16908	1.2923	12.53103	0.48048	0.10299	0.18674	0.48048	0.10177	0.18474
110	69	1.30485	13.49126	0.47545	0.09658	0.17615	0.47545	0.09529	0.17400	1.2923	12.16898	0.48048	0.10603	0.19174	0.48048	0.10465	0.18948
110	70	1.30485	13.03722	0.47545	0.09992	0.18169	0.47545	0.09845	0.17925	1.2923	11.80026	0.48048	0.10932	0.19710	0.48048	0.10775	0.19454
110	71	1.30485	12.57941	0.47545	0.10353	0.18764	0.47545	0.10185	0.18487	1.2923	11.42537	0.48048	0.11288	0.20286	0.48048	0.11109	0.19996
110	72	1.30485	12.11856	0.47545	0.10744	0.19403	0.47545	0.10550	0.19087	1.2923	11.04490	0.48048	0.11673	0.20906	0.48048	0.11468	0.20577
110	73	1.30485	11.65555	0.47545	0.11167	0.20091	0.47545	0.10944	0.19728	1.2923	10.65955	0.48048	0.12091	0.21574	0.48048	0.11855	0.21198
110	74	1.30485	11.19139	0.47545	0.11625	0.20829	0.47545	0.11367	0.20414	1.2923	10.27021	0.48048	0.12544	0.22292	0.48048	0.12273	0.21862
110	75	1.30485	10.72709	0.47545	0.12123	0.21624	0.47545	0.11824	0.21147	1.2923	9.87774	0.48048	0.13036	0.23065	0.48048	0.12723	0.22574
110	76	1.30485	10.26405	0.47545	0.12663	0.22479	0.47545	0.12315	0.21930	1.2923	9.48337	0.48048	0.13570	0.23897	0.48048	0.13208	0.23334
110	77	1.30485	9.80349	0.47545	0.13248	0.23397	0.47545	0.12845	0.22766	1.2923	9.08824	0.48048	0.14150	0.24792	0.48048	0.13730	0.24146
110	78	1.30485	9.34666	0.47545	0.13885	0.24384	0.47545	0.13415	0.23657	1.2923	8.69350	0.48048	0.14781	0.25755	0.48048	0.14293	0.25012
110	79	1.30485	8.89505	0.47545	0.14576	0.25443	0.47545	0.14029	0.24606	1.2923	8.30053	0.48048	0.15465	0.26788	0.48048	0.14899	0.25935
110	80	1.30485	8.44994	0.47545	0.15327	0.26580	0.47545	0.14689	0.25615	1.2923	7.91061	0.48048	0.16209	0.27896	0.48048	0.15551	0.26917

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

PRE-REFORMED BENEFIT TIERS

POST-REFORMED BENEFIT TIERS

<u>Retiree</u>		<u>PRE-REFORMED BENEFIT TIERS</u>								<u>POST-REFORMED BENEFIT TIERS</u>							
<u>Age</u>	<u>Beneficiary</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>	<u>Beneficiary</u>	<u>Option 1</u>	<u>Option 2</u>	<u>Option 3</u>	<u>Option 4</u>	<u>Option 5</u>	<u>Option 6</u>		
<u>Age</u>	<u>Age</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Annuity Value</u>	<u>Annuity Value</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>	<u>Factor</u>		
110	81	1.30485	8.01269	0.47545	0.16142	0.27796	0.47545	0.15398	0.26686	1.2923	7.52504	0.48048	0.17017	0.29084	0.48048	0.16252	0.27960
110	82	1.30485	7.58462	0.47545	0.17026	0.29098	0.47545	0.16159	0.27822	1.2923	7.14517	0.48048	0.17893	0.30354	0.48048	0.17004	0.29066
110	83	1.30485	7.16676	0.47545	0.17985	0.30488	0.47545	0.16975	0.29023	1.2923	6.77205	0.48048	0.18843	0.31711	0.48048	0.17811	0.30236
110	84	1.30485	6.76024	0.47545	0.19025	0.31969	0.47545	0.17849	0.30291	1.2923	6.40687	0.48048	0.19873	0.33157	0.48048	0.18675	0.31472
110	85	1.30485	6.36619	0.47545	0.20151	0.33543	0.47545	0.18782	0.31625	1.2923	6.05083	0.48048	0.20988	0.34694	0.48048	0.19597	0.32772
110	86	1.30485	5.98597	0.47545	0.21366	0.35210	0.47545	0.19776	0.33022	1.2923	5.70535	0.48048	0.22191	0.36322	0.48048	0.20580	0.34135
110	87	1.30485	5.62066	0.47545	0.22674	0.36967	0.47545	0.20830	0.34478	1.2923	5.37164	0.48048	0.23486	0.38038	0.48048	0.21621	0.35555
110	88	1.30485	5.27144	0.47545	0.24076	0.38809	0.47545	0.21942	0.35987	1.2923	5.05099	0.48048	0.24873	0.39837	0.48048	0.22720	0.37028
110	89	1.30485	4.93962	0.47545	0.25570	0.40726	0.47545	0.23108	0.37541	1.2923	4.74485	0.48048	0.26350	0.41709	0.48048	0.23872	0.38543
110	90	1.30485	4.62687	0.47545	0.27148	0.42703	0.47545	0.24321	0.39126	1.2923	4.45503	0.48048	0.27909	0.43639	0.48048	0.25070	0.40090
110	91	1.30485	4.33500	0.47545	0.28798	0.44718	0.47545	0.25576	0.40735	1.2923	4.18350	0.48048	0.29537	0.45604	0.48048	0.26310	0.41659
110	92	1.30485	4.06328	0.47545	0.30515	0.46761	0.47545	0.26876	0.42366	1.2923	3.92982	0.48048	0.31231	0.47597	0.48048	0.27592	0.43250
110	93	1.30485	3.80970	0.47545	0.32304	0.48833	0.47545	0.28225	0.44024	1.2923	3.69224	0.48048	0.32995	0.49618	0.48048	0.28922	0.44867
110	94	1.30485	3.57122	0.47545	0.34178	0.50945	0.47545	0.29634	0.45719	1.2923	3.46804	0.48048	0.34841	0.51677	0.48048	0.30311	0.46521
110	95	1.30485	3.34496	0.47545	0.36154	0.53108	0.47545	0.31112	0.47459	1.2923	3.25454	0.48048	0.36787	0.53787	0.48048	0.31768	0.48218
110	96	1.30485	3.12856	0.47545	0.38247	0.55332	0.47545	0.32660	0.49239	1.2923	3.04956	0.48048	0.38849	0.55958	0.48048	0.33296	0.49958
110	97	1.30485	2.92468	0.47545	0.40431	0.57582	0.47545	0.34267	0.51044	1.2923	2.85578	0.48048	0.41000	0.58156	0.48048	0.34881	0.51721
110	98	1.30485	2.73317	0.47545	0.42697	0.59843	0.47545	0.35928	0.52863	1.2923	2.67315	0.48048	0.43232	0.60367	0.48048	0.36520	0.53501
110	99	1.30485	2.55407	0.47545	0.45029	0.62097	0.47545	0.37631	0.54684	1.2923	2.50182	0.48048	0.45529	0.62571	0.48048	0.38202	0.55284
110	100	1.30485	2.38797	0.47545	0.47400	0.64315	0.47545	0.39362	0.56489	1.2923	2.34248	0.48048	0.47865	0.64742	0.48048	0.39911	0.57052
110	101	1.30485	2.23536	0.47545	0.49776	0.66467	0.47545	0.41101	0.58258	1.2923	2.19569	0.48048	0.50207	0.66850	0.48048	0.41629	0.58786
110	102	1.30485	2.09662	0.47545	0.52122	0.68527	0.47545	0.42833	0.59976	1.2923	2.06193	0.48048	0.52519	0.68869	0.48048	0.43339	0.60470
110	103	1.30485	1.97081	0.47545	0.54420	0.70483	0.47545	0.44546	0.61636	1.2923	1.94039	0.48048	0.54784	0.70788	0.48048	0.45032	0.62099
110	104	1.30485	1.85678	0.47545	0.56653	0.72329	0.47545	0.46230	0.63229	1.2923	1.82999	0.48048	0.56986	0.72600	0.48048	0.46696	0.63664
110	105	1.30485	1.75419	0.47545	0.58796	0.74052	0.47545	0.47872	0.64748	1.2923	1.73050	0.48048	0.59100	0.74293	0.48048	0.48319	0.65156
110	106	1.30485	1.66193	0.47545	0.60837	0.75651	0.47545	0.49458	0.66183	1.2923	1.64086	0.48048	0.61114	0.75865	0.48048	0.49888	0.66567
110	107	1.30485	1.57966	0.47545	0.62753	0.77114	0.47545	0.50971	0.67524	1.2923	1.56078	0.48048	0.63006	0.77305	0.48048	0.51385	0.67887
110	108	1.30485	1.50704	0.47545	0.64519	0.78433	0.47545	0.52384	0.68753	1.2923	1.48999	0.48048	0.64751	0.78605	0.48048	0.52785	0.69097
110	109	1.30485	1.44400	0.47545	0.66101	0.79592	0.47545	0.53659	0.69841	1.2923	1.42842	0.48048	0.66317	0.79748	0.48048	0.54049	0.70171
110	110	1.30485	1.39223	0.47545	0.67425	0.80544	0.47545	0.54720	0.70734	1.2923	1.37777	0.48048	0.67629	0.80689	0.48048	0.55103	0.71053