Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age 21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
21	0.9901	0.9904	0.9907	0.9910	0.9913	0.9915	0.9918	0.9921	0.9923	0.9926	0.9928	0.9931	0.9933	0.9936	0.9938	0.9940	0.9942	0.9944
22	0.9893	0.9896	0.9899	0.9902	0.9905	0.9908	0.9911	0.9914	0.9917	0.9920	0.9922	0.9925	0.9928	0.9930	0.9933	0.9935	0.9937	0.9940
23	0.9884	0.9887	0.9891	0.9894	0.9897	0.9900	0.9903	0.9906	0.9910	0.9913	0.9916	0.9918	0.9921	0.9924	0.9927	0.9930	0.9932	0.9935
24	0.9874	0.9878	0.9881	0.9885	0.9888	0.9891	0.9895	0.9898	0.9902	0.9905	0.9908	0.9911	0.9914	0.9917	0.9920	0.9923	0.9926	0.9929
25	0.9863	0.9867	0.9871	0.9874	0.9878	0.9882	0.9885	0.9889	0.9893	0.9896	0.9900	0.9903	0.9907	0.9910	0.9913	0.9916	0.9919	0.9923
26	0.9852	0.9855	0.9859	0.9863	0.9867	0.9871	0.9875	0.9879	0.9883	0.9887	0.9891	0.9894	0.9898	0.9902	0.9905	0.9909	0.9912	0.9915
27	0.9839	0.9843	0.9847	0.9851	0.9855	0.9860	0.9864	0.9868	0.9872	0.9876	0.9880	0.9884	0.9888	0.9892	0.9896	0.9900	0.9904	0.9907
28	0.9825	0.9829	0.9833	0.9838	0.9842	0.9847	0.9851	0.9856	0.9860	0.9865	0.9869	0.9874	0.9878	0.9882	0.9886	0.9891	0.9895	0.9899
29	0.9810	0.9814	0.9819	0.9823	0.9828	0.9833	0.9838	0.9843	0.9847	0.9852	0.9857	0.9862	0.9866	0.9871	0.9875	0.9880	0.9884	0.9889
30	0.9793	0.9798	0.9803	0.9808	0.9813	0.9818	0.9823	0.9828	0.9833	0.9838	0.9843	0.9848	0.9854	0.9859	0.9863	0.9868	0.9873	0.9878
31	0.9776	0.9781	0.9786	0.9791	0.9796	0.9801	0.9807	0.9812	0.9818	0.9823	0.9829	0.9834	0.9840	0.9845	0.9850	0.9856	0.9861	0.9866
32	0.9757	0.9762	0.9767	0.9773	0.9778	0.9784	0.9790	0.9795	0.9801	0.9807	0.9813	0.9819	0.9824	0.9830	0.9836	0.9842	0.9847	0.9853
33	0.9737	0.9742	0.9748	0.9753	0.9759	0.9765	0.9771	0.9777	0.9783	0.9790	0.9796	0.9802	0.9808	0.9814	0.9821	0.9827	0.9833	0.9839
34	0.9715	0.9721	0.9727	0.9733	0.9739	0.9745	0.9751	0.9758	0.9764	0.9771	0.9777	0.9784	0.9791	0.9797	0.9804	0.9811	0.9817	0.9824
35	0.9693	0.9698	0.9704	0.9711	0.9717	0.9723	0.9730	0.9737	0.9744	0.9751	0.9757	0.9765	0.9772	0.9779	0.9786	0.9793	0.9800	0.9807
36	0.9668	0.9674	0.9680	0.9687	0.9693	0.9700	0.9707	0.9714	0.9721	0.9729	0.9736	0.9744	0.9751	0.9759	0.9766	0.9774	0.9781	0.9789
37	0.9642	0.9648	0.9655	0.9662	0.9668	0.9675	0.9683	0.9690	0.9698	0.9705	0.9713	0.9721	0.9729	0.9737	0.9745	0.9753	0.9761	0.9769
38	0.9614	0.9621	0.9627	0.9634	0.9641	0.9649	0.9656	0.9664	0.9672	0.9680	0.9688	0.9696	0.9705	0.9713	0.9722	0.9731	0.9739	0.9748
39	0.9585	0.9591	0.9598	0.9605	0.9613	0.9620	0.9628	0.9636	0.9644	0.9653	0.9661	0.9670	0.9679	0.9688	0.9697	0.9706	0.9715	0.9725
40	0.9553	0.9560	0.9567	0.9574	0.9582	0.9590	0.9598	0.9606	0.9615	0.9623	0.9632	0.9641	0.9651	0.9660	0.9670	0.9680	0.9689	0.9699
41	0.9519	0.9526	0.9533	0.9541	0.9548	0.9557	0.9565	0.9574	0.9583	0.9592	0.9601	0.9611	0.9620	0.9630	0.9640	0.9651	0.9661	0.9671
42	0.9482	0.9490	0.9497	0.9505	0.9513	0.9521	0.9530	0.9539	0.9548	0.9558	0.9567	0.9577	0.9588	0.9598	0.9609	0.9619	0.9630	0.9641
43	0.9444	0.9451	0.9459	0.9467	0.9475	0.9484	0.9492	0.9502	0.9511	0.9521	0.9531	0.9542	0.9552	0.9563	0.9574	0.9586	0.9597	0.9609
44	0.9402	0.9410	0.9418	0.9426	0.9434	0.9443	0.9452	0.9462	0.9472	0.9482	0.9492	0.9503	0.9514	0.9526	0.9537	0.9549	0.9561	0.9574
45	0.9358	0.9366	0.9374	0.9382	0.9391	0.9400	0.9410	0.9419	0.9430	0.9440	0.9451	0.9462	0.9474	0.9485	0.9498	0.9510	0.9523	0.9536
46	0.9312	0.9319	0.9327	0.9336	0.9345	0.9354	0.9364	0.9374	0.9384	0.9395	0.9406	0.9418	0.9430	0.9442	0.9455	0.9468	0.9481	0.9494
47	0.9262	0.9270	0.9278	0.9286	0.9296	0.9305	0.9315	0.9325	0.9336	0.9347	0.9359	0.9371	0.9383	0.9396	0.9409	0.9422	0.9436	0.9450
48	0.9208	0.9216	0.9225	0.9234	0.9243	0.9253	0.9263	0.9273	0.9284	0.9296	0.9307	0.9320	0.9332	0.9346	0.9359	0.9373	0.9388	0.9402
49	0.9152	0.9160	0.9168	0.9177	0.9187	0.9197	0.9207	0.9218	0.9229	0.9241	0.9253	0.9265	0.9278	0.9292	0.9306	0.9320	0.9335	0.9351
50	0.9091	0.9100	0.9108	0.9117	0.9127	0.9137	0.9147	0.9158	0.9170	0.9182	0.9194	0.9207	0.9220	0.9234	0.9249	0.9264	0.9279	0.9295
51	0.9027	0.9035	0.9044	0.9053	0.9063	0.9073	0.9083	0.9095	0.9106	0.9118	0.9131	0.9144	0.9158	0.9173	0.9187	0.9203	0.9219	0.9235
52	0.8959	0.8967	0.8976	0.8985	0.8995	0.9005	0.9016	0.9027	0.9039	0.9052	0.9065	0.9078	0.9092	0.9107	0.9122	0.9138	0.9154	0.9171
53	0.8886	0.8895	0.8904	0.8913	0.8923	0.8933	0.8944	0.8956	0.8968	0.8980	0.8994	0.9007	0.9022	0.9037	0.9052	0.9069	0.9086	0.9103
54	0.8809	0.8818	0.8827	0.8836	0.8846	0.8857	0.8868	0.8879	0.8892	0.8904	0.8918	0.8932	0.8947	0.8962	0.8978	0.8994	0.9012	0.9030
55	0.8727	0.8736	0.8745	0.8754	0.8765	0.8775	0.8786	0.8798	0.8810	0.8823	0.8837	0.8851	0.8866	0.8882	0.8898	0.8915	0.8933	0.8951
56	0.8641	0.8650	0.8659	0.8668	0.8678	0.8689	0.8700	0.8712	0.8725	0.8738	0.8752	0.8766	0.8781	0.8797	0.8814	0.8831	0.8849	0.8868
57	0.8550	0.8559	0.8568	0.8578	0.8588	0.8599	0.8610	0.8622	0.8635	0.8648	0.8662	0.8677	0.8692	0.8708	0.8725	0.8743	0.8761	0.8780
58	0.8455	0.8464	0.8473	0.8483	0.8493	0.8504	0.8515	0.8527	0.8540	0.8553	0.8567	0.8582	0.8598	0.8614	0.8631	0.8649	0.8668	0.8687
59	0.8355	0.8363	0.8372	0.8382	0.8392	0.8403	0.8415	0.8427	0.8440	0.8453	0.8467	0.8482	0.8498	0.8515	0.8532	0.8550	0.8569	0.8589
60	0.8249	0.8258	0.8267	0.8277	0.8287	0.8298	0.8310	0.8322	0.8335	0.8348	0.8363	0.8378	0.8393	0.8410	0.8428	0.8446	0.8465	0.8486
61	0.8139	0.8148	0.8157	0.8167	0.8177	0.8188	0.8199	0.8212	0.8225	0.8238	0.8253	0.8268	0.8284	0.8301	0.8318	0.8337	0.8356	0.8377
62	0.8024	0.8033	0.8042	0.8052	0.8062	0.8073	0.8085	0.8097	0.8110	0.8123	0.8138	0.8153	0.8169	0.8186	0.8204	0.8223	0.8242	0.8263

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age																	
	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38
63	0.7905	0.7914	0.7923	0.7932	0.7943	0.7954	0.7965	0.7978	0.7991	0.8004	0.8019	0.8034	0.8050	0.8067	0.8085	0.8104	0.8124	0.8145
64	0.7782	0.7790	0.7799	0.7809	0.7819	0.7830	0.7842	0.7854	0.7867	0.7881	0.7895	0.7910	0.7927	0.7944	0.7962	0.7981	0.8001	0.8022
65	0.7653	0.7662	0.7671	0.7681	0.7691	0.7702	0.7714	0.7726	0.7739	0.7752	0.7767	0.7782	0.7798	0.7815	0.7833	0.7852	0.7873	0.7894
66	0.7521	0.7529	0.7538	0.7548	0.7558	0.7569	0.7581	0.7593	0.7606	0.7619	0.7634	0.7649	0.7665	0.7682	0.7700	0.7719	0.7740	0.7761
67	0.7384	0.7392	0.7401	0.7411	0.7421	0.7432	0.7443	0.7456	0.7468	0.7482	0.7496	0.7512	0.7528	0.7545	0.7563	0.7582	0.7602	0.7623
68	0.7242	0.7251	0.7259	0.7269	0.7279	0.7290	0.7301	0.7313	0.7326	0.7340	0.7354	0.7369	0.7385	0.7402	0.7420	0.7439	0.7459	0.7481
69	0.7095	0.7103	0.7112	0.7122	0.7132	0.7142	0.7153	0.7165	0.7178	0.7192	0.7206	0.7221	0.7237	0.7254	0.7272	0.7291	0.7311	0.7332
70	0.6942	0.6950	0.6959	0.6968	0.6978	0.6989	0.7000	0.7012	0.7025	0.7038	0.7052	0.7067	0.7083	0.7100	0.7118	0.7136	0.7157	0.7178
71	0.6785	0.6794	0.6802	0.6811	0.6821	0.6832	0.6843	0.6855	0.6867	0.6880	0.6894	0.6909	0.6925	0.6942	0.6959	0.6978	0.6998	0.7019
72	0.6623	0.6632	0.6640	0.6649	0.6659	0.6669	0.6680	0.6692	0.6704	0.6717	0.6731	0.6746	0.6761	0.6778	0.6795	0.6814	0.6834	0.6855
73	0.6457	0.6465	0.6473	0.6482	0.6492	0.6502	0.6513	0.6524	0.6536	0.6549	0.6563	0.6578	0.6593	0.6609	0.6627	0.6645	0.6665	0.6686
74	0.6286	0.6294	0.6302	0.6311	0.6320	0.6330	0.6341	0.6352	0.6364	0.6377	0.6391	0.6405	0.6420	0.6436	0.6453	0.6472	0.6491	0.6512
75	0.6111	0.6119	0.6127	0.6136	0.6145	0.6155	0.6165	0.6176	0.6188	0.6201	0.6214	0.6228	0.6243	0.6259	0.6276	0.6294	0.6313	0.6333
76	0.5932	0.5940	0.5948	0.5956	0.5965	0.5975	0.5985	0.5996	0.6008	0.6020	0.6033	0.6047	0.6062	0.6078	0.6094	0.6112	0.6131	0.6151
77	0.5750	0.5757	0.5765	0.5773	0.5782	0.5792	0.5802	0.5812	0.5824	0.5836	0.5849	0.5862	0.5877	0.5892	0.5909	0.5926	0.5944	0.5964
78	0.5563	0.5570	0.5578	0.5586	0.5595	0.5604	0.5614	0.5625	0.5636	0.5648	0.5660	0.5674	0.5688	0.5703	0.5719	0.5736	0.5754	0.5773
79	0.5373	0.5380	0.5388	0.5396	0.5404	0.5413	0.5423	0.5433	0.5444	0.5456	0.5468	0.5481	0.5495	0.5510	0.5525	0.5542	0.5560	0.5579
80	0.5181	0.5187	0.5195	0.5203	0.5211	0.5220	0.5229	0.5239	0.5250	0.5261	0.5273	0.5286	0.5299	0.5314	0.5329	0.5345	0.5362	0.5381
81	0.4985	0.4992	0.4999	0.5007	0.5015	0.5023	0.5032	0.5042	0.5052	0.5063	0.5075	0.5087	0.5101	0.5115	0.5129	0.5145	0.5162	0.5180
82	0.4790	0.4796	0.4803	0.4810	0.4818	0.4826	0.4835	0.4845	0.4855	0.4865	0.4876	0.4888	0.4901	0.4915	0.4929	0.4945	0.4961	0.4978
83	0.4594	0.4600	0.4607	0.4614	0.4621	0.4629	0.4638	0.4647	0.4657	0.4667	0.4678	0.4690	0.4702	0.4715	0.4729	0.4744	0.4760	0.4777
84	0.4400	0.4406	0.4412	0.4419	0.4426	0.4434	0.4442	0.4451	0.4460	0.4470	0.4480	0.4492	0.4504	0.4516	0.4530	0.4544	0.4560	0.4576
85	0.4207	0.4213	0.4219	0.4226	0.4233	0.4240	0.4248	0.4256	0.4265	0.4275	0.4285	0.4296	0.4307	0.4320	0.4333	0.4346	0.4361	0.4377
86	0.4019	0.4024	0.4030	0.4036	0.4043	0.4050	0.4057	0.4065	0.4074	0.4083	0.4093	0.4103	0.4114	0.4126	0.4139	0.4152	0.4166	0.4181
87	0.3835	0.3840	0.3846	0.3852	0.3858	0.3865	0.3872	0.3880	0.3888	0.3897	0.3906	0.3916	0.3926	0.3938	0.3949	0.3962	0.3976	0.3990
88	0.3659	0.3664	0.3669	0.3675	0.3680	0.3687	0.3694	0.3701	0.3709	0.3717	0.3726	0.3735	0.3745	0.3756	0.3767	0.3780	0.3793	0.3807
89	0.3493	0.3497	0.3502	0.3507	0.3513	0.3519	0.3525	0.3532	0.3539	0.3547	0.3555	0.3564	0.3574	0.3584	0.3595	0.3606	0.3619	0.3632
90	0.3339	0.3343	0.3347	0.3352	0.3357	0.3363	0.3369	0.3375	0.3382	0.3389	0.3397	0.3405	0.3414	0.3424	0.3434	0.3445	0.3457	0.3469

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age																	
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
21	0.9946	0.9948	0.9950	0.9952	0.9954	0.9955	0.9957	0.9959	0.9960	0.9962	0.9963	0.9964	0.9966	0.9967	0.9968	0.9969	0.9971	0.9972
22	0.9942	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9955	0.9957	0.9959	0.9960	0.9962	0.9963	0.9965	0.9966	0.9967	0.9969	0.9970
23	0.9937	0.9939	0.9942	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9957	0.9959	0.9961	0.9962	0.9964	0.9965	0.9966	0.9968
24	0.9932	0.9934	0.9937	0.9939	0.9941	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9957	0.9959	0.9961	0.9962	0.9964	0.9965
25	0.9925	0.9928	0.9931	0.9934	0.9936	0.9939	0.9941	0.9944	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958	0.9959	0.9961	0.9963
26	0.9919	0.9922	0.9925	0.9928	0.9931	0.9933	0.9936	0.9939	0.9941	0.9943	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956	0.9958	0.9960
27	0.9911	0.9914	0.9918	0.9921	0.9924	0.9927	0.9930	0.9933	0.9936	0.9938	0.9941	0.9943	0.9946	0.9948	0.9950	0.9952	0.9954	0.9956
28	0.9902	0.9906	0.9910	0.9913	0.9917	0.9920	0.9923	0.9927	0.9930	0.9933	0.9935	0.9938	0.9941	0.9943	0.9946	0.9948	0.9950	0.9952
29	0.9893	0.9897	0.9901	0.9905	0.9909	0.9912	0.9916	0.9920	0.9923	0.9926	0.9929	0.9932	0.9935	0.9938	0.9940	0.9943	0.9946	0.9948
30	0.9882	0.9887	0.9891	0.9896	0.9900	0.9904	0.9908	0.9912	0.9915	0.9919	0.9922	0.9926	0.9929	0.9932	0.9935	0.9938	0.9940	0.9943
31	0.9871	0.9876	0.9881	0.9885	0.9890	0.9894	0.9899	0.9903	0.9907	0.9911	0.9915	0.9918	0.9922	0.9925	0.9928	0.9932	0.9935	0.9937
32	0.9858	0.9864	0.9869	0.9874	0.9879	0.9884	0.9889	0.9893	0.9898	0.9902	0.9906	0.9910	0.9914	0.9918	0.9922	0.9925	0.9928	0.9932
33	0.9845	0.9851	0.9856	0.9862	0.9867	0.9873	0.9878	0.9883	0.9888	0.9893	0.9897	0.9902	0.9906	0.9910	0.9914	0.9918	0.9922	0.9925
34	0.9830	0.9836	0.9843	0.9849	0.9855	0.9860	0.9866	0.9872	0.9877	0.9882	0.9887	0.9892	0.9897	0.9902	0.9906	0.9910	0.9914	0.9918
35	0.9814	0.9821	0.9828	0.9834	0.9841	0.9847	0.9853	0.9859	0.9865	0.9871	0.9877	0.9882	0.9887	0.9892	0.9897	0.9902	0.9906	0.9911
36	0.9796	0.9804	0.9811	0.9818	0.9825	0.9832	0.9839	0.9846	0.9852	0.9859	0.9865	0.9871	0.9876	0.9882	0.9887	0.9892	0.9897	0.9902
37	0.9777	0.9785	0.9793	0.9801	0.9809	0.9816	0.9824	0.9831	0.9838	0.9845	0.9852	0.9858	0.9864	0.9871	0.9876	0.9882	0.9888	0.9893
38	0.9757	0.9765	0.9774	0.9782	0.9790	0.9799	0.9807	0.9814	0.9822	0.9830	0.9837	0.9844	0.9851	0.9858	0.9864	0.9871	0.9877	0.9883
39	0.9734	0.9743	0.9752	0.9761	0.9770	0.9779	0.9788	0.9796	0.9805	0.9813	0.9821	0.9829	0.9837	0.9844	0.9851	0.9858	0.9865	0.9871
40	0.9709	0.9719	0.9729	0.9738	0.9748	0.9758	0.9767	0.9776	0.9786	0.9795	0.9803	0.9812	0.9820	0.9828	0.9836	0.9844	0.9851	0.9858
41	0.9682	0.9692	0.9703	0.9713	0.9724	0.9734	0.9744	0.9754	0.9764	0.9774	0.9784	0.9793	0.9802	0.9811	0.9820	0.9828	0.9836	0.9844
42	0.9653	0.9664	0.9675	0.9686	0.9697	0.9708	0.9719	0.9730	0.9741	0.9752	0.9762	0.9772	0.9782	0.9792	0.9801	0.9811	0.9820	0.9828
43	0.9621	0.9632	0.9644	0.9656	0.9668	0.9680	0.9692	0.9704	0.9715	0.9727	0.9738	0.9749	0.9760	0.9771	0.9781	0.9791	0.9801	0.9810
44	0.9586	0.9599	0.9611	0.9624	0.9637	0.9649	0.9662	0.9675	0.9687	0.9700	0.9712	0.9724	0.9736	0.9747	0.9759	0.9770	0.9780	0.9791
45	0.9549	0.9562	0.9575	0.9589	0.9602	0.9616	0.9629	0.9643	0.9656	0.9670	0.9683	0.9696	0.9709	0.9721	0.9734	0.9746	0.9758	0.9769
46	0.9508	0.9522	0.9536	0.9551	0.9565	0.9579	0.9594	0.9608	0.9623	0.9637	0.9651	0.9665	0.9679	0.9693	0.9706	0.9719	0.9732	0.9745
47	0.9464	0.9479	0.9494	0.9509	0.9524	0.9540	0.9555	0.9570	0.9586	0.9601	0.9617	0.9632	0.9647	0.9661	0.9676	0.9690	0.9704	0.9718
48	0.9417	0.9433	0.9448	0.9464	0.9480	0.9496	0.9513	0.9529	0.9546	0.9562	0.9578	0.9595	0.9611	0.9627	0.9643	0.9658	0.9673	0.9688
49	0.9366	0.9382	0.9399	0.9415	0.9432	0.9449	0.9467	0.9484	0.9502	0.9519	0.9537	0.9554	0.9571	0.9589	0.9606	0.9622	0.9639	0.9655
50	0.9311	0.9328	0.9345	0.9363	0.9380	0.9398	0.9417	0.9435	0.9453	0.9472	0.9491	0.9509	0.9528	0.9546	0.9565	0.9583	0.9601	0.9618
51	0.9252	0.9269	0.9287	0.9305	0.9324	0.9343	0.9362	0.9381	0.9401	0.9421	0.9441	0.9460	0.9480	0.9500	0.9520	0.9539	0.9558	0.9577
52	0.9189	0.9207	0.9225	0.9244	0.9264	0.9283	0.9304	0.9324	0.9345	0.9365	0.9386	0.9408	0.9429	0.9450	0.9471	0.9492	0.9512	0.9533
53	0.9121	0.9140	0.9159	0.9178	0.9199	0.9219	0.9240	0.9262	0.9283	0.9305	0.9328	0.9350	0.9372	0.9395	0.9417	0.9440	0.9462	0.9484
54	0.9048	0.9067	0.9087	0.9108	0.9129	0.9150	0.9172	0.9194	0.9217	0.9240	0.9264	0.9287	0.9311	0.9335	0.9359	0.9383	0.9406	0.9430
55	0.8970	0.8990	0.9011	0.9032	0.9053	0.9076	0.9098	0.9122	0.9146	0.9170	0.9194	0.9219	0.9244	0.9270	0.9295	0.9320	0.9346	0.9371
56	0.8888	0.8908	0.8929	0.8951	0.8973	0.8996	0.9020	0.9044	0.9069	0.9094	0.9120	0.9146	0.9173	0.9199	0.9226	0.9253	0.9280	0.9307
57	0.8800	0.8821	0.8843	0.8865	0.8888	0.8912	0.8937	0.8962	0.8987	0.9014	0.9041	0.9068	0.9096	0.9124	0.9152	0.9181	0.9209	0.9238
58	0.8708	0.8729	0.8751	0.8774	0.8798	0.8822	0.8848	0.8874	0.8900	0.8928	0.8956	0.8984	0.9013	0.9043	0.9073	0.9103	0.9133	0.9163
59	0.8610	0.8632	0.8654	0.8678	0.8702	0.8727	0.8753	0.8780	0.8808	0.8836	0.8865	0.8895	0.8925	0.8956	0.8987	0.9019	0.9051	0.9083
60	0.8507	0.8529	0.8552	0.8576	0.8601	0.8627	0.8653	0.8681	0.8709	0.8739	0.8769	0.8800	0.8831	0.8863	0.8896	0.8929	0.8963	0.8997
61	0.8398	0.8421	0.8444	0.8469	0.8494	0.8520	0.8548	0.8576	0.8606	0.8636	0.8667	0.8699	0.8732	0.8765	0.8799	0.8834	0.8869	0.8904
62	0.8285	0.8308	0.8331	0.8356	0.8382	0.8409	0.8437	0.8466	0.8496	0.8527	0.8559	0.8592	0.8626	0.8661	0.8696	0.8732	0.8769	0.8806

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age		Beneficiary Age																
	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56
63	0.8167	0.8190	0.8214	0.8239	0.8265	0.8293	0.8321	0.8351	0.8382	0.8414	0.8447	0.8481	0.8516	0.8551	0.8588	0.8626	0.8664	0.8703
64	0.8044	0.8067	0.8092	0.8117	0.8144	0.8172	0.8201	0.8231	0.8262	0.8295	0.8329	0.8364	0.8400	0.8437	0.8475	0.8513	0.8553	0.8594
65	0.7916	0.7939	0.7964	0.7990	0.8017	0.8045	0.8075	0.8106	0.8138	0.8171	0.8205	0.8241	0.8278	0.8316	0.8355	0.8395	0.8436	0.8478
66	0.7783	0.7807	0.7832	0.7858	0.7885	0.7914	0.7943	0.7975	0.8007	0.8041	0.8076	0.8113	0.8151	0.8190	0.8230	0.8271	0.8314	0.8357
67	0.7646	0.7670	0.7695	0.7721	0.7748	0.7777	0.7807	0.7839	0.7872	0.7907	0.7942	0.7980	0.8018	0.8058	0.8099	0.8142	0.8186	0.8230
68	0.7503	0.7527	0.7552	0.7578	0.7606	0.7635	0.7666	0.7698	0.7731	0.7766	0.7802	0.7840	0.7879	0.7920	0.7962	0.8006	0.8051	0.8097
69	0.7355	0.7378	0.7403	0.7430	0.7458	0.7487	0.7518	0.7550	0.7584	0.7619	0.7656	0.7694	0.7734	0.7776	0.7819	0.7863	0.7909	0.7956
70	0.7200	0.7224	0.7249	0.7275	0.7303	0.7332	0.7363	0.7396	0.7430	0.7465	0.7503	0.7542	0.7582	0.7624	0.7668	0.7713	0.7760	0.7808
71	0.7041	0.7065	0.7090	0.7116	0.7144	0.7174	0.7204	0.7237	0.7271	0.7307	0.7345	0.7384	0.7425	0.7467	0.7512	0.7558	0.7606	0.7655
72	0.6877	0.6900	0.6925	0.6952	0.6979	0.7009	0.7040	0.7072	0.7106	0.7142	0.7180	0.7220	0.7261	0.7304	0.7349	0.7396	0.7444	0.7494
73	0.6708	0.6731	0.6756	0.6782	0.6809	0.6839	0.6869	0.6902	0.6936	0.6972	0.7010	0.7050	0.7091	0.7135	0.7180	0.7227	0.7276	0.7327
74	0.6533	0.6556	0.6581	0.6607	0.6634	0.6663	0.6694	0.6727	0.6761	0.6797	0.6835	0.6874	0.6916	0.6960	0.7005	0.7053	0.7103	0.7154
75	0.6355	0.6378	0.6402	0.6428	0.6455	0.6484	0.6514	0.6546	0.6580	0.6616	0.6654	0.6694	0.6736	0.6779	0.6825	0.6873	0.6923	0.6975
76	0.6172	0.6195	0.6218	0.6244	0.6271	0.6299	0.6330	0.6361	0.6395	0.6431	0.6469	0.6508	0.6550	0.6594	0.6640	0.6688	0.6738	0.6790
77	0.5985	0.6007	0.6031	0.6056	0.6082	0.6111	0.6140	0.6172	0.6206	0.6241	0.6278	0.6318	0.6359	0.6403	0.6449	0.6497	0.6547	0.6599
78	0.5794	0.5816	0.5839	0.5863	0.5890	0.5917	0.5947	0.5978	0.6011	0.6046	0.6083	0.6122	0.6163	0.6207	0.6252	0.6300	0.6350	0.6403
79	0.5599	0.5620	0.5643	0.5667	0.5693	0.5720	0.5749	0.5780	0.5812	0.5847	0.5883	0.5922	0.5963	0.6006	0.6051	0.6099	0.6149	0.6201
80	0.5400	0.5421	0.5444	0.5467	0.5492	0.5519	0.5547	0.5578	0.5610	0.5644	0.5680	0.5718	0.5758	0.5801	0.5845	0.5893	0.5942	0.5994
81	0.5199	0.5220	0.5241	0.5264	0.5289	0.5315	0.5343	0.5372	0.5404	0.5437	0.5473	0.5510	0.5550	0.5592	0.5636	0.5682	0.5731	0.5783
82	0.4997	0.5017	0.5038	0.5060	0.5084	0.5110	0.5137	0.5166	0.5197	0.5229	0.5264	0.5301	0.5339	0.5381	0.5424	0.5470	0.5518	0.5569
83	0.4795	0.4814	0.4835	0.4856	0.4880	0.4904	0.4931	0.4959	0.4989	0.5021	0.5055	0.5090	0.5129	0.5169	0.5212	0.5257	0.5304	0.5354
84	0.4593	0.4612	0.4632	0.4653	0.4676	0.4700	0.4725	0.4753	0.4782	0.4813	0.4846	0.4881	0.4918	0.4957	0.4999	0.5043	0.5090	0.5139
85	0.4394	0.4412	0.4431	0.4451	0.4473	0.4496	0.4521	0.4548	0.4576	0.4606	0.4638	0.4672	0.4708	0.4747	0.4787	0.4830	0.4876	0.4924
86	0.4197	0.4215	0.4233	0.4253	0.4274	0.4296	0.4320	0.4346	0.4373	0.4402	0.4433	0.4466	0.4501	0.4539	0.4578	0.4620	0.4665	0.4711
87	0.4006	0.4023	0.4040	0.4059	0.4079	0.4101	0.4124	0.4149	0.4175	0.4203	0.4233	0.4265	0.4299	0.4335	0.4373	0.4414	0.4457	0.4503
88	0.3821	0.3837	0.3854	0.3872	0.3892	0.3913	0.3935	0.3958	0.3984	0.4011	0.4039	0.4070	0.4103	0.4138	0.4175	0.4215	0.4256	0.4301
89	0.3646	0.3661	0.3678	0.3695	0.3713	0.3733	0.3754	0.3777	0.3801	0.3827	0.3855	0.3885	0.3916	0.3950	0.3986	0.4024	0.4064	0.4107
90	0.3483	0.3497	0.3513	0.3529	0.3547	0.3566	0.3586	0.3608	0.3631	0.3656	0.3682	0.3711	0.3741	0.3774	0.3808	0.3845	0.3884	0.3925

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age																	
	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
21	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9986	0.9987	0.9988	0.9989
22	0.9971	0.9972	0.9973	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988	0.9989
23	0.9969	0.9970	0.9972	0.9973	0.9974	0.9975	0.9976	0.9977	0.9978	0.9980	0.9981	0.9982	0.9983	0.9984	0.9985	0.9986	0.9987	0.9988
24	0.9967	0.9968	0.9970	0.9971	0.9972	0.9973	0.9975	0.9976	0.9977	0.9978	0.9979	0.9980	0.9981	0.9983	0.9984	0.9985	0.9986	0.9987
25	0.9964	0.9966	0.9967	0.9969	0.9970	0.9971	0.9973	0.9974	0.9975	0.9977	0.9978	0.9979	0.9980	0.9981	0.9982	0.9984	0.9985	0.9986
26	0.9961	0.9963	0.9965	0.9966	0.9968	0.9969	0.9971	0.9972	0.9973	0.9975	0.9976	0.9977	0.9979	0.9980	0.9981	0.9982	0.9984	0.9985
27	0.9958	0.9960	0.9962	0.9963	0.9965	0.9967	0.9968	0.9970	0.9971	0.9973	0.9974	0.9975	0.9977	0.9978	0.9979	0.9981	0.9982	0.9983
28	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9965	0.9967	0.9969	0.9970	0.9972	0.9973	0.9975	0.9976	0.9977	0.9979	0.9980	0.9982
29	0.9950	0.9952	0.9954	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966	0.9967	0.9969	0.9971	0.9972	0.9974	0.9975	0.9977	0.9978	0.9980
30	0.9945	0.9948	0.9950	0.9952	0.9955	0.9957	0.9959	0.9961	0.9962	0.9964	0.9966	0.9968	0.9969	0.9971	0.9973	0.9974	0.9976	0.9978
31	0.9940	0.9943	0.9945	0.9948	0.9950	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9966	0.9968	0.9970	0.9972	0.9973	0.9975
32	0.9935	0.9938	0.9940	0.9943	0.9946	0.9948	0.9951	0.9953	0.9955	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967	0.9969	0.9971	0.9973
33	0.9928	0.9932	0.9935	0.9938	0.9941	0.9943	0.9946	0.9949	0.9951	0.9953	0.9956	0.9958	0.9960	0.9962	0.9964	0.9966	0.9968	0.9970
34	0.9922	0.9925	0.9929	0.9932	0.9935	0.9938	0.9941	0.9944	0.9947	0.9949	0.9952	0.9954	0.9957	0.9959	0.9961	0.9963	0.9965	0.9967
35	0.9915	0.9919	0.9922	0.9926	0.9930	0.9933	0.9936	0.9939	0.9942	0.9945	0.9948	0.9950	0.9953	0.9955	0.9958	0.9960	0.9962	0.9964
36	0.9907	0.9911	0.9915	0.9919	0.9923	0.9927	0.9930	0.9934	0.9937	0.9940	0.9943	0.9946	0.9949	0.9952	0.9954	0.9957	0.9959	0.9961
37	0.9898	0.9903	0.9907	0.9912	0.9916	0.9920	0.9924	0.9928	0.9932	0.9935	0.9938	0.9941	0.9945	0.9947	0.9950	0.9953	0.9956	0.9958
38	0.9888	0.9894	0.9899	0.9904	0.9908	0.9913	0.9917	0.9921	0.9925	0.9929	0.9933	0.9936	0.9940	0.9943	0.9946	0.9949	0.9952	0.9955
39	0.9877	0.9883	0.9889	0.9895	0.9900	0.9905	0.9910	0.9914	0.9919	0.9923	0.9927	0.9931	0.9934	0.9938	0.9941	0.9945	0.9948	0.9951
40	0.9865	0.9872	0.9878	0.9884	0.9890	0.9896	0.9901	0.9906	0.9911	0.9916	0.9920	0.9924	0.9928	0.9932	0.9936	0.9940	0.9943	0.9946
41	0.9852	0.9859	0.9866	0.9873	0.9879	0.9885	0.9891	0.9897	0.9902	0.9907	0.9912	0.9917	0.9922	0.9926	0.9930	0.9934	0.9938	0.9941
42	0.9837	0.9845	0.9852	0.9860	0.9867	0.9874	0.9880	0.9887	0.9893	0.9898	0.9904	0.9909	0.9914	0.9919	0.9923	0.9928	0.9932	0.9936
43	0.9820	0.9829	0.9837	0.9845	0.9853	0.9861	0.9868	0.9875	0.9882	0.9888	0.9894	0.9900	0.9906	0.9911	0.9916	0.9921	0.9925	0.9930
44	0.9801	0.9811	0.9820	0.9829	0.9838	0.9846	0.9854	0.9862	0.9870	0.9877	0.9883	0.9890	0.9896	0.9902	0.9908	0.9913	0.9918	0.9923
45	0.9780	0.9791	0.9801	0.9811	0.9821	0.9830	0.9839	0.9848	0.9856	0.9864	0.9871	0.9879	0.9885	0.9892	0.9898	0.9904	0.9910	0.9915
46	0.9757	0.9769	0.9780	0.9791	0.9802	0.9812	0.9822	0.9832	0.9841	0.9849	0.9858	0.9866	0.9874	0.9881	0.9888	0.9894	0.9901	0.9907
47	0.9731	0.9744	0.9757	0.9769	0.9781	0.9792	0.9803	0.9813	0.9824	0.9833	0.9843	0.9851	0.9860	0.9868	0.9876	0.9883	0.9890	0.9897
48	0.9703	0.9717	0.9730	0.9744	0.9757	0.9769	0.9781	0.9793	0.9804	0.9815	0.9825	0.9835	0.9845	0.9854	0.9862	0.9871	0.9878	0.9886
49	0.9671	0.9686	0.9701	0.9716	0.9730	0.9744	0.9757	0.9770	0.9782	0.9794	0.9806	0.9817	0.9827	0.9837	0.9847	0.9856	0.9865	0.9873
50	0.9635	0.9652	0.9669	0.9685	0.9700	0.9715	0.9730	0.9744	0.9758	0.9771	0.9783	0.9796	0.9807	0.9818	0.9829	0.9839	0.9849	0.9858
51	0.9596	0.9614	0.9632	0.9650	0.9667	0.9683	0.9699	0.9715	0.9730	0.9744	0.9758	0.9772	0.9785	0.9797	0.9809	0.9820	0.9831	0.9842
52	0.9553	0.9573	0.9592	0.9611	0.9630	0.9648	0.9665	0.9683	0.9699	0.9715	0.9730	0.9745	0.9760	0.9773	0.9787	0.9799	0.9811	0.9823
53	0.9506	0.9527	0.9548	0.9569	0.9589	0.9609	0.9628	0.9646	0.9665	0.9682	0.9699	0.9716	0.9731	0.9747	0.9761	0.9775	0.9789	0.9802
54	0.9453	0.9477	0.9499	0.9522	0.9544	0.9565	0.9586	0.9606	0.9626	0.9645	0.9664	0.9682	0.9700	0.9716	0.9732	0.9748	0.9763	0.9777
55	0.9396	0.9421	0.9445	0.9470	0.9493	0.9517	0.9539	0.9562	0.9583	0.9604	0.9625	0.9644	0.9664	0.9682	0.9700	0.9717	0.9734	0.9750
56	0.9334	0.9360	0.9387	0.9413	0.9438	0.9463	0.9488	0.9512	0.9536	0.9559	0.9581	0.9603	0.9624	0.9644	0.9664	0.9683	0.9701	0.9719
57	0.9267	0.9295	0.9323	0.9351	0.9379	0.9406	0.9433	0.9459	0.9484	0.9509	0.9534	0.9558	0.9581	0.9603	0.9624	0.9645	0.9665	0.9685
58	0.9194	0.9224	0.9254	0.9284	0.9314	0.9343	0.9372	0.9400	0.9428	0.9455	0.9482	0.9507	0.9533	0.9557	0.9581	0.9604	0.9626	0.9647
59	0.9115	0.9147	0.9179	0.9211	0.9243	0.9274	0.9305	0.9336	0.9366	0.9395	0.9424	0.9452	0.9480	0.9506	0.9532	0.9557	0.9582	0.9605
60	0.9031	0.9065	0.9099	0.9133	0.9167	0.9200	0.9233	0.9266	0.9299	0.9330	0.9361	0.9392	0.9422	0.9451	0.9479	0.9507	0.9533	0.9559
61	0.8940	0.8976	0.9012	0.9048	0.9084	0.9120	0.9156	0.9191	0.9225	0.9260	0.9293	0.9326	0.9359	0.9390	0.9421	0.9451	0.9480	0.9508
62	0.8844	0.8882	0.8920	0.8958	0.8996	0.9034	0.9072	0.9110	0.9147	0.9184	0.9220	0.9256	0.9290	0.9325	0.9358	0.9391	0.9422	0.9453

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age 57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
63	0.8742	0.8782	0.8822	0.8862	0.8902	0.8943	0.8983	0.9023	0.9063	0.9102	0.9141	0.9179	0.9217	0.9254	0.9290	0.9325	0.9360	0.9393
64	0.8635	0.8676	0.8718	0.8760	0.8803	0.8846	0.8888	0.8931	0.8973	0.9015	0.9057	0.9098	0.9139	0.9178	0.9217	0.9256	0.9293	0.9329
65	0.8521	0.8564	0.8608	0.8653	0.8697	0.8742	0.8787	0.8832	0.8877	0.8922	0.8967	0.9011	0.9054	0.9097	0.9139	0.9180	0.9221	0.9260
66	0.8401	0.8446	0.8492	0.8539	0.8585	0.8633	0.8680	0.8728	0.8775	0.8823	0.8870	0.8917	0.8964	0.9009	0.9055	0.9099	0.9143	0.9185
67	0.8276	0.8323	0.8370	0.8419	0.8468	0.8517	0.8567	0.8617	0.8667	0.8717	0.8768	0.8817	0.8867	0.8916	0.8965	0.9012	0.9059	0.9105
68	0.8144	0.8192	0.8242	0.8292	0.8343	0.8394	0.8446	0.8499	0.8552	0.8605	0.8658	0.8711	0.8763	0.8816	0.8868	0.8919	0.8969	0.9019
69	0.8005	0.8055	0.8105	0.8157	0.8210	0.8264	0.8318	0.8373	0.8428	0.8484	0.8540	0.8596	0.8652	0.8708	0.8763	0.8818	0.8871	0.8925
70	0.7858	0.7909	0.7962	0.8015	0.8070	0.8125	0.8182	0.8239	0.8297	0.8355	0.8414	0.8473	0.8532	0.8591	0.8650	0.8708	0.8766	0.8822
71	0.7706	0.7758	0.7812	0.7867	0.7923	0.7981	0.8039	0.8099	0.8159	0.8220	0.8281	0.8343	0.8406	0.8468	0.8530	0.8592	0.8653	0.8714
72	0.7546	0.7600	0.7655	0.7711	0.7769	0.7828	0.7889	0.7950	0.8013	0.8076	0.8140	0.8205	0.8270	0.8336	0.8402	0.8467	0.8532	0.8597
73	0.7380	0.7434	0.7490	0.7548	0.7607	0.7668	0.7730	0.7794	0.7859	0.7924	0.7991	0.8059	0.8127	0.8196	0.8265	0.8334	0.8402	0.8471
74	0.7207	0.7263	0.7320	0.7378	0.7439	0.7501	0.7565	0.7630	0.7697	0.7765	0.7834	0.7904	0.7975	0.8047	0.8119	0.8192	0.8265	0.8337
75	0.7029	0.7085	0.7142	0.7202	0.7264	0.7327	0.7393	0.7459	0.7528	0.7598	0.7669	0.7742	0.7816	0.7891	0.7966	0.8042	0.8118	0.8194
76	0.6844	0.6901	0.6959	0.7020	0.7082	0.7147	0.7213	0.7281	0.7351	0.7423	0.7497	0.7572	0.7648	0.7726	0.7804	0.7883	0.7963	0.8043
77	0.6654	0.6710	0.6769	0.6831	0.6894	0.6959	0.7027	0.7096	0.7168	0.7241	0.7316	0.7393	0.7472	0.7552	0.7633	0.7716	0.7799	0.7883
78	0.6457	0.6514	0.6573	0.6635	0.6699	0.6765	0.6833	0.6904	0.6976	0.7051	0.7128	0.7207	0.7287	0.7370	0.7454	0.7539	0.7625	0.7713
79	0.6255	0.6312	0.6372	0.6433	0.6497	0.6564	0.6633	0.6704	0.6777	0.6853	0.6931	0.7012	0.7094	0.7179	0.7265	0.7353	0.7442	0.7533
80	0.6048	0.6105	0.6164	0.6226	0.6290	0.6357	0.6426	0.6498	0.6572	0.6648	0.6728	0.6809	0.6893	0.6980	0.7068	0.7158	0.7250	0.7344
81	0.5837	0.5893	0.5952	0.6013	0.6077	0.6144	0.6213	0.6285	0.6360	0.6437	0.6517	0.6600	0.6685	0.6772	0.6862	0.6955	0.7049	0.7145
82	0.5622	0.5678	0.5737	0.5798	0.5862	0.5928	0.5997	0.6069	0.6143	0.6221	0.6301	0.6385	0.6471	0.6559	0.6651	0.6745	0.6841	0.6939
83	0.5407	0.5462	0.5520	0.5580	0.5643	0.5709	0.5778	0.5849	0.5924	0.6001	0.6082	0.6165	0.6252	0.6341	0.6434	0.6529	0.6627	0.6727
84	0.5190	0.5245	0.5302	0.5361	0.5424	0.5489	0.5557	0.5628	0.5702	0.5779	0.5860	0.5943	0.6030	0.6120	0.6213	0.6309	0.6408	0.6509
85	0.4975	0.5028	0.5084	0.5143	0.5204	0.5268	0.5336	0.5406	0.5479	0.5556	0.5636	0.5719	0.5805	0.5895	0.5988	0.6085	0.6185	0.6287
86	0.4761	0.4813	0.4868	0.4925	0.4986	0.5049	0.5115	0.5184	0.5257	0.5333	0.5412	0.5494	0.5580	0.5670	0.5763	0.5859	0.5959	0.6063
87	0.4551	0.4602	0.4655	0.4712	0.4771	0.4833	0.4898	0.4966	0.5037	0.5112	0.5190	0.5271	0.5357	0.5445	0.5538	0.5634	0.5734	0.5838
88	0.4348	0.4397	0.4449	0.4504	0.4562	0.4622	0.4686	0.4752	0.4822	0.4896	0.4972	0.5053	0.5137	0.5225	0.5317	0.5412	0.5512	0.5615
89	0.4153	0.4201	0.4251	0.4305	0.4361	0.4420	0.4482	0.4547	0.4615	0.4687	0.4762	0.4842	0.4924	0.5011	0.5102	0.5196	0.5295	0.5397
90	0.3969	0.4016	0.4065	0.4117	0.4171	0.4229	0.4289	0.4353	0.4419	0.4490	0.4563	0.4641	0.4722	0.4807	0.4897	0.4990	0.5088	0.5189

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age															
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
21	0.9990	0.9992	0.9993	0.9994	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
22	0.9990	0.9991	0.9992	0.9994	0.9995	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
23	0.9989	0.9990	0.9992	0.9993	0.9995	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24	0.9988	0.9990	0.9991	0.9992	0.9994	0.9996	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25	0.9987	0.9989	0.9990	0.9991	0.9993	0.9995	0.9997	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26	0.9986	0.9987	0.9989	0.9990	0.9992	0.9994	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
27	0.9985	0.9986	0.9988	0.9989	0.9991	0.9993	0.9995	0.9997	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
28	0.9983	0.9985	0.9986	0.9988	0.9990	0.9991	0.9994	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
29	0.9981	0.9983	0.9984	0.9986	0.9988	0.9990	0.9992	0.9995	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
30	0.9979	0.9981	0.9982	0.9984	0.9986	0.9988	0.9990	0.9993	0.9996	0.9999	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
31	0.9977	0.9979	0.9980	0.9982	0.9984	0.9986	0.9988	0.9991	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
32	0.9974	0.9976	0.9978	0.9980	0.9982	0.9984	0.9987	0.9989	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
33	0.9972	0.9974	0.9976	0.9978	0.9980	0.9982	0.9984	0.9987	0.9990	0.9994	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
34	0.9969	0.9971	0.9973	0.9976	0.9978	0.9980	0.9982	0.9985	0.9988	0.9992	0.9996	1.0000	1.0000	1.0000	1.0000	1.0000
35	0.9967	0.9969	0.9971	0.9973	0.9975	0.9978	0.9980	0.9983	0.9986	0.9990	0.9994	0.9999	1.0000	1.0000	1.0000	1.0000
36	0.9964	0.9966	0.9968	0.9971	0.9973	0.9976	0.9978	0.9981	0.9984	0.9988	0.9992	0.9997	1.0000	1.0000	1.0000	1.0000
37	0.9961	0.9963	0.9966	0.9968	0.9971	0.9973	0.9976	0.9979	0.9982	0.9986	0.9990	0.9995	1.0000	1.0000	1.0000	1.0000
38	0.9957	0.9960	0.9963	0.9965	0.9968	0.9971	0.9973	0.9976	0.9980	0.9983	0.9988	0.9993	0.9999	1.0000	1.0000	1.0000
39	0.9954	0.9957	0.9959	0.9962	0.9965	0.9968	0.9971	0.9974	0.9977	0.9981	0.9985	0.9990	0.9997	1.0000	1.0000	1.0000
40	0.9950	0.9953	0.9956	0.9959	0.9962	0.9965	0.9968	0.9971	0.9974	0.9978	0.9983	0.9988	0.9994	1.0000	1.0000	1.0000
41	0.9945	0.9948	0.9952	0.9955	0.9958	0.9961	0.9965	0.9968	0.9971	0.9975	0.9980	0.9985	0.9991	0.9999	1.0000	1.0000
42	0.9940	0.9944	0.9947	0.9951	0.9954	0.9958	0.9961	0.9964	0.9968	0.9972	0.9977	0.9982	0.9988	0.9996	1.0000	1.0000
43	0.9934	0.9938	0.9942	0.9946	0.9950	0.9953	0.9957	0.9961	0.9965	0.9969	0.9973	0.9978	0.9985	0.9992	1.0000	1.0000
44	0.9928	0.9932	0.9936	0.9941	0.9945	0.9949	0.9953	0.9957	0.9961	0.9965	0.9970	0.9975	0.9981	0.9989	0.9998	1.0000
45	0.9921	0.9925	0.9930	0.9935	0.9939	0.9944	0.9948	0.9952	0.9956	0.9961	0.9966	0.9971	0.9977	0.9985	0.9994	1.0000
46	0.9912	0.9918	0.9923	0.9928	0.9933	0.9938	0.9942	0.9947	0.9952	0.9956	0.9961	0.9967	0.9973	0.9981	0.9990	1.0000
47	0.9903	0.9909	0.9915	0.9921	0.9926	0.9931	0.9936	0.9941	0.9946	0.9951	0.9957	0.9962	0.9969	0.9976	0.9986	0.9998
48	0.9893	0.9900	0.9906	0.9912	0.9918	0.9924	0.9930	0.9935	0.9940	0.9946	0.9951	0.9957	0.9964	0.9971	0.9981	0.9992
49	0.9881	0.9889	0.9896	0.9903	0.9909	0.9916	0.9922	0.9928	0.9933	0.9939	0.9945	0.9951	0.9958	0.9966	0.9975	0.9987
50	0.9867	0.9876	0.9884	0.9891	0.9899	0.9906	0.9912	0.9919	0.9925	0.9932	0.9938	0.9944	0.9951	0.9959	0.9969	0.9980
51	0.9851	0.9861	0.9870	0.9878	0.9887	0.9894	0.9902	0.9909	0.9916	0.9923	0.9929	0.9936	0.9944	0.9952	0.9961	0.9973
52	0.9834	0.9844	0.9854	0.9864	0.9873	0.9882	0.9890	0.9898	0.9906	0.9913	0.9920	0.9928	0.9936	0.9944	0.9954	0.9965
53	0.9814	0.9826	0.9837	0.9847	0.9857	0.9867	0.9876	0.9885	0.9894	0.9902	0.9910	0.9918	0.9926	0.9935	0.9945	0.9956
54	0.9791	0.9804	0.9816	0.9828	0.9839	0.9850	0.9860	0.9870	0.9880	0.9889	0.9897	0.9906	0.9915	0.9924	0.9934	0.9946
55	0.9765	0.9779	0.9793	0.9806	0.9819	0.9831	0.9842	0.9853	0.9863	0.9873	0.9883	0.9893	0.9902	0.9912	0.9923	0.9935
56	0.9735	0.9752	0.9767	0.9782	0.9796	0.9809	0.9822	0.9834	0.9845	0.9856	0.9867	0.9877	0.9888	0.9898	0.9909	0.9922
57	0.9703	0.9721	0.9738	0.9754	0.9770	0.9785	0.9799	0.9812	0.9825	0.9837	0.9849	0.9860	0.9872	0.9883	0.9895	0.9908
58	0.9667	0.9687	0.9706	0.9724	0.9741	0.9758	0.9773	0.9788	0.9803	0.9816	0.9829	0.9841	0.9854	0.9866	0.9878	0.9892
59	0.9628	0.9649	0.9670	0.9690	0.9709	0.9727	0.9745	0.9761	0.9777	0.9792	0.9806	0.9820	0.9833	0.9846	0.9860	0.9874
60	0.9584	0.9607	0.9630	0.9652	0.9673	0.9694	0.9713	0.9731	0.9748	0.9765	0.9781	0.9796	0.9810	0.9825	0.9839	0.9854
61	0.9535	0.9561	0.9587	0.9611	0.9634	0.9656	0.9677	0.9698	0.9717	0.9735	0.9752	0.9769	0.9785	0.9800	0.9816	0.9831
62	0.9483	0.9511	0.9539	0.9565	0.9591	0.9615	0.9639	0.9661	0.9682	0.9702	0.9721	0.9740	0.9757	0.9774	0.9790	0.9807

Option C Factor Table
For Retirements On or After December 27, 2004

Member Age	Beneficiary Age															
	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
63	0.9426	0.9457	0.9487	0.9516	0.9544	0.9571	0.9597	0.9621	0.9645	0.9667	0.9688	0.9708	0.9727	0.9745	0.9763	0.9780
64	0.9364	0.9399	0.9432	0.9464	0.9494	0.9524	0.9552	0.9579	0.9604	0.9629	0.9652	0.9674	0.9694	0.9714	0.9733	0.9752
65	0.9298	0.9335	0.9371	0.9406	0.9440	0.9472	0.9503	0.9532	0.9560	0.9587	0.9612	0.9636	0.9659	0.9681	0.9701	0.9722
66	0.9227	0.9267	0.9306	0.9344	0.9381	0.9416	0.9450	0.9482	0.9513	0.9542	0.9570	0.9596	0.9621	0.9644	0.9667	0.9688
67	0.9150	0.9194	0.9236	0.9277	0.9317	0.9356	0.9393	0.9428	0.9461	0.9493	0.9524	0.9553	0.9580	0.9605	0.9630	0.9653
68	0.9067	0.9114	0.9160	0.9205	0.9248	0.9290	0.9330	0.9369	0.9405	0.9440	0.9474	0.9505	0.9535	0.9563	0.9589	0.9615
69	0.8977	0.9028	0.9077	0.9126	0.9173	0.9218	0.9262	0.9304	0.9344	0.9382	0.9419	0.9453	0.9485	0.9516	0.9545	0.9572
70	0.8878	0.8933	0.8987	0.9039	0.9090	0.9139	0.9187	0.9232	0.9276	0.9318	0.9357	0.9395	0.9430	0.9464	0.9495	0.9525
71	0.8774	0.8832	0.8890	0.8947	0.9001	0.9055	0.9106	0.9156	0.9203	0.9249	0.9292	0.9333	0.9372	0.9408	0.9442	0.9474
72	0.8660	0.8723	0.8785	0.8846	0.8905	0.8963	0.9018	0.9072	0.9124	0.9173	0.9220	0.9265	0.9307	0.9346	0.9383	0.9418
73	0.8539	0.8606	0.8672	0.8737	0.8801	0.8863	0.8923	0.8981	0.9037	0.9091	0.9142	0.9190	0.9236	0.9279	0.9319	0.9357
74	0.8409	0.8480	0.8551	0.8621	0.8689	0.8755	0.8820	0.8883	0.8943	0.9001	0.9057	0.9109	0.9159	0.9206	0.9250	0.9291
75	0.8271	0.8346	0.8421	0.8495	0.8568	0.8640	0.8709	0.8777	0.8842	0.8905	0.8965	0.9022	0.9076	0.9127	0.9174	0.9219
76	0.8123	0.8203	0.8283	0.8361	0.8439	0.8515	0.8590	0.8662	0.8733	0.8800	0.8865	0.8927	0.8985	0.9041	0.9092	0.9140
77	0.7967	0.8051	0.8135	0.8218	0.8301	0.8382	0.8461	0.8539	0.8614	0.8687	0.8757	0.8824	0.8887	0.8947	0.9003	0.9055
78	0.7800	0.7889	0.7977	0.8065	0.8152	0.8238	0.8323	0.8406	0.8487	0.8565	0.8640	0.8712	0.8780	0.8845	0.8905	0.8962
79	0.7624	0.7716	0.7809	0.7901	0.7993	0.8084	0.8174	0.8262	0.8348	0.8432	0.8513	0.8590	0.8664	0.8733	0.8799	0.8860
80	0.7438	0.7534	0.7630	0.7727	0.7824	0.7920	0.8015	0.8108	0.8200	0.8289	0.8375	0.8458	0.8537	0.8612	0.8683	0.8749
81	0.7243	0.7342	0.7442	0.7543	0.7643	0.7744	0.7844	0.7943	0.8040	0.8135	0.8227	0.8315	0.8400	0.8480	0.8556	0.8627
82	0.7040	0.7142	0.7245	0.7349	0.7454	0.7560	0.7664	0.7768	0.7870	0.7971	0.8068	0.8162	0.8253	0.8339	0.8420	0.8496
83	0.6829	0.6934	0.7040	0.7148	0.7257	0.7366	0.7476	0.7584	0.7692	0.7797	0.7900	0.8000	0.8096	0.8188	0.8275	0.8356
84	0.6614	0.6720	0.6829	0.6940	0.7052	0.7165	0.7279	0.7392	0.7504	0.7615	0.7723	0.7829	0.7931	0.8028	0.8120	0.8207
85	0.6393	0.6501	0.6612	0.6726	0.6841	0.6957	0.7074	0.7192	0.7308	0.7424	0.7538	0.7648	0.7756	0.7858	0.7956	0.8048
86	0.6169	0.6279	0.6392	0.6507	0.6624	0.6744	0.6864	0.6985	0.7106	0.7226	0.7344	0.7460	0.7572	0.7681	0.7784	0.7881
87	0.5945	0.6055	0.6169	0.6285	0.6405	0.6526	0.6649	0.6774	0.6898	0.7022	0.7145	0.7265	0.7382	0.7496	0.7604	0.7706
88	0.5722	0.5832	0.5947	0.6064	0.6185	0.6308	0.6434	0.6560	0.6688	0.6815	0.6942	0.7066	0.7188	0.7306	0.7419	0.7527
89	0.5504	0.5615	0.5729	0.5847	0.5969	0.6093	0.6220	0.6349	0.6479	0.6609	0.6739	0.6867	0.6993	0.7115	0.7232	0.7344
90	0.5295	0.5405	0.5519	0.5638	0.5759	0.5885	0.6013	0.6143	0.6275	0.6408	0.6540	0.6672	0.6801	0.6927	0.7048	0.7164