

Option A & Option B Annuity Factors
To be used for Retirements on or after July 1, 2004

Age	Option A		Option B	
	<u>S</u>	<u>A</u>	<u>S</u>	<u>A</u>
6	14.65309	0.00569		
7	14.64406	0.00569		
8	14.63424	0.00569		
9	14.62347	0.00570		
10	14.61183	0.00570		
11	14.59941	0.00571		
12	14.58617	0.00571		
13	14.57211	0.00572		
14	14.55722	0.00572		
15	14.54143	0.00573		
16	14.52471	0.00574		
17	14.50698	0.00574		
18	14.48818	0.00575		
19	14.46820	0.00576		
20	14.44695	0.00577	14.46860	0.00576
21	14.42430	0.00578	14.44657	0.00577
22	14.40017	0.00579	14.42317	0.00578
23	14.37442	0.00580	14.39832	0.00579
24	14.34694	0.00581	14.37193	0.00580
25	14.31757	0.00582	14.34393	0.00581
26	14.28619	0.00583	14.31424	0.00582
27	14.25267	0.00585	14.28278	0.00583
28	14.21688	0.00586	14.24945	0.00585
29	14.17874	0.00588	14.21417	0.00586
30	14.13816	0.00589	14.17684	0.00588
31	14.09506	0.00591	14.13736	0.00589
32	14.04965	0.00593	14.09563	0.00591
33	14.00180	0.00595	14.05151	0.00593
34	13.95140	0.00597	14.00484	0.00595
35	13.89825	0.00600	13.95547	0.00597
36	13.84213	0.00602	13.90323	0.00599
37	13.78282	0.00605	13.84793	0.00602
38	13.72004	0.00607	13.78940	0.00604
39	13.65355	0.00610	13.72747	0.00607
40	13.58310	0.00614	13.66198	0.00610
41	13.50848	0.00617	13.59276	0.00613
42	13.42946	0.00621	13.51964	0.00616
43	13.34588	0.00624	13.44243	0.00620
44	13.25750	0.00629	13.36096	0.00624
45	13.16414	0.00633	13.27505	0.00628
46	13.06551	0.00638	13.18454	0.00632
47	12.96123	0.00643	13.08923	0.00637
48	12.85096	0.00648	12.98896	0.00642
49	12.73434	0.00654	12.88360	0.00647
50	12.61100	0.00661	12.77300	0.00652
51	12.48053	0.00668	12.65727	0.00658
52	12.34379	0.00675	12.53653	0.00665
53	12.19959	0.00683	12.41036	0.00671
54	12.04769	0.00692	12.27868	0.00679

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	<u>S</u>	<u>A</u>	<u>S</u>	<u>A</u>
55	11.88780	0.00701	12.14142	0.00686
56	11.72065	0.00711	11.99856	0.00695
57	11.54694	0.00722	11.85004	0.00703
58	11.36562	0.00733	11.69678	0.00712
59	11.17680	0.00746	11.53773	0.00722
60	10.98066	0.00759	11.37277	0.00733
61	10.77769	0.00773	11.20182	0.00744
62	10.56859	0.00788	11.02475	0.00756
63	10.35381	0.00805	10.84345	0.00769
64	10.13419	0.00822	10.65649	0.00782
65	9.90882	0.00841	10.46320	0.00796
66	9.67827	0.00861	10.26344	0.00812
67	9.44341	0.00882	10.05857	0.00828
68	9.20294	0.00906	9.84907	0.00846
69	8.95665	0.00930	9.63270	0.00865
70	8.70450	0.00957	9.40912	0.00886
71	8.44936	0.00986	9.18070	0.00908
72	8.18948	0.01018	8.94865	0.00931
73	7.92582	0.01051	8.70978	0.00957
74	7.65928	0.01088	8.46402	0.00985
75	7.39046	0.01128	8.21552	0.01014
76	7.11972	0.01170	7.96405	0.01046
77	6.84734	0.01217	7.70625	0.01081
78	6.57357	0.01268	7.44190	0.01120
79	6.29893	0.01323	7.18040	0.01161
80	6.02423	0.01383	6.91493	0.01205
81	5.75025	0.01449	6.64450	0.01254
82	5.47950	0.01521	6.37336	0.01308
83	5.21301	0.01599	6.11009	0.01364
84	4.95178	0.01683	5.84559	0.01426
85	4.69686	0.01774	5.58078	0.01493
86	4.44957	0.01873	5.32316	0.01565
87	4.21153	0.01979	5.07910	0.01641
88	3.98465	0.02091	4.84054	0.01722
89	3.77102	0.02210	4.60981	0.01808
90	3.57265	0.02333	4.38943	0.01899
91	3.39131	0.02457	4.19521	0.01986
92	3.22500	0.02584	4.01520	0.02075
93	3.07373	0.02711	3.84741	0.02166
94	2.93699	0.02837	3.69218	0.02257
95	2.81391	0.02961	3.54942	0.02348