

Retirement Factors

Group 1

Age → Years ↓	55	56	57	58	59	60	61	62	63	64	65+
	1.50	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50
10	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	80.00%
34	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	80.00%	80.00%
35	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.00%	80.00%	80.00%
36	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	80.00%	80.00%	80.00%
37	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	80.00%	80.00%	80.00%	80.00%
38	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	80.00%	80.00%	80.00%	80.00%
39	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	80.00%	80.00%	80.00%	80.00%	80.00%
40	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 2

Age → Years ↓	50 1.50	51 1.60	52 1.70	53 1.80	54 1.90	55 2.00	56 2.10	57 2.20	58 2.30	59 2.40	60+ 2.50
10	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	80.00%
34	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	80.00%	80.00%
35	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.00%	80.00%	80.00%
36	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	80.00%	80.00%	80.00%
37	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	80.00%	80.00%	80.00%	80.00%
38	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	80.00%	80.00%	80.00%	80.00%
39	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	80.00%	80.00%	80.00%	80.00%	80.00%
40	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 4

Age → Years ↓	45 1.50	46 1.60	47 1.70	48 1.80	49 1.90	50 2.00	51 2.10	52 2.20	53 2.30	54 2.40	55+ 2.50
10	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	80.00%
34	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	80.00%	80.00%
35	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.00%	80.00%	80.00%
36	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	80.00%	80.00%	80.00%
37	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	80.00%	80.00%	80.00%	80.00%
38	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	80.00%	80.00%	80.00%	80.00%
39	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	80.00%	80.00%	80.00%	80.00%	80.00%
40	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 1 (41)

Age → Years ↓	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65+
	0.10	0.20	0.30	0.40	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50
10	1.00%	2.00%	3.00%	4.00%	5.00%	6.00%	7.00%	8.00%	9.00%	10.00%	11.00%	12.00%	13.00%	14.00%	15.00%	16.00%	17.00%	18.00%	19.00%	20.00%	21.00%	22.00%	23.00%	24.00%	25.00%
11	1.10%	2.20%	3.30%	4.40%	5.50%	6.60%	7.70%	8.80%	9.90%	11.00%	12.10%	13.20%	14.30%	15.40%	16.50%	17.60%	18.70%	19.80%	20.90%	22.00%	23.10%	24.20%	25.30%	26.40%	27.50%
12	1.20%	2.40%	3.60%	4.80%	6.00%	7.20%	8.40%	9.60%	10.80%	12.00%	13.20%	14.40%	15.60%	16.80%	18.00%	19.20%	20.40%	21.60%	22.80%	24.00%	25.20%	26.40%	27.60%	28.80%	30.00%
13	1.30%	2.60%	3.90%	5.20%	6.50%	7.80%	9.10%	10.40%	11.70%	13.00%	14.30%	15.60%	16.90%	18.20%	19.50%	20.80%	22.10%	23.40%	24.70%	26.00%	27.30%	28.60%	29.90%	31.20%	32.50%
14	1.40%	2.80%	4.20%	5.60%	7.00%	8.40%	9.80%	11.20%	12.60%	14.00%	15.40%	16.80%	18.20%	19.60%	21.00%	22.40%	23.80%	25.20%	26.60%	28.00%	29.40%	30.80%	32.20%	33.60%	35.00%
15	1.50%	3.00%	4.50%	6.00%	7.50%	9.00%	10.50%	12.00%	13.50%	15.00%	16.50%	18.00%	19.50%	21.00%	22.50%	24.00%	25.50%	27.00%	28.50%	30.00%	31.50%	33.00%	34.50%	36.00%	37.50%
16	1.60%	3.20%	4.80%	6.40%	8.00%	9.60%	11.20%	12.80%	14.40%	16.00%	17.60%	19.20%	20.80%	22.40%	24.00%	25.60%	27.20%	28.80%	30.40%	32.00%	33.60%	35.20%	36.80%	38.40%	40.00%
17	1.70%	3.40%	5.10%	6.80%	8.50%	10.20%	11.90%	13.60%	15.30%	17.00%	18.70%	20.40%	22.10%	23.80%	25.50%	27.20%	28.90%	30.60%	32.30%	34.00%	35.70%	37.40%	39.10%	40.80%	42.50%
18	1.80%	3.60%	5.40%	7.20%	9.00%	10.80%	12.60%	14.40%	16.20%	18.00%	19.80%	21.60%	23.40%	25.20%	27.00%	28.80%	30.60%	32.40%	34.20%	36.00%	37.80%	39.60%	41.40%	43.20%	45.00%
19	1.90%	3.80%	5.70%	7.60%	9.50%	11.40%	13.30%	15.20%	17.10%	19.00%	20.90%	22.80%	24.70%	26.60%	28.50%	30.40%	32.30%	34.20%	36.10%	38.00%	39.90%	41.80%	43.70%	45.60%	47.50%
20	2.00%	4.00%	6.00%	8.00%	10.00%	12.00%	14.00%	16.00%	18.00%	20.00%	22.00%	24.00%	26.00%	28.00%	30.00%	32.00%	34.00%	36.00%	38.00%	40.00%	42.00%	44.00%	46.00%	48.00%	50.00%
21	2.10%	4.20%	6.30%	8.40%	10.50%	12.60%	14.70%	16.80%	18.90%	21.00%	23.10%	25.20%	27.30%	29.40%	31.50%	33.60%	35.70%	37.80%	39.90%	42.00%	44.10%	46.20%	48.30%	50.40%	52.50%
22	2.20%	4.40%	6.60%	8.80%	11.00%	13.20%	15.40%	17.60%	19.80%	22.00%	24.20%	26.40%	28.60%	30.80%	33.00%	35.20%	37.40%	39.60%	41.80%	44.00%	46.20%	48.40%	50.60%	52.80%	55.00%
23	2.30%	4.60%	6.90%	9.20%	11.50%	13.80%	16.10%	18.40%	20.70%	23.00%	25.30%	27.60%	29.90%	32.20%	34.50%	36.80%	39.10%	41.40%	43.70%	46.00%	48.30%	50.60%	52.90%	55.20%	57.50%
24	2.40%	4.80%	7.20%	9.60%	12.00%	14.40%	16.80%	19.20%	21.60%	24.00%	26.40%	28.80%	31.20%	33.60%	36.00%	38.40%	40.80%	43.20%	45.60%	48.00%	50.40%	52.80%	55.20%	57.60%	60.00%
25	2.50%	5.00%	7.50%	10.00%	12.50%	15.00%	17.50%	20.00%	22.50%	25.00%	27.50%	30.00%	32.50%	35.00%	37.50%	40.00%	42.50%	45.00%	47.50%	50.00%	52.50%	55.00%	57.50%	60.00%	62.50%
26	2.60%	5.20%	7.80%	10.40%	13.00%	15.60%	18.20%	20.80%	23.40%	26.00%	28.60%	31.20%	33.80%	36.40%	39.00%	41.60%	44.20%	46.80%	49.40%	52.00%	54.60%	57.20%	59.80%	62.40%	65.00%
27	2.70%	5.40%	8.10%	10.80%	13.50%	16.20%	18.90%	21.60%	24.30%	27.00%	29.70%	32.40%	35.10%	37.80%	40.50%	43.20%	45.90%	48.60%	51.30%	54.00%	56.70%	59.40%	62.10%	64.80%	67.50%
28	2.80%	5.60%	8.40%	11.20%	14.00%	16.80%	19.60%	22.40%	25.20%	28.00%	30.80%	33.60%	36.40%	39.20%	42.00%	44.80%	47.60%	50.40%	53.20%	56.00%	58.80%	61.60%	64.40%	67.20%	70.00%
29	2.90%	5.80%	8.70%	11.60%	14.50%	17.40%	20.30%	23.20%	26.10%	29.00%	31.90%	34.80%	37.70%	40.60%	43.50%	46.40%	49.30%	52.20%	55.10%	58.00%	60.90%	63.80%	66.70%	69.60%	72.50%
30	3.00%	6.00%	9.00%	12.00%	15.00%	18.00%	21.00%	24.00%	27.00%	30.00%	33.00%	36.00%	39.00%	42.00%	45.00%	48.00%	51.00%	54.00%	57.00%	60.00%	63.00%	66.00%	69.00%	72.00%	75.00%
31	3.10%	6.20%	9.30%	12.40%	15.50%	18.60%	21.70%	24.80%	27.90%	31.00%	34.10%	37.20%	40.30%	43.40%	46.50%	49.60%	52.70%	55.80%	58.90%	62.00%	65.10%	68.20%	71.30%	74.40%	77.50%
32	3.20%	6.40%	9.60%	12.80%	16.00%	19.20%	22.40%	25.60%	28.80%	32.00%	35.20%	38.40%	41.60%	44.80%	48.00%	51.20%	54.40%	57.60%	60.80%	64.00%	67.20%	70.40%	73.60%	76.80%	80.00%
33	3.30%	6.60%	9.90%	13.20%	16.50%	19.80%	23.10%	26.40%	29.70%	33.00%	36.30%	39.60%	42.90%	46.20%	49.50%	52.80%	56.10%	59.40%	62.70%	66.00%	69.30%	72.60%	75.90%	79.20%	80.00%
34	3.40%	6.80%	10.20%	13.60%	17.00%	20.40%	23.80%	27.20%	30.60%	34.00%	37.40%	40.80%	44.20%	47.60%	51.00%	54.40%	57.80%	61.20%	64.60%	68.00%	71.40%	74.80%	78.20%	80.00%	80.00%
35	3.50%	7.00%	10.50%	14.00%	17.50%	21.00%	24.50%	28.00%	31.50%	35.00%	38.50%	42.00%	45.50%	49.00%	52.50%	56.00%	59.50%	63.00%	66.50%	70.00%	73.50%	77.00%	80.00%	80.00%	80.00%
36	3.60%	7.20%	10.80%	14.40%	18.00%	21.60%	25.20%	28.80%	32.40%	36.00%	39.60%	43.20%	46.80%	50.40%	54.00%	57.60%	61.20%	64.80%	68.40%	72.00%	75.60%	79.20%	80.00%	80.00%	80.00%
37	3.70%	7.40%	11.10%	14.80%	18.50%	22.20%	25.90%	29.60%	33.30%	37.00%	40.70%	44.40%	48.10%	51.80%	55.50%	59.20%	62.90%	66.60%	70.30%	74.00%	77.70%	80.00%	80.00%	80.00%	80.00%
38	3.80%	7.60%	11.40%	15.20%	19.00%	22.80%	26.60%	30.40%	34.20%	38.00%	41.80%	45.60%	49.40%	53.20%	57.00%	60.80%	64.60%	68.40%	72.20%	76.00%	79.80%	80.00%	80.00%	80.00%	80.00%
39	3.90%	7.80%	11.70%	15.60%	19.50%	23.40%	27.30%	31.20%	35.10%	39.00%	42.90%	46.80%	50.70%	54.60%	58.50%	62.40%	66.30%	70.20%	74.10%	78.00%	80.00%	80.00%	80.00%	80.00%	80.00%
40	4.00%	8.00%	12.00%	16.00%	20.00%	24.00%	28.00%	32.00%	36.00%	40.00%	44.00%	48.00%	52.00%	56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 1 (4-02-12)

Age → Years ↓	60 1.45	61 1.60	62 1.75	63 1.90	64 2.05	65 2.20	66 2.35	67+ 2.50
10	14.50%	16.00%	17.50%	19.00%	20.50%	22.00%	23.50%	25.00%
11	15.95%	17.60%	19.25%	20.90%	22.55%	24.20%	25.85%	27.50%
12	17.40%	19.20%	21.00%	22.80%	24.60%	26.40%	28.20%	30.00%
13	18.85%	20.80%	22.75%	24.70%	26.65%	28.60%	30.55%	32.50%
14	20.30%	22.40%	24.50%	26.60%	28.70%	30.80%	32.90%	35.00%
15	21.75%	24.00%	26.25%	28.50%	30.75%	33.00%	35.25%	37.50%
16	23.20%	25.60%	28.00%	30.40%	32.80%	35.20%	37.60%	40.00%
17	24.65%	27.20%	29.75%	32.30%	34.85%	37.40%	39.95%	42.50%
18	26.10%	28.80%	31.50%	34.20%	36.90%	39.60%	42.30%	45.00%
19	27.55%	30.40%	33.25%	36.10%	38.95%	41.80%	44.65%	47.50%
20	29.00%	32.00%	35.00%	38.00%	41.00%	44.00%	47.00%	50.00%
21	30.45%	33.60%	36.75%	39.90%	43.05%	46.20%	49.35%	52.50%
22	31.90%	35.20%	38.50%	41.80%	45.10%	48.40%	51.70%	55.00%
23	33.35%	36.80%	40.25%	43.70%	47.15%	50.60%	54.05%	57.50%
24	34.80%	38.40%	42.00%	45.60%	49.20%	52.80%	56.40%	60.00%
25	36.25%	40.00%	43.75%	47.50%	51.25%	55.00%	58.75%	62.50%
26	37.70%	41.60%	45.50%	49.40%	53.30%	57.20%	61.10%	65.00%
27	39.15%	43.20%	47.25%	51.30%	55.35%	59.40%	63.45%	67.50%
28	40.60%	44.80%	49.00%	53.20%	57.40%	61.60%	65.80%	70.00%
29	42.05%	46.40%	50.75%	55.10%	59.45%	63.80%	68.15%	72.50%
30	43.50%	48.00%	52.50%	57.00%	61.50%	66.00%	70.50%	75.00%

Age → Years ↓	60 1.625	61 1.750	62 1.875	63 2.000	64 2.125	65 2.250	66 2.375	67+ 2.500
30	48.75%	52.50%	56.25%	60.00%	63.75%	67.50%	71.25%	75.00%
31	50.38%	54.25%	58.13%	62.00%	65.88%	69.75%	73.63%	77.50%
32	52.00%	56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%
33	53.63%	57.75%	61.88%	66.00%	70.13%	74.25%	78.38%	80.00%
34	55.25%	59.50%	63.75%	68.00%	72.25%	76.50%	80.00%	80.00%
35	56.88%	61.25%	65.63%	70.00%	74.38%	78.75%	80.00%	80.00%
36	58.50%	63.00%	67.50%	72.00%	76.50%	80.00%	80.00%	80.00%
37	60.13%	64.75%	69.38%	74.00%	78.63%	80.00%	80.00%	80.00%

Retirement Factors

Group 1 (4-02-12)

38	61.75%	66.50%	71.25%	76.00%	80.00%	80.00%	80.00%	80.00%
39	63.38%	68.25%	73.13%	78.00%	80.00%	80.00%	80.00%	80.00%
40	65.00%	70.00%	75.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 2 (4-02-12)

Age → Years↓	55 1.45	56 1.60	57 1.75	58 1.90	59 2.05	60 2.20	61 2.35	62+ 2.50
10	14.50%	16.00%	17.50%	19.00%	20.50%	22.00%	23.50%	25.00%
11	15.95%	17.60%	19.25%	20.90%	22.55%	24.20%	25.85%	27.50%
12	17.40%	19.20%	21.00%	22.80%	24.60%	26.40%	28.20%	30.00%
13	18.85%	20.80%	22.75%	24.70%	26.65%	28.60%	30.55%	32.50%
14	20.30%	22.40%	24.50%	26.60%	28.70%	30.80%	32.90%	35.00%
15	21.75%	24.00%	26.25%	28.50%	30.75%	33.00%	35.25%	37.50%
16	23.20%	25.60%	28.00%	30.40%	32.80%	35.20%	37.60%	40.00%
17	24.65%	27.20%	29.75%	32.30%	34.85%	37.40%	39.95%	42.50%
18	26.10%	28.80%	31.50%	34.20%	36.90%	39.60%	42.30%	45.00%
19	27.55%	30.40%	33.25%	36.10%	38.95%	41.80%	44.65%	47.50%
20	29.00%	32.00%	35.00%	38.00%	41.00%	44.00%	47.00%	50.00%
21	30.45%	33.60%	36.75%	39.90%	43.05%	46.20%	49.35%	52.50%
22	31.90%	35.20%	38.50%	41.80%	45.10%	48.40%	51.70%	55.00%
23	33.35%	36.80%	40.25%	43.70%	47.15%	50.60%	54.05%	57.50%
24	34.80%	38.40%	42.00%	45.60%	49.20%	52.80%	56.40%	60.00%
25	36.25%	40.00%	43.75%	47.50%	51.25%	55.00%	58.75%	62.50%
26	37.70%	41.60%	45.50%	49.40%	53.30%	57.20%	61.10%	65.00%
27	39.15%	43.20%	47.25%	51.30%	55.35%	59.40%	63.45%	67.50%
28	40.60%	44.80%	49.00%	53.20%	57.40%	61.60%	65.80%	70.00%
29	42.05%	46.40%	50.75%	55.10%	59.45%	63.80%	68.15%	72.50%

Age → Years↓	55 1.625	56 1.750	57 1.875	58 2.000	59 2.125	60 2.250	61 2.375	62+ 2.50
30	48.75%	52.50%	56.25%	60.00%	63.75%	67.50%	71.25%	75.00%
31	50.38%	54.25%	58.13%	62.00%	65.88%	69.75%	73.63%	77.50%
32	52.00%	56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%
33	53.63%	57.75%	61.88%	66.00%	70.13%	74.25%	78.38%	80.00%
34	55.25%	59.50%	63.75%	68.00%	72.25%	76.50%	80.00%	80.00%
35	56.88%	61.25%	65.63%	70.00%	74.38%	78.75%	80.00%	80.00%
36	58.50%	63.00%	67.50%	72.00%	76.50%	80.00%	80.00%	80.00%
37	60.13%	64.75%	69.38%	74.00%	78.63%	80.00%	80.00%	80.00%
38	61.75%	66.50%	71.25%	76.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 2 (4-02-12)

39	63.38%	68.25%	73.13%	78.00%	80.00%	80.00%	80.00%	80.00%
40	65.00%	70.00%	75.00%	80.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 4 (4-02-12)

Age → Years↓	45	46	47	48	49	50	51	52	53	54	55	56	57
	0.70	0.85	1.00	1.15	1.30	1.45	1.60	1.75	1.90	2.05	2.20	2.35	2.50
10	7.00%	8.50%	10.00%	11.50%	13.00%	14.50%	16.00%	17.50%	19.00%	20.50%	22.00%	23.50%	25.00%
11	7.70%	9.35%	11.00%	12.65%	14.30%	15.95%	17.60%	19.25%	20.90%	22.55%	24.20%	25.85%	27.50%
12	8.40%	10.20%	12.00%	13.80%	15.60%	17.40%	19.20%	21.00%	22.80%	24.60%	26.40%	28.20%	30.00%
13	9.10%	11.05%	13.00%	14.95%	16.90%	18.85%	20.80%	22.75%	24.70%	26.65%	28.60%	30.55%	32.50%
14	9.80%	11.90%	14.00%	16.10%	18.20%	20.30%	22.40%	24.50%	26.60%	28.70%	30.80%	32.90%	35.00%
15	10.50%	12.75%	15.00%	17.25%	19.50%	21.75%	24.00%	26.25%	28.50%	30.75%	33.00%	35.25%	37.50%
16	11.20%	13.60%	16.00%	18.40%	20.80%	23.20%	25.60%	28.00%	30.40%	32.80%	35.20%	37.60%	40.00%
17	11.90%	14.45%	17.00%	19.55%	22.10%	24.65%	27.20%	29.75%	32.30%	34.85%	37.40%	39.95%	42.50%
18	12.60%	15.30%	18.00%	20.70%	23.40%	26.10%	28.80%	31.50%	34.20%	36.90%	39.60%	42.30%	45.00%
19	13.30%	16.15%	19.00%	21.85%	24.70%	27.55%	30.40%	33.25%	36.10%	38.95%	41.80%	44.65%	47.50%
20	14.00%	17.00%	20.00%	23.00%	26.00%	29.00%	32.00%	35.00%	38.00%	41.00%	44.00%	47.00%	50.00%
21	14.70%	17.85%	21.00%	24.15%	27.30%	30.45%	33.60%	36.75%	39.90%	43.05%	46.20%	49.35%	52.50%
22	15.40%	18.70%	22.00%	25.30%	28.60%	31.90%	35.20%	38.50%	41.80%	45.10%	48.40%	51.70%	55.00%
23	16.10%	19.55%	23.00%	26.45%	29.90%	33.35%	36.80%	40.25%	43.70%	47.15%	50.60%	54.05%	57.50%
24	16.80%	20.40%	24.00%	27.60%	31.20%	34.80%	38.40%	42.00%	45.60%	49.20%	52.80%	56.40%	60.00%
25	17.50%	21.25%	25.00%	28.75%	32.50%	36.25%	40.00%	43.75%	47.50%	51.25%	55.00%	58.75%	62.50%
26	18.20%	22.10%	26.00%	29.90%	33.80%	37.70%	41.60%	45.50%	49.40%	53.30%	57.20%	61.10%	65.00%
27	18.90%	22.95%	27.00%	31.05%	35.10%	39.15%	43.20%	47.25%	51.30%	55.35%	59.40%	63.45%	67.50%
28	19.60%	23.80%	28.00%	32.20%	36.40%	40.60%	44.80%	49.00%	53.20%	57.40%	61.60%	65.80%	70.00%
29	20.30%	24.65%	29.00%	33.35%	37.70%	42.05%	46.40%	50.75%	55.10%	59.45%	63.80%	68.15%	72.50%

Age → Years↓	45	46	47	48	49	50	51	52	53	54	55	56	57
						1.625	1.750	1.875	2.00	2.125	2.250	2.375	2.50
30						48.75%	52.50%	56.25%	60.00%	63.75%	67.50%	71.25%	75.00%
31						50.38%	54.25%	58.13%	62.00%	65.88%	69.75%	73.63%	77.50%
32						52.00%	56.00%	60.00%	64.00%	68.00%	72.00%	76.00%	80.00%
33						53.63%	57.75%	61.88%	66.00%	70.13%	74.25%	78.38%	80.00%
34						55.25%	59.50%	63.75%	68.00%	72.25%	76.50%	80.00%	80.00%
35						56.88%	61.25%	65.63%	70.00%	74.38%	78.75%	80.00%	80.00%
36						58.50%	63.00%	67.50%	72.00%	76.50%	80.00%	80.00%	80.00%
37						60.13%	64.75%	69.38%	74.00%	78.63%	80.00%	80.00%	80.00%
38						61.75%	66.50%	71.25%	76.00%	80.00%	80.00%	80.00%	80.00%

Retirement Factors

Group 4 (4-02-12)

39		63.38%	68.25%	73.13%	78.00%	80.00%	80.00%	80.00%	80.00%
40		65.00%	70.00%	75.00%	80.00%	80.00%	80.00%	80.00%	80.00%