

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%
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 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%
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%