

UNIFORMED RETIREMENT SYSTEM JOINT AND LAST SURVIVOR OPTIONS

Retiring members of the **Uniformed Retirement System** (Normal, Early Service, Deferred Vested, or any type of Disability) may elect a Joint and Last Survivor Option, which entitles the surviving spouse to receive all or a percentage (50%, $66\frac{2}{3}\%$, 75% or 100%) of their base retirement benefit (not including the Pre-62 supplement or the Pre-Social Security Benefit) after their death. If the Joint and Last Survivor Option is elected, the retiree's benefit will be reduced. The amount of reduction depends on the difference in age between the retiree and his or her spouse (see chart below). A partial year is not considered a difference in age.

If the spouse should pre-decease the retiree (or in the case of divorce where the benefit is extinguished), the retiree's benefit will be increased to what it would have been if no option had been elected.

JOINT AND LAST SURVIVOR BENEFIT REDUCTION FACTORS

<i>Age of Spouse</i>	<i>100%</i>	<i>75%</i>	<i>$66\frac{2}{3}\%$</i>	<i>50%</i>
30 yrs younger	66.0%	72.0%	76.0%	81.0%
25 yrs younger	69.5%	75.0%	78.5%	83.0%
20 yrs younger	73.0%	78.0%	81.0%	85.0%
19 yrs younger	73.7%	78.6%	81.5%	85.4%
18 yrs younger	74.4%	79.2%	82.0%	85.8%
17 yrs younger	75.1%	79.8%	82.5%	86.2%
16 yrs younger	75.8%	80.4%	83.0%	86.6%
15 yrs younger	76.5%	81.0%	83.5%	87.0%
14 yrs younger	77.2%	81.6%	84.0%	87.4%
13 yrs younger	77.9%	82.2%	84.5%	87.8%
12 yrs younger	78.6%	82.8%	85.0%	88.2%
11 yrs younger	79.3%	83.4%	85.5%	88.6%
10 yrs younger	80.0%	84.0%	86.0%	89.0%
9 yrs younger	80.7%	84.6%	86.5%	89.4%
8 yrs younger	81.4%	85.2%	87.0%	89.8%
7 yrs younger	82.1%	85.8%	87.5%	90.2%
6 yrs younger	82.8%	86.4%	88.0%	90.6%
5 yrs younger	83.5%	87.0%	88.5%	91.0%
4 yrs younger	84.2%	87.6%	89.0%	91.4%
3 yrs younger	84.9%	88.2%	89.5%	91.8%
2 yrs younger	85.6%	88.8%	90.0%	92.2%
1 yr younger	86.3%	89.4%	90.5%	92.6%
SAME AGE	87.0%	90.0%	91.0%	93.0%
1 yr older	87.7%	90.6%	91.5%	93.4%
2 yrs older	88.4%	91.2%	92.0%	93.8%
3 yrs older	89.1%	91.8%	92.5%	94.2%
4 yrs older	89.8%	92.4%	93.0%	94.6%
5 yrs older	90.5%	93.0%	93.5%	95.0%
6 yrs older	91.2%	93.6%	94.0%	95.4%
7 yrs older	92.9%	94.2%	94.5%	95.8%
8 yrs older	93.6%	94.8%	95.0%	96.2%
9 yrs older	94.3%	95.4%	95.5%	96.6%
10 yrs older	95.0%	96.0%	96.0%	97.0%
11 yrs older	95.7%	96.6%	96.5%	97.4%
12 yrs older	96.0%	97.0%	97.0%	97.8%
13 yrs older	96.0%	97.0%	97.5%	98.2%
14 yrs older	96.0%	97.0%	98.0%	98.6%
15 yrs older or more	96.0%	97.0%	98.0%	99.0%