

Table of Present Value Factors Including COLA - these are applied to the Base Benefit

Age at Purchase	Age at Retirement										
	45	46	47	48	49	50	51	52	53	54	55
25	4.7746	4.4198	4.0887	3.7804	3.4927	3.2248	2.9750	2.7420	2.5255	2.3238	2.1361
26	5.0988	4.7200	4.3664	4.0371	3.7299	3.4437	3.1770	2.9283	2.6970	2.4816	2.2811
27	5.4451	5.0406	4.6630	4.3114	3.9832	3.6777	3.3928	3.1272	2.8802	2.6502	2.4361
28	5.8152	5.3832	4.9799	4.6044	4.2539	3.9276	3.6234	3.3397	3.0759	2.8303	2.6016
29	6.2106	5.7492	5.3185	4.9175	4.5432	4.1947	3.8698	3.5668	3.2851	3.0227	2.7785
30	6.6332	6.1404	5.6804	5.2521	4.8523	4.4801	4.1331	3.8095	3.5086	3.2284	2.9676
31	7.0848	6.5584	6.0671	5.6096	5.1827	4.7851	4.4145	4.0688	3.7474	3.4482	3.1696
32	7.5672	7.0050	6.4802	5.9916	5.5356	5.1109	4.7151	4.3459	4.0026	3.6830	3.3854
33	8.0828	7.4823	6.9218	6.3998	5.9127	5.4591	5.0363	4.6420	4.2753	3.9339	3.6161
34	8.6338	7.9924	7.3937	6.8361	6.3158	5.8313	5.3797	4.9584	4.5668	4.2021	3.8626
35	9.2224	8.5372	7.8977	7.3022	6.7464	6.2288	5.7464	5.2965	4.8781	4.4886	4.1259
36	9.8514	9.1195	8.4364	7.8002	7.2065	6.6537	6.1384	5.6577	5.2109	4.7947	4.4074
37	10.5236	9.7418	9.0120	8.3324	7.6982	7.1077	6.5572	6.0437	5.5664	5.1219	4.7081
38	11.2419	10.4067	9.6271	8.9012	8.2237	7.5928	7.0048	6.4563	5.9464	5.4715	5.0294
39	12.0099	11.1176	10.2848	9.5093	8.7855	8.1115	7.4833	6.8973	6.3526	5.8453	5.3730
40	12.8298	11.8766	10.9869	10.1584	9.3853	8.6653	7.9941	7.3682	6.7862	6.2443	5.7398
41	13.7058	12.6875	11.7371	10.8520	10.0261	9.2569	8.5400	7.8713	7.2496	6.6707	6.1317
42	14.6424	13.5545	12.5391	11.5936	10.7112	9.8895	9.1235	8.4091	7.7450	7.1265	6.5507
43	15.6429	14.4807	13.3959	12.3858	11.4431	10.5652	9.7470	8.9837	8.2742	7.6135	6.9983
44	16.7120	15.4703	14.3114	13.2323	12.2251	11.2873	10.4131	9.5977	8.8397	8.1338	7.4766
45		16.5274	15.2893	14.1364	13.0605	12.0585	11.1246	10.2535	9.4437	8.6896	7.9875
46			16.3449	15.1124	13.9622	12.8911	11.8927	10.9614	10.0957	9.2895	8.5389
47				16.1582	14.9284	13.7832	12.7157	11.7200	10.7944	9.9324	9.1299
48					15.9620	14.7375	13.5961	12.5315	11.5418	10.6201	9.7620
49						15.7607	14.5401	13.4016	12.3431	11.3574	10.4398
50							15.5509	14.3332	13.2012	12.1470	11.1656
51								15.3328	14.1218	12.9941	11.9442
52									15.1104	13.9037	12.7804
53										14.8783	13.6762
54											14.6392
55											

Assumptions:

Mortality	SOA PubS-2010 Healthy Annuitant Heard-Count Weighted Mortality with Scale 85% Ult MP-2020 (100% M/100% F), projected to 2027
Interest	6.75%
COLA	2.10%

Table of Present Value Factors Excluding COLA - these are applied to the Supplemental Benefits (assume that all are paid to age 67)

Age at Purchase	Age at Retirement										
	45	46	47	48	49	50	51	52	53	54	55
25	3.0631	2.8036	2.5609	2.3339	2.1216	1.9230	1.7375	1.5640	1.4019	1.2504	1.1089
26	3.2711	2.9940	2.7348	2.4923	2.2656	2.0536	1.8554	1.6702	1.4971	1.3353	1.1842
27	3.4933	3.1974	2.9205	2.6616	2.4195	2.1931	1.9815	1.7836	1.5988	1.4260	1.2646
28	3.7307	3.4147	3.1190	2.8425	2.5840	2.3422	2.1161	1.9049	1.7074	1.5229	1.3506
29	3.9844	3.6469	3.3311	3.0358	2.7597	2.5014	2.2600	2.0344	1.8235	1.6265	1.4424
30	4.2555	3.8950	3.5578	3.2424	2.9474	2.6717	2.4138	2.1728	1.9476	1.7371	1.5406
31	4.5452	4.1602	3.8000	3.4631	3.1481	2.8535	2.5781	2.3207	2.0802	1.8554	1.6454
32	4.8547	4.4434	4.0587	3.6989	3.3625	3.0478	2.7537	2.4788	2.2218	1.9817	1.7575
33	5.1855	4.7462	4.3353	3.9509	3.5915	3.2555	2.9413	2.6476	2.3732	2.1168	1.8772
34	5.5390	5.0698	4.6308	4.2203	3.8364	3.4774	3.1418	2.8281	2.5350	2.2611	2.0052
35	5.9166	5.4154	4.9465	4.5080	4.0979	3.7145	3.3560	3.0209	2.7078	2.4152	2.1419
36	6.3202	5.7847	5.2839	4.8155	4.3774	3.9679	3.5849	3.2270	2.8925	2.5799	2.2880
37	6.7514	6.1794	5.6444	5.1441	4.6761	4.2386	3.8295	3.4472	3.0898	2.7560	2.4441
38	7.2123	6.6012	6.0297	5.4952	4.9953	4.5279	4.0909	3.6825	3.3008	2.9441	2.6109
39	7.7050	7.0522	6.4416	5.8706	5.3366	4.8372	4.3704	3.9340	3.5262	3.1452	2.7893
40	8.2309	7.5336	6.8814	6.2713	5.7009	5.1674	4.6687	4.2026	3.7670	3.3599	2.9797
41	8.7929	8.0480	7.3512	6.6995	6.0901	5.5203	4.9875	4.4895	4.0242	3.5893	3.1832
42	9.3938	8.5979	7.8535	7.1573	6.5063	5.8975	5.3283	4.7963	4.2992	3.8346	3.4007
43	10.0357	9.1854	8.3902	7.6464	6.9508	6.3005	5.6924	5.1241	4.5929	4.0966	3.6330
44	10.7215	9.8132	8.9636	8.1690	7.4259	6.7311	6.0814	5.4743	4.9068	4.3766	3.8813
45	11.4541	10.4837	9.5761	8.7272	7.9333	7.1910	6.4970	5.8483	5.2421	4.6757	4.1466
46		11.2075	10.2372	9.3297	8.4810	7.6875	6.9455	6.2521	5.6040	4.9985	4.4328
47			10.9457	9.9753	9.0679	8.2195	7.4262	6.6848	5.9918	5.3444	4.7396
48				10.6660	9.6958	8.7886	7.9404	7.1476	6.4067	5.7144	5.0678
49					10.3690	9.3988	8.4917	7.6439	6.8515	6.1112	5.4196
50						10.0522	9.0820	8.1753	7.3278	6.5360	5.7964
51							9.7154	8.7454	7.8388	6.9918	6.2006
52								9.3576	8.3876	7.4813	6.6347
53									8.9755	8.0057	7.0997
54										8.5694	7.5996
55											8.1371

Assumptions:

Mortality	SOA PubS-2010 Healthy Annuitant Heard-Count Weighted Mortality with Scale 85% Ult MP-2020 (100% M/100% F), projected to 2027
Interest	6.75%
COLA	0.00%