



# **VALUATION OF THE MILITARY RETIREMENT SYSTEM**

**SEPTEMBER 30, 2003**

**DoD Office of the Actuary**



## ACTUARIAL CERTIFICATION

This report on the military retirement system as of September 30, 2003, has been prepared in accordance with generally accepted actuarial principles and practices. In preparing the report, I have relied upon information maintained by the Office of the Secretary of Defense regarding plan provisions, assets, and participants.

The valuation was performed using all actuarial assumptions and methods approved by the DoD Retirement Board of Actuaries. The decrements used in the valuation are based on actual experience under the military retirement system. It was assumed that mortality would improve during the projection period. The improvement factors were based on Social Security data (2000 Trustees' Report, Alternative II-B) since it was decided that the mortality improvement anticipated for the Social Security population would be applicable to the military population. The economic assumptions included an annual 3% rate of inflation, a 3.75% annual basic pay scale increase, and a 6.25% annual investment return.

In my opinion, the present values included in this report have been estimated on the basis of actuarial assumptions that are reasonable in the aggregate. The projections and actuarial present values included in the report reflect my best estimate of the anticipated experience under the plan.



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## SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2003, VALUATION

### CHANGES IN ACTUARIAL ASSUMPTIONS

At its September 2003 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2003, valuation.

#### *Economic Assumptions*

The Board adopted a new long-term salary increase assumption of 3.75% per year, up from 3.5% used in last year's valuation. This is discussed in greater detail in Appendix D. The new assumption increased the full-time normal cost percent (NCP) by 1.0 percentage-points, and the part-time NCP by 0.9 percentage-points. This change increased the unfunded liability by \$3.9 billion.

#### *Survivor Valuation*

The Board adopted a number of enhancements to the valuation of survivors of military personnel. These included refinements to the valuation model and updated decrement rates. The Board also approved the use of new survivor pay factors, as well as improved handling of Dependency and Indemnity Compensation (DIC) offsets to survivor annuities. These changes had no effect on the full-time NCP, but led to a 0.2 percentage-point decrease in the part-time NCP. Together they decreased the unfunded liability by \$3.7 billion.

#### *Permanent Disability Decrement Rates and Multipliers*

The Office of the Actuary proposed and the Board accepted an updated set of death and other loss rates for permanently disabled retirees. The Board also approved an updated set of permanent disability multipliers which model the projection of their retired pay. These updates had no effect on the full- and part-time NCPs. The changes decreased the unfunded liability by \$0.7 billion.

#### *Retired Pay Offset Factors*

The Board approved an updated set of retired pay offset factors, which reflect the extent that DoD military retired pay for new retirees is offset by Department of Veterans Affairs (VA) disability compensation. These changes led to a 0.2 percentage-point reduction in the full-time NCP and had no significant impact on the part-time NCP. The changes decreased the unfunded liability by \$1.3 billion.

### *Corrections and Updates*

The Board approved a minor adjustment to the methodology for creating the active duty input file. This adjustment had no impact on the full- and part-time NCPs. The change increased the unfunded liability by \$0.1 billion.

### CHANGES IN BENEFITS

During FY 2003, Congress enacted a new pay table as part of the effort to increase and re-structure basic pay. In FY 2004, Congress passed Concurrent Receipt legislation (Public Law 108-136) that includes a phasing out of the offset to DoD military retired pay for some retirees in receipt of disability compensation from the Department of Veterans Affairs (VA).

#### *January 1, 2003, Pay Table*

The new pay table did not impact the full- and part-time NCPs. It produced an increase in the unfunded liability of \$1.2 billion.

#### *Concurrent Receipt*

The new Concurrent Receipt benefit increased the full-time NCP by 2.9 percentage points, and the part-time NCP 0.8 percentage points. The new benefit increased the unfunded liability by \$73.3 billion.

Starting in FY 2005, the increase in the NCP due to Concurrent Receipt is to be paid for by the Department of Treasury, i.e., DoD's normal cost payment is unaffected by the new law. See Appendix A for further discussion concerning the new Concurrent Receipt benefit.

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# VALUATION OF THE MILITARY RETIREMENT SYSTEM

## Introduction

The military retirement system provides benefits for retirement from active duty and from the reserves, disability retirement benefits, and optional survivor coverage. A detailed description of current benefits can be found in Appendix A, and a history of the system is in Appendix B.

Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.) established an aggregate entry-age normal cost funding method for the military retirement system starting October 1, 1984. Under this law, DoD pays the normal cost of the system and the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from assumed experience differing from actual experience. Public Law 108-136 modified this process such that DoD's normal cost contribution excludes the costs for new Concurrent Receipt benefits, and Treasury's total contribution includes an additional amount to fund the normal cost for the new benefits.

This law also established an independent three-member DoD Retirement Board of Actuaries who were appointed by the President. The Board is required to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to report annually to the Secretary of Defense; and to report to the President and the Congress on the status of the fund at least every four years. The DoD Office of the Actuary provides all technical and administrative support to the Board.

The terms of the Board members are fifteen years and a member can be removed only for misconduct or failure to perform the duties of the office. The current Board members are Richard G. Schreitmueller (Chairman), Marsha Bera-Morris, and John Hartnedy. The DoD Chief Actuary is the Executive Secretary for the Board.

Military retired pay is based on "basic pay." This is the principal element of military compensation that all members receive; but it is not analogous, for comparative purposes, to private or public sector salaries. Reasonable comparisons can be made, however, to Basic Military Compensation (BMC). BMC is received by all members and is the sum of basic pay, the quarters allowance (either cash or in kind), a subsistence allowance (either cash or in kind), and the tax advantage accruing to allowances since they are not subject to income tax. Consequently, comparisons of military retired pay to other pension systems should recognize the relationship to BMC rather than to basic pay only. Appendix A contains a more complete description of this topic.

## Valuation Data and Procedure

The valuation input data were extracted from files maintained at the Defense Manpower Data Center. Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service (DFAS). Reserve data were obtained from the Reserve Component Common Personnel Data System, the official source for all reserve strengths and statistics.

Active duty data came from files provided by the four military personnel centers, and these data were edited and adjusted by less than 0.3 percent to agree with official totals supplied by the Comptroller. Dollar amounts included the January 1, 2004, pay raise for active duty and reserve personnel. These totals are summarized in Table 1.

TABLE 1

INITIAL ACCOUNTING FIGURES AS OF SEPTEMBER 30, 2003

Total Active Duty Personnel + Full-Time Active Duty Reservists	1,487,769
Total Monthly Basic Pay	\$3.72 billion
Total Selected Drilling Reservists	809,092
Total Monthly Basic Pay	\$.41 billion
Total Number of Nondisability Retirees ***	1,633,411
Total Monthly Retired Pay	\$2.69 billion
Total Number of Disability Retirees ***	88,855
Total Monthly Retired Pay	\$.10 billion
Total Number of Surviving Families	273,117
Total Monthly Survivor Annuities	\$.18 billion

\*\*\* Counts and amounts do not reflect increased benefits effective January 1, 2004, due to new Concurrent Receipt law. The liability calculated in this valuation, shown in Table 7 (and the open group projections), however, reflects the increased benefits.

Population and pay projections are generated by an actuarial projection model (GORGO). For use in this model, the data on active duty personnel and drilling reservists are grouped into “cells” by age and number of years of service. Each cell contains the number and the average basic pay for personnel with that particular combination of age and length of service. Data on the retired population and surviving families are grouped into cells by age, and each cell contains the number and total net annualized retired pay or survivor annuity.

Separate data arrays are maintained in GORGO for each of the population categories listed in Table 2. These data are displayed in Appendix C.

In GORGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to retired, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. Basic pay scale increases are assumed to be 3.75 percent per year and basic pay is also increased by individual promotion and longevity increases. Retired pay and survivor annuities are increased by cost-of-living adjustments (COLAs) of 3.0 percent per year for retirees and survivors who receive a full COLA. At the end of each year, the number of people and the amounts paid in basic pay and benefits are saved, and the population is aged. After 100 years, when none of the current active or retired personnel are left in the system, the present values of the series of future benefit payments and future basic pay outlays are determined, using the valuation interest rate of 6.25 percent per year. Because no new entrants come into the system, the projection is said to be “closed group.”

There is also an option in GORGO for an “open group” projection in which new entrants are added each year to meet projected end-strengths. Detailed results of an open group projection of the military retirement system appear in Appendix K. Appendix L shows what these results are without reservists.

An open group projection appears later in this text (Table 9). This projection, which shows the past and projected flow of plan assets, includes the total basic payroll over the next 100 years, the normal cost contributions, and payments to amortize the unfunded liability, investment income, fund disbursements, and the fund balance. All of these items are discussed in detail throughout the text of this report.

## TABLE 2

### GORGO POPULATION CATEGORIES

1. Active duty populations and basic pay
  - a. Officers
  - b. Enlistees
2. Selected reserve populations, basic pay, and benefit formula (FINAL PAY or HI-3)
  - a. Officers
  - b. Enlistees
3. Non-selected reserve (those who have completed 20 good years and have not reached paid retirement) populations, basic pay, and benefit formula
  - a. Officers
  - b. Enlistees
4. Retiree populations and retired pay
  - a. Nondisabled officers (no reservists)
  - b. Nondisabled enlistees (no reservists)
  - c. Reserve officers
  - d. Reserve enlistees
  - e. Disabled officers
  - f. Disabled enlistees
5. Surviving families in a survivor benefit plan and total annuities
  - a. Retired Serviceman's Family Protection Plan
  - b. Survivor Benefit Plan
  - c. Reserve Component Survivor Benefit Plan
  - d. Death on active duty supplement to VA
  - e. Minimum income
6. Typical new-entrant cohort
  - a. Officers
  - b. Enlistees

Economic assumptions, i.e., the annual rate of inflation, the annual basic pay scale increases, and the annual valuation interest rate, were decided upon by the DoD Board of Actuaries after extensive analysis of past trends. A discussion of these trends and other considerations is contained in Appendix D.

The decrement rates and other non-economic assumptions can be categorized as follows:

1. Active duty decrement rates
2. Retiree and survivor decrement rates
3. Drilling and non-drilling (with 20 good years) reserve decrement rates
4. Internal computer program parameters
5. Other rates (mortality improvement)

In general, the decrement rates and GORGO parameters are based on military-specific experience. The rates and descriptions of how they were derived appear in Appendices G through J. The internal computer program parameters, dealing with such matters as the survivor benefit elections, premium deductions, and member/beneficiary age differences, are described in Appendix F.

### Assets

The assets of the military retirement fund are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Currently, each security issued to the fund “mirrors” a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue security that is mirrored may have been issued recently, or at any time in the past. Under current procedures adopted by Treasury, the investment manager is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the bid price for the public issue with the same maturity date and coupon rate.

For purposes of determining the unfunded liability, the assets of the fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the military retirement system, the amortized cost value is referred to as the “actuarial value of assets.” The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes both the interest coupons received and the change in the amortized cost value during the year. The actuarial value of assets used in the determination of the unfunded liability includes the “accrued interest,” which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the “accrued interest” is determined by multiplying the coupon

payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 3 presents a statement of the actuarial value of assets as of September 30, 2003; Table 4 presents a statement of changes in the actuarial value of assets.

In an open group projection of a retirement system where the total number of employees is held constant, the number of retirees and survivors on the roll at year end, as well as the number withdrawing, retiring, dying, etc., each year, eventually levels out. When this occurs, the population is said to be “stationary.” In the projection in Table 9, DoD-projected endstrengths are used through the end of FY09. After that, the force size is held constant each year. However, the assumption of future mortality improvement results in a small increase in the retired population each year, so that the retired population is nearly, but not completely, stationary.

When a population becomes stationary, the fund disbursements increase each year at the same rate as total payroll, which is 3.75 percent per year. If the method of funding the system is theoretically sound, the value of the assets in the fund will also increase at this same rate, and thus will become a level percentage of payroll. Otherwise, the fund would either increase indefinitely as a percent of payroll, or decrease until it was zero.

A major portion of the investment income must be used to generate the 3.75 percent fund increases and cannot be used to pay benefits. For example, in the year 2040, the normal cost payment is \$47 billion, the investment income is \$169 billion, and fund disbursements are \$111 billion. The beginning-of-year fund balance is \$2,742 billion. The two sources of fund income will approximately equal benefit payments plus 3.75 percent of the beginning-of-the-year fund balance. That is, \$47 billion plus \$169 billion is about equal to \$111 billion plus \$103 billion ( $\$2,742 \text{ billion} \times .0375$ )—the amount that would be required for the fund to grow by 3.75 percent during the year. The lack of equality is largely due to mortality improvement, which keeps the retired population from being stationary.

Under generally accepted accounting principles, private sector plans must also provide a “Statement of Net Assets Available for Benefits,” where the assets are valued at fair market value. This statement is included in Appendix M.

### Normal Cost

The aggregate entry-age normal cost is the level percentage of basic pay that must be contributed over the entire active career of a typical group of new entrants to pay for all the future retirement benefits of that group. It is determined by using the new-entrant cohort as the starting population in a GORGO projection. Their basic pay and benefits are projected over the next 100 years, and then discounted back to the present to find the normal cost percentage. Mathematically, a normal cost percentage is developed by dividing the present value of future benefits for the entire cohort by the present value of future basic pay.

TABLE 3

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2003
Assets	
Investments, at book value	
U.S. Government securities <sup>1</sup>	\$178,965,690
Accounts receivable	
Accrued interest <sup>2</sup>	\$3,603,159
Due from military retirees or their survivors	\$19,839
Cash	<u>\$25,198</u>
Actuarial value of assets	\$182,613,886

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<sup>1</sup> Book value is determined by amortizing premium and discount over the life of the securities using the effective interest method.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE 4  
DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN ACTUARIAL VALUE OF ASSETS  
(\$ in thousands)

	For the Plan Year Ended September 30, 2003
Actuarial value of assets at beginning of plan year	\$176,533,964
Investment income	
Interest	\$13,388,043
Net appreciation (depreciation) in book value of investments <sup>1</sup>	\$(3,389,708)
Contributions	
From Services	\$13,719,438
Appropriation to amortize the unfunded liability	\$17,928,000
Transfer from Office of Personnel Management	\$101
Total additions	\$41,645,876
Benefits paid to participants	\$35,565,954
Actuarial value of assets	\$182,613,886

<sup>1</sup> Investments bought, sold and held during the plan year ended September 30, 2003, appreciated (depreciated) in value by \$(3,389,708) as follows:

Amortized discount	\$159,581
Amortized premium	\$(3,549,289)
Gain (loss) on sale	<u>\$0</u>
	\$(3,389,708)

As described in Appendix A, there are three distinct nondisability benefit formulas (relevant to three distinct populations) within the military retirement system. Retirement benefits are based on final basic pay (FINAL PAY) for personnel entering the Armed Services before September 8, 1980, and are based on the average of the highest 36 months (HI-3) for those entering on or after this date. Additionally, members first entering the Armed Services on or after August 1, 1986, who elect the Career Status Bonus are subject to a reduction (REDUX) if they retire with less than 30 years of service.

Public Law 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used for the valuation of the military retirement system. One NCP is for active-duty personnel and full-time reservists (full-time) and one is for part-time reservists (part-time). Full-time and part-time NCPs are calculated for each of the three separate benefit formulas. The FY04 NCPs are summarized below:

<u>Benefit Formula</u>	<u>Full-Time</u>	<u>Part-Time</u>
FINAL PAY	35.8%	18.5%
HI-3	32.4	17.5
REDUX	30.4	17.5

Public Law 108-136, enacted November 23, 2003, requires the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. The NCPs shown above include both the Treasury and the DoD portion. Table 7 depicts the breakout of additional increase in the FY04 normal cost percentage due to Concurrent Receipt.

Table 5 shows the expected percentage of the total basic payroll that will be paid during the fiscal year to all active duty personnel who entered military service since the beginning of fiscal year t-k, where k can take on any value from 0 to 29. For example, during FY04 (t = 2004), 3 percent of the expected basic payroll will be paid to personnel entering service in that fiscal year (k = 0), and 96 percent of the expected basic payroll will be paid to persons entering service since the beginning of FY81 (k = 23). The data and methodology used to derive this table are described in Appendix E.

Thus, 96 percent of the basic payroll for FY04 is expected to be paid to personnel entering service since the beginning of FY81, while the remaining 4 percent of the expected basic payroll for FY04 will be for personnel whose retirement benefits are based on FINAL PAY.<sup>2</sup> Of the 96 percent associated with post-FY80 new entrants, 83.5 percent is expected to be

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<sup>2</sup> Actually, personnel hired before September 8, 1980, have their retirement benefits based on FINAL PAY, but for purposes of determining the weights in the weighted normal cost percentage, we use personnel hired before October 1, 1980.

TABLE 5

PERCENTAGE OF TOTAL BASIC PAYROLL PAID DURING FISCAL YEAR  $t$  TO ALL ACTIVE  
DUTY PERSONNEL ENTERING SERVICE DURING OR AFTER SPECIFIC YEAR OF ENTRY

<u>Year of Entry</u>	<u>Percentage</u>
$t$	3%
$t-1$ or later	10
$t-2$ or later	18
$t-3$ or later	26
$t-4$ or later	32
$t-5$ or later	38
$t-6$ or later	43
$t-7$ or later	47
$t-8$ or later	52
$t-9$ or later	56
$t-10$ or later	60
$t-11$ or later	63
$t-12$ or later	67
$t-13$ or later	70
$t-14$ or later	74
$t-15$ or later	77
$t-16$ or later	80
$t-17$ or later	83
$t-18$ or later	86
$t-19$ or later	89
$t-20$ or later	92
$t-21$ or later	94
$t-22$ or later	95
$t-23$ or later	96
$t-24$ or later	97
$t-25$ or later	98
$t-26$ or later	98
$t-27$ or later	99
$t-28$ or later	99
$t-29$ or later	100

Based on basic payroll data for Fiscal Years 1987 to 1991, as described in Appendix E.

attributable to the REDUX members (entering on or after August 1, 1986) and the remaining 12.5 percent to the HI-3 members. The 83.5 percent was derived by interpolating between the factors for FY86 (k = 18) and FY87 (k = 17) years of entry. The FY04 weighted aggregate full and part-time normal cost percentages are obtained by weighting their respective normal cost percentages for the REDUX formula by 83.5 percent, the normal cost percentages for the HI-3 formula by 12.5 percent, and the normal cost percentages for the FINAL PAY formula by 4.0 percent. The resulting sum of the DoD and Treasury components of the weighted aggregate full-time normal cost percentage is 30.9 percent, and the weighted aggregate part-time normal cost percentage is 17.5 percent. Due to federal budget deadlines, the two normal cost percentages used to determine the actual contributions to the fund must be established a year in advance of implementation and may vary from those actually derived in a valuation.

Table 6 summarizes the components of the FY04 normal cost percentages.

TABLE 6				
NORMAL COST AS A PERCENT OF BASIC PAY				
<u>FULL-TIME</u>	<u>FINAL PAY</u>	<u>HI-3</u>	<u>REDUX</u>	<u>FY04 Weighted</u>
Nondisability benefits	34.3%	31.1%	29.1%	29.5%
Disability benefits	0.8	0.7	0.7	0.7
Survivor benefits	<u>0.7</u>	<u>0.6</u>	<u>0.6</u>	<u>0.6</u>
Total	35.8%	32.4%	30.4%	30.9%
 <u>PART-TIME</u>				
Nondisability benefits	17.3%	16.4%	16.4%	16.4%
Disability benefits	0.0	0.0	0.0	0.0
Survivor benefits	<u>1.1</u>	<u>1.1</u>	<u>1.1</u>	<u>1.1</u>
Total	18.5%	17.5%	17.5%	17.5%
 Note that columns may not add exactly due to rounding.				
 *** Refer to Table 7 for the breakdown in the normal cost between the DoD and Treasury. ***				

As can be determined from this table, about 95 percent of the full-time normal cost stems from nondisability retirement. Based on current decrement rates, 17 percent of a typical group of new entrants attain 20 years of active duty service and become eligible for nondisability retirement from active duty. Specifically, 47 percent of new officers and 15 percent of new enlistees attain 20 years of active duty service. It should be noted that some military personnel who begin their careers on active duty move to the reserves and retire from there.

Table 10 lists in the normal cost columns the projected weighted aggregate full-time and part-time normal cost percentages under current law for each year in the future. The columns are separated into the DoD and Treasury normal cost percentages due to P.L. 108-136, which requires the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. By 2014 both the full-time and part-time sum of the DoD and Treasury components of the weighted aggregate percentages drop to the level of the REDUX normal cost percentages [full-time 30.4 percent ( $30.4 = 27.2 + 3.3$ ); part-time 17.5 percent ( $17.5 = 16.6 + 0.8$ )] since by that time virtually all non-retired personnel will have benefits based on the new formula (the above figures may not add due to rounding).

#### Amortization of Unfunded Liability

Under PL 98-94, normal cost contributions began to be made by DoD on behalf of all military personnel on October 1, 1984. Since normal cost contributions had not been made for service prior to this date, there was an initial unfunded accrued liability, or “initial unfunded liability,” as of September 30, 1984, of \$528.7 billion. If this amount had been deposited in the retirement fund on September 30, 1984, then it, together with the future normal cost payments to be made on behalf of all active duty personnel and drilling reservists over the balance of their active careers, would have been sufficient to provide all expected retirement and survivor benefits for those in the system on that date.

The Board of Actuaries originally determined that the initial unfunded accrued liability of the system (\$528.7 billion) should be amortized with payments equal to 33 percent of the second preceding fiscal year’s basic payroll. It was originally projected that this method would amortize the initial unfunded liability over 60 years. However, economic assumption changes extended the amortization period well beyond 60 years. As a result, the Board revised the amortization method of the original unfunded liability in such a way that the amortization would have been completed in 2043. In more recent years, however, it was determined that the military retirement fund was projected to have a negative balance for several years before becoming positive again. The Board decided to shorten the amortization period to 50 years in 1996. The initial unfunded liability is now expected to be fully amortized in 2033.

Changes in the unfunded liability can also arise because of modifications in benefit formulas, changes in actuarial assumptions, and deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30

years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption (currently 3.75 percent). A detailed description of the methods used to calculate the payment streams for changes in unfunded liability is in Appendix N.

### Unfunded Accrued Liability as of September 30, 2003

Table 7 summarizes the calculation of the unfunded accrued liability as of September 30, 2003. The present value of future benefits is obtained by projecting future benefits for the total covered population (closed group with no new entrants) as of September 30, 2003, and discounting these benefits back to the present. The GORGO projection model projects benefits for the current active and retired populations over the rest of their lifetimes. The initial retirement benefits for military personnel are based on their total projected service at retirement, the applicable benefit formula, and projected basic pay increases. Subsequent retirement benefits include projected cost-of-living adjustments and the age 62 adjustment for those retiring under the REDUX formula.

The present value of future normal cost contributions is obtained by (1) using GORGO to project future yearly full-time and part-time basic pay for the September 30, 2003, covered population, (2) multiplying the pay by the total projected (DoD and Treasury) full-time and part-time weighted aggregate entry-age normal cost percentages (NCPs), and (3) discounting the resultant normal costs back to September 30, 2003. For this closed group, the relative percentages of basic pay subject to the three separate benefit formulas will change over time as fewer and fewer members are covered under the final pay formula. The *weighted* full- and part-time NCPs that are multiplied against the future full- or part-time pay in each year reflect expected changing percentages of pay going to members covered by the three benefit formulas. This weighted procedure is roughly equivalent in the aggregate to projecting separately the pay of each of the six groups of active duty and selected reserve members and multiplying it by the individual group's NCP.

The sum of the DoD and Treasury components of the weighted aggregate entry-age normal cost percentages for FY04 are 30.9 percent full-time and 17.5 percent part-time. Federal budget deadlines require the establishment of normal cost percentages a year in advance of the valuation. Consequently, the percentages actually implemented in a fiscal year may vary from those derived in the valuation. These differences, which are small unless major actuarial assumptions are changed, are reflected in the unfunded liability by using the implemented normal cost in the first year of the projection.

Deducting the present value of normal costs and the amortized cost value of the fund from the present value of future benefits leaves an unfunded liability of \$628.3 billion as of September 30, 2003. This was 12.2 percent more than the expected unfunded liability of \$560.0 billion. The expected unfunded liability is what the unfunded liability would have been if all actuarial assumptions had been realized and all benefit formulas had remained unchanged. The fact that the actual unfunded liability is more than expected means that there was a total FY03 loss of \$68.3 billion (\$560.0 billion minus \$628.3 billion). The components of this loss are

outlined in Table 8. The total experience gain is divided into three segments: (1) the loss due to the difference between the actual interest rate earned by the fund and the assumed interest rate; (2) the net gain due to the actual COLA and salary increases being different from those assumed; and (3) the gain due to differences between all noneconomic assumptions and the actual experience for the year. See the Summary of Changes for the September 30, 2003, Valuation for a more detailed breakdown of the gains and losses outlined in Table 8.

TABLE 7  
MILITARY RETIREMENT SYSTEM  
ACTUARIAL STATUS INFORMATION  
AS OF SEPTEMBER 30, 2003  
(\$ in billions)

	For the Plan Year Ended September 30, 2003
1. Present value of future benefits	
a. Annuitants now on roll	\$519.8
b. Nonretired reservists	\$96.6
c. Active duty personnel <sup>1</sup>	<u>\$313.9</u>
TOTAL	\$930.3
2. Present value of future normal cost contributions	\$119.4
3. Actuarial accrued liability	\$810.9
4. Actuarial value of assets <sup>2</sup>	\$182.6
5. Unfunded accrued liability	\$628.3
6. DoD normal cost percentage (NCP) <sup>3</sup> to be applied to basic pay in the following fiscal year	
a. Full-time	27.6%
b. Part-time	16.7%
7. Treasury normal cost percentage (NCP) <sup>4</sup> to be applied to basic pay in the following fiscal year	
a. Full-time	3.3%
b. Part-time	0.8%

Basic pay is only a portion of active duty military compensation. See the summary of the military retirement system for details.

<sup>1</sup> The future benefits of active duty personnel expected to retire as reservists are counted on line 1.b.

<sup>2</sup> The actuarial value of assets is determined using the amortized cost method of valuation.

<sup>3</sup> Due to the need to establish the normal cost percentages a year in advance of implementation (federal budget deadlines), the percentages actually used in a fiscal year may vary from the ones derived in the valuation and displayed here.

<sup>4</sup> P.L. 108-136 requires the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt.

TABLE 8

FY03 CHANGE IN UNFUNDED LIABILITY  
(\$ in billions)

1.	Actual unfunded accrued liability 9/30/03	\$628.3	
2.	Expected unfunded accrued liability 9/30/03	\$560.0	
3.	Total loss	(\$68.3)	(12.2%)
	a. Total experience gain	\$4.6	(0.8%)
	Interest assumption	(\$1.4)	(0.2%)
	COLA & salary assumptions	\$3.6	(0.6%)
	Noneconomic assumptions	\$2.3	(0.4%)
	b. Total benefit change loss	(\$74.5)	(13.3%)
	Concurrent Receipt	(\$73.3)	(13.1%)
	New Pay Table (January 1, 2003)	(\$1.2)	(0.2%)
	c. Total assumption change gain	\$1.7	(0.3%)
	Active Input File Data Processing Refinement	(\$0.1)	(0.0%)
	New Retiree Offset Parameters	\$1.3	(0.2%)
	New Survivor Rates and Parameters	\$3.7	(0.7%)
	New Permanent Disability Rates and Parameters	\$0.7	(0.1%)
	Long-term Salary Increase (3.75%)	(\$3.9)	(0.7%)

(Percentages shown are ratios of absolute values of each gain or loss component to the expected unfunded accrued liability.)

These changes in unfunded liability were used to calculate the October 1, 2004, unfunded liability payment. The total payment was determined to be \$21,358 million. This total payment includes (1) a payment of \$46,857 million to amortize the original unfunded liability, less (2) an amount of \$10,959 million to amortize changes in actuarial assumptions, plus (3) an amount of \$4,627 million to amortize benefit changes, less (4) an amount of \$19,167 million to amortize total combined experience gains and losses through FY03. The detailed calculations of these payment components are located in Appendix N. Tables 11 and 12 show the projection of the unfunded liability payment and liability streams. Tables 9 and 10 display all projected transactions to the fund.

Starting in FY05, the total payment to be made by Treasury includes, in addition to the unfunded liability amortization amount, the amount required by P.L. 108-136 to pay for the increased normal cost attributable to the new Concurrent Receipt benefits. This amount is \$1,539 million for FY05; thus the total Treasury payment on October 1, 2004 is \$22,897 million (= \$21,358 million + \$1,539 million). Detailed calculations of the total Treasury payment are also located in Appendix N.

Other measures of a retirement system's liabilities (required for private sector plans under generally accepted accounting principles) are the "Accumulated Plan Benefits" and the market value of assets. These items and explanatory notes are included in Appendix M.

TABLE 9

MILITARY RETIREMENT SYSTEM  
PAST AND PROJECTED FLOW OF PLAN ASSETS  
(In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>	Amortization of Unfunded Liability	Investment Income	Fund Disbursements <sup>4</sup>	Fund Balance End of Year <sup>5</sup>
1985	\$33.5	\$17.0 (0.507)	\$9.5 (0.284)	\$1.1 (0.033)	\$15.8 (0.472)	\$11.8 (0.352)
1986	\$35.4	\$17.4 (0.492)	\$10.5 (0.297)	\$2.5 (0.071)	\$17.6 (0.497)	\$24.6 (0.695)
1987	\$36.4	\$18.3 (0.503)	\$10.5 (0.288)	\$3.6 (0.099)	\$18.1 (0.497)	\$38.9 (1.069)
1988	\$37.3	\$18.4 (0.493)	\$10.3 (0.276)	\$5.1 (0.137)	\$17.5 (0.468)	\$53.4 (1.432)
1989	\$38.6	\$18.5 (0.479)	\$9.8 (0.254)	\$6.1 (0.158)	\$20.2 (0.523)	\$67.6 (1.751)
1990	\$39.8	\$16.3 (0.410)	\$10.6 (0.266)	\$7.3 (0.183)	\$21.5 (0.540)	\$80.4 (2.020)
1991	\$42.3	\$17.2 (0.407)	\$10.8 (0.255)	\$8.5 (0.201)	\$23.1 (0.546)	\$93.7 (2.215)
1992	\$41.1	\$16.3 (0.397)	\$11.2 (0.272)	\$9.4 (0.228)	\$24.5 (0.597)	\$106.1 (2.585)
1993	\$38.9	\$13.2 (0.339)	\$12.3 (0.315)	\$10.0 (0.257)	\$25.7 (0.661)	\$115.9 (2.979)
1994	\$38.3	\$12.8 (0.335)	\$11.9 (0.311)	\$10.3 (0.270)	\$26.7 (0.698)	\$124.2 (3.246)
1995	\$37.1	\$12.2 (0.330)	\$11.5 (0.309)	\$10.9 (0.293)	\$27.8 (0.749)	\$131.0 (3.528)
1996	\$36.7	\$11.2 (0.305)	\$10.7 (0.292)	\$11.2 (0.305)	\$28.8 (0.785)	\$135.3 (3.687)
1997	\$36.8	\$11.1 (0.302)	\$15.2 (0.413)	\$11.9 (0.323)	\$30.2 (0.821)	\$143.3 (3.894)
1998	\$37.1	\$10.5 (0.283)	\$15.1 (0.407)	\$12.2 (0.329)	\$31.1 (0.838)	\$149.9 (4.040)
1999	\$37.6	\$10.5 (0.279)	\$15.3 (0.406)	\$12.3 (0.326)	\$31.9 (0.848)	\$156.0 (4.151)
2000	\$39.0	\$11.5 (0.295)	\$15.3 (0.392)	\$12.6 (0.323)	\$32.8 (0.840)	\$162.7 (4.167)
2001	\$40.9	\$11.4 (0.280)	\$16.1 (0.393)	\$13.1 (0.320)	\$34.1 (0.833)	\$169.2 (4.134)
2002	\$44.7	\$12.9 (0.289)	\$17.0 (0.380)	\$12.4 (0.280)	\$35.1 (0.785)	\$176.5 (3.949)
2003	\$52.0	\$13.7 (0.263)	\$17.9 (0.344)	\$10.0 (0.192)	\$35.6 (0.685)	\$182.6 (3.512)

TABLE 9 (cont.)

**MILITARY RETIREMENT SYSTEM**  
**PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>**  
**(In Billions of Dollars and as a Proportion of Payroll)**

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>		Amortization of Unfunded Liability		Investment Income		Fund Disbursements <sup>4</sup>		Fund Balance End of Year <sup>5</sup>	
2004	\$49.3	\$12.8	(0.260)	\$18.2	(0.369)	\$11.8	(0.239)	\$37.3	(0.757)	\$188.1	(3.814)
2005	\$50.1	\$14.8	(0.294)	\$21.4	(0.426)	\$12.4	(0.246)	\$38.4	(0.766)	\$198.2	(3.954)
2006	\$51.0	\$15.0	(0.293)	\$22.2	(0.435)	\$13.0	(0.255)	\$39.6	(0.777)	\$208.7	(4.094)
2007	\$52.2	\$15.3	(0.293)	\$23.0	(0.441)	\$13.7	(0.262)	\$41.0	(0.786)	\$219.6	(4.210)
2008	\$53.5	\$15.6	(0.292)	\$23.9	(0.446)	\$14.4	(0.269)	\$42.5	(0.795)	\$231.0	(4.318)
2009	\$54.9	\$16.0	(0.292)	\$24.7	(0.450)	\$15.1	(0.275)	\$44.1	(0.804)	\$242.7	(4.418)
2010	\$56.5	\$16.5	(0.291)	\$25.7	(0.454)	\$15.9	(0.281)	\$45.6	(0.807)	\$255.1	(4.513)
2011	\$58.2	\$17.0	(0.291)	\$26.6	(0.458)	\$16.7	(0.286)	\$47.0	(0.807)	\$268.4	(4.611)
2012	\$60.0	\$17.5	(0.291)	\$27.6	(0.461)	\$17.5	(0.292)	\$48.2	(0.804)	\$282.8	(4.714)
2013	\$61.8	\$18.0	(0.291)	\$28.7	(0.464)	\$18.5	(0.299)	\$49.7	(0.804)	\$298.3	(4.823)
2014	\$64.0	\$18.6	(0.291)	\$29.7	(0.465)	\$19.5	(0.304)	\$51.2	(0.800)	\$314.9	(4.920)
2015	\$66.3	\$19.3	(0.291)	\$30.9	(0.466)	\$20.6	(0.310)	\$52.7	(0.795)	\$332.9	(5.023)
2016	\$68.7	\$19.9	(0.291)	\$32.0	(0.466)	\$21.7	(0.317)	\$54.2	(0.790)	\$352.4	(5.133)
2017	\$71.1	\$20.6	(0.291)	\$33.2	(0.467)	\$23.0	(0.324)	\$55.8	(0.785)	\$373.5	(5.254)
2018	\$73.6	\$21.4	(0.290)	\$34.5	(0.469)	\$24.4	(0.331)	\$57.5	(0.781)	\$396.2	(5.386)
2019	\$76.1	\$22.1	(0.290)	\$35.8	(0.470)	\$25.8	(0.339)	\$59.2	(0.778)	\$420.7	(5.527)
2020	\$78.7	\$22.9	(0.290)	\$37.1	(0.471)	\$27.4	(0.348)	\$61.0	(0.775)	\$447.1	(5.678)
2021	\$81.5	\$23.7	(0.290)	\$38.5	(0.472)	\$29.1	(0.357)	\$62.8	(0.771)	\$475.6	(5.836)
2022	\$84.4	\$24.5	(0.290)	\$39.9	(0.473)	\$31.0	(0.367)	\$64.7	(0.766)	\$506.3	(5.999)
2023	\$87.4	\$25.4	(0.290)	\$43.3	(0.495)	\$33.1	(0.378)	\$66.6	(0.761)	\$541.5	(6.193)
2024	\$90.6	\$26.3	(0.290)	\$97.0	(1.070)	\$38.6	(0.426)	\$68.5	(0.755)	\$634.9	(7.005)
2025	\$94.0	\$27.3	(0.290)	\$107.5	(1.144)	\$45.1	(0.479)	\$70.4	(0.749)	\$744.3	(7.918)
2026	\$97.5	\$28.3	(0.290)	\$111.5	(1.143)	\$52.1	(0.534)	\$72.3	(0.741)	\$864.0	(8.857)
2027	\$101.2	\$29.4	(0.290)	\$115.7	(1.144)	\$59.8	(0.591)	\$74.4	(0.735)	\$994.5	(9.830)
2028	\$104.9	\$30.4	(0.290)	\$120.1	(1.144)	\$68.2	(0.650)	\$76.5	(0.730)	\$1,136.7	(10.833)
2029	\$108.8	\$31.6	(0.290)	\$124.6	(1.145)	\$77.4	(0.711)	\$78.8	(0.724)	\$1,291.4	(11.866)
2030	\$112.9	\$32.8	(0.290)	\$129.2	(1.145)	\$87.3	(0.773)	\$81.3	(0.720)	\$1,459.4	(12.927)
2031	\$117.1	\$34.0	(0.290)	\$134.1	(1.145)	\$98.0	(0.837)	\$83.8	(0.716)	\$1,641.6	(14.017)
2032	\$121.5	\$35.3	(0.290)	\$139.1	(1.145)	\$109.7	(0.903)	\$86.4	(0.711)	\$1,839.3	(15.135)
2033	\$126.1	\$36.6	(0.290)	\$144.3	(1.145)	\$122.3	(0.970)	\$89.2	(0.707)	\$2,053.3	(16.285)
2034	\$130.8	\$38.0	(0.290)	\$142.1	(1.086)	\$135.5	(1.036)	\$92.0	(0.703)	\$2,277.0	(17.404)
2035	\$135.7	\$39.4	(0.290)	\$0.0	0.000	\$140.6	(1.036)	\$94.9	(0.699)	\$2,362.1	(17.401)
2036	\$140.9	\$40.9	(0.290)	\$0.0	0.000	\$145.9	(1.035)	\$97.8	(0.695)	\$2,451.0	(17.401)
2037	\$146.1	\$42.4	(0.290)	\$0.0	0.000	\$151.4	(1.036)	\$101.0	(0.691)	\$2,543.8	(17.408)
2038	\$151.6	\$44.0	(0.290)	\$0.0	0.000	\$157.1	(1.036)	\$104.2	(0.687)	\$2,640.6	(17.419)
2039	\$157.3	\$45.6	(0.290)	\$0.0	0.000	\$163.1	(1.037)	\$107.6	(0.684)	\$2,741.8	(17.435)
2040	\$163.1	\$47.3	(0.290)	\$0.0	0.000	\$169.4	(1.038)	\$111.1	(0.681)	\$2,847.4	(17.454)
2041	\$169.2	\$49.1	(0.290)	\$0.0	0.000	\$175.9	(1.040)	\$114.7	(0.678)	\$2,957.7	(17.478)
2042	\$175.5	\$50.9	(0.290)	\$0.0	0.000	\$182.7	(1.041)	\$118.5	(0.675)	\$3,072.9	(17.505)
2043	\$182.1	\$52.8	(0.290)	\$0.0	0.000	\$189.9	(1.043)	\$122.5	(0.673)	\$3,193.1	(17.534)
2044	\$188.9	\$54.8	(0.290)	\$0.0	0.000	\$197.3	(1.044)	\$126.6	(0.670)	\$3,318.7	(17.566)
2045	\$196.0	\$56.9	(0.290)	\$0.0	0.000	\$205.1	(1.046)	\$130.9	(0.668)	\$3,449.8	(17.601)
2046	\$203.4	\$59.0	(0.290)	\$0.0	0.000	\$213.2	(1.049)	\$135.3	(0.665)	\$3,586.7	(17.637)
2047	\$211.0	\$61.2	(0.290)	\$0.0	0.000	\$221.7	(1.051)	\$139.9	(0.663)	\$3,729.7	(17.677)
2048	\$218.9	\$63.5	(0.290)	\$0.0	0.000	\$230.6	(1.053)	\$144.7	(0.661)	\$3,879.0	(17.721)
2049	\$227.1	\$65.9	(0.290)	\$0.0	0.000	\$239.8	(1.056)	\$149.8	(0.659)	\$4,035.0	(17.767)
2050	\$235.6	\$68.4	(0.290)	\$0.0	0.000	\$249.5	(1.059)	\$155.0	(0.658)	\$4,197.8	(17.815)
2051	\$244.5	\$70.9	(0.290)	\$0.0	0.000	\$259.6	(1.062)	\$160.5	(0.656)	\$4,367.8	(17.866)
2052	\$253.7	\$73.6	(0.290)	\$0.0	0.000	\$270.1	(1.065)	\$166.2	(0.655)	\$4,545.4	(17.920)
2053	\$263.2	\$76.4	(0.290)	\$0.0	0.000	\$281.1	(1.068)	\$172.1	(0.654)	\$4,730.7	(17.975)

TABLE 9 (cont.)

MILITARY RETIREMENT SYSTEM  
 PAST AND PROJECTED FLOW OF PLAN ASSETS<sup>1</sup>  
 (In Billions of Dollars and as a Proportion of Payroll)

Fiscal Year	Basic Payroll <sup>2</sup>	Normal Cost Payments <sup>3</sup>	Amortization of Unfunded Liability	Investment Income	Fund Disbursements <sup>4</sup>	Fund Balance End of Year <sup>5</sup>
2054	\$273.1	\$79.2 (0.290)	\$0.0 0.000	\$292.6 (1.071)	\$178.3 (0.653)	\$4,924.2 (18.033)
2055	\$283.3	\$82.2 (0.290)	\$0.0 0.000	\$304.6 (1.075)	\$184.8 (0.652)	\$5,126.2 (18.093)
2056	\$294.0	\$85.3 (0.290)	\$0.0 0.000	\$317.1 (1.079)	\$191.6 (0.652)	\$5,337.0 (18.155)
2057	\$305.0	\$88.5 (0.290)	\$0.0 0.000	\$330.1 (1.082)	\$198.6 (0.651)	\$5,556.9 (18.219)
2058	\$316.5	\$91.8 (0.290)	\$0.0 0.000	\$343.7 (1.086)	\$206.0 (0.651)	\$5,786.5 (18.286)
2059	\$328.3	\$95.3 (0.290)	\$0.0 0.000	\$358.0 (1.090)	\$213.7 (0.651)	\$6,025.9 (18.354)
2060	\$340.6	\$98.8 (0.290)	\$0.0 0.000	\$372.8 (1.094)	\$221.8 (0.651)	\$6,275.7 (18.423)
2061	\$353.4	\$102.5 (0.290)	\$0.0 0.000	\$388.2 (1.099)	\$230.3 (0.652)	\$6,536.2 (18.494)
2062	\$366.7	\$106.4 (0.290)	\$0.0 0.000	\$404.4 (1.103)	\$239.1 (0.652)	\$6,807.9 (18.567)
2063	\$380.4	\$110.4 (0.290)	\$0.0 0.000	\$421.2 (1.107)	\$248.3 (0.653)	\$7,091.2 (18.641)
2064	\$394.7	\$114.5 (0.290)	\$0.0 0.000	\$438.7 (1.112)	\$257.9 (0.653)	\$7,386.5 (18.715)
2065	\$409.5	\$118.8 (0.290)	\$0.0 0.000	\$457.0 (1.116)	\$267.9 (0.654)	\$7,694.4 (18.791)
2066	\$424.8	\$123.2 (0.290)	\$0.0 0.000	\$476.1 (1.121)	\$278.3 (0.655)	\$8,015.4 (18.868)
2067	\$440.7	\$127.9 (0.290)	\$0.0 0.000	\$495.9 (1.125)	\$289.2 (0.656)	\$8,350.0 (18.945)
2068	\$457.3	\$132.7 (0.290)	\$0.0 0.000	\$516.6 (1.130)	\$300.5 (0.657)	\$8,698.8 (19.024)
2069	\$474.4	\$137.6 (0.290)	\$0.0 0.000	\$538.2 (1.135)	\$312.2 (0.658)	\$9,062.5 (19.103)
2070	\$492.2	\$142.8 (0.290)	\$0.0 0.000	\$560.7 (1.139)	\$324.4 (0.659)	\$9,441.6 (19.183)
2071	\$510.6	\$148.1 (0.290)	\$0.0 0.000	\$584.2 (1.144)	\$337.1 (0.660)	\$9,836.7 (19.263)
2072	\$529.8	\$153.7 (0.290)	\$0.0 0.000	\$608.7 (1.149)	\$350.3 (0.661)	\$10,248.8 (19.345)
2073	\$549.7	\$159.5 (0.290)	\$0.0 0.000	\$634.2 (1.154)	\$364.0 (0.662)	\$10,678.3 (19.427)
2074	\$570.3	\$165.4 (0.290)	\$0.0 0.000	\$660.7 (1.159)	\$378.3 (0.663)	\$11,126.3 (19.510)
2075	\$591.7	\$171.7 (0.290)	\$0.0 0.000	\$688.5 (1.164)	\$393.0 (0.664)	\$11,593.4 (19.594)
2076	\$613.9	\$178.1 (0.290)	\$0.0 0.000	\$717.4 (1.169)	\$408.3 (0.665)	\$12,080.5 (19.680)
2077	\$636.9	\$184.8 (0.290)	\$0.0 0.000	\$747.5 (1.174)	\$424.3 (0.666)	\$12,588.6 (19.766)
2078	\$660.8	\$191.7 (0.290)	\$0.0 0.000	\$779.0 (1.179)	\$440.8 (0.667)	\$13,118.5 (19.853)
2079	\$685.6	\$198.9 (0.290)	\$0.0 0.000	\$811.8 (1.184)	\$457.9 (0.668)	\$13,671.3 (19.942)
2080	\$711.3	\$206.4 (0.290)	\$0.0 0.000	\$846.0 (1.189)	\$475.7 (0.669)	\$14,248.0 (20.031)
2081	\$738.0	\$214.1 (0.290)	\$0.0 0.000	\$881.7 (1.195)	\$494.2 (0.670)	\$14,849.7 (20.123)
2082	\$765.6	\$222.1 (0.290)	\$0.0 0.000	\$919.0 (1.200)	\$513.3 (0.670)	\$15,477.5 (20.215)
2083	\$794.4	\$230.5 (0.290)	\$0.0 0.000	\$957.9 (1.206)	\$533.2 (0.671)	\$16,132.7 (20.309)
2084	\$824.2	\$239.1 (0.290)	\$0.0 0.000	\$998.5 (1.211)	\$553.8 (0.672)	\$16,816.4 (20.404)
2085	\$855.1	\$248.1 (0.290)	\$0.0 0.000	\$1,040.8 (1.217)	\$575.3 (0.673)	\$17,530.0 (20.501)
2086	\$887.1	\$257.4 (0.290)	\$0.0 0.000	\$1,085.0 (1.223)	\$597.5 (0.674)	\$18,274.8 (20.600)
2087	\$920.4	\$267.0 (0.290)	\$0.0 0.000	\$1,131.1 (1.229)	\$620.6 (0.674)	\$19,052.4 (20.700)
2088	\$954.9	\$277.0 (0.290)	\$0.0 0.000	\$1,179.3 (1.235)	\$644.6 (0.675)	\$19,864.1 (20.802)
2089	\$990.7	\$287.4 (0.290)	\$0.0 0.000	\$1,229.6 (1.241)	\$669.5 (0.676)	\$20,711.5 (20.905)
2090	\$1,027.9	\$298.2 (0.290)	\$0.0 0.000	\$1,282.1 (1.247)	\$695.4 (0.677)	\$21,596.4 (21.010)
2091	\$1,066.4	\$309.4 (0.290)	\$0.0 0.000	\$1,336.9 (1.254)	\$722.3 (0.677)	\$22,520.3 (21.117)
2092	\$1,106.4	\$321.0 (0.290)	\$0.0 0.000	\$1,394.1 (1.260)	\$750.2 (0.678)	\$23,485.2 (21.226)
2093	\$1,147.9	\$333.0 (0.290)	\$0.0 0.000	\$1,453.9 (1.267)	\$779.2 (0.679)	\$24,493.0 (21.337)
2094	\$1,191.0	\$345.5 (0.290)	\$0.0 0.000	\$1,516.3 (1.273)	\$809.3 (0.680)	\$25,545.5 (21.449)
2095	\$1,235.6	\$358.5 (0.290)	\$0.0 0.000	\$1,581.5 (1.280)	\$840.5 (0.680)	\$26,645.0 (21.564)
2096	\$1,282.0	\$371.9 (0.290)	\$0.0 0.000	\$1,649.7 (1.287)	\$873.0 (0.681)	\$27,793.5 (21.680)
2097	\$1,330.0	\$385.9 (0.290)	\$0.0 0.000	\$1,720.8 (1.294)	\$906.7 (0.682)	\$28,993.5 (21.799)
2098	\$1,379.9	\$400.3 (0.290)	\$0.0 0.000	\$1,795.2 (1.301)	\$941.7 (0.682)	\$30,247.3 (21.920)
2099	\$1,431.7	\$415.4 (0.290)	\$0.0 0.000	\$1,872.9 (1.308)	\$978.1 (0.683)	\$31,557.4 (22.042)
2100	\$1,485.4	\$430.9 (0.290)	\$0.0 0.000	\$1,954.1 (1.316)	\$1,015.8 (0.684)	\$32,926.6 (22.167)
2101	\$1,541.1	\$447.1 (0.290)	\$0.0 0.000	\$2,038.9 (1.323)	\$1,055.0 (0.685)	\$34,357.6 (22.295)
2102	\$1,598.9	\$463.9 (0.290)	\$0.0 0.000	\$2,127.6 (1.331)	\$1,095.7 (0.685)	\$35,853.3 (22.424)

FOOTNOTES FOR TABLE 9

- <sup>1</sup> Public Law 98-94 established the military retirement fund. Under the law, DoD is responsible for the normal cost payment and Treasury is responsible for the payments on the unfunded liability. There are no employee contributions to the fund. P.L. 108-136 assigned Treasury the responsibility of funding the increase in the normal cost attributable to the new Concurrent Receipt benefits, starting in FY05.
- <sup>2</sup> DoD-projected endstrengths are used through FY09 and constant force strengths thereafter. Basic pay is only a portion of military compensation. See the Summary of the Military Retirement System in Appendix A for details.
- <sup>3</sup> Due to federal budget deadlines, normal cost percentages are established a year in advance of implementation. The percentage actually used and displayed here may vary from the one derived in the valuation as of the end of the previous year. Starting in FY87, normal cost percentages have been developed separately for the full-time and part-time basic payrolls. Beginning in FY05, Normal Cost Payments combine DoD and Treasury amounts. See Table 10 for the DoD/Treasury breakdown.
- <sup>4</sup> Disbursements are on a cash basis. Beginning in December 1984, entitlements obligated for a month have been paid at the beginning of the following month. Prior to this date, entitlements were paid at the end of the month of obligation. Consequently, FY85 disbursements include only 11 months of payments.
- <sup>5</sup> This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2003, assets in the fund totaled \$182.6 billion.

NOTE: Mortality rates that are applied in the valuation to active (non-retired) members, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time. See Appendix J for details.

ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF PLAN ASSETS

<u>Fiscal Year</u>	<u>Full COLA</u>	<u>Basic Pay</u>	<u>Interest</u>
2004	2.1	3.7	6.25
2005	1.3	3.5	6.25
2006	1.5	3.4	6.25
2007	1.8	3.4	6.25
2008	2.1	3.4	6.25
2009	2.4	3.4	6.25
2010-12	2.5	3.4	6.25
2013	3.0	3.4	6.25
2014+	3.0	3.75	6.25

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Interest assumptions pertain to interest income for the entire portfolio in a fiscal year. Long-term annual economic assumptions (used in the normal cost and unfunded liability calculations) are 3.0% COLA, 3.75% basic pay and 6.25% interest.

TABLE 10

**MILITARY RETIREMENT SYSTEM  
PROJECTED PAYROLL AND NORMAL COST PAYMENTS  
(In Billions of Dollars and as a Proportion of Payroll)**

Fiscal Year	Payroll			DoD Normal Cost Payments				Treasury Normal Cost Payments				Normal Cost Payments
	Full-Time	Part-Time	Total	Full-Time		Part-Time		Full-Time		Part-Time		Total
2004	\$44.4	\$4.9	\$49.3	\$12.0	(0.271)	\$0.8	(0.160)					\$12.8
2005	\$45.0	\$5.1	\$50.1	\$12.4	(0.275)	\$0.8	(0.167)	\$1.5	(0.033)	\$0.0	(0.008)	\$14.8
2006	\$45.8	\$5.2	\$51.0	\$12.5	(0.274)	\$0.9	(0.167)	\$1.5	(0.033)	\$0.0	(0.008)	\$15.0
2007	\$46.8	\$5.3	\$52.2	\$12.8	(0.274)	\$0.9	(0.167)	\$1.5	(0.033)	\$0.0	(0.008)	\$15.3
2008	\$48.0	\$5.5	\$53.5	\$13.1	(0.273)	\$0.9	(0.166)	\$1.6	(0.033)	\$0.0	(0.008)	\$15.6
2009	\$49.3	\$5.7	\$54.9	\$13.4	(0.273)	\$0.9	(0.166)	\$1.6	(0.033)	\$0.0	(0.008)	\$16.0
2010	\$50.7	\$5.9	\$56.5	\$13.8	(0.272)	\$1.0	(0.166)	\$1.7	(0.033)	\$0.0	(0.008)	\$16.5
2011	\$52.2	\$6.1	\$58.2	\$14.2	(0.272)	\$1.0	(0.166)	\$1.7	(0.033)	\$0.1	(0.008)	\$17.0
2012	\$53.7	\$6.3	\$60.0	\$14.6	(0.272)	\$1.0	(0.166)	\$1.8	(0.033)	\$0.1	(0.008)	\$17.5
2013	\$55.4	\$6.5	\$61.8	\$15.1	(0.272)	\$1.1	(0.166)	\$1.8	(0.033)	\$0.1	(0.008)	\$18.0
2014	\$57.3	\$6.7	\$64.0	\$15.6	(0.272)	\$1.1	(0.166)	\$1.9	(0.033)	\$0.1	(0.008)	\$18.6
2015	\$59.3	\$7.0	\$66.3	\$16.1	(0.272)	\$1.2	(0.166)	\$1.9	(0.033)	\$0.1	(0.008)	\$19.3
2016	\$61.4	\$7.2	\$68.7	\$16.7	(0.272)	\$1.2	(0.166)	\$2.0	(0.033)	\$0.1	(0.008)	\$19.9
2017	\$63.6	\$7.5	\$71.1	\$17.3	(0.272)	\$1.2	(0.166)	\$2.1	(0.033)	\$0.1	(0.008)	\$20.6
2018	\$65.8	\$7.8	\$73.6	\$17.9	(0.272)	\$1.3	(0.166)	\$2.1	(0.033)	\$0.1	(0.008)	\$21.4
2019	\$68.0	\$8.1	\$76.1	\$18.5	(0.272)	\$1.3	(0.166)	\$2.2	(0.033)	\$0.1	(0.008)	\$22.1
2020	\$70.3	\$8.4	\$78.7	\$19.1	(0.272)	\$1.4	(0.166)	\$2.3	(0.033)	\$0.1	(0.008)	\$22.9
2021	\$72.8	\$8.7	\$81.5	\$19.8	(0.272)	\$1.4	(0.166)	\$2.4	(0.033)	\$0.1	(0.008)	\$23.7
2022	\$75.3	\$9.0	\$84.4	\$20.5	(0.272)	\$1.5	(0.166)	\$2.5	(0.033)	\$0.1	(0.008)	\$24.5
2023	\$78.1	\$9.4	\$87.4	\$21.2	(0.272)	\$1.6	(0.166)	\$2.5	(0.033)	\$0.1	(0.008)	\$25.4
2024	\$80.9	\$9.7	\$90.6	\$22.0	(0.272)	\$1.6	(0.166)	\$2.6	(0.033)	\$0.1	(0.008)	\$26.3
2025	\$83.9	\$10.1	\$94.0	\$22.8	(0.272)	\$1.7	(0.166)	\$2.7	(0.033)	\$0.1	(0.008)	\$27.3
2026	\$87.0	\$10.5	\$97.5	\$23.6	(0.272)	\$1.7	(0.166)	\$2.8	(0.033)	\$0.1	(0.008)	\$28.3
2027	\$90.3	\$10.9	\$101.2	\$24.5	(0.272)	\$1.8	(0.166)	\$2.9	(0.033)	\$0.1	(0.008)	\$29.4
2028	\$93.6	\$11.3	\$104.9	\$25.4	(0.272)	\$1.9	(0.166)	\$3.1	(0.033)	\$0.1	(0.008)	\$30.4
2029	\$97.1	\$11.8	\$108.8	\$26.4	(0.272)	\$2.0	(0.166)	\$3.2	(0.033)	\$0.1	(0.008)	\$31.6
2030	\$100.7	\$12.2	\$112.9	\$27.3	(0.272)	\$2.0	(0.166)	\$3.3	(0.033)	\$0.1	(0.008)	\$32.8
2031	\$104.4	\$12.7	\$117.1	\$28.4	(0.272)	\$2.1	(0.166)	\$3.4	(0.033)	\$0.1	(0.008)	\$34.0
2032	\$108.4	\$13.2	\$121.5	\$29.4	(0.272)	\$2.2	(0.166)	\$3.5	(0.033)	\$0.1	(0.008)	\$35.3
2033	\$112.4	\$13.7	\$126.1	\$30.5	(0.272)	\$2.3	(0.166)	\$3.7	(0.033)	\$0.1	(0.008)	\$36.6
2034	\$116.7	\$14.2	\$130.8	\$31.7	(0.272)	\$2.4	(0.166)	\$3.8	(0.033)	\$0.1	(0.008)	\$38.0
2035	\$121.0	\$14.7	\$135.7	\$32.9	(0.272)	\$2.4	(0.166)	\$3.9	(0.033)	\$0.1	(0.008)	\$39.4
2036	\$125.6	\$15.3	\$140.9	\$34.1	(0.272)	\$2.5	(0.166)	\$4.1	(0.033)	\$0.1	(0.008)	\$40.9
2037	\$130.3	\$15.8	\$146.1	\$35.4	(0.272)	\$2.6	(0.166)	\$4.2	(0.033)	\$0.1	(0.008)	\$42.4
2038	\$135.2	\$16.4	\$151.6	\$36.7	(0.272)	\$2.7	(0.166)	\$4.4	(0.033)	\$0.1	(0.008)	\$44.0
2039	\$140.2	\$17.1	\$157.3	\$38.1	(0.272)	\$2.8	(0.166)	\$4.6	(0.033)	\$0.1	(0.008)	\$45.6
2040	\$145.4	\$17.7	\$163.1	\$39.5	(0.272)	\$2.9	(0.166)	\$4.7	(0.033)	\$0.1	(0.008)	\$47.3
2041	\$150.9	\$18.4	\$169.2	\$41.0	(0.272)	\$3.1	(0.166)	\$4.9	(0.033)	\$0.2	(0.008)	\$49.1
2042	\$156.5	\$19.1	\$175.5	\$42.5	(0.272)	\$3.2	(0.166)	\$5.1	(0.033)	\$0.2	(0.008)	\$50.9
2043	\$162.3	\$19.8	\$182.1	\$44.1	(0.272)	\$3.3	(0.166)	\$5.3	(0.033)	\$0.2	(0.008)	\$52.8
2044	\$168.4	\$20.5	\$188.9	\$45.7	(0.272)	\$3.4	(0.166)	\$5.5	(0.033)	\$0.2	(0.008)	\$54.8
2045	\$174.7	\$21.3	\$196.0	\$47.4	(0.272)	\$3.5	(0.166)	\$5.7	(0.033)	\$0.2	(0.008)	\$56.9
2046	\$181.3	\$22.1	\$203.4	\$49.2	(0.272)	\$3.7	(0.166)	\$5.9	(0.033)	\$0.2	(0.008)	\$59.0
2047	\$188.1	\$22.9	\$211.0	\$51.1	(0.272)	\$3.8	(0.166)	\$6.1	(0.033)	\$0.2	(0.008)	\$61.2
2048	\$195.1	\$23.8	\$218.9	\$53.0	(0.272)	\$4.0	(0.166)	\$6.4	(0.033)	\$0.2	(0.008)	\$63.5
2049	\$202.4	\$24.7	\$227.1	\$55.0	(0.272)	\$4.1	(0.166)	\$6.6	(0.033)	\$0.2	(0.008)	\$65.9
2050	\$210.0	\$25.6	\$235.6	\$57.0	(0.272)	\$4.3	(0.166)	\$6.8	(0.033)	\$0.2	(0.008)	\$68.4
2051	\$217.9	\$26.6	\$244.5	\$59.2	(0.272)	\$4.4	(0.166)	\$7.1	(0.033)	\$0.2	(0.008)	\$70.9
2052	\$226.1	\$27.6	\$253.7	\$61.4	(0.272)	\$4.6	(0.166)	\$7.4	(0.033)	\$0.2	(0.008)	\$73.6
2053	\$234.6	\$28.6	\$263.2	\$63.7	(0.272)	\$4.8	(0.166)	\$7.7	(0.033)	\$0.2	(0.008)	\$76.4

TABLE 10 (cont.)

**MILITARY RETIREMENT SYSTEM  
PROJECTED PAYROLL AND NORMAL COST PAYMENTS  
(In Billions of Dollars and as a Proportion of Payroll)**

Fiscal Year	Payroll			DoD Normal Cost Payments				Treasury Normal Cost Payments				Normal Cost Payments
	Full-Time	Part-Time	Total	Full-Time	Part-Time	Full-Time	Part-Time	Full-Time	Part-Time	Total		
2054	\$243.4	\$29.7	\$273.1	\$66.1	(0.272)	\$4.9	(0.166)	\$7.9	(0.033)	\$0.3	(0.008)	\$79.2
2055	\$252.6	\$30.8	\$283.3	\$68.6	(0.272)	\$5.1	(0.166)	\$8.2	(0.033)	\$0.3	(0.008)	\$82.2
2056	\$262.0	\$31.9	\$294.0	\$71.2	(0.272)	\$5.3	(0.166)	\$8.5	(0.033)	\$0.3	(0.008)	\$85.3
2057	\$271.9	\$33.1	\$305.0	\$73.8	(0.272)	\$5.5	(0.166)	\$8.9	(0.033)	\$0.3	(0.008)	\$88.5
2058	\$282.1	\$34.4	\$316.5	\$76.6	(0.272)	\$5.7	(0.166)	\$9.2	(0.033)	\$0.3	(0.008)	\$91.8
2059	\$292.7	\$35.7	\$328.3	\$79.5	(0.272)	\$5.9	(0.166)	\$9.5	(0.033)	\$0.3	(0.008)	\$95.3
2060	\$303.6	\$37.0	\$340.6	\$82.5	(0.272)	\$6.2	(0.166)	\$9.9	(0.033)	\$0.3	(0.008)	\$98.8
2061	\$315.0	\$38.4	\$353.4	\$85.6	(0.272)	\$6.4	(0.166)	\$10.3	(0.033)	\$0.3	(0.008)	\$102.5
2062	\$326.8	\$39.8	\$366.7	\$88.8	(0.272)	\$6.6	(0.166)	\$10.7	(0.033)	\$0.3	(0.008)	\$106.4
2063	\$339.1	\$41.3	\$380.4	\$92.1	(0.272)	\$6.9	(0.166)	\$11.1	(0.033)	\$0.3	(0.008)	\$110.4
2064	\$351.8	\$42.9	\$394.7	\$95.5	(0.272)	\$7.1	(0.166)	\$11.5	(0.033)	\$0.4	(0.008)	\$114.5
2065	\$365.0	\$44.5	\$409.5	\$99.1	(0.272)	\$7.4	(0.166)	\$11.9	(0.033)	\$0.4	(0.008)	\$118.8
2066	\$378.7	\$46.1	\$424.8	\$102.8	(0.272)	\$7.7	(0.166)	\$12.3	(0.033)	\$0.4	(0.008)	\$123.2
2067	\$392.9	\$47.9	\$440.7	\$106.7	(0.272)	\$8.0	(0.166)	\$12.8	(0.033)	\$0.4	(0.008)	\$127.9
2068	\$407.6	\$49.7	\$457.3	\$110.7	(0.272)	\$8.3	(0.166)	\$13.3	(0.033)	\$0.4	(0.008)	\$132.7
2069	\$422.9	\$51.5	\$474.4	\$114.8	(0.272)	\$8.6	(0.166)	\$13.8	(0.033)	\$0.4	(0.008)	\$137.6
2070	\$438.7	\$53.5	\$492.2	\$119.1	(0.272)	\$8.9	(0.166)	\$14.3	(0.033)	\$0.5	(0.008)	\$142.8
2071	\$455.2	\$55.5	\$510.6	\$123.6	(0.272)	\$9.2	(0.166)	\$14.8	(0.033)	\$0.5	(0.008)	\$148.1
2072	\$472.3	\$57.5	\$529.8	\$128.2	(0.272)	\$9.6	(0.166)	\$15.4	(0.033)	\$0.5	(0.008)	\$153.7
2073	\$490.0	\$59.7	\$549.7	\$133.1	(0.272)	\$9.9	(0.166)	\$16.0	(0.033)	\$0.5	(0.008)	\$159.5
2074	\$508.3	\$61.9	\$570.3	\$138.0	(0.272)	\$10.3	(0.166)	\$16.6	(0.033)	\$0.5	(0.008)	\$165.4
2075	\$527.4	\$64.3	\$591.7	\$143.2	(0.272)	\$10.7	(0.166)	\$17.2	(0.033)	\$0.5	(0.008)	\$171.7
2076	\$547.2	\$66.7	\$613.9	\$148.6	(0.272)	\$11.1	(0.166)	\$17.8	(0.033)	\$0.6	(0.008)	\$178.1
2077	\$567.7	\$69.2	\$636.9	\$154.2	(0.272)	\$11.5	(0.166)	\$18.5	(0.033)	\$0.6	(0.008)	\$184.8
2078	\$589.0	\$71.8	\$660.8	\$160.0	(0.272)	\$11.9	(0.166)	\$19.2	(0.033)	\$0.6	(0.008)	\$191.7
2079	\$611.1	\$74.5	\$685.6	\$166.0	(0.272)	\$12.4	(0.166)	\$19.9	(0.033)	\$0.6	(0.008)	\$198.9
2080	\$634.0	\$77.2	\$711.3	\$172.2	(0.272)	\$12.8	(0.166)	\$20.7	(0.033)	\$0.7	(0.008)	\$206.4
2081	\$657.8	\$80.1	\$738.0	\$178.6	(0.272)	\$13.3	(0.166)	\$21.5	(0.033)	\$0.7	(0.008)	\$214.1
2082	\$682.5	\$83.1	\$765.6	\$185.3	(0.272)	\$13.8	(0.166)	\$22.3	(0.033)	\$0.7	(0.008)	\$222.1
2083	\$708.1	\$86.3	\$794.4	\$192.3	(0.272)	\$14.3	(0.166)	\$23.1	(0.033)	\$0.7	(0.008)	\$230.5
2084	\$734.7	\$89.5	\$824.2	\$199.5	(0.272)	\$14.9	(0.166)	\$24.0	(0.033)	\$0.8	(0.008)	\$239.1
2085	\$762.2	\$92.9	\$855.1	\$207.0	(0.272)	\$15.4	(0.166)	\$24.9	(0.033)	\$0.8	(0.008)	\$248.1
2086	\$790.8	\$96.3	\$887.1	\$214.7	(0.272)	\$16.0	(0.166)	\$25.8	(0.033)	\$0.8	(0.008)	\$257.4
2087	\$820.5	\$100.0	\$920.4	\$222.8	(0.272)	\$16.6	(0.166)	\$26.8	(0.033)	\$0.8	(0.008)	\$267.0
2088	\$851.2	\$103.7	\$954.9	\$231.2	(0.272)	\$17.2	(0.166)	\$27.8	(0.033)	\$0.9	(0.008)	\$277.0
2089	\$883.2	\$107.6	\$990.7	\$239.8	(0.272)	\$17.9	(0.166)	\$28.8	(0.033)	\$0.9	(0.008)	\$287.4
2090	\$916.3	\$111.6	\$1,027.9	\$248.8	(0.272)	\$18.6	(0.166)	\$29.9	(0.033)	\$0.9	(0.008)	\$298.2
2091	\$950.6	\$115.8	\$1,066.4	\$258.2	(0.272)	\$19.3	(0.166)	\$31.0	(0.033)	\$1.0	(0.008)	\$309.4
2092	\$986.3	\$120.2	\$1,106.4	\$267.8	(0.272)	\$20.0	(0.166)	\$32.2	(0.033)	\$1.0	(0.008)	\$321.0
2093	\$1,023.3	\$124.7	\$1,147.9	\$277.9	(0.272)	\$20.7	(0.166)	\$33.4	(0.033)	\$1.1	(0.008)	\$333.0
2094	\$1,061.6	\$129.3	\$1,191.0	\$288.3	(0.272)	\$21.5	(0.166)	\$34.6	(0.033)	\$1.1	(0.008)	\$345.5
2095	\$1,101.4	\$134.2	\$1,235.6	\$299.1	(0.272)	\$22.3	(0.166)	\$35.9	(0.033)	\$1.1	(0.008)	\$358.5
2096	\$1,142.7	\$139.2	\$1,282.0	\$310.3	(0.272)	\$23.2	(0.166)	\$37.3	(0.033)	\$1.2	(0.008)	\$371.9
2097	\$1,185.6	\$144.4	\$1,330.0	\$322.0	(0.272)	\$24.0	(0.166)	\$38.7	(0.033)	\$1.2	(0.008)	\$385.9
2098	\$1,230.1	\$149.9	\$1,379.9	\$334.0	(0.272)	\$24.9	(0.166)	\$40.1	(0.033)	\$1.3	(0.008)	\$400.3
2099	\$1,276.2	\$155.5	\$1,431.7	\$346.6	(0.272)	\$25.9	(0.166)	\$41.6	(0.033)	\$1.3	(0.008)	\$415.4
2100	\$1,324.1	\$161.3	\$1,485.4	\$359.6	(0.272)	\$26.8	(0.166)	\$43.2	(0.033)	\$1.4	(0.008)	\$430.9
2101	\$1,373.7	\$167.4	\$1,541.1	\$373.0	(0.272)	\$27.8	(0.166)	\$44.8	(0.033)	\$1.4	(0.008)	\$447.1
2102	\$1,425.2	\$173.6	\$1,598.9	\$387.0	(0.272)	\$28.9	(0.166)	\$46.5	(0.033)	\$1.5	(0.008)	\$463.9

**TABLE 11**  
**PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1**  
(\$ in billions)

<b>Calendar Year</b>	<b>Original UFL</b>	<b>Assumption Changes</b>	<b>Benefit Changes</b>	<b>Actuarial Experience</b>	<b>Total</b>
1984*	\$9.500	\$ .000	\$ .000	\$ .000	\$9.500
1985*	\$10.500	\$ .000	\$ .000	\$ .000	\$10.500
1986*	\$11.042	\$ .000	\$ .000	(\$ .518)	\$10.524
1987*	\$11.679	\$ .000	(\$ .113)	(\$1.281)	\$10.285
1988*	\$12.003	\$ .135	(\$ .112)	(\$2.244)	\$9.782
1989*	\$16.300	(\$2.116)	(\$ .132)	(\$3.456)	\$10.596
1990*	\$17.237	(\$2.237)	(\$ .140)	(\$4.078)	\$10.782
1991*	\$18.228	(\$2.366)	(\$ .148)	(\$4.508)	\$11.206
1992*	\$22.621	(\$4.625)	(\$ .171)	(\$5.552)	\$12.273
1993*	\$23.865	(\$4.880)	(\$ .180)	(\$6.897)	\$11.908
1994*	\$25.177	(\$5.148)	(\$ .189)	(\$8.370)	\$11.470
1995*	\$27.746	(\$6.619)	(\$ .079)	(\$10.349)	\$10.699
1996*	\$33.456	(\$6.917)	(\$ .042)	(\$11.346)	\$15.151
1997*	\$36.227	(\$8.529)	\$ .048	(\$12.627)	\$15.119
1998*	\$37.676	(\$8.870)	\$ .050	(\$13.606)	\$15.250
1999*	\$39.183	(\$9.201)	\$ .052	(\$14.732)	\$15.302
2000*	\$42.098	(\$9.984)	\$ .335	(\$16.360)	\$16.089
2001*	\$43.571	(\$9.862)	\$ .472	(\$17.134)	\$17.047
2002*	\$45.096	(\$10.059)	\$ .661	(\$17.770)	\$17.928
2003*	\$46.674	(\$10.741)	\$ .977	(\$18.721)	\$18.189
2004	\$46.857	(\$10.959)	\$4.627	(\$19.167)	\$21.358
2005	\$48.614	(\$11.370)	\$4.801	(\$19.885)	\$22.160
2006	\$50.437	(\$11.797)	\$4.981	(\$20.631)	\$22.990
2007	\$52.328	(\$12.239)	\$5.168	(\$21.405)	\$23.852
2008	\$54.290	(\$12.698)	\$5.362	(\$22.207)	\$24.747
2009	\$56.326	(\$13.174)	\$5.563	(\$23.040)	\$25.675
2010	\$58.439	(\$13.668)	\$5.771	(\$23.904)	\$26.638
2011	\$60.630	(\$14.181)	\$5.988	(\$24.800)	\$27.637
2012	\$62.904	(\$14.712)	\$6.212	(\$25.731)	\$28.673
2013	\$65.262	(\$15.264)	\$6.445	(\$26.695)	\$29.748
2014	\$67.710	(\$15.837)	\$6.687	(\$27.697)	\$30.863
2015	\$70.249	(\$16.430)	\$6.937	(\$28.735)	\$32.021
2016	\$72.883	(\$17.047)	\$7.198	(\$29.813)	\$33.221
2017	\$75.616	(\$17.686)	\$7.468	(\$30.931)	\$34.467
2018	\$78.452	(\$18.349)	\$7.748	(\$32.090)	\$35.761
2019	\$81.394	(\$19.037)	\$8.038	(\$33.294)	\$37.101
2020	\$84.446	(\$19.751)	\$8.339	(\$34.542)	\$38.492
2021	\$87.613	(\$20.492)	\$8.652	(\$35.838)	\$39.935
2022	\$90.898	(\$21.260)	\$8.977	(\$35.296)	\$43.319
2023	\$94.307	(\$6.668)	\$9.313	\$ .000	\$96.952
2024	\$97.844	\$ .000	\$9.663	\$ .000	\$107.507
2025	\$101.513	\$ .000	\$10.025	\$ .000	\$111.538
2026	\$105.320	\$ .000	\$10.401	\$ .000	\$115.721
2027	\$109.269	\$ .000	\$10.791	\$ .000	\$120.060
2028	\$113.367	\$ .000	\$11.195	\$ .000	\$124.562
2029	\$117.618	\$ .000	\$11.615	\$ .000	\$129.233
2030	\$122.028	\$ .000	\$12.051	\$ .000	\$134.079
2031	\$126.604	\$ .000	\$12.503	\$ .000	\$139.107
2032	\$131.352	\$ .000	\$12.972	\$ .000	\$144.324
2033	\$136.278	\$ .000	\$5.861	\$ .000	\$142.139
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

\*Actual data

**TABLE 12**  
**PAST AND PROJECTED UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30 (Before Payment)**  
(\$ in billions)

<u>Calendar Year</u>	<u>Original UFL</u>	<u>Assumption Changes</u>	<u>Benefit Changes</u>	<u>Actuarial Experience</u>	<u>Total</u>
1984*	\$528.700	\$ .000	\$ .000	\$ .000	\$528.700
1985*	\$553.500	\$ .000	\$ .000	(\$13.800)	\$539.700
1986*	\$578.800	\$ .000	(\$3.000)	(\$34.200)	\$541.600
1987*	\$605.200	\$ .000	(\$2.998)	(\$59.500)	\$542.702
1988*	\$632.700	(\$50.062)	(\$3.076)	(\$81.180)	\$498.382
1989*	\$664.173	(\$53.711)	(\$3.172)	(\$94.562)	\$512.728
1990*	\$693.224	(\$55.207)	(\$3.253)	(\$102.283)	\$532.481
1991*	\$723.306	(\$97.578)	(\$3.331)	(\$111.879)	\$510.518
1992*	\$757.959	(\$102.353)	(\$3.421)	(\$139.327)	\$512.858
1993*	\$790.488	(\$105.057)	(\$3.494)	(\$167.942)	\$513.995
1994*	\$824.120	(\$130.691)	(\$ .968)	(\$201.052)	\$491.409
1995*	\$852.872	(\$134.017)	(\$ .832)	(\$217.255)	\$500.768
1996*	\$880.822	(\$159.859)	\$ .897	(\$231.424)	\$490.436
1997*	\$902.444	(\$162.883)	\$1.000	(\$244.673)	\$495.888
1998*	\$922.521	(\$164.057)	\$1.014	(\$259.976)	\$499.503
1999*	\$942.360	(\$169.827)	\$6.583	(\$277.940)	\$501.176
2000*	\$959.626	(\$164.942)	\$9.414	(\$284.168)	\$519.931
2001*	\$974.873	(\$162.970)	\$13.075	(\$285.393)	\$539.585
2002*	\$989.509	(\$170.593)	\$19.216	(\$293.105)	\$545.027
2003*	\$1003.439	(\$172.248)	\$94.231	(\$297.115)	\$628.308
2004	\$1016.562	(\$171.601)	\$99.083	(\$295.793)	\$648.251
2005	\$1030.312	(\$170.682)	\$100.359	(\$293.915)	\$666.074
2006	\$1043.054	(\$169.269)	\$101.531	(\$291.157)	\$684.158
2007	\$1054.656	(\$167.314)	\$102.584	(\$287.434)	\$702.491
2008	\$1064.973	(\$164.767)	\$103.504	(\$282.656)	\$721.054
2009	\$1073.851	(\$161.574)	\$104.276	(\$276.727)	\$739.827
2010	\$1081.120	(\$157.675)	\$104.883	(\$269.543)	\$758.786
2011	\$1086.599	(\$153.007)	\$105.306	(\$260.991)	\$777.907
2012	\$1090.092	(\$147.503)	\$105.526	(\$250.953)	\$797.162
2013	\$1091.387	(\$141.090)	\$105.521	(\$239.298)	\$816.520
2014	\$1090.258	(\$133.690)	\$105.268	(\$225.891)	\$835.945
2015	\$1086.457	(\$125.219)	\$104.742	(\$210.581)	\$855.400
2016	\$1079.721	(\$115.588)	\$103.918	(\$193.211)	\$874.840
2017	\$1069.766	(\$104.700)	\$102.765	(\$173.611)	\$894.220
2018	\$1056.284	(\$92.453)	\$101.253	(\$151.597)	\$913.487
2019	\$1038.946	(\$78.735)	\$99.349	(\$126.977)	\$932.584
2020	\$1017.400	(\$63.429)	\$97.018	(\$99.538)	\$951.451
2021	\$991.263	(\$46.408)	\$94.222	(\$69.058)	\$970.019
2022	\$960.128	(\$27.536)	\$90.918	(\$35.296)	\$988.214
2023	\$923.557	(\$6.668)	\$87.062	\$ .000	\$1,003.951
2024	\$881.078	\$ .000	\$82.609	\$ .000	\$963.687
2025	\$832.186	\$ .000	\$77.505	\$ .000	\$909.691
2026	\$776.340	\$ .000	\$71.697	\$ .000	\$848.038
2027	\$712.959	\$ .000	\$65.127	\$ .000	\$778.087
2028	\$641.421	\$ .000	\$57.732	\$ .000	\$699.153
2029	\$561.057	\$ .000	\$49.446	\$ .000	\$610.503
2030	\$471.154	\$ .000	\$40.195	\$ .000	\$511.350
2031	\$370.947	\$ .000	\$29.903	\$ .000	\$400.850
2032	\$259.614	\$ .000	\$18.488	\$ .000	\$278.102
2033	\$136.278	\$ .000	\$5.861	\$ .000	\$142.139
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

## The Military Retirement Fund Transaction Process

The description of deficit, debt, and funding impact contained in this section are applicable under the current practices of the federal government regarding budget accounting and tax policy. These practices do not provide for increases in taxes to fund the military retirement system beyond what is required to pay benefits to retirees and survivors each year, but do result in increases in the national debt. If current practices change, then this description would need to be revised.

A trust fund was created inside the Unified Budget of the federal government for the monies of the military retirement system. This fund has three sources of income: (1) normal cost payments made by DoD, (2) unfunded liability and Concurrent Receipt normal cost payments made by Treasury, and (3) interest earnings on investments in government securities made by Treasury and the payment of the par values of these securities at maturity. All three of these items are intragovernmental transfers consisting of debits from one government account and credits to another.

The fund has two types of payouts: (1) payments to retirees and survivors of retirees and (2) purchases of U.S. Treasury securities. The purchase of a Treasury security is also an intragovernmental transfer, while a payment to a retiree or a survivor is not.

Figure 1 on the following page depicts this process. The only transactions in a particular year that directly affect the deficit of the Unified Budget are those that pass in or out of the government, such as tax collections and retiree or survivor payments. The intragovernmental transfers are debits and credits within the federal budget, with no direct effect on the deficit. The following examples illustrate the process:

- If DoD debits \$17 billion in normal cost payments and the fund credits the \$17 billion, the net direct federal budget deficit effect is zero.
- If the fund purchases \$7 billion in securities (debit) and the Treasury sells \$7 billion in securities (credit), the net direct federal budget deficit effect is zero.
- If the Treasury pays \$700 million interest (debit) and the fund earns \$700 million interest (credit), the net direct federal budget deficit effect is zero.
- Disregarding all other government programs, if the government collects \$15 billion in tax revenues (credit) and pays \$17.3 billion to retirees (debit), the net direct federal budget deficit effect is \$2.3 billion.

## UNIFIED BUDGET

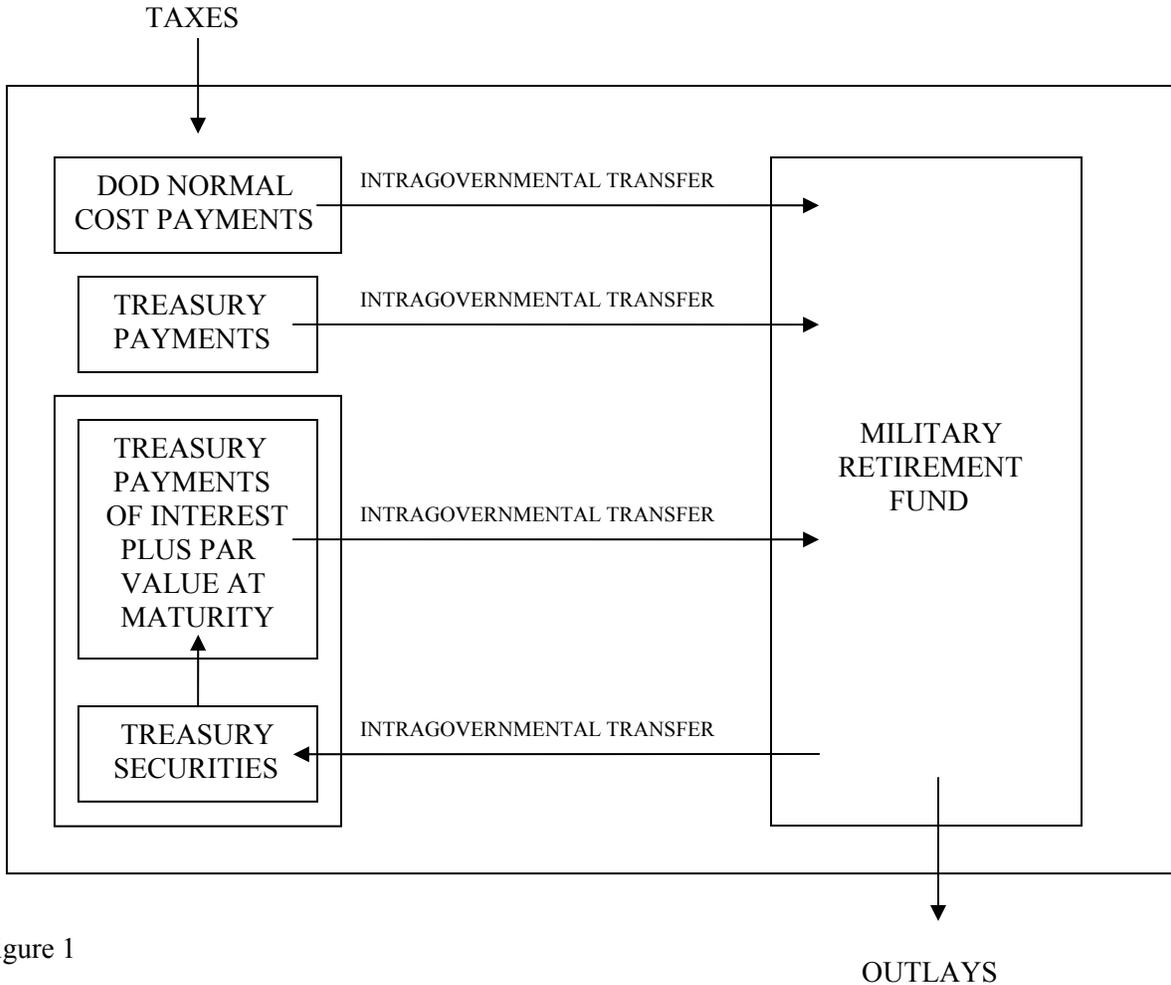


Figure 1

All of the intragovernmental transfers in Figure 1 will always generate both a credit and an associated equal debit within the Unified Budget. Consequently, under current federal budget accounting practices, contributions to the fund beyond what are required to pay benefits to retirees and survivors that year have no impact on the total federal deficit. Just as in the pay-as-you-go method, the only transactions that directly affect the deficit in the retirement system accounting process are payments to retirees and survivors.

On the other hand, the purchase of securities by the fund does increase the national debt, specifically the portion of the debt held by the government. The portion held by the public will not change. However, the total debt will increase and this might require an increase in the statutory borrowing authority.

Suppose that in the year 2003 the amount needed to pay retirees was \$36 billion and the military retirement fund had grown to \$183 billion. The following transactions would take place:

- Fund cashes in \$36 billion in securities (credit).
- Treasury pays \$36 billion to Fund (debit).
- Net federal surplus zero.

Since no budget surplus can be derived from using fund money, the government still has a need for \$36 billion to pay retirees—the same need it would have under the pay-as-you-go system. Accordingly, the fund cannot transfer liabilities from one tax year to another.

However, funding does have an effect on the DoD budget. With the normal cost payments (except for Concurrent Receipt) in the DoD budget, policymakers now automatically consider the impact on future retirement costs when they make manpower decisions, and this could have a significant impact on future federal budgets. For example, if a decision were made today to double the size of the active duty and reserve forces, the DoD budget would automatically have an immediate increase in retirement obligations. Under the pay-as-you-go method, the retirement expenses would not necessarily be considered in the initial decision since they would not show up for 20 years.

The fact that costs are fully recognized in advance probably provides greater benefit security over the long term. Also, when there is a fund, the system is not as dependent on obtaining the necessary appropriation from Congress each year in order to pay benefits for that year. This can provide additional benefit security in the short run.

APPENDIX A

SUMMARY OF THE MILITARY RETIREMENT SYSTEM

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Summary of the Military Retirement System .....	A-2

# SUMMARY OF THE MILITARY RETIREMENT SYSTEM

As of September 30, 2003

## Summary

The military retirement system applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Homeland Security), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce). Only those members in plans administered by the Department of Defense (DoD) are included in this report.

The system is a funded, noncontributory defined benefit plan that includes nondisability retired pay, disability retired pay, retired pay for reserve service, survivor annuity programs, and special compensation programs for certain disabled retirees. The Service Secretaries may approve immediate nondisability retired pay at any age with credit of at least 20 years of active duty service. Reserve retirees must be at least 60 years old and have at least 20 qualified years of service before retired pay commences. There is no vesting before retirement.

There are three distinct nondisability benefit formulas related to three populations within the military retirement system. (1) *Final pay*: Military personnel who first became members of a uniformed service before September 8, 1980, have retired pay equal to final basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service and is limited to 75 percent. (2) *High-3*: If the retiree first became a member of a uniformed service on or after September 8, 1980, the average of the highest 36 months of basic pay is used instead of final basic pay. (3) *Redux*: Members who first became a member of a uniformed service on or after August 1, 1986 and who elect to receive the Career Status Bonus outlined below are subject to a multiplier penalty if they retire with less than 30 years of service; however, at age 62, their retired pay is recomputed without the penalty. They also have retired pay computed on a base of the average of their highest 36 months of basic pay. The FY 2000 Defense Authorization Act provided that Redux members now have a choice of (a) receiving High-3 benefits or (b) staying under the Redux formula and receiving a lump-sum \$30,000 payment, called a Career Status Bonus. Members make their election during the fifteenth year of service. Those who choose the lump-sum payment must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000.

Retired pay and survivor annuity benefits are automatically adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering the armed services before August 1, 1986, or those entering on or after that date who do not take the bonus, have their benefits adjusted annually by the percentage increase in the average Consumer Price Index (CPI). This is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986, who elect the \$30,000 bonus payment are annually

increased by the percentage change in the CPI minus 1 percent, but at the military member's age 62, or when the member would have been age 62 for a survivor annuity, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. This restoral is in combination with that described in the previous paragraph. However, after this restoral, partial indexing (CPI minus 1 percent) continues for future retired pay and survivor annuity payments.

### **Non Disability Retirement From Active Service**

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. The military retiree receives immediate retired pay calculated as (base pay) times (a multiplier). Base pay is equal to terminal basic pay if the retiree first became a member of the armed services before September 8, 1980. It is equal to the average of the highest 36 months of basic pay for all other members. The multiplier is equal to (2.5 percent) times (years of service, rounded down to the nearest month) and is limited to 75 percent. Members first entering the armed services on or after August 1, 1986, who elect the \$30,000 payment and who retire with less than 30 years of service receive a temporary penalty until age 62. The penalty reduces the multiplier by one percentage point for each full year of service under 30. For example, the multiplier for a 20-year retiree would be 40 percent (50 percent minus 10 percent). At age 62, the retired pay is recomputed with the penalty removed.

In FY 2003, 1.37 million nondisability retirees from active duty were paid \$29.3 billion.

### **Disability Retirement**

A disabled military member is entitled to disability retired pay if the member has at least 20 years of service or the disability is at least 30 percent (under a standard schedule of rating disabilities by the Veterans Administration) and either (1) the member has at least eight years of service; (2) the disability results from active duty; or (3) the disability occurred in the line of duty during a time of war or national emergency or certain other time periods.

In disability retirement, the member receives retired pay equal to the larger of (1) the accrued nondisability retirement benefit regardless of eligibility to retire or (2) base pay multiplied by the rated percent of disability. The benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes if the member had service on or before September 24, 1975. If not a member of a uniformed service on September 24, 1975, disability retired pay is tax-exempt only for those disabilities that are combat or hazardous duty related. Base pay is equal to final basic pay if the retiree first became a member of a uniformed service before September 8, 1980; otherwise base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However,

they must be physically examined every 18 months for any change in disability. A final determination must be made within five years. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay.

In FY 2003, 89,000 disability retirees were paid \$1.18 billion.

### **Reserve Retirement**

Members of the reserves may retire after 20 qualifying years of creditable service, the last six of which must be in a reserve component. However, reserve retired pay is not payable until age 60. Retired pay is computed as base pay times 2.5 percent times years of service. If the reservist was first a member of a uniformed service before September 8, 1980, base pay is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first became a member of the armed services on or after September 8, 1980, base pay is the average basic pay for the member's grade in the highest 36 months computed as if he/she was on active duty for the 36 months immediately preceding age 60. The years of service are determined by using a point system, where 360 points convert to a year of service. Typically, a point is awarded for a day of service or drill attendance, with 15 points being awarded for a year's membership in a reserve component. A creditable year of service is one in which the member earned at least 50 points. A member cannot retire with less than 20 creditable years, although points earned in non-creditable years are used in the retirement calculation. Non-active duty points are limited in any year to no more than 90. Lesser limitations have applied in the past.

In FY 2003, 259,000 reserve retirees were paid \$2.85 billion.

### **Survivor Benefits**

Legislation originating in 1953 provided optional survivor benefits. It was later referred to as the Retired Servicemen's Family Protection Plan (RSFPP). The plan proved to be expensive and inadequate since the survivor annuities were never adjusted for inflation and could not be more than 50 percent of retired pay. RSFPP was designed to be self-supporting in the sense that the present value of the reductions to retired pay equaled the present value of the survivor annuities.

On September 21, 1972, RSFPP was replaced by the Survivor Benefit Plan (SBP) for new retirees. RSFPP still covers those servicemen retired before 1972 who did not convert to the new plan or who retained RSFPP in conjunction with SBP. RSFPP continues to pay survivor annuities.

Retired pay is reduced, before taxes, for the member's cost of SBP. Total SBP costs are shared by the Government and the retiree, so the reductions in retired pay are only a portion of the total cost of the SBP program.

The SBP survivor annuity is initially 55 percent of the member's base amount. The base amount is elected by the member, but cannot be less than \$300 or more than the member's full retired pay. If the member elects the Career Status Bonus with REDUX and is subject to a penalty for service under 30 years in the calculation of retired pay, the maximum base amount is equal to the full retired pay without the penalty.

The spouse's annuity is considered a two-tier benefit because, at age 62, the annuity is reduced to 35 percent of the base amount. Prior to the enactment of the two-tier benefit, survivor annuities were offset to reflect the availability of Social Security. The offset computation was based solely on military earnings. SBP participants and active and reserve personnel with at least 20 years of service on October 1, 1985, were grandfathered so that their survivors are given the higher of the two annuities at age 62.

During FY 1987, the SBP program's treatment of survivor remarriages changed. Prior to the change, a surviving spouse remarrying before age 60 had the survivor annuity suspended. The change lowered the age to 55. If the remarriage ends in divorce or death, the annuity is reinstated.

Beginning in April 1992, retirees with base amounts equal to full retired pay could also elect a supplemental annuity for their surviving spouses after age 62 in increments of 5 percent of the base amount, up to a maximum 20 percent of the base amount. The cost of this supplemental SBP benefit is borne by retirees in the form of a reduction in retired pay over and above the usual 6.5 percent reduction for SBP.

Members who die on active duty are assumed to have retired with full disability on the day they died and to have elected full SBP coverage for spouses, former spouses, and/or children. Insurable interest elections may be applicable in some cases. These benefits have been improved and expanded over the history of the program.

SBP annuities are reduced by any VA survivor benefits (Dependency and Indemnity Compensation (DIC)) and all premiums relating to the reductions are returned to the survivor. Additionally, SBP annuities and premiums are annually increased with cost-of-living adjustments (COLAs). These COLAs are either full or partial CPI increases, depending on the benefit formula covering the member. If a member who elected the Career Status Bonus dies before age 62, the survivor is subject to partial COLAs and his/her annuity is increased on what would have been the member's 62nd birthday to the amount that would have been payable had full COLAs been in effect. Partial COLAs continue annually thereafter.

For reserve retirees, the same set of retired pay reductions applies for survivor coverage after a reservist turns 60 and begins to receive retired pay. A second set of optional reductions, under the Reserve Component Survivor Benefit Plan (RCSBP), provides annuities to survivors of reservists who die before age 60, but after attaining 20 years of qualified service. The added cost of this coverage is borne completely by reservists through deductions from retired pay and survivor annuities.

A paid-up provision eliminating the reduction in retired pay for premiums for SBP and RSFPP coverage will be effective October 1, 2008, for participants age 70 or older whose retired pay has been reduced for 30 years or more.

In FY 2003, 266,000 surviving families were paid \$2.09 billion.

### **Temporary Early Retirement Authority (TERA)**

The National Defense Authorization Act for FY 1993 (P.L. 102-484) granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay was calculated in the usual way except that there was a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who leave military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are generally treated like regular military retirees for the purposes of other retirement benefits. This authority expired on September 1, 2002.

In FY 2003, 55,000 TERA retirees were paid \$714 million.

### **Cost-of-Living Increases**

All nondisability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January.

The “full” COLA effective December 1 is computed by calculating the percentage increase in the average CPI over the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent.

The benefits of retirees (and their survivors) are increased annually with the full COLA, except for those first entering the armed services on or after August 1, 1986, who elect the \$30,000 Career Status Bonus. Their benefits are increased annually with a partial COLA equal to the full COLA minus 1 percent. A one-time restoral is given to a partial COLA recipient on the first day of the month after the retiree’s 62nd birthday. At this time, retired pay (or the survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoral.

## **Relationship with Veterans Administration Benefits**

The Department of Veterans Affairs (VA) provides compensation for Service-connected and certain non-Service-connected disabilities. These VA benefits can be in place of or in combination with DoD retired pay, but through December 31, 2003, were not fully additive. Since VA benefits are exempt from federal income taxes, it is often to the advantage of a member to elect them. Through 2003, retired pay earned from DoD for military service was offset by any payment received from Veterans Affairs for a VA-rated disability. The National Defense Authorization Act of 2004 (P.L. 108-136) provides a phase-out of the offset to military retired pay due to receipt of VA disability compensation for members whose combined disability rating is 50% or greater. Members retired under disability provisions must have at least 20 years of service. P.L. 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by the VA. Certain retirees who meet the 50% criteria specified by the statute will have their offset phased out over a ten year period beginning in 2004 and ending in 2013. During calendar year 2004, the maximum monthly amount that a VA offset to retired pay is reduced is \$750 for a qualified retiree with 100% VA disability rating, grading down to \$100 for a member with a 50% rating. Some retirees who receive other special payments, such as Combat Related Special Compensation, may not be subject to the ten-year offset phase-out.

Veterans Administration benefits also overlap survivor benefits through the Dependency and Indemnity Compensation (DIC) program. DIC is payable to survivors of veterans who die from Service-connected causes. Although an SBP annuity must be reduced by the amount of any DIC benefit, all SBP premiums relating to the reduction in benefit are returned to the survivor.

## **Interrelationship with Other Federal Service**

For retirement purposes, no credit is given for other federal service, except where cross-service transferability is allowed. Military service is generally creditable toward the federal civilian retirement systems if military retired pay is waived. However, a deposit (equal to a percentage of post-1956 basic pay) must be made to the Civil Service Retirement Fund in order to receive credit. Military service is not generally creditable under both systems (but is for reservists and certain disability retirees).

## **Relationship of Retired Pay to Military Compensation**

Basic pay is the only element of military compensation upon which retired pay is based and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative, for comparative purposes, of salary levels in the public and private sectors. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) cash or in-kind allowances (the housing allowance, which varies by grade, location, and dependency status, and a subsistence

allowance) and (3) the tax advantages accruing to allowances because they are not subject to federal income tax. Basic pay represents approximately 69 percent of RMC for all retirement eligibles. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Consequently, a 20-year retiree may be entitled to 50 percent of basic pay, but only 34 percent of RMC. For a 30-year retiree, the corresponding entitlements are 75 percent of basic pay, but only 55 percent of RMC. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

### **Social Security Benefits**

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. Details concerning the benefits are covered in other publications.

Beginning in 1946, Congress enacted a series of amendments to the Social Security Act that extended some benefits to military personnel and their survivors. These “gratuitous” benefits were reimbursed out of the general fund of the U.S. Treasury. The Servicemen’s and Veterans’ Survivor Benefits Act brought members of the military into the contributory Social Security system effective January 1, 1957.

For the Old Age, Survivors, and Disability Insurance (OASDI) program, military members must contribute the employee portion of the OASDI payroll tax, with the federal government contributing the matching employer contribution. Only the basic pay of a military member constitutes wages for social security purposes. One feature of OASDI unique to military personnel grants a noncontributory wage credit of (i) \$300 for each quarter between 1956 and 1978 in which such personnel received military wages and (ii) up to \$1,200 per year after 1977 (\$100 of credit for each \$300 of wages up to a maximum credit of \$1,200). The purpose of this credit is to take into account elements of compensation such as quarters and subsistence not included in wages for Social Security benefit calculation purposes. Under the 1983 Social Security amendments, the cost of the additional benefits resulting from the noncontributory wage credits for past service was met by a lump sum payment from general revenues, while the cost for future service will be met by payment of combined employer-employee tax on such credits as the service occurs. Payments for these wage credits ended in 2002.

Members of the military are also required to pay the Hospital Insurance (HI) payroll tax, with the federal government contributing the matching employer contribution. Medicare eligibility occurs at age 65, or earlier if the employee is disabled.

## **Performance Measures**

During FY 2003, the Fund made disbursements to approximately two million retirees and annuitants. All checks are sent out on a monthly basis.

While there are many ways to measure the funding progress of a pension plan, the ratio of assets in the fund to the present value of future benefits for annuitants on the roll is commonly used. Here is what this ratio has been for the last eighteen years:

- a. September 30, 2003 = .35132
- b. September 30, 2002 = .37790
- c. September 30, 2001 = .34728
- d. September 30, 2000 = .35379
- e. September 30, 1999 = .35245
- f. September 30, 1998 = .33099
- g. September 30, 1997 = .32200
- h. September 30, 1996 = .31314
- i. September 30, 1995 = .30375
- j. September 30, 1994 = .30306
- k. September 30, 1993 = .28314
- l. September 30, 1992 = .27018
- m. September 30, 1991 = .25127
- n. September 30, 1990 = .21878
- o. September 30, 1989 = .19549
- p. September 30, 1988 = .16211
- q. September 30, 1987 = .11431
- r. September 30, 1986 = .07187

The weighted average yield of the Fund on September 30, 2003, was 5.0%.



APPENDIX B

HISTORY

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## HISTORY OF MILITARY RETIREMENT AND RETIRED PAY ADJUSTMENTS<sup>1</sup>

The principal motivations guiding the evolution of the military retirement system have been to ensure that (1) continued service in the armed forces is competitive with the alternatives; (2) promotion opportunities are kept open for young and able members; (3) some measure of economic security is made available to members after retirement from a military career; (4) a pool of experienced personnel is available for recall in times of war or national emergency; and (5) the costs of the system are reasonable. The history of the retirement system shows an interplay of these considerations.

### History of Retired Pay and Disability

Provisions for the maintenance of disabled military members date to colonial days. The pilgrims at Plymouth provided in 1636 that any man sent forth as a soldier and returned maimed should be maintained by the colony during his life. In order to obtain enlistments in military expeditions against the Indians the colonies promised to care for those who were disabled and had no means of earning a livelihood as well as providing aid for the indigent families of those fallen in conflict. Some of these precedents were continued in the first national pension law of August 26, 1776, which promised half pay for life, or during disability, to the disabled. After the Revolutionary War, a full disability pension for a noncommissioned officer or private soldier was fixed at five dollars per month, with commissioned officers being paid at one-half of their monthly pay. Initially, the States administered disability pensions. However, in 1790, the Secretary of War became the principal pension administrator. In 1805, disability pensions were extended to those who received wounds in military service who subsequently became disabled.

Pensions based on service by itself were more controversial. Payments of half pay for life had been promised in 1780 by Congress for officers who served to the end of the War. However, the resulting claims were initially settled for less than full value and with a considerable amount of controversy. With the number of veterans declining and the treasury increasing, Congress became more generous. In 1818, an act was passed providing relief to Revolutionary War veterans in need. By 1832, it became full pay for life, regardless of need. In 1836, widows were included. This same pattern was followed for Service pensions for subsequent wars. However, each war was treated separately.

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<sup>1</sup> Sections of this are excerpted from (1) *Defense Manpower Commission Staff Studies*, Volume V, U.S. Government Printing Office, 1976 and (2) *Military Compensation Background Papers*, Third Quadrennial Review of Military Compensation, U.S. Government Printing Office, 1976. For a fuller discussion of the early history of military pensions, see *History of Military Pension Legislation in the United States*, William H. Glasson, AMS Press, New York, N.Y. 1968.

In 1849, the Bureau of Pensions was transferred to the newly established Department of the Interior, where it was to remain until the Veterans Administration was created in 1930. In 1855, authorization was given for involuntary separation with partial pay of Navy officers adjudged incapable, but not necessarily disabled. The outbreak of the Civil War brought further changes when it became necessary to retire older officers no longer fit for field duty. The vehicle was the act of August 3, 1861; the first major nondisability retirement act, which provided for the voluntary retirement of regular officers of all branches of Service after 40 years of duty, at the discretion of the President. Subsequent acts in 1861 and 1862 provided for involuntary retirements for age or years of service.

The 1861 act also established a military disability retirement system that covered the regular officers of all branches of Service. Army and Marine Corps officers were to be paid an amount equal to their “pay proper” plus four rations. Navy officers were paid slightly more. The act of March 2, 1867, authorized disability retirement for enlisted personnel of the Navy and Marine Corps.

Congress established two enduring retirement principles while reducing forces to a peacetime basis in 1870. The first permitted voluntary retirement of officers after 30 years of service upon approval by the President, and the second fixed retired pay at 75 percent of the officer’s pay. The 75 percent applied to Army and Marine Corps officers, both disabled and nondisabled, and was extended to the Navy in 1873.

In 1885, the first nondisability retirement law for Army and Marine Corps enlistees was enacted. Paralleling the officer retirement laws, it provided for voluntary retirement at 30 years of service with 75 percent of pay of the grade in which retired, plus an allowance in lieu of quarters, fuel, and light. The law was extended to the Navy in 1899.

By the middle of World War I, the limit on the number of officers who could be placed on the retired list was causing stagnating promotion in the Navy. To alleviate the problem, Congress established selection boards for promotion to Rear Admiral, Captain, and Commanders on the basis of age-in-grade in 1916. Service-in-grade replaced age-in-grade in 1926. Those officers not selected for promotion were retired at 2 ½ percent of pay per year of service, not to exceed 75 percent of pay. This was the first recognition of length of service as well as grade in the computation of retired pay.

The act of 1916 also created the Fleet Naval Reserve, to provide a pool of experienced personnel who could be recalled to active duty in an emergency. While technically different than retirement, the practical effect was that it was possible for enlistees of the Navy and Marine Corps to “retire” with as little as 16 years of service (raised to 20 in 1925) and become entitled to “retainer pay.”

By 1938, the Navy was again experiencing stagnating promotion caused by the large influx of officers throughout World War I. Almost all of these officers were in the same age and

years of service groups. To remedy the situation, Congress extended the selection board process to all grades above Lieutenant (junior grade); set limits on years of service for Lieutenant Commanders through Captains; and provided for voluntary retirement at 20 years of service at the discretion of the President.

Following World War II, allegations of unfairness, inequity, and inefficiency in the existing disability retirement system became extensive. A new system for disability retirement was created by the Career Compensation Act of 1949. Under this system, all disabilities had to be rated under the standard schedule of rating disabilities in use by the Veterans Administration, and the resultant ratings became a factor in disability retired pay entitlement and taxability. The new system covered officer and enlisted personnel of both the regular and reserve components, and it authorized temporary as well as permanent disability retirements. The disability retirement system remains basically unchanged from the way it was enacted in 1949.

Meanwhile, the Officer Personnel Act of 1947 brought the Army and Air Force under a selection process similar to the Navy system. It also provided that those officers who failed promotion and were not eligible to retire would receive severance pay of two months per year of service, but not exceeding two years' pay.

Standardized nondisability retirement laws for all Services were brought about by the Army and Air Force Vitalization Act of 1948. The act established 20 years as the minimum requirement for voluntary retirement, thereby placing the Army and Air Force on a par with the Navy. It also provided for the removal of substandard officers with severance pay equal to one month's pay per year of service, but not exceeding one year's pay.

Public Law 96-513 changed the retired pay formula for persons who first became a service member after September 7, 1980. For this group, the 2 ½ percent times years of service is multiplied by the average of the highest 36 months of pay, rather than by final pay.

Public Law 99-348, enacted July 1, 1986, made extensive changes in retired pay formula for persons entering service after July 31, 1986. These persons are credited with 2 percent for each of the first twenty years of service and 3 ½ percent for each of the next 10 years. At the member's age 62, the annuity is recomputed to equal the annuity that would have been in effect if a level 2 ½ percent had been used for each year of service. In addition, the cost-of-living adjustment for this group no longer keeps up with inflation, as described later.

Public Law 106-65, enacted October 1, 1999, enhanced benefits for military members previously covered by the REDUX benefit formula (those who entered service on or after August 1, 1986). At the 15 year-of-service mark, these (full-time) members now have the choice of remaining in HI-3 or electing the Career Status Bonus, which is not paid out of the Military Retirement Fund, and retire under the REDUX benefit formula. Those who elect the bonus must commit to remaining continuously in service until completing 20 years or forfeit a portion of the \$30,000. Part-time reservists previously covered by REDUX do not have the option of electing the bonus, and so remain under the High-3 benefit formula.

Public Law 108-136, enacted November 23, 2003, provides a phase-out of the offset to military retired pay due to receipt of Veterans Affairs (VA) disability compensation for members whose combined disability rating is 50% or greater, effective January 1, 2004. Members retired under disability provisions must have at least 20 years of service. P.L. 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by the VA. Through 2003, retired pay earned from DoD for military service was offset by any payment received from Veterans Affairs for a VA-rated disability. These VA benefits were in place of or in combination with DoD retired pay but were not fully additive. Thus the law is commonly referred to as Concurrent Receipt.

### Cost-of-Living Adjustments

Prior to 1958, retired pay was generally increased in direct proportion to changes in active duty pay. The practice was discontinued with the act of May 1958 (P.L. 85-422), when it was realized that a single 6 percent cost-of-living increase would cost only \$35 million, as opposed to \$65 million for linking the retired pay to active duty pay. The 6 percent approximated the increase in the cost-of-living since 1955 when retired pay was last increased. In 1963, a permanent system of increasing retired pay (P.L. 88-132), based on a formula geared to increases in the cost-of-living, was adopted. In 1965, the adjustment mechanism was modified slightly (P.L. 89-132). This system granted cost-of-living increases whenever the Consumer Price Index (CPI) went up at least 3 percent and remained up for three months. The benefit increase was equal to the percentage rise in the CPI. In 1969 (P.L. 91-179), an additional 1 percent was added to compensate for the fact that five months lapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments were scheduled to occur every six months, on March 1 and September 1. This would be reflected in checks issued those months and the additional 1 percent was eliminated (P.L. 94-440). The cost-of-living increase effective March 1 was computed by calculating the percentage increase (adjusted to the nearest tenth of a percent) in the CPI from the previous June to the previous December. Similarly, the cost-of-living increase effective September 1 was obtained by calculating the percentage increase in the June CPI over the CPI from the previous December.

In August 1981 (P.L. 97-35), once-a-year cost-of-living increases were implemented by eliminating the September increase. Full annual cost-of-living increases were given in March of each year based on the percentage increase in the CPI between the two previous Decembers.

In August 1982, P.L. 97-253 created a temporary deviation to the calculation and timing of the cost-of-living increase. Consequently, in FY83, the increase was delayed until April and the full increase of 3.9 percent was given only to survivors, disabled persons and nondisabled

persons over age 61. Nondisabled retirees under age 62 received 3.3 percent instead of 3.9 percent.

Public Law 98-270, enacted in April 1984, eliminated the FY84 increase and modified the permanent law. Under the modified system, the cost-of-living adjustment equals the percentage increase in the average of the CPIs for July, August, and September over the averaged indexes for the same three months of the prior year. These increases become effective for entitlements earned in December. Public Law 98-369 directed that entitlements for a particular month should be paid at the beginning of the subsequent month rather than at the end of the month of entitlement and became effective with the December 1984 adjustment.

Public Law 99-348, enacted July 1, 1986, changed the cost-of-living increase for members entering the service after July 31, 1986. Their retiree and survivor benefits are increased annually by the full cost-of-living adjustment minus 1 percent. A one-time catch-up is given on the first day of the month after the *retiree's* 62nd birthday. At this time, the retiree benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full adjustments been made. Annual partial increases continue after this catch-up. For persons entering the service prior to August 1, 1986, full cost-of-living adjustments are still applied to the retiree and survivor benefits. P. L. 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post July 31, 1986, entrants who elect the Career Status Bonus and retire under the REDUX benefit formula. Retired pay increases from 1958 to the present time are shown in Table B-1 and basic pay increases are shown in Table B-2.

### Funding of Retirement Benefits

Prior to 1935, the Navy had a pension fund which provided for payments to persons retired for disability whenever there was a sufficient amount in the fund. The income to the fund consisted of the Government's share of the proceeds from the sale of enemy or pirate ships captured by the Navy, and from interest received on fund investments. This fund was abolished in 1935, and the military retirement system moved to an unfunded or "pay-as-you-go" basis. Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.), signed in September 1983, established a military retirement fund starting October 1, 1984.

This funding law states that DoD will make normal cost payments into the fund and the Treasury Department will make payments from general revenues to amortize the unfunded liability. Public Law 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used to compute the normal cost payment of the military retirement system. One NCP is for active-duty personnel and reservists (full-time) and the second NCP is for drilling reservists (part-time). These normal cost payments are designed to be sufficient to pay for the future retirement benefits for a cohort of new entrants. The unfunded liability exists primarily because such payments were not made in the past.

Public Law 108-136, enacted November 2003, required the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. Beginning with FY2005, Treasury will include the annual normal cost payment along with the unfunded liability payment in the October 1<sup>st</sup> contribution.

The original funding law also established an independent three-member DoD Retirement Board of Actuaries, appointed by the President. The Board is required to set assumptions for determining the normal cost and unfunded liability; to review valuations of the military retirement system; to determine the method of amortizing unfunded liabilities; to annually report to the Secretary of Defense; and to report to the President and the Congress on the status of the fund not less than every four years.

**TABLE B-1**  
**MILITARY RETIRED PAY COST-OF-LIVING INCREASES**  
**(JUNE 1958 TO PRESENT)**

<u>Date of Increase</u>		<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
6/1/58		6.0%	583.5%
10/1/63		5.0%	544.8%
9/1/65		4.4%	514.1%
12/1/66		3.7%	488.3%
4/1/68		3.9%	467.3%
2/1/69		4.0%	446.0%
11/1/69		5.3%	425.0%
<hr/>			
8/1/70		5.6%	398.6%
6/1/71		4.5%	372.1%
7/1/72	one percent over	4.8%	351.8%
7/1/73	inflation was	6.1%	331.1%
1/1/74	added during	5.5%	306.3%
7/1/74	these years	6.3%	285.1%
1/1/75		7.3%	262.3%
8/1/75		5.1%	237.7%
3/1/76		5.4%	221.3%
<hr/>			
3/1/77		4.8%	204.8%
9/1/77		4.3%	190.8%
3/1/78		2.4%	178.9%
9/1/78	twice-a-year	4.9%	172.3%
3/1/79	increases	3.9%	159.6%
9/1/79		6.9%	149.9%
3/1/80		6.0%	133.7%
9/1/80		7.7%	120.5%
<hr/>			
3/1/81	once-a-year	4.4%	104.7%
3/1/82	increases	8.7%	96.1%
4/1/83	(Dec to Dec)	3.9% (1)	80.4%
<hr/>			
12/1/84		3.5% (2)	73.6%
12/1/85		0.0% (3)	67.8%
12/1/86	once-a-year	1.3%	67.8%
12/1/87	increases (3rd	4.2%	65.6%
12/1/88	qtr to 3rd qtr)	4.0%	58.9%
12/1/89		4.7%	52.8%
12/1/90		5.4%	46.0%
12/1/91		3.7%	38.5%
12/1/92		3.0%	33.5%
3/1/94		2.6% (4)	29.7%
3/1/95		2.8% (5)	26.4%
3/1/96		2.6% (6)	22.9%
12/1/96		2.9%	19.8%
12/1/97		2.1%	16.4%
12/1/98		1.3%	14.0%
12/1/99		2.4%	12.6%
12/1/00		3.5%	9.9%
12/1/01		2.6%	6.2%
12/1/02		1.4%	3.5%
12/1/03		2.1%	2.1%

- (1) Nondisabled retirees under age 62 received 3.3%.  
(2) Starting December 1984, entitlements earned in a particular month are paid at the beginning of the next month.  
(3) A cost-of-living adjustment of 3.1%, scheduled for 12/1/85, was suspended as a consequence of P.L. 99-177.  
(4) Disabled retirees and survivors received 2.6% on 12/1/93.  
(5) Disabled retirees and survivors received 2.8% on 12/1/94.  
(6) Disabled retirees and survivors received 2.6% on 12/1/95.

**TABLE B-2**  
**MILITARY BASIC PAY SCALE INCREASES**  
**(JUNE 1958 TO PRESENT)**

<u>Date of Increase</u>	<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
6/1/58	8.3%	986.2%
10/1/63	14.2%	903.0%
9/1/64	2.3%	778.3%
9/1/65	10.4%	758.5%
7/1/66	3.2%	677.7%
10/1/67	5.6%	653.5%
7/1/68	6.9%	613.6%
7/1/69	12.6%	567.5%
1/1/70	8.1%	492.8%
1/1/71	7.9%	448.4%
11/14/71	11.6%	408.3%
1/1/72	7.2%	355.4%
10/1/72	6.7%	324.8%
10/1/73	6.2%	298.2%
10/1/74	5.5%	274.9%
10/1/75	5.0%	255.4%
10/1/76	3.6%	238.4%
10/1/77	6.2%	226.7%
10/1/78	5.5%	207.6%
10/1/79	7.0%	191.6%
10/1/80	11.7%	172.5%
10/1/81	14.3% (1)	144.0%
10/1/82	4.0% (2)	113.4%
1/1/84	4.0% (2)	105.2%
1/1/85	4.0%	97.3%
10/1/85	3.0%	89.7%
1/1/87	3.0%	84.2%
1/1/88	2.0%	78.9%
1/1/89	4.1%	75.3%
1/1/90	3.6%	68.4%
1/1/91	4.1%	62.6%
1/1/92	4.2%	56.2%
1/1/93	3.7%	49.9%
1/1/94	2.2%	44.5%
1/1/95	2.6%	41.4%
1/1/96	2.4%	37.8%
1/1/97	3.0%	34.6%
1/1/98	2.8%	30.7%
1/1/99	3.6%	27.1%
1/1/00 (3)	4.8%	22.7%
1/1/01	3.7%	17.1%
1/1/02	4.6%	12.9%
1/1/03	4.1%	8.0%
1/1/04	3.7%	3.7%

(1) Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2, E-3; 13% for E-4; 16.5% for E-5, E-6; and 17% for E-7, E-8, E-9. For officers, the increase was 14.3%.

(2) Except for E-1 with less than 4 months service.

(3) The increases shown above do not include additional targeted increases granted every year beginning with 2000.

APPENDIX C

VALUATION POPULATION DATA

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**Officers Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2003 Valuation**

Age	Years of Active Service																														Avg			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+		
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	2,261	2,239	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,288
20	2,223	2,217	2,394	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,234	
21	2,257	2,314	2,469	2,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,308	
22	2,273	2,368	2,397	2,666	2,625	2,265	2,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,284	
23	2,277	2,292	2,689	2,861	2,705	2,671	2,356	2,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,307
24	2,311	2,325	2,920	3,089	2,988	2,833	2,973	3,025	2,743	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,515
25	2,373	2,403	2,965	3,456	3,324	3,105	3,017	3,075	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,929
26	2,591	2,460	3,020	3,478	3,897	3,356	3,187	3,065	3,246	4,432	2,971	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,320
27	2,746	2,662	3,037	3,497	3,899	3,948	3,515	3,228	3,259	3,274	4,180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,553
28	2,741	2,737	3,178	3,503	3,876	3,977	4,131	3,487	3,286	3,263	3,422	3,269	2,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,696
29	2,755	2,778	3,265	3,551	3,845	3,953	4,154	4,124	3,763	3,391	3,542	3,497	4,069	5,674	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,806
30	2,907	2,819	3,274	3,599	3,870	3,903	4,137	4,182	4,327	3,765	3,574	3,542	3,733	3,385	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,916
31	2,998	3,008	3,359	3,638	3,914	3,929	4,087	4,166	4,387	4,324	3,899	3,697	3,784	3,816	0	2,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,022
32	3,190	3,144	3,519	3,725	3,958	3,999	4,168	4,185	4,373	4,438	4,646	3,983	3,882	4,984	0	4,582	4,984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,180
33	3,339	3,307	3,695	3,836	4,027	4,017	4,297	4,281	4,395	4,491	4,745	4,802	4,172	4,618	3,501	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,369
34	3,532	3,433	3,784	4,011	4,125	4,087	4,267	4,379	4,539	4,483	4,797	4,994	5,102	4,302	4,193	4,095	4,310	4,509	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,560
35	3,791	3,491	3,913	4,181	4,249	4,217	4,379	4,384	4,583	4,609	4,791	5,013	5,208	5,154	4,366	4,251	4,319	4,396	4,036	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,715
36	4,046	3,888	3,981	4,251	4,371	4,438	4,458	4,457	4,577	4,708	4,812	5,020	5,189	5,303	5,298	4,495	4,384	4,326	4,502	4,814	6,563	0	0	0	0	0	0	0	0	0	0	0	0	4,873
37	3,904	3,880	4,329	4,239	4,496	4,496	4,620	4,671	4,722	4,783	4,984	5,093	5,165	5,311	5,438	5,399	4,626	4,471	4,579	4,604	4,888	0	0	0	0	0	0	0	0	0	0	0	0	5,040
38	4,407	4,163	4,514	4,330	4,671	4,631	4,785	4,774	4,837	4,845	4,998	5,080	5,247	5,289	5,458	5,529	5,643	4,779	4,713	4,753	4,800	4,534	0	0	0	0	0	0	0	0	0	0	0	5,205
39	3,913	4,323	4,408	4,643	4,847	4,806	4,914	4,888	4,931	4,944	5,125	5,078	5,284	5,327	5,457	5,568	5,763	5,821	4,969	4,878	4,879	4,911	5,022	0	0	0	0	0	0	0	0	0	0	5,373
40	3,867	4,476	4,448	4,629	4,766	4,830	5,028	5,110	5,055	5,039	5,204	5,198	5,313	5,396	5,473	5,509	5,746	5,940	5,971	5,108	4,968	4,942	5,129	4,889	0	0	0	0	0	0	0	0	0	5,533
41	3,887	4,288	4,230	4,560	4,708	4,714	4,926	4,880	5,168	5,126	5,347	5,238	5,349	5,366	5,476	5,588	5,708	5,900	6,078	6,031	5,250	5,124	5,202	4,802	0	0	0	0	0	0	0	0	0	5,672
42	4,551	4,258	4,240	4,629	4,657	4,807	4,978	4,911	5,047	5,306	5,407	5,333	5,431	5,404	5,567	5,648	5,794	5,836	6,067	6,139	6,227	5,408	5,272	5,267	5,381	5,438	0	0	0	0	0	0	0	5,813
43	4,372	4,272	4,357	4,478	4,674	4,670	4,994	5,081	5,151	5,375	5,424	5,380	5,474	5,509	5,652	5,607	5,941	6,007	6,078	6,356	6,422	5,622	5,341	5,361	5,491	5,386	0	0	0	0	0	0	0	5,953
44	4,822	3,771	4,534	4,626	4,861	4,935	5,120	5,273	5,066	5,117	5,328	5,448	5,486	5,509	5,618	5,794	5,847	6,037	6,110	6,052	6,284	6,486	6,849	5,822	5,497	5,564	5,678	5,429	0	0	0	0	0	6,089
45	4,283	3,960	4,524	4,281	4,549	4,715	5,167	5,192	5,192	5,417	5,317	5,404	5,445	5,588	5,702	5,872	5,768	5,899	6,314	6,325	6,263	6,497	6,873	7,222	6,018	5,761	5,766	5,830	5,787	0	0	0	6,330	
46	4,380	4,963	4,504	4,671	4,974	4,876	4,720	5,510	5,195	5,167	5,574	5,443	5,757	5,668	5,759	5,731	5,988	6,132	6,214	6,395	6,505	6,473	6,873	7,201	7,480	6,160	5,808	5,936	5,935	5,602	0	0	6,541	
47	3,932	4,537	4,433	4,970	4,995	4,851	4,852	5,084	5,387	5,382	5,900	5,614	5,519	5,596	5,932	5,795	5,996	6,059	6,199	6,397	6,638	6,793	6,835	7,084	7,490	7,497	6,353	5,951	6,093	5,977	6,761	6,660	6,870	
48	4,718	3,627	4,522	4,835	4,845	4,764	5,206	5,340	5,197	5,555	5,561	4,917	5,704	5,899	5,840	5,889	6,141	6,240	6,253	6,452	6,580	6,832	7,087	7,318	7,382	7,516	7,858	7,834	6,454	6,480	6,727	7,013		
49	4,456	5,095	4,420	4,377	4,841	4,911	5,215	5,423	5,475	5,379	5,546	5,771	5,693	5,794	5,805	6,048	6,173	6,397	6,365	6,584	6,863	6,777	7,114	7,318	7,382	7,516	7,858	7,834	6,454	6,480	6,727	7,013		
50	5,912	5,001	5,031	5,451	5,702	5,565	5,164	6,331	5,585	5,826	5,287	5,578	6,001	5,759	5,986	5,940	6,234	6,111	6,518	6,511	6,343	6,893	7,167	7,221	7,385	7,364	7,743	7,894	8,086	6,777	6,804	7,121		
51	3,798	4,963	4,761	5,056	5,610	5,500	5,453	5,812	5,685	6,123	5,535	5,663	5,882	6,043	5,935	6,337	6,281	6,241	6,359	6,644	6,799	6,885	7,166	7,385	7,560	7,730	8,136	8,341	6,913	7,230	7,332	7,432		
52	4,100	6,190	6,103	5,487	6,016	5,524	4,727	5,997	5,286	5,675	5,849	6,151	5,786	5,626	6,175	6,207	6,285	6,358	6,492	6,720	6,869	7,185	7,286	7,308	7,540	7,731	7,675	8,030	8,389	8,155	7,611	7,660		
53	5,933	4,529	5,014	0	7,143	5,733	6,802	5,902	6,519	5,308	5,976	6,660	6,025	6,698	6,367	6,448	5,968	6,208	6,493	6,827	6,946	7,034	7,092	6,876	7,392	7,682	7,590	7,684	7,980	8,058	8,506	7,360	7,436	
54	5,859	5,866	6,247	4,148	6,264	5,160	5,602	6,000	6,272	6,625	6,246	6,592	6,209	6,110	6,239	6,154	6,395	6,557	6,516	6,576	6,902	6,850	6,892	7,498	7,810	7,891	8,029	7,849	7,842	8,761	7,355	7,436		
55	5,733	4,274	6,337	6,509	6,548	5,677	5,501	5,581	5,343	6,396	6,609	6,117	5,265	6,168	6,703	6,068	6,465	6,729	6,514	6,793	6,755	6,830	7,251	7,058	7,281	7,479	7,826	7,451	7,885	7,981	8,825	7,401	7,432	
56	4,674	3,843	4,909	5,653	5,577	6,736	6,296	6,422	6,444	5,940	6,214	5,919	5,436	6,156	6,706	6,236	6,627	6,625	6,744	6,717	6,718	6,980	7,402	7,280	7,657	7,084	7,862	7,800	7,894	8,798	7,332	7,432		
57	5,793	5,014	4,794	0	5,779																													





# Officers Active Duty Personnel by Years of Service and Age for FY2003 Valuation

Age	Years Of Active Service															Total
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	14	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	10	13	2	0	0	0	0	0	0	0	0	0	0	0	0	0
21	55	17	14	1	0	0	0	0	0	0	0	0	0	0	0	0
22	1,993	84	39	18	12	8	0	0	0	0	0	0	0	0	0	0
23	3,572	2380	219	71	26	16	2	2	0	0	0	0	0	0	0	0
24	1,864	3,858	2,352	183	64	30	3	3	4	0	0	0	0	0	0	0
25	829	1,937	3,769	2,402	141	64	31	0	0	0	0	0	0	0	0	0
26	667	956	2,033	3,845	2,328	86	98	49	0	1	0	0	0	0	0	0
27	631	811	966	2,063	3,422	129	113	117	78	1	0	0	0	0	0	0
28	401	756	787	935	1,723	1,749	190	146	186	118	2	0	0	0	0	0
29	357	489	737	803	927	2,577	1,628	228	223	241	158	1	0	0	0	0
30	227	443	465	665	772	1,476	2,357	1,507	288	302	336	159	1	0	0	0
31	215	321	392	521	629	902	1,371	2,177	1,462	370	412	428	281	0	0	1
32	165	285	299	393	404	763	910	1,412	2,171	1,373	426	444	542	360	0	4
33	115	206	242	314	376	678	749	892	1,418	2,156	1,470	465	482	664	0	385
34	117	160	213	243	288	370	594	660	833	1,373	2,009	1,271	409	542	0	688
35	123	134	170	197	201	273	342	525	580	1,760	1,299	1,715	1,277	411	0	539
36	75	102	110	170	147	201	236	320	446	563	688	1,271	1,705	1,353	0	420
37	69	77	102	112	120	150	176	208	299	399	550	693	1,140	2,051	0	1,268
38	56	51	78	123	111	109	134	180	199	310	462	499	644	1,475	0	1,917
39	68	67	66	91	105	106	115	145	185	202	315	399	513	784	0	1,428
40	43	62	57	62	68	93	100	115	122	180	223	304	421	609	0	856
41	36	40	46	62	67	62	100	83	96	157	166	224	264	396	0	578
42	29	38	48	46	57	59	68	87	95	116	129	182	190	260	0	406
43	15	22	31	39	48	59	50	67	48	104	106	124	141	202	0	258
44	16	15	22	27	35	31	52	47	55	65	82	103	109	154	0	197
45	13	12	14	21	31	32	37	38	46	50	70	67	84	126	0	147
46	14	11	18	17	29	29	36	36	39	46	55	71	72	70	0	92
47	14	16	9	16	15	15	29	36	38	46	54	67	75	99	0	97
48	8	8	8	4	13	18	15	16	23	28	50	39	77	78	0	69
49	8	11	8	11	7	8	7	24	16	25	40	38	52	63	0	65
50	7	8	5	9	6	11	8	14	11	19	36	33	31	47	0	64
51	3	6	3	8	13	8	10	16	10	15	20	27	33	39	0	42
52	2	4	7	6	4	5	6	6	6	12	15	24	29	27	0	33
53	6	5	6	0	6	3	9	6	4	5	16	18	16	23	0	26
54	2	4	2	3	7	11	8	4	6	8	13	15	21	20	0	15
55	1	5	5	3	5	2	9	6	8	8	12	7	20	23	0	18
56	2	1	4	2	5	3	4	7	9	9	12	3	17	18	0	17
57	5	3	1	0	5	3	5	8	8	9	3	13	7	8	0	17
58	0	2	1	1	2	0	2	3	10	5	4	3	3	8	0	8
59	0	1	0	1	1	2	4	3	4	5	7	5	12	3	0	6
60+	3	0	1	4	4	3	2	7	2	4	5	8	13	14	0	17
<b>Total</b>	<b>11,850</b>	<b>13,423</b>	<b>13,351</b>	<b>13,492</b>	<b>12,224</b>	<b>11,118</b>	<b>10,150</b>	<b>9,612</b>	<b>9,191</b>	<b>9,025</b>	<b>9,085</b>	<b>9,245</b>	<b>8,721</b>	<b>8,682</b>	<b>9,927</b>	<b>9,658</b>

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Officers Active Duty Personnel by Years of Service and Age for FY2003 Valuation

## Years Of Active Service

Age	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	87
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,155
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,306
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,403
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,252
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,197
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,262
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,974
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,027
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,867
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,278
32	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,582
33	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	11,023
34	394	5	0	0	0	244	12	0	0	0	0	0	0	0	0	10,475
35	685	358	5	0	480	419	239	3	0	0	0	0	0	0	0	9,831
36	526	647	346	6	1	0	0	0	0	0	0	0	0	0	0	9,534
37	417	490	643	331	3	0	0	0	0	0	0	0	0	0	0	9,432
38	1,262	398	536	697	296	5	0	0	0	0	0	0	0	0	0	9,673
39	1,942	1,405	381	553	612	244	12	0	0	0	0	0	0	0	0	9,844
40	1,286	1,922	1,477	446	480	419	239	3	0	0	0	0	0	0	0	9,684
41	747	1,214	1,866	1,517	368	334	332	207	3	0	0	0	0	0	0	9,034
42	562	749	1,171	1,898	1,190	275	249	242	165	6	0	0	0	0	0	8,379
43	412	556	675	1,186	1,356	977	202	196	244	157	4	0	0	0	0	7,325
44	254	376	522	634	855	1,115	817	140	165	223	115	4	0	0	0	6,258
45	185	282	385	515	452	655	926	710	125	137	184	100	4	0	0	5,482
46	149	223	281	384	365	365	516	768	731	130	128	130	78	3	0	4,896
47	99	176	203	252	270	302	325	387	705	591	97	99	137	67	2	4,357
48	100	123	154	195	188	243	234	241	354	599	460	90	76	86	40	3,646
49	82	104	159	138	148	151	177	165	189	289	511	385	69	87	89	3,140
50	67	88	104	116	103	147	114	155	162	159	285	394	305	66	100	2,678
51	53	83	101	106	102	95	99	105	119	131	126	194	285	248	138	2,247
52	31	64	66	91	83	59	59	82	85	79	96	112	131	210	195	2,640
53	29	30	65	72	48	56	50	52	54	60	62	70	76	111	230	1,216
54	32	37	53	75	58	49	28	34	41	36	34	39	51	53	226	991
55	23	30	30	36	43	48	33	29	30	37	35	42	42	37	197	828
56	23	29	29	41	25	39	31	27	20	31	22	24	24	33	165	681
57	22	16	31	25	27	24	27	27	30	19	26	18	17	21	155	582
58	13	10	10	12	8	21	12	22	15	15	13	13	13	12	78	323
59	4	10	10	10	12	8	10	11	7	11	12	12	7	5	41	226
60+	16	19	30	33	22	19	24	9	15	18	16	15	8	13	60	407
Total	9,422	9,445	9,333	9,369	7,115	5,650	4,516	3,612	3,259	2,728	2,226	1,743	1,323	1,052	1,716	241,263
					Average Age 35.4											Average YAS 10.9

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Enlisted Active Duty Personnel by Years of Service and Age for FY2003 Valuation

Age	Years Of Active Service															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	17,175	98	1	0	0	0	0	0	0	0	0	0	0	0	0	0
19	41,023	18,056	226	0	0	0	0	0	0	0	0	0	0	0	0	0
20	31,993	39,875	18,804	196	0	0	0	0	0	0	0	0	0	0	0	0
21	19,596	29,676	39,823	17,716	104	1	0	0	0	0	0	0	0	0	0	0
22	12,763	18,184	27,129	35,963	11,191	40	0	0	0	0	0	0	0	0	0	0
23	9,136	12,312	16,125	23,687	23,395	45	0	0	0	0	0	0	0	0	0	0
24	6,771	8,883	10,630	14,032	16,007	6,048	25	0	0	0	0	0	0	0	0	0
25	4,859	6,304	7,021	8,951	9,510	13,294	4,546	11	0	0	0	0	0	0	0	0
26	3,543	4,603	4,987	6,171	6,393	10,874	10,353	3,296	9	0	0	0	0	0	0	0
27	2,494	3,290	3,572	4,299	4,542	7,033	8,995	7,526	2,708	6	0	0	0	0	0	0
28	1,938	2,374	2,483	3,046	3,237	4,883	5,740	6,567	6,857	10	0	0	0	0	0	0
29	1,451	1,867	1,730	2,210	2,458	3,513	4,073	4,580	6,025	2,447	7	0	0	0	0	0
30	1,168	1,365	1,361	1,583	1,727	2,520	2,944	3,003	3,924	6,019	2,155	10	0	0	0	0
31	867	1,061	1,085	1,213	1,345	1,972	2,166	2,276	2,733	5,541	5,222	2,513	15	2	2	2
32	934	864	847	1,006	1,124	1,162	1,171	1,793	2,051	3,877	4,832	6,202	2,842	13	13	13
33	728	755	646	824	893	1,027	1,414	1,376	1,651	2,830	3,416	5,111	6,496	2,656	6,496	6,496
34	536	590	513	584	650	749	964	958	1,183	1,917	2,235	3,107	5,212	5,706	5,706	5,706
35	512	456	430	478	519	522	659	758	828	1,506	1,591	2,057	3,137	4,687	4,687	4,687
36	240	384	336	405	412	456	507	568	624	1,057	1,234	1,516	2,160	2,894	2,894	2,894
37	114	171	305	358	332	348	410	452	440	793	962	1,225	1,572	2,230	2,230	2,230
38	98	82	136	325	354	330	325	367	352	567	518	773	963	1,366	1,366	1,366
39	93	76	64	144	312	241	279	310	308	472	416	593	754	1,137	1,137	1,137
40	112	62	72	94	148	270	228	259	234	369	320	494	522	787	787	787
41	70	58	54	69	94	114	238	191	176	194	253	366	451	560	560	560
42	60	44	43	51	55	67	92	193	164	162	188	209	251	312	312	312
43	34	35	34	50	72	56	45	83	157	150	171	165	212	246	246	246
44	34	30	23	48	40	45	43	44	66	133	147	144	185	195	226	226
45	21	22	8	30	22	28	29	32	32	54	120	110	132	152	189	247
46	19	10	16	21	37	26	26	28	27	37	46	81	116	131	153	196
47	8	18	13	23	30	18	18	16	15	27	37	39	97	101	127	135
48	6	9	12	18	21	10	17	27	27	19	31	33	39	88	107	129
49	4	7	9	8	11	12	11	28	15	10	40	25	35	43	76	124
50	4	10	1	7	20	7	7	13	6	14	17	19	26	26	46	80
51	5	6	8	9	12	9	9	11	4	13	11	14	17	35	33	68
52	10	5	3	6	7	4	9	7	11	11	8	8	21	22	30	22
53	7	2	5	9	5	4	10	4	4	3	7	13	15	23	28	36
54	4	2	5	8	5	3	10	9	6	4	11	8	15	21	23	43
55	3	7	5	8	2	3	10	1	5	6	8	8	7	18	27	22
56	4	3	0	2	3	4	4	4	6	5	3	5	15	14	17	23
57	3	1	2	2	4	1	5	5	2	4	4	5	7	11	13	15
58	1	0	1	1	1	0	0	4	2	3	3	2	2	3	13	12
59	1	0	0	1	3	1	2	1	3	3	3	0	6	4	5	8
60+	0	2	1	0	0	1	2	0	0	2	2	2	0	1	2	5
Total	158,521	151,659	138,569	123,556	85,097	66,758	56,864	46,343	34,680	30,869	29,803	28,600	25,078	25,877	27,185	25,730

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# Enlisted Active Duty Personnel by Years of Service and Age for FY2003 Valuation

Age	Years Of Active Service													Total		
	16	17	18	19	20	21	22	23	24	25	26	27	28		29	30+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	2,973	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	6,150	3,263	18	4	0	0	0	0	0	0	0	0	0	0	0	0
36	5,310	6,907	3,186	16	1	0	0	0	0	0	0	0	0	0	0	0
37	3,593	5,935	7,215	3,163	14	0	0	0	0	0	0	0	0	0	0	0
38	2,771	4,146	6,260	7,532	2,064	12	0	0	0	0	0	0	0	0	0	0
39	2,073	3,008	4,478	6,962	4,503	1,715	21	0	0	0	0	0	0	0	0	0
40	1,631	2,268	3,114	4,565	3,792	3,337	1,455	22	0	0	0	0	0	0	0	0
41	1,279	1,806	2,313	3,186	2,549	2,617	2,387	977	21	0	0	0	0	0	0	0
42	1,038	1,305	1,628	2,417	1,839	1,674	1,828	1,617	763	14	1	0	0	0	0	0
43	654	961	1,313	1,781	1,348	1,193	1,138	1,176	1,059	582	11	0	0	0	0	0
44	466	722	1,046	1,243	1,034	892	705	711	654	874	372	7	1	0	0	0
45	345	481	667	897	691	579	541	509	430	561	549	228	6	0	0	0
46	255	363	526	668	525	442	381	343	278	320	343	357	153	14	0	0
47	211	251	352	472	377	350	276	239	172	207	199	210	216	119	4	0
48	161	224	308	382	269	216	156	171	125	146	136	142	150	173	32	0
49	153	167	227	239	185	150	124	105	84	109	88	106	109	142	43	0
50	103	143	172	219	152	115	105	77	62	79	42	63	72	67	28	0
51	104	127	175	193	136	82	43	72	46	46	40	36	63	56	21	0
52	71	113	143	136	113	72	53	34	30	41	21	40	46	43	14	0
53	42	73	113	157	99	70	42	34	23	16	19	16	26	30	8	0
54	49	51	54	120	79	57	44	28	20	14	13	8	23	15	7	0
55	35	36	67	89	58	44	31	28	13	10	8	3	3	11	5	0
56	40	33	55	71	62	40	27	16	17	9	4	3	2	3	1	0
57	38	41	45	60	41	44	36	17	10	6	4	4	0	0	3	0
58	21	19	30	41	36	24	17	14	9	5	2	1	1	2	2	0
59	8	13	23	28	20	35	8	9	3	2	3	0	1	0	2	0
60+	4	4	12	12	16	13	2	0	1	2	2	0	2	0	0	0
Total	29,592	32,481	33,540	34,653	20,003	13,773	9,420	6,200	3,813	3,043	1,857	1,224	874	675	169	1,246,506
													Average YAS	6.7		
													Average Age	27.9		

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# All DOD Active Duty Personnel by Years of Service and Age for FY2003 Valuation

Age	Years Of Active Service															Total
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	79	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	17,175	98	1	0	0	0	0	0	0	0	0	0	0	0	0	0
19	41,037	18,058	226	0	0	0	0	0	0	0	0	0	0	0	0	0
20	32,003	39,888	18,806	196	0	0	0	0	0	0	0	0	0	0	0	0
21	19,651	29,693	39,837	17,717	104	1	0	0	0	0	0	0	0	0	0	0
22	14,756	18,268	27,168	35,981	11,203	41	0	0	0	0	0	0	0	0	0	0
23	12,708	14,692	16,344	23,758	23,421	61	2	0	0	0	0	0	0	0	0	0
24	8,635	12,741	12,982	14,215	16,071	6,078	28	0	0	0	0	0	0	0	0	0
25	5,688	8,241	10,790	11,253	9,651	13,368	4,577	5	11	1	0	0	0	0	0	0
26	4,210	5,559	7,020	10,016	8,721	10,960	10,451	3,345	10	10	1	0	0	0	0	0
27	3,125	4,101	4,538	6,362	7,964	7,162	9,108	7,643	2,786	7	7	0	0	0	0	0
28	2,339	3,130	3,270	3,981	4,960	6,632	5,930	6,713	7,043	2,677	12	1	0	0	0	0
29	1,808	2,356	2,467	3,013	3,385	4,090	5,701	4,808	6,248	6,539	2,605	8	1	0	0	0
30	1,395	1,808	1,826	2,248	2,499	3,996	5,301	4,510	4,212	6,302	6,355	2,314	11	0	0	0
31	1,082	1,382	1,477	1,734	1,974	2,874	3,537	4,453	4,195	4,359	5,953	5,650	2,794	15	3	3
32	1,099	1,149	1,146	1,399	1,528	2,317	2,627	3,205	4,222	4,165	4,303	5,276	6,744	3,202	17	17
33	843	961	888	1,138	1,269	1,878	2,163	2,268	3,069	4,148	4,300	3,881	5,593	7,160	3,041	3,041
34	653	750	726	827	938	1,304	1,558	1,618	2,016	2,793	3,926	3,506	3,516	5,754	6,374	6,374
35	635	590	600	675	720	932	1,100	1,218	1,408	1,826	2,805	3,306	3,334	3,548	5,226	5,226
36	315	486	446	575	559	708	804	858	1,070	1,299	1,745	2,505	3,221	3,513	3,314	3,314
37	183	248	407	470	452	544	628	648	762	980	1,343	1,655	2,365	3,623	3,498	3,498
38	154	133	214	448	465	456	501	532	576	828	1,029	1,272	1,607	2,841	3,539	3,539
39	161	143	130	235	417	385	425	453	517	618	787	992	1,267	1,921	2,818	2,818
40	155	124	129	156	216	321	359	349	373	500	592	798	943	1,396	2,056	2,056
41	106	98	100	131	161	183	291	259	290	410	470	590	715	956	1,437	1,437
42	89	82	91	97	112	129	261	251	257	304	338	433	502	695	975	975
43	49	57	65	89	120	102	133	224	198	275	271	336	387	553	700	700
44	50	45	45	75	75	73	96	113	188	212	226	288	304	380	492	492
45	34	34	22	51	53	62	69	69	100	170	180	199	236	315	394	394
46	33	21	34	38	66	44	64	55	76	92	136	187	203	223	288	288
47	47	34	22	39	45	37	45	51	65	83	93	164	176	226	232	232
48	14	17	20	22	34	19	33	43	42	59	83	78	165	185	198	198
49	12	18	17	19	18	26	35	39	26	65	65	73	95	139	189	189
50	11	18	6	16	26	11	21	20	25	36	55	59	57	93	144	144
51	8	12	11	17	25	18	21	20	23	26	34	44	68	72	110	110
52	12	9	10	12	11	13	15	17	17	17	20	23	45	51	55	55
53	13	7	11	9	11	6	13	10	7	12	12	29	33	39	51	62
54	6	6	7	11	12	9	17	10	10	19	21	30	42	43	58	58
55	4	12	10	11	7	7	12	10	14	16	20	14	38	50	40	40
56	6	4	4	4	8	9	8	13	14	14	17	18	31	35	40	40
57	8	4	3	2	9	6	10	10	13	12	13	20	18	21	32	32
58	1	2	2	2	3	0	6	5	13	8	6	5	6	21	20	20
59	1	1	0	2	4	4	5	6	7	8	7	11	16	8	14	14
60+	3	2	2	4	4	5	2	7	4	6	7	8	14	16	22	22
Total	170,371	165,082	151,920	137,048	97,321	77,876	67,014	55,955	43,871	39,894	38,888	37,845	33,799	34,559	37,112	35,388

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# All DOD Active Duty Personnel by Years of Service and Age for FY2003 Valuation

Age	Years Of Active Service														Total	
	16	17	18	19	20	21	22	23	24	25	26	27	28	29		30+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	3,367	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	6,835	3,621	23	4	0	0	0	0	0	0	0	0	0	0	0	0
36	5,836	7,554	3,532	22	2	0	0	0	0	0	0	0	0	0	0	0
37	4,010	6,425	7,858	3,494	17	0	0	0	0	0	0	0	0	0	0	0
38	4,033	4,544	6,796	8,229	2,360	17	0	0	0	0	0	0	0	0	0	0
39	4,015	4,413	4,859	7,515	5,115	1,959	1	0	0	0	0	0	0	0	0	0
40	2,917	4,190	4,591	5,011	4,272	3,756	1,694	25	0	0	0	0	0	0	0	0
41	2,026	3,020	4,179	4,703	2,917	2,951	2,719	1,184	24	0	0	0	0	0	0	0
42	1,600	2,054	2,799	3,029	3,029	2,077	1,859	928	928	0	0	0	0	0	0	0
43	1,066	1,517	1,988	2,967	2,704	2,170	1,340	1,372	1,303	739	15	0	0	0	0	0
44	720	1,098	1,568	1,877	1,889	2,007	1,522	851	819	1,097	487	11	1	0	0	0
45	530	763	1,052	1,412	1,143	1,234	1,467	1,219	555	698	733	328	10	0	0	0
46	404	586	807	1,052	890	807	897	1,111	1,009	450	471	487	231	17	0	0
47	310	427	555	724	647	652	601	626	877	798	296	309	353	186	6	0
48	261	347	462	577	457	459	390	412	479	745	596	232	226	259	72	0
49	235	271	386	377	333	301	301	270	273	398	599	491	178	229	132	0
50	170	231	276	335	255	262	219	232	224	238	327	457	377	133	128	0
51	157	210	276	299	238	177	142	177	165	177	166	230	348	304	159	0
52	102	177	209	227	196	131	112	116	115	120	117	152	177	253	209	0
53	71	103	178	229	147	126	92	86	77	76	81	86	102	141	238	0
54	81	88	107	195	137	106	72	62	61	50	47	47	74	68	233	0
55	58	66	97	125	101	92	64	57	43	47	43	45	45	48	202	0
56	63	62	84	112	87	79	58	43	37	40	26	27	26	36	166	0
57	60	57	76	85	68	68	63	44	40	25	30	22	17	21	158	0
58	34	29	40	53	44	45	29	36	17	20	15	16	14	14	79	0
59	12	23	33	38	32	43	18	20	10	13	15	12	8	5	43	0
60+	20	23	42	45	38	32	26	9	16	20	18	15	10	13	60	0
Total	39,014	41,926	42,873	44,022	27,118	19,423	13,936	9,812	7,072	5,771	4,083	2,967	2,197	1,727	1,885	1,487,769
Average Age 29.1																
Average YAS 7.4																

Notes: Numbers have been adjusted to budget.  
Age is age nearest birthday.

# All DOD Selected Reserve Officer Personnel for FY2003 Valuation

## Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33
21	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	113
22	247	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	253
23	409	3	3	1	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	419
24	599	21	12	8	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	641
25	634	25	38	22	4	1	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	727
26	683	69	81	45	15	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	896
27	686	77	121	100	81	13	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	1,084
28	892	77	191	182	123	51	14	6	5	3	0	0	0	0	0	0	0	0	0	0	0	1,544
29	1,082	115	232	219	232	119	62	19	6	10	1	1	0	0	0	0	0	0	0	0	0	2,057
30	1,263	144	188	285	218	164	130	67	11	10	3	0	0	0	0	0	0	0	0	0	0	2,483
31	1,339	163	211	292	251	222	171	112	44	23	13	4	3	2	0	0	0	0	0	0	0	2,850
32	1,579	214	253	306	290	241	219	159	100	75	18	16	4	4	0	0	0	0	0	0	0	3,478
33	1,925	276	275	368	356	276	224	171	173	87	25	9	8	1	0	0	0	0	0	0	0	4,373
34	2,061	277	258	343	340	284	256	230	211	224	215	66	16	13	1	3	1	0	0	0	0	4,799
35	2,127	365	286	353	328	253	203	209	197	278	258	157	61	17	9	2	1	0	0	0	0	5,104
36	2,127	361	309	388	386	257	196	197	229	334	342	237	86	33	7	7	1	1	0	1	0	5,499
37	2,044	429	379	413	412	276	204	206	242	343	397	288	133	242	51	22	4	1	3	0	0	5,847
38	1,963	407	364	470	420	291	240	235	224	278	343	282	158	68	68	26	5	3	1	0	0	5,855
39	1,870	473	324	464	419	316	292	231	279	280	310	241	196	119	112	39	11	3	0	1	1	5,981
40	1,880	443	319	418	409	357	327	231	284	254	270	241	187	135	121	83	22	8	2	0	1	6,097
41	1,575	400	297	379	407	310	269	322	321	300	268	241	169	125	117	66	36	18	5	2	0	5,627
42	1,415	375	283	339	391	315	256	272	329	295	266	241	205	120	107	93	44	12	5	4	4	5,371
43	1,184	307	253	304	374	293	263	279	318	291	267	251	176	101	101	71	58	12	4	3	1	4,911
44	994	258	197	302	361	291	242	249	225	222	240	221	130	134	100	59	43	16	10	1	6	4,301
45	922	218	175	272	324	270	228	223	222	183	206	219	182	135	84	53	30	29	7	5	6	3,993
46	842	219	189	254	307	289	226	176	215	180	167	204	155	140	80	53	27	10	9	4	11	3,757
47	778	201	187	279	298	226	176	184	174	156	142	164	144	115	107	69	39	12	6	6	7	3,470
48	838	192	183	253	264	232	162	158	154	145	123	144	140	137	84	68	41	20	6	5	6	3,355
49	746	197	151	237	265	191	160	134	132	115	114	141	114	99	71	38	38	22	8	2	6	2,981
50	782	191	145	224	208	184	147	116	98	89	104	113	103	72	49	50	22	22	5	4	4	2,732
51	722	199	179	191	230	169	131	83	108	76	73	80	62	64	56	25	25	12	7	8	6	2,509
52	636	197	151	209	183	127	105	101	68	84	53	58	64	45	31	30	17	17	3	5	2	2,186
53	649	217	172	194	164	107	102	62	92	54	57	31	45	37	28	19	13	10	7	6	2	2,068
54	607	234	199	176	158	106	74	68	55	62	30	36	38	26	22	27	14	11	6	3	8	1,960
55	582	193	201	192	176	118	68	66	60	40	50	38	27	28	19	14	10	6	3	1	6	1,898
56	515	206	207	190	193	106	65	67	54	42	33	36	24	28	16	15	8	6	3	3	6	1,823
57	422	218	195	189	167	81	72	72	60	47	38	31	39	22	15	14	3	9	4	2	2	1,631
58	242	99	101	102	91	50	31	32	22	27	18	12	12	10	3	5	5	2	1	2	0	867
59	233	86	75	110	67	53	34	27	16	18	11	8	6	7	9	4	7	4	0	1	0	776
60	126	58	62	46	49	27	27	11	8	11	8	10	3	3	2	1	3	0	1	1	0	457
61	69	7	19	14	5	5	4	4	3	3	3	0	3	4	1	0	1	0	0	0	2	147
62	36	5	16	7	3	3	3	2	2	2	2	1	1	0	2	0	0	0	0	0	0	86
63+	54	14	13	11	6	6	3	1	2	2	0	2	1	0	1	1	0	0	0	0	0	117
Total	40,526	8,234	7,455	9,164	8,962	6,686	5,392	4,872	4,729	4,721	4,523	3,882	2,679	1,895	1,445	931	537	261	104	72	87	117,157

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age 41.0

Average Years of Active Service 4.0

## All DOD Selected Reserve Enlisted Personnel for FY2003 Valuation

### Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	2,222	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,222
18	17,137	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,137
19	27,400	62	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,466
20	32,299	507	83	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,893
21	33,787	1,307	416	156	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,714
22	31,005	1,790	919	642	265	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,660
23	27,580	1,719	1,519	1,515	856	88	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,292
24	23,520	1,645	1,963	2,352	1,506	268	62	9	0	0	0	0	0	0	0	0	0	0	0	0	0	31,325
25	19,013	1,604	2,040	2,575	1,904	569	230	27	4	0	0	0	0	0	0	0	0	0	0	0	0	27,966
26	15,533	1,400	1,916	2,525	2,117	824	497	88	21	3	0	0	0	0	0	0	0	0	0	0	0	24,924
27	12,815	1,170	1,814	2,427	1,961	902	614	266	62	9	10	0	0	0	0	0	0	0	0	0	0	22,050
28	11,150	1,077	1,556	2,151	1,875	891	560	407	217	65	8	4	0	0	0	0	0	0	0	0	0	19,961
29	10,058	1,086	1,407	2,117	1,808	852	659	545	318	175	49	14	1	0	0	0	0	0	0	0	0	19,089
30	9,123	1,103	1,302	1,874	1,696	824	670	581	437	323	115	30	11	2	0	0	0	0	0	0	0	18,091
31	9,119	1,216	1,244	1,806	1,590	866	742	629	454	480	224	89	47	14	0	0	0	0	0	0	0	18,520
32	9,517	1,277	1,305	1,962	1,662	971	784	742	508	502	380	190	100	11	2	0	0	0	0	0	0	19,913
33	9,756	1,353	1,358	2,258	1,777	995	835	827	576	610	459	249	125	71	17	3	3	0	0	0	0	21,272
34	8,921	1,224	1,236	2,306	1,755	1,008	826	811	569	574	455	265	192	92	34	11	2	1	0	0	0	20,282
35	8,527	1,203	1,202	2,114	1,830	988	781	849	539	501	552	288	221	130	53	24	13	6	1	0	0	19,822
36	7,850	1,209	1,222	1,884	1,763	1,082	870	775	533	564	554	332	243	163	88	64	29	4	0	0	0	19,229
37	7,603	1,169	1,321	1,888	1,724	1,124	891	843	571	619	556	348	223	165	150	72	25	6	2	0	0	19,200
38	7,497	1,141	1,291	1,954	1,621	1,009	887	829	645	624	574	362	241	200	170	99	44	25	2	1	0	21,216
39	7,128	1,142	1,336	1,897	1,675	1,020	862	860	687	742	714	407	308	213	259	127	45	29	17	6	6	19,480
40	6,763	1,041	1,189	1,742	1,712	994	852	807	707	729	640	529	362	224	294	128	57	35	5	7	7	18,927
41	6,080	898	1,181	1,629	1,641	922	792	721	603	627	684	545	404	303	263	128	60	20	8	3	10	17,522
42	5,375	836	1,055	1,435	1,431	884	667	616	521	533	578	445	450	322	222	119	53	19	8	9	7	15,585
43	4,717	761	961	1,313	1,295	798	643	560	503	461	490	428	377	329	262	111	56	31	11	5	9	14,121
44	3,823	711	853	1,231	1,179	700	616	470	434	350	375	284	299	250	266	132	73	47	11	3	4	12,111
45	3,359	588	769	1,062	1,099	651	510	349	340	294	304	202	231	173	176	125	71	41	14	3	10	10,371
46	2,986	639	703	1,007	1,005	578	471	321	283	277	242	208	198	156	156	114	64	51	8	1	11	9,479
47	2,636	590	749	958	949	537	438	295	237	217	206	162	145	122	121	95	62	36	18	9	6	8,588
48	2,193	599	689	847	841	507	400	283	266	200	170	131	117	103	81	66	41	27	14	10	11	7,596
49	1,892	540	655	754	741	421	326	245	212	160	162	98	113	61	57	53	44	30	15	13	8	6,600
50	1,745	591	593	653	658	391	279	221	206	148	120	102	73	59	56	34	28	29	6	12	7	6,011
51	1,835	666	594	579	593	328	261	203	187	147	107	66	48	48	45	30	27	17	7	2	9	5,818
52	1,593	700	593	508	589	328	247	174	167	119	89	60	53	41	34	16	9	9	6	8	6	5,349
53	1,603	770	605	557	515	278	134	158	112	81	76	66	44	48	41	22	14	10	5	3	13	5,155
54	1,361	856	689	565	636	322	185	150	105	87	61	65	47	27	30	14	9	7	4	4	10	5,234
55	1,056	734	710	638	645	335	194	129	110	98	68	52	38	36	27	16	10	5	11	4	5	4,921
56	955	733	757	669	700	323	171	143	100	78	53	29	37	18	21	13	10	14	3	2	2	4,832
57	763	609	629	592	626	316	147	107	89	48	41	40	32	18	13	10	10	10	5	3	2	4,111
58	514	346	367	361	359	188	106	45	41	37	27	28	19	10	11	5	8	7	1	1	3	2,484
59	494	281	318	288	309	142	74	50	43	28	23	14	15	14	6	6	6	3	4	2	0	2,120
60	254	173	167	158	152	73	43	29	22	10	12	6	7	5	6	0	2	3	4	0	2	1,128
61	28	19	13	13	17	5	4	0	1	1	0	0	0	1	0	0	0	0	0	0	0	102
62	15	9	3	5	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	37
63+	1	2	0	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9
Total	400,601	39,096	41,296	53,976	47,127	24,342	18,346	15,165	11,430	10,421	9,278	6,138	4,841	3,429	2,961	1,637	875	521	195	109	151	691,935

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age 32.0

Average Years of Active Service 2.0

# All DOD Selected Reserve Personnel for FY2003 Valuation

## Completed Years Of Active Duty Service

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	2,222	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,222
18	17,137	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,137
19	27,401	62	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,467
20	32,332	507	83	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32,926
21	33,900	1,307	416	156	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,827
22	31,252	1,794	921	642	265	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,913
23	27,969	1,722	1,522	1,516	856	91	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,711
24	24,119	1,666	1,975	2,360	1,506	269	62	9	0	0	0	0	0	0	0	0	0	0	0	0	0	31,966
25	19,647	1,629	2,078	2,597	1,908	570	232	28	4	0	0	0	0	0	0	0	0	0	0	0	0	28,693
26	16,216	1,469	1,997	2,570	2,132	826	498	88	21	3	0	0	0	0	0	0	0	0	0	0	0	25,820
27	13,501	1,247	1,935	2,527	2,042	915	617	267	63	10	10	0	0	0	0	0	0	0	0	0	0	23,134
28	12,042	1,154	1,747	2,333	1,998	942	574	413	222	68	8	4	0	0	0	0	0	0	0	0	0	21,505
29	11,140	1,201	1,598	2,349	2,027	971	721	564	324	185	50	15	1	0	0	0	0	0	0	0	0	21,146
30	10,386	1,247	1,490	2,159	1,914	988	800	648	448	333	118	30	11	2	0	0	0	0	0	0	0	20,574
31	10,458	1,379	1,455	2,098	1,841	1,088	913	741	498	503	237	93	50	16	0	0	0	0	0	0	0	21,370
32	11,096	1,491	1,558	2,268	1,952	1,212	1,003	901	608	577	398	206	104	15	2	3	0	0	0	0	0	23,391
33	11,681	1,629	1,633	2,626	2,133	1,271	1,059	1,026	747	783	546	274	134	79	18	3	3	0	0	0	0	25,645
34	10,982	1,501	1,494	2,649	2,095	1,292	1,082	1,041	780	798	670	331	208	105	35	14	3	1	0	0	0	25,081
35	10,654	1,568	1,488	2,467	2,158	1,241	984	1,058	736	779	810	445	282	147	62	26	14	6	1	0	0	24,926
36	9,977	1,570	1,531	2,272	2,149	1,339	1,066	972	762	798	896	569	329	196	95	71	30	5	0	1	0	24,728
37	9,647	1,598	1,700	2,301	2,136	1,400	1,095	1,049	813	862	953	630	356	216	172	76	31	7	5	0	0	25,047
38	9,460	1,548	1,655	2,424	2,041	1,300	1,127	1,064	869	902	917	650	399	268	238	125	49	28	3	4	0	25,071
39	8,998	1,615	1,660	2,361	2,094	1,336	1,154	1,091	966	1,022	1,024	648	504	332	371	166	56	32	17	7	7	25,461
40	8,643	1,484	1,508	2,160	2,121	1,351	1,179	1,109	991	983	1,010	804	573	359	415	211	79	41	12	5	8	25,024
41	6,655	1,298	1,478	2,008	2,048	1,232	1,061	1,043	924	927	952	786	573	428	380	194	96	38	13	5	10	23,149
42	6,790	1,211	1,338	1,774	1,822	1,199	923	888	850	828	844	686	655	442	329	212	97	31	13	13	11	20,956
43	5,901	1,068	1,214	1,617	1,669	1,091	906	839	821	752	757	679	553	430	363	182	114	43	15	8	10	19,032
44	4,817	969	1,050	1,533	1,540	991	858	719	659	572	615	505	429	384	366	191	116	63	21	4	10	16,412
45	4,281	806	944	1,334	1,423	921	738	572	562	477	510	421	413	308	260	178	101	70	21	8	16	14,364
46	3,828	858	892	1,261	1,312	867	697	497	498	457	409	412	353	296	236	167	91	61	17	5	22	13,236
47	3,414	791	936	1,237	1,247	763	614	479	411	373	348	326	289	237	228	164	101	48	24	15	13	12,058
48	3,031	791	872	1,100	1,105	739	562	441	420	345	293	275	240	165	134	82	82	47	20	15	17	10,951
49	2,638	737	806	991	1,006	612	486	379	344	275	276	239	227	160	128	91	82	52	23	15	14	9,581
50	2,527	782	738	877	866	575	426	337	304	237	224	215	176	131	105	84	50	51	11	16	11	8,743
51	2,557	865	773	770	823	497	392	286	295	223	180	146	129	112	101	58	52	29	14	10	15	8,327
52	2,229	897	744	717	772	455	352	275	235	203	142	118	117	86	65	46	26	26	9	13	8	7,535
53	2,252	987	777	751	679	385	236	220	204	135	133	97	89	85	69	41	27	20	12	9	15	7,223
54	1,968	1,090	888	741	794	428	259	218	160	149	91	101	85	53	52	41	23	18	10	7	18	7,194
55	1,638	927	911	830	821	453	262	195	170	138	118	90	65	64	46	30	20	11	14	5	11	6,819
56	1,470	939	964	859	893	429	236	210	154	120	86	66	61	46	37	28	18	20	6	6	8	6,655
57	1,185	827	824	781	793	397	219	167	136	86	72	79	54	33	27	13	19	13	7	3	7	5,742
58	756	445	468	463	450	238	137	77	63	64	45	40	31	20	14	10	13	9	2	3	3	3,351
59	727	367	393	398	376	195	108	77	59	46	34	22	21	15	10	13	7	4	3	0	0	2,896
60	380	231	229	204	201	100	70	40	30	21	20	16	10	8	8	1	5	3	5	1	2	1,585
61	97	26	32	27	22	10	8	4	4	4	3	0	3	5	1	0	1	0	0	0	2	249
62	51	14	19	12	4	4	4	4	2	2	2	1	2	0	2	0	0	0	0	0	0	123
63+	55	16	13	16	7	6	3	1	2	2	0	2	1	0	1	1	0	0	0	0	0	126
Total	441,127	47,330	48,751	63,140	56,089	31,028	23,738	20,037	16,159	15,142	13,801	10,020	7,520	5,324	4,406	2,568	1,412	782	299	181	238	809,092

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age 33.3

Average Years of Active Service 2.2

## All DOD Non-Selected Reserve With 20 Good Years Officer Personnel for FY2003 Valuation

Age	Completed Years Of Active Duty Service																				Total		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		20+	
36	0	0	0	0	2	0	0	0	2	2	4	0	0	0	0	0	0	0	0	0	0	10	
37	0	2	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	8	
38	7	4	1	4	1	1	1	1	1	0	0	4	0	0	1	0	0	0	0	0	0	27	
39	21	7	7	8	10	4	1	2	1	3	2	2	2	0	4	0	0	0	0	0	0	74	
40	33	22	7	11	11	16	3	10	7	7	7	6	1	1	4	2	1	0	0	0	0	147	
41	36	24	15	13	24	12	15	17	21	11	13	7	7	12	7	5	0	0	0	0	0	241	
42	42	19	10	21	41	30	29	62	44	30	21	25	21	10	12	1	4	1	0	0	0	428	
43	40	24	21	37	71	28	49	74	73	44	50	27	29	12	20	7	2	1	0	0	0	612	
44	64	30	19	73	73	86	92	111	120	73	70	45	44	18	11	17	2	6	1	0	0	958	
45	78	32	27	75	121	103	120	150	145	81	84	78	64	40	24	23	10	9	0	0	0	1,266	
46	92	36	48	107	162	128	146	190	142	103	122	95	77	41	36	36	13	4	6	3	0	1,587	
47	93	64	73	120	182	177	226	209	180	120	173	137	94	65	51	23	8	8	4	4	0	2,011	
48	99	64	74	123	208	163	209	233	183	143	186	148	135	87	65	37	14	9	2	0	0	2,184	
49	131	70	85	143	242	182	218	225	209	128	178	139	108	101	66	35	22	11	4	4	2	2,303	
50	169	81	109	178	277	257	270	224	186	186	179	182	141	93	62	36	20	9	9	1	3	2,672	
51	295	118	139	265	314	282	313	254	192	158	139	194	139	117	64	39	30	17	8	9	3	3,089	
52	368	143	190	305	318	317	288	229	189	170	181	170	134	87	56	47	30	16	5	4	2	3,269	
53	514	242	251	394	378	351	315	265	234	180	169	162	122	89	66	53	39	9	5	5	0	3,843	
54	783	345	357	494	454	370	373	305	260	196	171	164	159	82	78	61	36	26	6	3	0	4,763	
55	951	511	552	733	577	423	411	372	274	214	220	171	154	89	58	65	33	21	4	3	4	5,840	
56	975	612	749	905	677	464	442	357	290	241	264	181	133	127	87	89	42	16	1	3	0	6,655	
57	891	651	946	1,202	869	569	440	412	315	254	264	173	102	69	55	30	20	1	6	0	0	7,524	
58	576	430	840	958	608	437	325	264	230	203	221	151	142	92	55	49	27	19	3	3	2	5,635	
59	614	412	810	954	712	475	329	234	214	199	228	194	119	123	57	42	19	17	5	0	0	5,757	
60	328	168	429	469	323	227	140	118	92	118	106	72	57	58	38	15	9	6	3	2	0	2,778	
61	6	3	10	24	15	8	4	3	1	3	1	3	0	0	0	0	3	1	0	0	0	0	85
62	4	2	4	7	6	2	2	2	0	0	0	2	2	4	0	0	0	0	0	0	0	0	37
63+	10	23	28	38	23	13	5	0	0	2	0	2	3	0	0	2	0	5	0	0	0	0	156
Total	7,220	4,139	5,841	7,661	6,699	5,103	4,776	4,328	3,605	2,869	3,056	2,627	2,080	1,450	987	739	394	231	67	50	37	63,959	

### All DOD Non-Selected Reserve With 20 Good Years Enlisted Personnel for FY2003 Valuation

Age	Completed Years Of Active Duty Service																				Total		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		20+	
36	6	2	2	0	2	0	0	2	2	3	2	0	0	0	0	0	0	0	0	2	0	26	
37	8	6	2	4	6	6	2	2	0	2	4	0	0	0	0	0	0	0	0	0	4	46	
38	41	8	8	11	8	7	4	10	6	7	7	0	0	0	0	1	0	0	0	0	3	118	
39	130	43	34	40	32	23	14	23	23	16	13	11	5	5	1	1	1	0	0	0	5	440	
40	200	48	42	95	96	55	41	49	68	53	63	46	22	22	11	6	2	0	1	0	2	922	
41	318	77	115	166	207	110	82	111	79	90	106	65	63	22	13	10	3	1	0	1	2	1,631	
42	408	86	134	269	331	142	143	136	131	151	125	112	106	80	30	15	6	2	3	0	3	2,413	
43	481	116	180	348	355	208	183	178	193	157	124	117	152	116	79	25	15	2	3	0	13	3,045	
44	584	143	268	474	431	221	190	167	190	173	161	117	136	141	70	53	22	12	5	0	10	3,568	
45	624	146	310	566	519	265	256	189	215	202	177	123	114	119	117	67	41	11	5	2	7	4,075	
46	710	181	323	806	653	267	280	177	229	185	189	136	125	116	123	71	39	24	4	2	11	4,651	
47	960	218	425	786	692	330	290	216	194	183	170	131	131	98	87	76	70	31	13	4	0	5,105	
48	883	257	576	812	786	285	340	216	176	215	159	147	132	81	64	45	30	36	8	6	0	5,254	
49	986	235	628	847	709	271	301	273	256	190	165	140	119	70	55	38	42	11	19	0	7	5,362	
50	1,087	309	618	852	764	332	301	309	369	229	174	129	145	88	68	41	33	27	16	0	4	5,915	
51	1,890	546	962	965	755	341	367	311	389	285	179	159	122	94	52	42	34	18	6	11	4	7,532	
52	2,098	675	1,007	1,141	758	287	395	321	424	293	193	121	133	66	49	33	16	16	8	8	7	8,049	
53	2,268	1,145	1,338	1,181	975	328	281	270	347	272	223	157	132	56	60	41	21	17	12	6	7	9,137	
54	2,175	1,467	1,824	1,546	1,057	312	314	288	360	293	230	128	116	90	46	19	19	15	2	0	7	10,308	
55	2,091	1,640	2,144	1,950	1,296	350	308	310	284	301	241	171	140	96	66	33	26	15	2	4	7	11,475	
56	2,305	1,710	2,255	2,355	1,575	514	349	308	306	287	229	159	142	102	74	43	28	17	8	6	21	12,793	
57	2,344	1,552	2,298	2,583	1,979	443	353	322	328	263	213	199	163	109	77	44	42	25	6	4	11	13,358	
58	1,709	1,206	1,777	1,685	1,346	389	293	247	227	211	123	151	96	100	45	39	16	6	8	2	11	9,687	
59	1,879	1,061	1,520	1,419	1,285	375	294	257	275	198	173	128	130	73	65	35	20	10	4	0	4	9,205	
60	991	472	803	657	580	181	177	148	163	115	95	86	43	54	19	10	14	8	0	4	0	4,620	
61	18	15	38	23	30	10	3	3	5	8	2	0	2	0	3	2	0	0	2	0	0	0	166
62	10	19	8	17	8	0	4	4	0	2	6	6	0	0	0	0	0	0	0	0	0	0	84
63+	33	18	30	46	61	15	9	9	9	18	6	6	3	9	0	6	3	3	3	0	0	0	287
Total	27,237	13,401	19,669	21,634	17,296	6,063	5,588	4,841	5,272	4,408	3,555	2,747	2,478	1,807	1,278	796	543	309	136	64	150	139,272	

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age 52.5 Average Years of Active Service 3.8

## All DOD Non-Selected Reserve With 20 Good Years Personnel for FY2003 Valuation

Age	Completed Years Of Active Duty Service																				Total			
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19		20+		
36	6	2	2	0	4	3	0	2	4	5	6	0	0	0	0	0	0	0	0	0	2	0	36	
37	8	8	2	4	6	2	8	2	0	2	6	2	0	0	0	0	0	0	0	0	0	4	54	
38	48	12	9	15	9	4	8	5	11	6	7	4	0	0	1	1	0	0	0	0	0	5	145	
39	151	50	41	48	42	27	22	16	24	26	18	15	13	5	9	1	1	0	0	0	0	5	514	
40	233	70	49	106	107	71	44	59	75	60	70	52	23	23	11	8	3	0	1	0	0	4	1,069	
41	354	101	130	169	231	122	97	128	100	101	119	72	70	34	20	15	3	1	0	1	1	4	1,872	
42	450	105	144	290	372	172	172	198	175	181	146	137	127	90	42	16	10	3	3	0	0	8	2,841	
43	521	140	201	385	426	236	232	252	266	201	174	144	181	128	99	32	17	3	3	0	0	16	3,657	
44	648	173	287	547	504	307	282	278	310	246	231	162	180	159	81	70	24	18	6	0	0	13	4,526	
45	702	178	337	641	640	368	376	339	360	283	261	201	178	159	141	90	51	20	5	2	0	9	5,341	
46	802	217	371	913	815	395	426	367	371	288	311	231	202	157	159	107	52	28	10	5	11	11	6,238	
47	1,053	282	498	906	874	507	516	425	374	303	343	268	225	163	138	99	78	39	17	8	0	0	7,116	
48	982	321	650	935	994	448	549	449	359	358	345	295	267	168	129	82	44	45	10	6	2	0	7,438	
49	1,117	305	713	990	951	453	519	498	465	318	343	279	227	171	121	73	64	22	23	4	9	0	7,865	
50	1,256	390	727	1,030	1,041	589	571	533	575	415	353	311	286	181	130	77	53	36	25	1	7	0	8,587	
51	2,185	664	1,101	1,230	1,069	623	680	565	581	443	318	353	261	211	116	81	64	35	14	20	7	0	10,621	
52	2,466	818	1,197	1,446	1,076	604	683	550	613	463	374	291	287	153	105	80	46	32	13	12	9	0	11,318	
53	2,782	1,387	1,589	1,575	1,353	679	596	535	581	452	392	319	254	145	126	94	60	26	17	11	7	0	12,980	
54	2,958	1,812	2,221	2,040	1,511	682	687	593	620	489	401	292	275	172	124	80	55	41	8	3	7	0	15,071	
55	3,042	2,151	2,696	2,683	1,873	773	719	682	558	515	461	342	294	185	124	98	59	36	6	7	11	0	17,315	
56	3,280	2,322	3,004	3,260	2,252	978	791	665	596	528	493	340	275	229	161	132	70	33	9	9	21	0	19,448	
57	3,235	2,203	3,244	3,785	2,848	1,002	793	734	643	517	478	463	336	211	146	99	72	45	7	10	11	0	20,882	
58	2,285	1,636	2,617	2,643	1,954	826	618	511	457	414	344	302	238	192	100	88	43	25	11	5	13	0	15,322	
59	2,493	1,473	2,330	2,373	1,997	850	623	491	489	397	401	322	249	196	122	77	39	27	9	0	4	0	14,962	
60	1,319	640	1,232	1,126	903	408	317	266	255	233	201	158	100	112	57	25	23	14	3	6	0	0	7,398	
61	24	18	48	47	45	18	7	6	6	11	3	3	2	0	3	2	3	3	0	2	0	0	0	251
62	14	21	12	24	14	2	6	6	0	2	6	8	2	4	0	0	0	0	0	0	0	0	0	121
63+	43	41	58	84	84	17	22	14	9	20	6	8	6	9	0	8	3	8	3	0	0	0	0	443
Total	34,457	17,540	25,510	29,295	23,995	11,166	10,364	9,169	8,877	7,277	6,611	5,374	4,558	3,257	2,265	1,535	937	540	203	114	187	0	203,231	

Data taken from the actuarial valuation file created by the DoD Office of the Actuary.

Average Age 52.9 Average Years of Active Service 4.3

# Retired Military Valuation Data as of End FY2003

All Officers

Age	Strength			Average Annual Net Retired Pay			TERA	
	Non Disabled	Perm Disabled	Temp Disabled	Total	Non-Dis	Res Ret	Non-Dis	Res Ret
16	0	0	0	0	\$0	\$0	\$0	\$0
17	0	0	0	0	\$0	\$0	\$0	\$0
18	0	0	0	0	\$0	\$0	\$0	\$0
19	0	0	0	0	\$0	\$0	\$0	\$0
20	0	0	0	0	\$0	\$0	\$0	\$0
21	0	0	0	0	\$0	\$0	\$0	\$0
22	0	0	0	0	\$0	\$0	\$0	\$0
23	0	0	2	2	\$0	\$0	\$0	\$0
24	0	0	0	0	\$0	\$0	\$0	\$0
25	0	0	4	4	\$0	\$0	\$0	\$0
26	0	1	9	10	\$1,188	\$0	\$9,859	\$0
27	0	1	12	13	\$4,500	\$0	\$10,936	\$0
28	0	6	11	17	\$6,560	\$0	\$11,785	\$0
29	0	9	15	24	\$7,018	\$0	\$9,757	\$0
30	0	15	14	29	\$4,577	\$0	\$8,138	\$0
31	0	11	23	34	\$5,633	\$0	\$9,536	\$0
32	0	17	23	40	\$7,735	\$0	\$9,699	\$0
33	0	28	29	57	\$6,305	\$0	\$11,065	\$0
34	0	36	28	64	\$6,637	\$0	\$9,722	\$0
35	1	35	27	63	\$10,267	\$0	\$12,586	\$0
36	1	42	25	68	\$8,130	\$0	\$11,253	\$11,958
37	3	47	29	79	\$14,354	\$0	\$11,245	\$12,006
38	22	72	21	115	\$17,422	\$0	\$10,993	\$4,914
39	125	95	21	241	\$21,095	\$0	\$16,048	\$13,980
40	310	91	23	424	\$20,631	\$0	\$17,821	\$15,289
41	522	118	20	660	\$22,042	\$0	\$19,604	\$15,376
42	1,047	135	18	1,200	\$24,974	\$0	\$23,232	\$18,183
43	1,972	122	16	2,110	\$26,605	\$0	\$25,684	\$18,087
44	3,057	153	21	3,231	\$27,276	\$0	\$26,496	\$19,606
45	4,078	184	15	4,277	\$27,268	\$0	\$26,598	\$19,957
46	5,111	196	13	5,320	\$33,537	\$0	\$27,245	\$20,403
47	5,862	201	12	6,075	\$28,224	\$0	\$27,776	\$21,264
48	6,863	189	19	7,071	\$19,934	\$0	\$28,645	\$21,686
49	7,435	241	13	7,689	\$18,987	\$0	\$29,751	\$22,495
50	8,184	270	20	8,474	\$15,299	\$0	\$30,821	\$22,866
51	8,664	288	13	8,965	\$17,156	\$0	\$31,425	\$23,531
52	9,069	278	11	9,356	\$18,386	\$0	\$32,449	\$23,369
53	9,769	306	7	10,082	\$19,934	\$0	\$33,623	\$23,285
54	10,676	369	11	11,056	\$34,513	\$0	\$34,003	\$23,074
55	11,692	409	11	12,112	\$20,107	\$0	\$34,094	\$24,073
56	12,807	524	8	13,339	\$20,377	\$0	\$34,659	\$23,663
57	13,785	658	8	14,451	\$21,080	\$0	\$35,375	\$24,579
58	9,737	494	4	10,235	\$36,540	\$0	\$35,784	\$25,492
59	10,010	526	1	10,537	\$21,193	\$0	\$36,089	\$25,364
60	10,322	502	0	10,824	\$37,005	\$0	\$32,854	\$25,811
61	10,258	520	1	10,778	\$22,157	\$0	\$29,277	\$24,408
62	9,068	407	5	9,480	\$22,889	\$0	\$16,958	\$27,058
63	9,317	409	0	9,726	\$36,512	\$0	\$16,819	\$29,686
64	9,368	347	0	9,715	\$24,200	\$0	\$16,706	\$33,856
65	9,138	355	0	9,493	\$25,179	\$0	\$16,160	\$36,271
66	8,732	323	0	9,055	\$26,710	\$0	\$15,574	\$33,252
67	8,441	321	0	8,762	\$28,146	\$0	\$15,481	\$29,784
68	8,417	323	0	8,740	\$28,493	\$0	\$15,157	\$30,943
69	8,995	326	0	9,321	\$37,612	\$0	\$15,111	\$30,620
70	8,717	305	0	9,022	\$38,599	\$0	\$15,414	\$37,068



# Retired Military Valuation Data as of End FY2003

All Enlisted

Age	Non Disabled		Perm Disabled		Temp Disabled		Strength		Total		TERA Non-Dis		TERA Res Ret	
	Age	Count	Count	Count	Count	Count	Count	Count	Count	Count	Count	Count	Count	Count
16	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
19	0	0	0	0	8	0	0	0	8	0	0	0	0	\$5,659
20	0	0	0	0	40	0	0	0	40	0	0	0	0	\$6,333
21	0	6	6	148	0	0	0	0	154	0	0	0	0	\$5,642
22	0	6	217	289	0	0	0	0	309	0	0	0	0	\$5,378
23	0	20	267	267	0	0	0	0	308	0	0	0	0	\$5,388
24	0	41	264	264	0	0	0	0	329	0	0	0	0	\$5,121
25	0	65	247	247	0	0	0	0	338	0	0	0	0	\$4,689
26	0	91	250	250	0	0	0	0	346	0	0	0	0	\$4,732
27	0	96	203	203	0	0	0	0	317	0	0	0	0	\$4,690
28	0	114	188	194	0	0	0	0	382	0	0	0	0	\$4,527
29	0	217	177	177	0	0	0	0	394	0	0	0	0	\$4,506
30	0	259	166	166	0	0	0	0	453	0	0	0	0	\$4,375
31	0	308	157	157	0	0	0	0	474	0	0	0	0	\$4,033
32	0	397	142	142	0	0	0	0	554	0	0	0	0	\$4,188
33	0	386	128	128	0	0	0	0	528	0	0	0	0	\$4,170
34	0	419	132	132	0	0	0	0	554	0	0	0	0	\$4,119
35	7	450	119	119	0	0	0	0	600	14	0	0	0	\$4,106
36	18	546	108	108	0	0	0	0	696	25	0	0	0	\$4,348
37	31	748	88	88	0	0	0	0	832	146	0	0	0	\$5,784
38	38	4,318	746	746	0	0	0	0	5,159	377	0	0	0	\$6,692
39	9,705	868	101	101	0	0	0	0	10,674	801	0	0	0	\$8,839
40	15,521	962	85	85	0	0	0	0	16,568	1,637	0	0	0	\$11,641
41	20,745	1,080	77	77	0	0	0	0	21,902	2,931	0	0	0	\$8,604
42	24,920	1,169	61	61	0	0	0	0	26,150	4,069	0	0	0	\$12,471
43	27,344	1,191	63	63	0	0	0	0	28,598	4,672	0	0	0	\$9,281
44	28,906	1,192	46	46	0	0	0	0	30,144	5,031	0	0	0	\$13,043
45	29,899	1,347	37	37	0	0	0	0	31,280	4,882	0	0	0	\$9,951
46	29,936	1,396	36	36	0	0	0	0	31,371	4,172	0	0	0	\$10,501
47	30,063	1,529	28	28	0	0	0	0	31,620	3,103	0	0	0	\$13,844
48	30,592	1,626	20	20	0	0	0	0	32,238	2,289	0	0	0	\$14,076
49	30,360	1,660	26	26	0	0	0	0	32,046	1,581	0	0	0	\$14,353
50	30,689	1,806	11	11	0	0	0	0	32,506	1,138	0	0	0	\$14,897
51	28,479	1,747	21	21	0	0	0	0	30,247	891	0	0	0	\$15,154
52	27,597	1,918	9	9	0	0	0	0	29,524	699	0	0	0	\$15,277
53	28,420	2,132	10	10	0	0	0	0	30,562	534	0	0	0	\$15,479
54	28,981	2,364	14	14	0	0	0	0	31,359	426	0	0	0	\$15,779
55	29,382	2,461	5	5	0	0	0	0	31,848	353	0	0	0	\$16,056
56	29,399	2,215	8	8	0	0	0	0	31,622	307	0	0	0	\$16,328
57	20,665	1,535	8	8	0	0	0	0	22,208	170	0	0	0	\$16,645
58	21,582	1,439	1	1	0	0	0	0	23,022	119	0	0	0	\$16,735
59	23,722	1,338	5	5	0	0	0	0	29,616	110	73	0	0	\$16,831
60	26,059	1,322	1	1	0	0	0	0	38,146	72	175	0	0	\$14,897
61	24,398	1,136	4	4	0	0	0	0	34,453	55	158	0	0	\$15,154
62	23,857	1,044	1	1	0	0	0	0	32,736	34	120	0	0	\$15,277
63	24,058	886	1	1	0	0	0	0	32,833	20	119	0	0	\$15,479
64	25,637	931	0	0	0	0	0	0	34,518	29	153	0	0	\$15,779
65	27,804	944	0	0	0	0	0	0	36,737	12	155	0	0	\$16,056
66	27,737	894	0	0	0	0	0	0	36,348	5	135	0	0	\$16,328
67	27,737	869	0	0	0	0	0	0	36,027	2	149	0	0	\$16,645
68	26,439	951	0	0	0	0	0	0	34,031	89	59	0	0	\$16,831
69	24,632	1,023	0	0	0	0	0	0	31,260	2	75	0	0	\$17,176

# Retired Military Valuation Data as of End FY2003

All Enlisted

Age	Non Disabled		Perm Disabled		Temp Disabled		Strength Reserve Retired		Tera Non-Dis		Tera Res Ret		Average Annual Net Retired Pay		Tera Non-Dis		Tera Res Ret	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret	Total	Temp Disabled	Perm Disabled	Reserve Retired	Total	Temp Disabled	Perm Disabled	Reserve Retired	Total	Temp Disabled	Perm Disabled
71	24,616	1,179	0	5,601	31,396	0	18	17,430	\$11,181	\$0	\$7,577	\$15,438	\$0	\$0	\$7,577	\$0	\$0	\$4,275
72	24,032	1,324	0	5,674	31,030	0	2	17,529	\$10,947	\$0	\$7,439	\$15,403	\$0	\$0	\$7,439	\$0	\$0	\$8,556
73	25,539	1,473	0	5,504	32,516	0	1	17,333	\$11,291	\$0	\$7,399	\$15,378	\$0	\$0	\$7,399	\$0	\$0	\$3,836
74	23,611	1,421	0	4,545	29,577	0	0	17,226	\$11,523	\$0	\$7,359	\$15,467	\$0	\$0	\$7,359	\$0	\$0	\$0
75	19,198	1,190	0	3,701	24,089	0	0	17,092	\$11,685	\$0	\$7,510	\$15,353	\$0	\$0	\$7,510	\$0	\$0	\$0
76	15,780	944	0	2,773	19,497	0	1	16,887	\$12,259	\$0	\$7,748	\$15,363	\$0	\$0	\$7,748	\$0	\$0	\$4,716
77	12,108	710	0	2,465	15,283	0	0	16,493	\$13,177	\$0	\$7,716	\$14,923	\$0	\$0	\$7,716	\$0	\$0	\$0
78	10,649	620	0	2,223	13,492	1	0	16,221	\$13,045	\$0	\$7,754	\$14,680	\$0	\$0	\$7,754	\$0	\$0	\$0
79	10,057	570	0	2,282	12,909	0	0	16,270	\$13,704	\$0	\$7,731	\$14,647	\$0	\$0	\$7,731	\$0	\$0	\$0
80	8,873	491	0	1,906	11,270	0	0	16,137	\$13,930	\$0	\$7,692	\$14,612	\$0	\$0	\$7,692	\$0	\$0	\$0
81	7,709	434	0	1,771	9,914	0	0	16,108	\$15,380	\$0	\$7,745	\$14,582	\$0	\$0	\$7,745	\$0	\$0	\$0
82	7,121	398	0	1,688	9,207	0	0	16,059	\$15,672	\$0	\$7,754	\$14,520	\$0	\$0	\$7,754	\$0	\$0	\$0
83	5,888	352	0	1,350	7,590	0	0	16,244	\$15,880	\$0	\$7,993	\$14,759	\$0	\$0	\$7,993	\$0	\$0	\$0
84	5,288	305	0	1,140	6,733	0	0	16,023	\$16,792	\$0	\$8,308	\$14,752	\$0	\$0	\$8,308	\$0	\$0	\$0
85	3,858	251	0	891	5,000	0	0	15,806	\$16,506	\$0	\$8,487	\$14,537	\$0	\$0	\$8,487	\$0	\$0	\$0
86	2,850	180	0	726	3,756	0	0	15,832	\$17,749	\$0	\$8,341	\$14,476	\$0	\$0	\$8,341	\$0	\$0	\$0
87	1,998	111	0	456	2,565	0	0	15,616	\$16,119	\$0	\$8,400	\$14,355	\$0	\$0	\$8,400	\$0	\$0	\$0
88	1,387	91	0	366	1,844	0	0	15,453	\$15,995	\$0	\$8,626	\$14,125	\$0	\$0	\$8,626	\$0	\$0	\$0
89	989	63	0	274	1,326	0	0	15,654	\$15,756	\$0	\$8,804	\$14,243	\$0	\$0	\$8,804	\$0	\$0	\$0
90	705	48	0	195	948	0	0	14,735	\$14,524	\$0	\$9,239	\$13,594	\$0	\$0	\$9,239	\$0	\$0	\$0
91	402	29	0	131	562	0	0	15,201	\$12,684	\$0	\$8,904	\$13,604	\$0	\$0	\$8,904	\$0	\$0	\$0
92	289	9	0	86	384	0	0	14,518	\$16,528	\$0	\$8,447	\$13,205	\$0	\$0	\$8,447	\$0	\$0	\$0
93	172	18	0	53	243	0	0	13,668	\$15,597	\$0	\$7,393	\$12,443	\$0	\$0	\$7,393	\$0	\$0	\$0
94	141	8	0	43	192	0	0	13,867	\$14,078	\$0	\$8,077	\$12,579	\$0	\$0	\$8,077	\$0	\$0	\$0
95	98	3	0	24	125	0	0	12,894	\$9,483	\$0	\$7,109	\$11,701	\$0	\$0	\$7,109	\$0	\$0	\$0
96	67	4	0	16	87	0	0	13,645	\$11,185	\$0	\$7,493	\$12,401	\$0	\$0	\$7,493	\$0	\$0	\$0
97	32	1	0	12	45	0	0	14,658	\$15,600	\$0	\$5,843	\$12,470	\$0	\$0	\$5,843	\$0	\$0	\$0
98	31	2	0	3	36	0	0	13,567	\$17,742	\$0	\$5,324	\$13,112	\$0	\$0	\$5,324	\$0	\$0	\$0
99	17	0	0	3	20	0	0	12,584	\$0	\$0	\$5,836	\$11,571	\$0	\$0	\$5,836	\$0	\$0	\$0
100	12	1	0	1	14	0	0	13,849	\$10,907	\$0	\$8,748	\$13,275	\$0	\$0	\$8,748	\$0	\$0	\$0
101	6	1	0	3	10	0	0	12,599	\$5,388	\$0	\$7,257	\$10,275	\$0	\$0	\$7,257	\$0	\$0	\$0
102	2	1	0	1	4	0	0	12,534	\$14,652	\$0	\$10,545	\$12,566	\$0	\$0	\$10,545	\$0	\$0	\$0
103	1	1	0	0	2	0	0	15,384	\$3,624	\$0	\$9,504	\$9,504	\$0	\$0	\$9,504	\$0	\$0	\$0
104	3	0	0	2	5	0	0	13,963	\$0	\$0	\$2,694	\$9,456	\$0	\$0	\$2,694	\$0	\$0	\$0
105	2	0	0	1	3	0	0	13,092	\$0	\$0	\$6,180	\$10,788	\$0	\$0	\$6,180	\$0	\$0	\$0
106	0	1	0	0	1	0	0	\$0	\$4,584	\$0	\$4,584	\$4,584	\$0	\$0	\$4,584	\$0	\$0	\$0
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
109	1	0	0	0	1	0	0	\$20,076	\$0	\$0	\$20,076	\$20,076	\$0	\$0	\$20,076	\$0	\$0	\$0
110	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	1,023,996	60,226	4,224	129,108	1,217,554	40,710	1,423	16,117	\$8,517	\$6,570	\$7,535	\$14,798	\$6,570	\$8,517	\$7,535	\$14,798	\$10,315	\$4,819
60+	495,689	23,572	12	129,108	648,381	342	1,423	17,016	\$11,636	\$12,855	\$7,535	\$14,933	\$12,855	\$11,636	\$7,535	\$14,933	\$12,644	\$4,819
62+	445,908	20,912	6	113,793	580,619	160	1,175	16,991	\$11,883	\$9,428	\$7,466	\$14,940	\$9,428	\$11,883	\$7,466	\$14,940	\$13,494	\$4,642
65+	373,595	17,846	0	89,156	480,597	51	778	16,997	\$12,153	\$0	\$7,480	\$15,052	\$0	\$12,153	\$7,480	\$15,052	\$14,423	\$4,496

Note: Age is retiree's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees receiving payment from DoD.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

TERA nondisabled and TERA Reserve Retired numbers and payments are included in appropriate categories.

Amounts do not include increased benefits effective January 1, 2004, due to new Concurrent Receipt law.

The liability calculated in this valuation, however, reflects the increased benefits

# Retired Military Valuation Data as of End FY2003

All DOD

Age	Non Disabled		Perm Disabled		Temp Disabled		Strength Reserve Retired		Total		TERA Non-Dis		TERA Res Ret	
	0	8	0	8	0	8	0	8	0	8	0	8	0	8
16	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	\$0
19	0	0	0	0	8	0	0	0	8	0	\$5,659	0	0	\$0
20	0	0	0	0	40	0	0	0	40	0	\$6,333	0	0	\$0
21	0	0	6	6	148	0	0	0	154	0	\$4,713	0	0	\$0
22	0	0	6	6	217	0	0	0	223	0	\$3,434	0	0	\$0
23	0	0	20	20	291	0	0	0	311	0	\$4,875	0	0	\$0
24	0	0	41	41	267	0	0	0	308	0	\$2,687	0	0	\$0
25	0	0	65	65	266	0	0	0	333	0	\$2,941	0	0	\$0
26	0	0	92	92	256	0	0	0	348	0	\$2,665	0	0	\$0
27	0	0	97	97	262	0	0	0	359	0	\$2,541	0	0	\$0
28	0	0	120	120	214	0	0	0	334	0	\$3,186	0	0	\$0
29	0	0	197	197	209	0	0	0	406	0	\$3,258	0	0	\$0
30	0	0	232	232	191	0	0	0	423	0	\$3,301	0	0	\$0
31	0	0	270	270	217	0	0	0	487	0	\$2,979	0	0	\$0
32	0	0	325	325	189	0	0	0	514	0	\$3,274	0	0	\$0
33	0	0	425	425	186	0	0	0	611	0	\$3,446	0	0	\$0
34	0	0	422	422	170	0	0	0	592	0	\$3,578	0	0	\$0
35	8	8	454	454	155	0	0	0	617	1	\$3,751	0	0	\$0
36	19	19	492	492	157	0	0	0	668	15	\$3,826	0	0	\$0
37	34	34	593	593	148	0	0	0	775	27	\$3,869	0	0	\$0
38	770	770	734	734	129	0	0	0	1,633	149	\$4,375	0	0	\$0
39	4,443	4,443	841	841	116	0	0	0	5,400	385	\$4,804	0	0	\$0
40	10,015	10,015	959	959	124	0	0	0	11,098	826	\$4,988	0	0	\$0
41	16,043	16,043	1,080	1,080	105	0	0	0	17,228	1,702	\$5,167	0	0	\$0
42	21,792	21,792	1,215	1,215	95	0	0	0	23,102	3,039	\$5,478	0	0	\$0
43	26,892	26,892	1,291	1,291	77	0	0	0	28,260	4,309	\$5,736	0	0	\$0
44	30,401	30,401	1,344	1,344	84	0	0	0	31,829	5,140	\$6,145	0	0	\$0
45	32,984	32,984	1,376	1,376	61	0	0	0	34,421	5,798	\$6,414	0	0	\$0
46	35,007	35,007	1,543	1,543	50	0	0	0	36,600	6,066	\$7,022	0	0	\$0
47	35,801	35,801	1,597	1,597	48	0	0	0	37,446	5,624	\$7,495	0	0	\$0
48	36,926	36,926	1,718	1,718	47	0	0	0	38,691	4,729	\$7,574	0	0	\$0
49	38,027	38,027	1,867	1,867	33	0	0	0	39,927	3,858	\$7,964	0	0	\$0
50	38,544	38,544	1,930	1,930	46	0	0	0	40,520	2,957	\$8,629	0	0	\$0
51	39,353	39,353	2,094	2,094	24	0	0	0	41,471	2,196	\$8,828	0	0	\$0
52	37,548	37,548	2,025	2,025	32	0	0	0	39,605	1,670	\$9,058	0	0	\$0
53	37,366	37,366	2,224	2,224	16	0	0	0	39,606	1,186	\$9,331	0	0	\$0
54	39,096	39,096	2,501	2,501	21	0	0	0	41,618	913	\$9,232	0	0	\$0
55	40,673	40,673	2,773	2,773	25	0	0	0	43,471	712	\$9,524	0	0	\$0
56	42,189	42,189	2,985	2,985	13	0	0	0	45,187	605	\$9,806	0	0	\$0
57	43,184	43,184	2,873	2,873	16	0	0	0	46,073	516	\$10,948	0	0	\$0
58	30,402	30,402	2,029	2,029	12	0	0	0	32,443	283	\$11,452	0	0	\$0
59	31,592	31,592	1,965	1,965	2	0	0	0	33,559	198	\$12,494	0	0	\$0
60	34,044	34,044	1,840	1,840	5	0	0	0	42,950	184	\$12,952	0	0	\$0
61	36,317	36,317	1,842	1,842	2	0	0	0	55,260	134	\$13,568	0	0	\$0
62	33,466	33,466	1,543	1,543	5	0	0	0	49,168	91	\$13,225	0	0	\$0
63	33,174	33,174	1,453	1,453	1	0	0	0	47,233	52	\$4,788	0	0	\$0
64	33,426	33,426	1,233	1,233	1	0	0	0	47,098	31	\$4,755	0	0	\$0
65	34,775	34,775	1,286	1,286	0	0	0	0	48,624	37	\$3,772	0	0	\$0
66	36,536	36,536	1,267	1,267	0	0	0	0	50,318	23	\$15,052	0	0	\$0
67	36,255	36,255	1,215	1,215	0	0	0	0	49,507	14	\$11,541	0	0	\$0
68	36,154	36,154	1,192	1,192	0	0	0	0	49,012	8	\$18,044	0	0	\$0
69	35,394	35,394	1,277	1,277	0	0	0	0	47,717	7	\$10,956	0	0	\$0
70	33,349	33,349	1,328	1,328	0	0	0	0	44,395	8	\$10,464	0	0	\$0

# Retired Military Valuation Data as of End FY2003

All DOD

Age	Strength			Average Annual Net Retired Pay			Average Annual Net Retired Pay			TERA				
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non-Dis	Total	Reserve Retired	Temp Disabled	Perm Disabled	Non-Dis	Res Ret
71	33,606	1,532	0	9,884	45,022	8	25	\$23,223	\$15,425	\$0	\$0	\$10,813	\$32,138	\$6,509
72	32,721	1,734	0	10,241	44,696	7	9	\$23,373	\$15,469	\$0	\$0	\$10,562	\$30,473	\$11,501
73	34,328	1,891	0	10,454	46,673	2	2	\$23,161	\$15,435	\$0	\$0	\$10,548	\$24,236	\$11,740
74	31,748	1,853	0	9,272	42,873	1	6	\$23,174	\$15,946	\$0	\$0	\$10,747	\$18,468	\$11,277
75	25,979	1,606	0	7,983	35,568	1	4	\$23,481	\$16,800	\$0	\$0	\$10,834	\$27,984	\$14,398
76	20,761	1,262	0	5,828	27,851	1	2	\$23,011	\$17,135	\$0	\$0	\$11,169	\$20,388	\$9,816
77	16,337	1,018	0	5,393	22,748	2	1	\$23,479	\$19,316	\$0	\$0	\$11,143	\$20,368	\$19,609
78	15,198	958	0	5,742	21,898	1	0	\$24,753	\$20,064	\$0	\$0	\$11,295	\$21,019	\$0
79	15,405	1,100	0	6,685	23,190	0	1	\$25,972	\$21,112	\$0	\$0	\$11,418	\$21,546	\$0
80	14,417	1,260	0	6,634	22,311	0	0	\$26,663	\$22,888	\$0	\$0	\$11,341	\$21,894	\$0
81	13,495	1,363	0	6,750	21,608	0	0	\$27,558	\$23,065	\$0	\$0	\$11,416	\$22,232	\$0
82	13,729	1,565	0	7,029	22,323	0	1	\$28,519	\$23,652	\$0	\$0	\$11,589	\$22,847	\$8,196
83	12,209	1,660	0	6,615	20,484	0	0	\$29,046	\$24,488	\$0	\$0	\$12,321	\$23,275	\$0
84	10,936	1,506	0	5,808	18,310	0	0	\$28,678	\$25,228	\$0	\$0	\$13,025	\$23,429	\$0
85	8,765	1,378	0	5,119	15,262	0	0	\$29,271	\$25,447	\$0	\$0	\$13,570	\$23,659	\$0
86	6,686	1,113	0	4,207	12,006	0	0	\$29,178	\$26,310	\$0	\$0	\$13,685	\$23,483	\$0
87	4,890	819	0	3,117	8,826	0	0	\$29,350	\$26,225	\$0	\$0	\$14,265	\$23,732	\$0
88	3,677	644	0	2,377	6,698	0	0	\$29,259	\$26,451	\$0	\$0	\$14,822	\$23,866	\$0
89	2,486	445	0	1,884	4,815	0	0	\$29,487	\$27,299	\$0	\$0	\$15,766	\$23,916	\$0
90	1,740	345	0	1,290	3,375	0	1	\$28,537	\$25,261	\$0	\$0	\$15,782	\$23,327	\$14,721
91	1,100	220	0	1,002	2,322	0	0	\$29,795	\$26,494	\$0	\$0	\$15,778	\$23,434	\$0
92	813	150	0	691	1,654	0	0	\$29,491	\$25,393	\$0	\$0	\$15,554	\$23,297	\$0
93	544	124	0	591	1,259	0	0	\$30,932	\$28,550	\$0	\$0	\$15,003	\$23,220	\$0
94	397	74	0	380	851	0	0	\$29,280	\$23,358	\$0	\$0	\$14,651	\$22,233	\$0
95	287	58	0	278	623	0	0	\$29,906	\$23,313	\$0	\$0	\$14,137	\$22,256	\$0
96	211	38	0	193	442	0	0	\$30,022	\$20,450	\$0	\$0	\$13,339	\$21,915	\$0
97	94	23	0	112	229	0	0	\$29,419	\$31,178	\$0	\$0	\$13,316	\$21,720	\$0
98	73	14	0	70	157	0	0	\$25,363	\$33,829	\$0	\$0	\$13,559	\$19,963	\$0
99	44	4	0	31	79	0	0	\$29,726	\$18,615	\$0	\$0	\$17,376	\$24,317	\$0
100	25	7	0	22	54	0	0	\$28,213	\$28,350	\$0	\$0	\$13,282	\$22,148	\$0
101	17	4	0	16	37	0	0	\$30,238	\$16,014	\$0	\$0	\$10,519	\$20,173	\$0
102	7	5	0	5	17	0	0	\$20,385	\$24,160	\$0	\$0	\$14,543	\$19,777	\$0
103	6	1	0	3	10	0	0	\$38,307	\$3,624	\$0	\$0	\$12,613	\$27,130	\$0
104	5	0	0	2	7	0	0	\$17,978	\$0	\$0	\$0	\$2,694	\$13,611	\$0
105	3	0	0	1	4	0	0	\$14,516	\$0	\$0	\$0	\$6,180	\$12,432	\$0
106	0	1	0	0	1	0	0	\$0	\$4,584	\$0	\$0	\$0	\$4,584	\$0
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
109	2	0	0	0	2	0	0	\$27,864	\$0	\$0	\$0	\$0	\$20,076	\$0
110	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	1,374,800	84,072	4,783	258,611	1,722,266	53,516	1,744	\$21,359	\$13,177	\$7,966	\$11,235	\$19,403	\$13,134	\$6,012
60+	705,691	41,251	14	258,611	1,005,567	612	1,744	\$23,609	\$18,499	\$14,375	\$11,235	\$20,217	\$19,346	\$6,012
62+	635,330	37,569	7	234,451	907,357	294	1,453	\$23,676	\$19,013	\$14,750	\$11,201	\$20,260	\$20,631	\$5,909
65+	535,264	33,340	0	195,254	763,858	120	959	\$23,916	\$19,638	\$0	\$11,259	\$20,494	\$23,797	\$5,802

Note: Age is retiree's current age nearest birthday at end of fiscal year.  
60+ is total for ages 60 and over.  
62+ is total for ages 62 and over.  
65+ is total for ages 65 and over.  
Includes only retirees receiving payment from DoD.  
Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.  
TERA non-disabled and TERA Reserve Retired numbers and payments are included in appropriate categories.  
Amounts do not include increased benefits effective January 1, 2004, due to new Concurrent Receipt law.  
The liability calculated in this valuation, however, reflects the increased benefits

# Survivor Valuation Data as of End FY2003

Age	Strength				Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	208	0	0	0	\$3,848	\$0	\$0	\$0	\$0	\$3,848
1	33	0	0	0	\$4,456	\$0	\$0	\$0	\$0	\$4,456
2	57	0	0	0	\$4,856	\$0	\$0	\$0	\$0	\$4,856
3	54	4	0	0	\$5,451	\$1,044	\$0	\$0	\$0	\$5,147
4	64	7	0	0	\$3,843	\$4,336	\$0	\$0	\$0	\$4,288
5	88	2	0	0	\$5,504	\$6,630	\$0	\$0	\$0	\$5,529
6	75	4	0	0	\$6,336	\$612	\$0	\$0	\$0	\$6,048
7	80	2	0	0	\$5,634	\$2,175	\$0	\$0	\$0	\$5,550
8	88	2	0	0	\$6,235	\$2,356	\$0	\$0	\$0	\$6,149
9	121	9	0	0	\$3,527	\$3,527	\$0	\$0	\$0	\$5,536
10	102	4	0	0	\$6,445	\$2,109	\$0	\$0	\$0	\$6,282
11	103	9	0	0	\$7,219	\$1,952	\$0	\$0	\$0	\$6,796
12	96	8	0	0	\$2,098	\$2,098	\$0	\$0	\$0	\$6,210
13	127	7	0	0	\$3,343	\$7,091	\$0	\$0	\$0	\$6,895
14	118	8	0	0	\$7,350	\$3,195	\$0	\$0	\$0	\$7,086
15	111	10	0	0	\$3,483	\$3,483	\$0	\$0	\$0	\$7,538
16	151	3	0	0	\$7,414	\$2,056	\$0	\$0	\$0	\$7,310
17	176	10	0	7	\$8,030	\$3,504	\$0	\$4,804	\$0	\$7,679
18	112	13	0	0	\$9,048	\$4,270	\$0	\$3,764	\$0	\$8,439
19	112	6	0	6	\$9,413	\$2,422	\$0	\$5,493	\$0	\$8,885
20	98	7	0	2	\$9,359	\$3,924	\$0	\$7,296	\$0	\$8,965
21	81	8	0	2	\$5,795	\$5,795	\$6,497	\$6,552	\$0	\$9,685
22	62	6	1	6	\$8,484	\$4,010	\$0	\$6,680	\$0	\$7,956
23	41	12	0	1	\$3,781	\$3,781	\$0	\$5,232	\$0	\$6,726
24	41	3	0	2	\$7,916	\$4,708	\$0	\$8,130	\$0	\$7,716
25	38	7	0	4	\$9,428	\$3,497	\$0	\$4,540	\$0	\$8,182
26	39	5	0	6	\$4,786	\$3,630	\$0	\$7,318	\$0	\$8,088
27	40	6	0	5	\$9,541	\$2,684	\$0	\$5,209	\$1,321	\$8,175
28	47	2	0	16	\$7,861	\$2,412	\$0	\$5,730	\$0	\$7,168
29	44	6	0	6	\$7,142	\$6,182	\$0	\$5,532	\$0	\$6,867
30	34	8	0	13	\$8,731	\$6,144	\$0	\$4,401	\$0	\$7,331
31	61	2	0	5	\$9,140	\$7,518	\$0	\$3,394	\$1,560	\$8,567
32	42	7	0	9	\$8,798	\$3,185	\$0	\$5,009	\$4,060	\$7,362
33	69	7	0	9	\$9,315	\$5,400	\$0	\$5,015	\$2,017	\$8,315
34	56	8	0	18	\$7,676	\$3,305	\$0	\$5,402	\$1,235	\$6,596
35	61	4	0	21	\$8,648	\$6,111	\$0	\$3,855	\$2,321	\$6,743
36	91	5	0	13	\$9,546	\$2,429	\$0	\$4,662	\$1,889	\$7,821
37	89	19	0	21	\$9,267	\$5,655	\$0	\$6,762	\$2,552	\$7,518
38	113	20	0	22	\$9,024	\$3,838	\$0	\$4,870	\$3,240	\$7,342
39	143	22	0	14	\$8,846	\$5,378	\$0	\$6,012	\$2,601	\$7,765
40	125	17	0	30	\$9,018	\$4,415	\$0	\$6,658	\$3,834	\$7,914
41	154	38	0	17	\$8,236	\$5,341	\$0	\$7,514	\$2,239	\$7,311
42	239	30	0	20	\$9,879	\$5,214	\$0	\$9,511	\$4,049	\$8,993
43	276	38	0	15	\$7,973	\$4,572	\$0	\$9,260	\$2,789	\$7,309
44	291	55	0	16	\$8,560	\$3,815	\$0	\$9,869	\$3,271	\$7,760
45	357	61	0	21	\$8,758	\$4,940	\$0	\$7,951	\$5,348	\$8,007
46	373	78	0	24	\$8,729	\$3,357	\$0	\$6,659	\$2,841	\$7,819
47	473	101	0	20	\$8,839	\$4,622	\$0	\$7,474	\$3,662	\$7,911
48	524	137	0	24	\$9,274	\$5,235	\$0	\$8,745	\$3,389	\$8,351
49	606	128	0	19	\$9,137	\$5,220	\$0	\$9,656	\$4,157	\$8,405
50	677	172	0	28	\$8,955	\$5,153	\$0	\$8,280	\$3,519	\$8,063
51	714	182	0	31	\$8,807	\$4,923	\$0	\$7,502	\$3,473	\$7,967
52	809	237	0	32	\$8,866	\$5,108	\$0	\$7,542	\$4,076	\$7,968
53	962	280	0	33	\$9,422	\$4,747	\$0	\$9,440	\$2,824	\$8,369
54	1,126	333	0	29	\$9,165	\$5,102	\$5,670	\$9,727	\$2,761	\$8,214
55	1,320	435	0	29	\$9,309	\$5,303	\$0	\$9,095	\$1,989	\$8,287
56	1,606	550	1	41	\$9,480	\$5,412	\$2,249	\$10,260	\$3,128	\$8,454
57	1,509	480	1	36	\$9,792	\$5,414	\$6,497	\$7,529	\$3,040	\$8,674
58	1,604	554	1	33	\$9,650	\$5,537	\$6,497	\$9,169	\$1,955	\$8,584
59	2,029	619	1	37	\$9,664	\$5,564	\$4,323	\$6,670	\$1,670	\$8,653

# Survivor Valuation Data as of End FY2003

Age	Strength				Average Annual Net Survivor Pay				Total	
	SBP	RCSBP	Minimum Income	Death on Active Duty	SBP	RCSBP	Minimum Income	Death on Active Duty		RSFPP
60	2,475	811	0	62	\$9,739	\$5,680	\$0	\$8,148	\$1,918	\$8,704
61	2,620	825	0	49	\$9,769	\$5,593	\$0	\$7,144	\$2,251	\$8,717
62	2,855	935	0	49	\$7,351	\$4,206	\$0	\$4,526	\$1,745	\$6,521
63	3,116	1,024	1	52	\$7,088	\$3,960	\$6,497	\$5,211	\$2,152	\$6,265
64	3,591	1,102	4	54	\$7,204	\$4,071	\$6,316	\$4,663	\$2,000	\$6,417
65	4,092	1,264	1	52	\$6,974	\$3,966	\$6,497	\$6,538	\$2,298	\$6,229
66	4,388	1,303	4	67	\$7,026	\$4,041	\$5,668	\$6,276	\$2,411	\$6,271
67	4,887	1,432	7	67	\$7,030	\$4,100	\$6,067	\$5,118	\$1,971	\$6,260
68	5,401	1,623	7	178	\$4,122	\$4,122	\$6,233	\$5,177	\$2,011	\$6,301
69	5,489	1,681	5	77	\$7,276	\$4,171	\$5,098	\$6,383	\$2,177	\$6,407
70	5,820	1,736	3	91	\$7,397	\$4,289	\$5,311	\$6,970	\$2,224	\$6,513
71	6,123	2,010	4	348	\$7,585	\$4,450	\$4,939	\$6,217	\$2,131	\$6,614
72	6,289	1,977	2	428	\$7,736	\$4,531	\$3,983	\$7,522	\$2,350	\$6,748
73	6,558	2,130	3	454	\$7,799	\$4,576	\$6,528	\$6,528	\$2,331	\$6,774
74	6,662	2,164	9	525	\$7,965	\$4,728	\$5,461	\$7,999	\$2,400	\$6,909
75	6,912	2,430	12	575	\$8,225	\$4,943	\$5,951	\$7,135	\$2,429	\$7,084
76	7,305	2,626	8	563	\$8,549	\$4,918	\$4,518	\$7,084	\$2,520	\$7,273
77	7,768	2,843	12	692	\$8,929	\$5,294	\$5,536	\$7,409	\$2,575	\$7,622
78	8,295	3,033	5	63	\$9,250	\$5,436	\$5,241	\$6,789	\$2,894	\$7,847
79	8,750	3,331	12	939	\$9,712	\$5,563	\$4,544	\$7,666	\$2,891	\$8,153
80	8,556	3,443	15	994	\$9,895	\$5,749	\$5,283	\$7,514	\$2,780	\$8,246
81	8,421	3,514	17	972	\$10,208	\$6,006	\$5,064	\$8,061	\$2,964	\$8,512
82	7,791	3,485	12	44	\$10,331	\$6,141	\$5,997	\$8,254	\$3,015	\$8,538
83	6,974	3,056	23	913	\$10,550	\$6,422	\$5,754	\$7,170	\$3,156	\$8,769
84	4,988	2,431	7	669	\$10,756	\$6,682	\$4,497	\$6,439	\$3,050	\$8,881
85	4,672	2,258	19	594	\$10,902	\$6,850	\$5,565	\$10,120	\$2,935	\$9,050
86	3,720	1,771	19	521	\$11,047	\$7,022	\$6,321	\$6,776	\$2,609	\$9,116
87	3,032	1,530	7	461	\$11,060	\$7,106	\$4,929	\$8,153	\$3,020	\$9,106
88	2,517	1,256	13	441	\$11,322	\$7,385	\$5,491	\$8,879	\$3,243	\$9,291
89	1,953	985	12	336	\$11,401	\$7,289	\$5,300	\$6,719	\$2,713	\$9,250
90	1,631	806	20	292	\$11,687	\$7,505	\$5,411	\$7,376	\$2,939	\$9,474
91	1,233	603	10	248	\$12,605	\$7,472	\$6,062	\$9,233	\$2,934	\$9,948
92	971	493	12	212	\$11,945	\$7,194	\$6,212	\$3,840	\$2,701	\$9,349
93	679	382	8	187	\$11,752	\$7,188	\$6,809	\$15,690	\$2,735	\$9,001
94	498	290	11	147	\$12,056	\$7,113	\$6,734	\$13,935	\$2,861	\$9,265
95	378	186	7	104	\$12,360	\$6,810	\$5,323	\$3,420	\$2,927	\$9,270
96	248	133	4	91	\$13,690	\$7,512	\$6,481	\$11,675	\$2,546	\$9,781
97	159	86	5	51	\$12,149	\$6,971	\$7,347	\$0	\$3,089	\$9,065
98	91	58	3	32	\$13,938	\$7,211	\$6,497	\$0	\$3,070	\$9,806
99	52	34	1	18	\$15,778	\$6,750	\$9,509	\$0	\$4,131	\$10,798
100	59	10	0	88	\$11,586	\$6,526	\$0	\$0	\$3,449	\$9,255
101	28	17	3	17	\$14,255	\$7,311	\$6,373	\$0	\$1,947	\$8,566
102	14	5	0	5	\$9,836	\$6,451	\$0	\$0	\$3,369	\$7,783
103	5	2	0	5	\$16,267	\$6,246	\$5,428	\$0	\$3,024	\$8,557
104	1	1	2	3	\$28,344	\$9,396	\$6,995	\$0	\$2,985	\$8,669
105	2	0	0	1	\$8,220	\$0	\$0	\$0	\$4,776	\$7,072
106	1	0	0	1	\$20,088	\$0	\$0	\$0	\$0	\$20,088
107	0	0	2	0	\$0	\$0	\$8,003	\$0	\$0	\$8,003
108	1	0	0	0	\$7,644	\$0	\$6,497	\$0	\$0	\$7,071
109	1	0	0	0	\$20,052	\$0	\$0	\$0	\$0	\$20,052
Total	187,212	67,912	342	2,320	15,331	273,117	88,993	\$5,490	\$2,758	\$7,751
60+	168,072	63,115	336	1,578	14,947	248,048	\$8,995	\$5,662	\$2,748	\$7,714
62+	162,977	61,479	336	1,467	14,920	241,179	\$8,971	\$5,662	\$2,749	\$7,685
65+	153,415	58,418	331	1,312	14,829	228,305	\$9,081	\$5,585	\$2,753	\$7,758

Note: Age is survivor's current age nearest birthday at end of fiscal year.

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only survivors receiving payment from DoD.

Survivors receiving payment under SBP and RSFPP are counted twice.

Two-life survivors are given by the age of the adult survivor.

Children of the same deceased member receiving separate benefit payments are counted individually.

APPENDIX D

ECONOMIC ASSUMPTIONS

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Consumer Price Index (CPI-W) Increases .....	D-4
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## ECONOMIC ASSUMPTIONS

In September, 2003, the DoD Retirement Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2003: the rate of inflation (CPI) is assumed to be 3.0 percent per year; the investment return is 6.25 percent per year; and the basic pay scale increases are 3.75 percent per year. As background for determining the economic assumptions, the Board receives a number of presentations by economists and actuaries and is provided with extensive historical data on inflation, interest rates, and wage growth.

### Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics, was emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. Table D-1 shows the average annual CPI-W changes over various periods of time since 1930. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.79 percent for the period ending in 1975 to 5.30 percent for the period ending in 1995. This reflects the high inflation during the 1970s.

The DoD assumption for CPI is consistent with what is used in other parts of the government. The Civil Service Retirement System assumes a 3.25 percent CPI increase in its Congressional reports. The Trustees of the Social Security Administration in their 2003 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 3 percent. The Board has noted that the effect of the CPI on long-range cost projections is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

### Interest Rate

For the interest assumption, the Board focuses on real interest rates. To simplify discussion, the real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the military retirement system must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low.

The Board analyzes past real interest rates that would have been earned by the types of public debt securities in which the military retirement level is invested.<sup>1</sup> The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a

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<sup>1</sup> Data through 2003 are given in Table D-2.

long period of time and that would not unduly weight recent experience or expected results during the near-term future. Particular emphasis is given to the rates since 1950. After analyzing past trends of government trust fund earnings, 3.25 percent was adopted as the rate of real interest. Since 3.0 percent had been adopted as the inflation rate, the nominal rate of interest is 6.25 percent.

It is relevant to note the real interest rates being assumed by the other two major public benefit systems. The Trustees of the Social Security Administration used an intermediate ultimate real interest rate assumption of 3.0 percent in its 2003 report. The Board of Actuaries of the Civil Service Retirement System used a 3.0 percent real interest rate assumption in its 2003 valuation.

### Wage Growth

For the salary increase assumption, recent historical data is used as well as forecasts for the population at large. The Career Compensation Act of 1949 revamped the military compensation structure to provide an equitable pay and allowance system. Associated with this change was a large basic pay increase designed to establish rough comparability with the private sector. Additionally, the Army and Air Force Vitalization and Retirement Equalization Act of 1948 established for the first time a uniform voluntary retirement system authority among all branches of Service. The reserve retirement program was also established at this time. These two Acts provided the start of the modern-day compensation structure designed to attract and retain the number of Service members needed. In the analysis of basic pay scale increases, the Board looked at all data from this point forward.

Table D-3 displays real military basic pay increases over various periods of time during the post-World War II era. From the early 1950s to the early 1970s, the average annual real military pay increase was approximately 1.8 percent. From the early 1950s to the present, the increase has averaged approximately 1.0 percent a year. Since the Vietnam War, annual real pay increases have averaged only 0.7 percent. (There was negative real pay growth in the late 1970s and late 1980s.)

In making its recommendation for the real rate of the annual basic pay scale increase, the Board assumed that future general pay increases in the military would not deviate much from pay increases in the private sector. In this light, the Board adopted a real basic pay growth assumption of 0.75 percent, leading to a nominal growth of 3.75 percent. The Board of Actuaries of the Civil Service Retirement System assumed 0.75 percent real wage growth for its 2003 valuation. The Social Security Trustees' 2003 report had an intermediate ultimate assumption for real wage growth of 1.1 percent.

TABLE D-1

CONSUMER PRICE INDEX (CPI-W) INCREASES

	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002		
From December 31 of:																							
1930																							
1935																							
1940																							
1945																							
1950																							
1955																							
1960																							
1965																							
1970																							
1975																							
1980																							
1985																							
1990																							
1995																							
1996																							
1997																							
1998																							
1999																							
2000																							
2001																							
2002																							
2003																							

All figures are average annual percentage increases.

Source of CPI-W indices: Bureau of Labor Statistics.

TABLE D-2

COMPOSITE SERIES: AVERAGE OF TREASURY LONG TERM AND TREASURY 3-5 YEARS REMAINING MATURITY FROM 1941 TO 1961, SPECIAL TREASURY CERTIFICATES (CSRS) FROM 1962 TO 1984, AND MILITARY RETIREMENT SYSTEM TRUST FUND NEW INVESTMENTS BEGINNING WITH 1985

AVERAGE REAL INTEREST RATES

	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	
From December 31 of:																				
1940																				
1945																				
1950																				
1955																				
1960																				
1965																				
1970																				
1975																				
1980																				
1985																				
1990																				
1995																				
1996																				
1997																				
1998																				
1999																				
2000																				
2001																				
2002																				
2003																				

All figures are average annual percentages.

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense

TABLE D-3

AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

From December 31 of:	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	
To December 31 of:	1935	N/A																				
	1940	N/A																				
	1945	N/A	N/A																			
	1950	N/A	N/A	N/A																		
	1955	N/A	N/A	-2.21	1.28																	
	1960	N/A	N/A	-0.48	0.39																	
	1965	N/A	N/A	-0.49	1.52	1.64																
	1970	N/A	N/A	0.58	1.96	1.96	3.84															
	1975	N/A	N/A	0.97	1.79	2.22	3.21	2.58														
	1980	N/A	N/A	1.31	2.03	2.22	3.14	2.80	3.02													
	1985	N/A	N/A	0.79	1.30	1.31	1.76	1.08	0.34													
	1990	N/A	N/A	0.84	1.28	1.28	1.64	1.10	0.61	-2.26	1.16											
	1995	N/A	N/A	0.67	1.04	1.01	1.26	0.75	0.30	-0.59	0.26											
	1996	N/A	N/A	0.64	0.96	0.92	1.13	0.68	0.31	-0.36	0.28	-0.64	0.33									
	1997	N/A	N/A	0.62	0.93	0.89	1.09	0.65	0.28	-0.36	0.25	-0.17	0.23	-0.28								
	1998	N/A	N/A	0.63	0.94	0.90	1.09	0.67	0.32	-0.28	0.31	-0.05	0.37	0.49	1.27							
	1999	N/A	N/A	0.66	0.96	0.93	1.12	0.71	0.38	-0.18	0.40	0.11	0.58	1.00	1.65	2.02						
	2000	N/A	N/A	0.68	0.97	0.94	1.12	0.73	0.43	-0.08	0.47	0.25	0.69	1.05	1.76	2.00	1.99					
	2001	N/A	N/A	0.72	1.02	0.99	1.17	0.80	0.52	0.05	0.61	0.43	0.92	1.42	1.39	1.43	1.14	0.29				
	2002	N/A	N/A	0.74	1.03	1.00	1.18	0.83	0.56	0.11	0.66	0.51	0.99	1.46	1.77	1.89	1.85	1.78	3.28			
	2003	N/A	N/A	0.76	1.05	1.02	1.20	0.86	0.60	0.18	0.72	0.59	1.07	1.54	1.80	1.89	1.86	1.83	2.48	1.69		
																					2.35	2.07

All figures are average annual percentage increases.  
Excludes annual targeted increases which began January, 2000.

Source: House Armed Services Committee publication, Title 37,  
United States Code (Pay and Allowances of the Uniformed Services.)

APPENDIX E

NORMAL COST WEIGHTING FACTORS

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## NORMAL COST WEIGHTING FACTORS

There are three different retirement benefit formulas that apply to three populations within the military retirement system. (See Appendix A for a discussion of FINAL PAY, HI-3, and REDUX formulas.) A single normal cost percentage (NCP) for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year.

In order to continue to budget for NCPs well in advance of the valuation date, the DoD Retirement Board of Actuaries decided to create a set of projected weighting factors. The relative stability of past experience indicates that this method gives reasonably accurate results.

Since the composite NCP developed at year-end is implemented each month during the next fiscal year, the weighting factors reflect mid-year experience. For example, when determining the percentage of the payroll during year  $t$  allocated to people who entered in year  $t-1$  or later, we interpolated between 6 percent and 14 percent to obtain 10 percent at mid-year. These mid-year interpolated percentages of payroll are shown in Table 5 of the main text.

Current rates were created using 1987 through 1991 data. Table E-1 displays the active duty basic payroll percentage distribution by completed years of service at the end of each of these fiscal years, as well as average distributions for the two periods, 1982-1987 and 1987-1991.

TABLE E-1

ACTIVE DUTY BASIC PAYROLL PERCENTAGE DISTRIBUTION  
BY COMPLETED YEARS OF SERVICE

Completed Years of Service	Percentage of Payroll on:					Average Percent 1982-1987	Average Percent 1987-1991
	9/30/87	9/30/88	9/30/89	9/30/90	9/30/91		
0	7%	7%	7%	6%	5%	8%	6%
1 or less	15	15	14	13	11	17	14
2 or less	24	23	22	21	19	25	22
3 or less	32	31	30	28	27	33	29
4 or less	37	36	35	34	32	39	35
5 or less	43	42	41	39	37	44	40
6 or less	47	46	45	44	42	49	45
7 or less	52	51	50	48	47	53	50
8 or less	56	55	54	53	51	57	54
9 or less	60	59	58	57	55	61	58
10 or less	64	63	62	60	59	64	62
11 or less	67	66	66	64	63	67	65
12 or less	70	70	69	68	66	72	69
13 or less	73	73	72	72	70	73	72
14 or less	76	76	75	75	74	76	75
15 or less	79	79	78	78	77	79	78
16 or less	82	82	82	81	81	82	81
17 or less	85	85	85	84	84	85	85
18 or less	88	88	88	88	87	88	88
19 or less	91	91	91	91	90	91	91
20 or less	93	93	93	93	93	93	93
21 or less	94	94	94	94	94	94	94
22 or less	96	96	96	96	95	95	96
23 or less	96	96	97	97	97	96	97
24 or less	97	97	97	98	98	97	97
25 or less	98	98	98	98	98	98	98
26 or less	99	99	99	99	99	99	99
27 or less	99	99	99	99	99	99	99
28 or less	99	99	99	99	99	99	99
29 or less	100	100	100	100	100	100	100
TOTAL FORCE	100	100	100	100	100	100	100



APPENDIX F

VALUATION PROGRAM PARAMETERS DESCRIPTION

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## VALUATION PROGRAM PARAMETERS

GORGO is the computer program used to compute the aggregate entry-age-normal cost percentage and the unfunded liability. In addition to being affected by the external rates, GORGO has a number of internal parameters which affect its results. These parameters are simply summaries of recent experience. Examples include the rates of election of the Survivor Benefit Plan and member-spouse age differences.

Public Law 108-136 requires additional breakouts of some parameters in order to calculate the DoD and Treasury normal cost components.

A description of the various valuation program parameters by population is given in Table F-1.

TABLE F-1

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

<u>Item</u>	<u>Description</u>
<b><u>Economic Factors:</u></b>	
1) Salary Increase	A parameter for each of the next ten fiscal years specifies the annual percentage increase in basic pay for the active duty and reserve members. An 11th parameter specifies the percentage increase for all subsequent years.
2) CPI	A parameter for each of the next nine fiscal years specifies the annual inflation (Consumer Price Index - CPI) rate for that year. A tenth parameter specifies the inflation rate for all subsequent years.
3) Interest Rate	A parameter for each of the next nine fiscal years specifies the annual interest rate for that year. A tenth parameter specifies the interest rate for all subsequent years.
<b><u>Active Duty:</u></b>	
1) Member Election of Spouse or Spouse/Child SBP Coverage	This gives the percentage of members by age and officer/enlisted status who have elected spouse or spouse/child coverage under the Survivor Benefit Plan (SBP).
2) Full Offsets	A member who is disabled may waive all or part of his or her retired pay to receive benefits from the Veterans Administration. Furthermore, a member who decides to convert his or her military service to receive a federal civilian retirement also waives his or her right to a military pension. These amounts are not included when computing normal costs or unfunded liabilities. The percent of retired pay of new retirees that is fully offset is given by officer/enlisted status and type of retirement (disability, nondisability).

TABLE F-1 (continued)

3) Partial VA Offsets	It is possible to have part of DoD retired pay offset by VA compensation. The percent of retired pay of paid new retirees that is partially offset is the parameter. They are given by officer/enlisted and disability/nondisability status.
4) Disability Factor	When an active duty member is disabled and receives DoD disability retirement, his retired pay is based on a minimum (30%), a maximum (75%), and a disability rating. These are combined into one factor, expressed as a percentage of basic pay, and given by length of service and type of retirement (temporary disability/permanent disability).
5) Percent Active Duty Married	When a member dies from a Service-connected disability or on active duty, any surviving spouse is eligible for Dependency and Indemnity Compensation (DIC) from the Veterans Administration. In addition, if the member dies in the line of duty or after completing 20 years of service, the surviving spouse is eligible for a DIC supplement from DoD which would bring the total amount of the DIC up to 55% of the member's retired pay. The DIC supplement comes from the Military Retirement Fund. Thus, it is necessary to estimate the percent of active duty members who are married.
6) Reduction Factors for SBP	Premium amounts, as a percent of retired pay, by age, officer/enlisted status, and active/reserve.
7) Rounding Assumptions for Partially Completed Years of Service	This parameter assumes a distribution for partially completed years of service and the effect those partial years have on retired pay.
8) REDUX bonus election proportion	Members hired after August 1, 1986 have the choice at 15 years of service of electing the Career Status Bonus (CSB) and retire under the REDUX benefit formula or default to the High -3 benefit formula. This parameter is the proportion of members who elect the CSB and REDUX.

TABLE F-1 (continued)

- |                                                                                              |                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9) Initial Pay of 16-year-old Active Duty Officer                                            | This value is used to allocate some of the Selected Reserve retirement benefits to the active duty side, thus linking the radixes and pay of the active duty and part-time members. |
| 10) Accumulated Value of Partial Pay And Disability Retirements in the First Year of Service | This amount is used to properly align the decrement rates with the assumption, in a normal cost run, of a new entrant cohort starting with zero years of service.                   |

**Reserve:**

- |                                                                                              |                                                                                                                                                                                                                                                     |
|----------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1) Blow-Up Factors for the Selected Reserve Transferring to Inactive Duty With 20 Good Years | Ratio of Individual Ready Reserve (IRR), Inactive National Guard (ING), and Standby Reserve to every Selected Reserve transferring to inactive duty with 20 good years. This is given by officer/Enlisted status, age, and years of active service. |
| 2) Blow-Up Factors for Reserves Transferring to Retired Pay Status                           | Ratio of IRR, ING, Standby Reserve, and other Reserve to every known Reserve transferring to retired pay status. This is given by person and retired pay amount, by officer/enlisted status, and years of active service.                           |
| 3) Ratio of Net to Gross Retired Pay For Reserves                                            | Self explanatory. This is given by officer/enlisted status, age, and years of active service.                                                                                                                                                       |
| 4) Proportion of Points Based on Active Service                                              | This amount is used to prorate that part of the normal cost that should be paid for as a part of the active duty normal cost. This is given by officer/enlisted status, and years of active service.                                                |
| 5) Mean Age of Reservists Age 63 And Older                                                   | This is needed because the transfer rates to retired pay status at age nearest birthday 63 or higher need not be one. It is given by officer/enlisted status.                                                                                       |
| 6) Reserve New Entrants                                                                      | Reserve new entrants per 100,000 active duty new entrants. This includes only the reservists who show up on the file for the first time with less than a full year of active duty.                                                                  |

TABLE F-1 (continued)

- 7) Reserve Points Earned
- Selected Reserve: Average annual points earned are given by officer/enlisted, age, and years of active service.
- Non-Selected Reserve with 20 or more Good Years: Average career total points are given by officer/enlisted, age, and year of active service.

**Retiree:**

- 1) Retired Pay Adjustment Factors
- Retired pay of current retirees is adjusted for changes in VA compensation, SBP offsets, and other effects during the year. They are given by officer/enlisted, disability/nondisability, and whether or not the member has elected survivor coverage.

**Survivor:**

- 1) Member-Survivor Age Difference
- When a member dies, any survivor is assumed to be a certain number of years younger (or older) than the member. This is given separately for active vs. retired and by type of retirement (i.e., nondisability, temporary disability, permanent disability) and type of survivor.
- 2) SBP Base Assumption
- Under the Survivor Benefit Plan the retiring serviceman may elect to use *less* than his full retired pay as a basis for computing a survivor annuity. Here the SBP base is expressed as a percentage of the net pay. This is given by age and officer/enlisted status. For survivors under age 62, the SBP annuity is 55% of the base amount.
- 3) RSFPP Benefit Assumption
- For RSFPP, this gives the ratio of the survivor payment to the net amount of retired pay.
- 4) Reservists' Election of SBP
- Proportion of reservists who have elected the Reserve Component Survivor Benefit Plan (RCSBP) by type of annuity, age, and officer/enlisted status.

TABLE F-1 (continued)

5) Partial DIC Offsets	This gives the product of (1) the proportion of members with a partial DIC offset and (2) the ratio of the offset to the SBP annuity. The number is given by gross SBP.
6) Full DIC Waivers for Survivors Eligible for DIC Supplement	In some cases the DIC amount itself is already 55% of retired pay, so that the surviving spouse of a member is not entitled to any DIC supplement from DoD. For this, we estimate the percentage of surviving spouses who receive no DoD compensation.
7) Rates for Electing SBP Options	Given that a member elects SBP, there is still a choice of options: spouse, child, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
8) Rates for Election of RSFPP Options	Given that a member elected an RSFPP (Retired Servicemen's Family Protection Plan, now replaced by SBP for new retirees) option, there was a choice of options: spouse, child, or spouse and child. These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
9) Survivor Pay Adjustment Factors	Survivor pay of current survivors is adjusted for Changes in Dependency and Indemnity Compensation (DIC) and other effects during the year.

APPENDIX G

ACTIVE DUTY RATES

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## ACTIVE DUTY RATES

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of Military Service for a specific cause. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit pay increases.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are given on page G-3. The fiscal years on which various rates are based are given on page G-4. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the remaining rates were smoothed using Whittaker-Henderson graduations.

A reentrant is defined as someone who is on active duty at year end, who was not on active duty a year earlier, and who is not a new entrant. The reentrant ratios give for each cell the expected number of reentrants per year, per active member, in the cell. The cells are defined by length of service and by officer/enlisted. The reentrant ratios are based on fiscal years 1982-89 and 1997-99.

The new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status. The new entrant distribution is based on new entrants to military service in fiscal years 1982-89 and 1997-99.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay regardless of whether or not there are across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on longitudinal data obtained during fiscal years 1982-89 and 1997-99. They are defined by length of service, by entry age, and by officer/enlisted status. The PAMS were created by first arraying the average pay for each entry along a dimension of increasing years of service. The PAMS were then computed by dividing the average pay at the next year of service by the average pay at the current year of service.

## ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

$$\frac{\text{Withdrawals during year}}{\text{Number at beginning of year}}$$

ACTIVE DEATH (by age nearest birthday)

$$\frac{\text{Deaths during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New retirees during year}}{\text{Number at beginning of year}}$$

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New temporary disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

PERMANENT DISABILITY RETIREMENT (by completed years of service)

$$\frac{\text{New permanent disabilities during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

TRANSFER RATES (by completed years of service)

$$\frac{\text{Transfers to category during year}}{[\text{Number at beginning of year} - \frac{1}{2} (\text{Withdrawals} + \text{nondisability retirements during year})]}$$

REENTRANT RATIOS (by completed years of service)

$$\frac{\text{Number reentering during year}}{\text{Number at beginning of year}}$$

PROMOTION AND MERIT SCALE (by entry age and completed years of service)

$$\frac{\text{Average basic pay at next year of service}}{\text{Average basic pay at current year of service}}$$

SUMMARY OF YEARS ON WHICH RATES ARE BASED

Fiscal Years on Which Rates Are Based

Rate	<u>1982-1989</u>	<u>1990</u>	<u>1991</u>	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>
Death		X	X	X	X	X	X	X	X	X	
Nondisability Retirement	X								X	X	X
Temporary Disability Retirement	X								X	X	X
Permanent Disability Retirement	X								X	X	X
Withdrawal (other losses)	X								X	X	X
Reentrant Ratios	X								X	X	X
New Entrant Distribution	X								X	X	X
Transfer	X								X	X	X
Promotion and Merit Scales	X								X	X	X

## DEATH RATES FOR NONRETIRED MILITARY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00031	0.00070	39	0.00040	0.00060
17	0.00034	0.00077	40	0.00040	0.00065
18	0.00037	0.00083	41	0.00040	0.00069
19	0.00038	0.00083	42	0.00041	0.00074
20	0.00040	0.00082	43	0.00043	0.00078
21	0.00043	0.00079	44	0.00046	0.00082
22	0.00044	0.00073	45	0.00051	0.00087
23	0.00052	0.00067	46	0.00056	0.00093
24	0.00058	0.00060	47	0.00061	0.00100
25	0.00062	0.00054	48	0.00068	0.00111
26	0.00064	0.00051	49	0.00073	0.00123
27	0.00064	0.00048	50	0.00079	0.00137
28	0.00062	0.00047	51	0.00085	0.00154
29	0.00060	0.00047	52	0.00092	0.00174
30	0.00056	0.00048	53	0.00098	0.00193
31	0.00052	0.00049	54	0.00104	0.00213
32	0.00049	0.00049	55	0.00115	0.00236
33	0.00046	0.00049	56	0.00129	0.00265
34	0.00045	0.00049	57	0.00146	0.00299
35	0.00044	0.00050	58	0.00165	0.00339
36	0.00042	0.00051	59	0.00187	0.00384
37	0.00042	0.00053	60	0.00212	0.00433
38	0.00041	0.00057			

Note: These death rates should not be compared to other published rates or used for other purposes without examining the exposure formula used in the derivation. These rates may appear lower.

**NONDISABILITY, TEMPORARY DISABILITY &  
PERMANENT DISABILITY RETIREMENT RATES**

**OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00051	0.00012
1	0.00000	0.00087	0.00009
2	0.00000	0.00099	0.00011
3	0.00000	0.00115	0.00016
4	0.00000	0.00130	0.00017
5	0.00000	0.00129	0.00018
6	0.00000	0.00128	0.00033
7	0.00000	0.00126	0.00032
8	0.00000	0.00124	0.00032
9	0.00000	0.00121	0.00033
10	0.00000	0.00118	0.00032
11	0.00000	0.00115	0.00031
12	0.00000	0.00111	0.00031
13	0.00000	0.00107	0.00031
14	0.00000	0.00103	0.00033
15	0.00000	0.00098	0.00038
16	0.00000	0.00094	0.00046
17	0.00000	0.00089	0.00056
18	0.00000	0.00084	0.00065
19	0.24055	0.00275	0.00145
20	0.21309	0.00306	0.00186
21	0.16279	0.00226	0.00170
22	0.14225	0.00266	0.00161
23	0.14163	0.00313	0.00190
24	0.13776	0.00272	0.00182
25	0.17677	0.00319	0.00158
26	0.18520	0.00541	0.00261
27	0.21555	0.00462	0.00194
28	0.20353	0.00501	0.00339
29	0.47452	0.00795	0.00459
30	0.38848	0.01134	0.00630
31	0.29656	0.00848	0.00446
32	0.26316	0.00848	0.00446
33	0.26941	0.00848	0.00446
34	1.00000	0.00848	0.00446

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**NONDISABILITY, TEMPORARY DISABILITY &  
PERMANENT DISABILITY RETIREMENT RATES**

**ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Non- disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00124	0.00008
1	0.00000	0.00184	0.00018
2	0.00000	0.00219	0.00025
3	0.00000	0.00262	0.00031
4	0.00000	0.00233	0.00038
5	0.00000	0.00236	0.00044
6	0.00000	0.00239	0.00051
7	0.00000	0.00240	0.00058
8	0.00000	0.00241	0.00064
9	0.00000	0.00242	0.00071
10	0.00000	0.00241	0.00078
11	0.00000	0.00240	0.00089
12	0.00000	0.00238	0.00090
13	0.00000	0.00234	0.00093
14	0.00000	0.00230	0.00090
15	0.00000	0.00225	0.00113
16	0.00000	0.00218	0.00127
17	0.00000	0.00211	0.00135
18	0.00000	0.00202	0.00141
19	0.41610	0.00737	0.00423
20	0.30413	0.00699	0.00486
21	0.26512	0.00548	0.00375
22	0.23263	0.00589	0.00381
23	0.26045	0.00507	0.00361
24	0.16114	0.00504	0.00328
25	0.29534	0.00578	0.00320
26	0.24573	0.00644	0.00357
27	0.25008	0.00730	0.00401
28	0.20681	0.00752	0.00562
29	0.73967	0.01515	0.00751
30	0.58234	0.02688	0.01132
31	0.42527	0.02243	0.00303
32	0.52915	0.02243	0.00303
33	0.36341	0.02243	0.00303
34	1.00000	0.02243	0.00303

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**OFFICERS (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.02174	0.11396	-0.09222
1	0.02292	0.02737	-0.00445
2	0.08449	0.02111	0.06338
3	0.11869	0.02417	0.09452
4	0.10029	0.01435	0.08594
5	0.09043	0.01306	0.07737
6	0.09615	0.01156	0.08459
7	0.08380	0.00997	0.07383
8	0.07228	0.00839	0.06389
9	0.05860	0.00694	0.05166
10	0.06714	0.00568	0.06146
11	0.05605	0.00469	0.05136
12	0.03763	0.00400	0.03363
13	0.02325	0.00366	0.01959
14	0.01663	0.00252	0.01411
15	0.01056	0.00221	0.00835
16	0.00783	0.00205	0.00578
17	0.00547	0.00193	0.00354
18	0.00242	0.00174	0.00068
19	0.00000	0.00139	-0.00139
20	0.00000	0.00151	-0.00151
21	0.00000	0.00157	-0.00157
22	0.00000	0.00161	-0.00161
23	0.00000	0.00164	-0.00164
24	0.00000	0.00169	-0.00169
25	0.00000	0.00180	-0.00180
26	0.00000	0.00199	-0.00199
27	0.00000	0.00231	-0.00231
28	0.00000	0.00278	-0.00278
29	0.00000	0.00344	-0.00344
30	0.00000	0.00658	-0.00658
31	0.00000	0.00455	-0.00455
32	0.00000	0.00779	-0.00779
33	0.00000	0.00737	-0.00737
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

**WITHDRAWAL, REENTRANT, AND NET LOSS RATES  
FOR ACTIVE DUTY PERSONNEL**

**ENLISTED (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10365	0.02826	0.07539
1	0.11686	0.00610	0.11076
2	0.23581	0.01688	0.21893
3	0.38351	0.03133	0.35218
4	0.14331	0.01289	0.13042
5	0.16240	0.01066	0.15174
6	0.12406	0.00886	0.11520
7	0.12101	0.00797	0.11304
8	0.09350	0.00682	0.08668
9	0.09044	0.00544	0.08500
10	0.05784	0.00412	0.05372
11	0.05054	0.00320	0.04734
12	0.04103	0.00246	0.03857
13	0.02841	0.00191	0.02650
14	0.02716	0.00155	0.02561
15	0.01682	0.00141	0.01541
16	0.01168	0.00115	0.01053
17	0.00825	0.00106	0.00719
18	0.00410	0.00116	0.00294
19	0.00000	0.00129	-0.00129
20	0.00000	0.00155	-0.00155
21	0.00000	0.00141	-0.00141
22	0.00000	0.00129	-0.00129
23	0.00000	0.00117	-0.00117
24	0.00000	0.00112	-0.00112
25	0.00000	0.00108	-0.00108
26	0.00000	0.00104	-0.00104
27	0.00000	0.00087	-0.00087
28	0.00000	0.00066	-0.00066
29	0.00000	0.00043	-0.00043
30	0.00000	0.00165	-0.00165
31	0.00000	0.00289	-0.00289
32	0.00000	0.00438	-0.00438
33	0.00000	0.00484	-0.00484
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

## PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(Age Nearest Birthday)

<u>Age</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
17	0.00000	0.00137	0.00137
18	0.00000	0.13096	0.13096
19	0.00000	0.26062	0.26062
20	0.00002	0.19630	0.19632
21	0.00025	0.11244	0.11268
22	0.01331	0.07001	0.08333
23	0.01974	0.04755	0.06729
24	0.01169	0.03352	0.04520
25	0.00581	0.02349	0.02930
26	0.00466	0.01621	0.02087
27	0.00363	0.01124	0.01487
28	0.00238	0.00823	0.01060
29	0.00174	0.00556	0.00731
30	0.00142	0.00379	0.00521
31	0.00107	0.00283	0.00390
32	0.00081	0.00210	0.00291
33	0.00063	0.00167	0.00230
34	0.00052	0.00132	0.00185
35	0.00043	0.00116	0.00159
36	0.00028	0.00031	0.00059
37	0.00018	0.00003	0.00021
38	0.00015	0.00000	0.00015
39	0.00012	0.00000	0.00012
40	0.00010	0.00000	0.00010
41	0.00007	0.00000	0.00007
42	0.00005	0.00000	0.00005
43	0.00004	0.00000	0.00004
44	0.00004	0.00000	0.00004
45	0.00002	0.00000	0.00002
46	0.00003	0.00000	0.00003
47	0.00001	0.00000	0.00001
48	0.00001	0.00000	0.00001
49	0.00002	0.00000	0.00002
50	0.00001	0.00000	0.00001
51	0.00001	0.00000	0.00001
52	0.00001	0.00000	0.00001
53	0.00001	0.00000	0.00001
54	0.00001	0.00000	0.00001
55	0.00001	0.00000	0.00001
Total	0.06928	0.93072	1.00000

**TRANSFER RATES (BY COMPLETED YEARS OF SERVICE)**

<u>Service</u>	<u>Officer to Enlisted</u>	<u>Enlisted to Officer</u>
0	0.00065	0.00286
1	0.00015	0.00095
2	0.00007	0.00092
3	0.00021	0.00119
4	0.00021	0.00189
5	0.00013	0.00223
6	0.00021	0.00298
7	0.00020	0.00383
8	0.00020	0.00522
9	0.00019	0.00613
10	0.00019	0.00646
11	0.00066	0.00645
12	0.00101	0.00646
13	0.00084	0.00609
14	0.00133	0.00483
15	0.00163	0.00366
16	0.00184	0.00256
17	0.00088	0.00164
18	0.00021	0.00104
19	0.00011	0.00089
20	0.00009	0.00109
21	0.00004	0.00103
22	0.00002	0.00085
23	0.00000	0.00107
24	0.00000	0.00056
25	0.00000	0.00009
26	0.00000	0.00004
27	0.00000	0.00005
28	0.00000	0.00000
29	0.00000	0.00000
30	0.00000	0.00000
31	0.00000	0.00000
32	0.00000	0.00000
33	0.00000	0.00000
34	0.00000	0.00000

Example: Nine completed years of service could include anything from 9.0 to 9.999 years of service. The associated rate applied to the number of people at the beginning of the year in the category will produce the expected number of occurrences during the following year.

PROMOTION AND MERIT BASIC PAY INCREASE RATIOS  
OFFICER

YOS	ENTRY AGE												
	16	17	18	19	20	21	22	23	24	25	26		
1	1.03443	1.07850	1.03191	1.02909	1.06698	1.02261	1.01660	1.05240	1.08675	1.08422	1.04880		
2	1.03088	1.06809	1.03810	0.96597	1.08741	1.12801	1.26571	1.26007	1.24231	1.21566	1.13247		
3	1.02380	1.05648	1.05269	1.10266	1.12349	1.20187	1.16482	1.14776	1.13253	1.12174	1.07974		
4	1.01338	1.04603	1.04405	1.01577	1.07055	1.08673	1.13644	1.12337	1.10296	1.08846	1.06191		
5	0.99957	1.03836	1.01576	1.04407	1.04714	1.02987	1.02435	1.03074	1.03730	1.03817	1.03429		
6	0.99715	1.03493	1.06585	1.04431	1.04059	1.04325	1.04728	1.04004	1.03526	1.04176	1.05263		
7	1.00839	1.03468	1.01729	1.01980	1.01098	1.00937	1.00463	1.01486	1.02346	1.02617	1.02240		
8	1.03182	1.03564	1.05308	1.05025	1.03608	1.03417	1.04634	1.03903	1.03453	1.03903	1.03976		
9	1.04466	1.03699	1.02146	1.02115	1.01624	1.01202	1.00861	1.01512	1.01978	1.01969	1.01872		
10	1.05925	1.04587	1.05933	1.05075	1.03944	1.03527	1.04768	1.04076	1.03579	1.03671	1.03452		
11	1.07047	1.03456	1.01928	1.02341	1.02644	1.02196	1.03063	1.05028	1.05872	1.04632	1.02982		
12	1.07769	1.05917	1.06045	1.05457	1.04806	1.04460	1.08576	1.07246	1.05814	1.05132	1.03969		
13	1.06506	1.02556	1.02294	1.02671	1.02285	1.02088	1.00944	1.01582	1.01962	1.02077	1.01824		
14	1.03904	1.03907	1.05610	1.05276	1.04394	1.03640	1.03226	1.02816	1.02537	1.02583	1.02645		
15	1.01569	1.02870	1.02586	1.02524	1.02282	1.02159	1.01155	1.01408	1.01842	1.02080	1.02143		
16	1.01523	1.04943	1.03998	1.03713	1.03581	1.03406	1.03885	1.03958	1.03734	1.03385	1.03213		
17	1.03055	1.02934	1.02474	1.02662	1.02414	1.02384	1.02846	1.02876	1.02639	1.02709	1.02273		
18	1.04228	1.03716	1.04927	1.04457	1.04077	1.03517	1.03348	1.02806	1.02463	1.02464	1.02675		
19	1.04377	1.02136	1.02437	1.02468	1.02035	1.01501	1.00723	1.00956	1.01094	1.01333	1.01542		
20	1.04696	1.04659	1.04100	1.03477	1.03230	1.03723	1.04087	1.03837	1.03983	1.04273	1.04405		
21	1.06125	1.02018	1.02235	1.02116	1.01990	1.01854	1.03659	1.04341	1.04301	1.03921	1.03128		
22	1.07746	1.03434	1.02740	1.02637	1.02636	1.03835	1.05875	1.05587	1.05164	1.04680	1.03346		
23	1.09235	1.02598	1.01850	1.02075	1.02054	1.02240	1.03040	1.02859	1.02749	1.02900	1.02096		
24	1.08721	1.03271	1.02726	1.02466	1.03079	1.02989	1.03054	1.02596	1.02415	1.02254	1.01781		
25	1.07074	1.02920	1.01837	1.02219	1.01926	1.02205	1.01393	1.01984	1.02344	1.02081	1.01011		
26	1.04490	1.02727	1.03265	1.03604	1.03093	1.03208	1.04731	1.03797	1.03186	1.02428	1.01923		
27	1.03392	1.02704	1.02296	1.02239	1.01908	1.01367	1.01549	1.01316	1.00944	1.00984	1.00829		
28	1.03072	1.02481	1.02294	1.02184	1.02057	1.01703	1.02281	1.02554	1.02801	1.02696	1.01860		
29	1.02913	1.02555	1.02479	1.02315	1.01398	1.02401	1.01927	1.01805	1.01203	1.01310	1.00468		
30	1.03338	1.04417	1.04930	1.05684	1.05305	1.04878	1.05195	1.05293	1.04653	1.04782	1.02489		
31	1.03867	1.03491	1.05341	1.04284	1.02006	1.02406	1.06551	1.07109	1.04527	1.06954	1.01552		
32	1.04451	1.03748	1.03882	1.01506	1.01019	1.01861	1.05235	1.04499	1.02768	1.05194	1.03335		
33	1.04733	1.03917	1.03171	1.02194	1.00532	1.02598	1.02471	1.02908	1.02678	1.02531	1.02273		
34	1.05139	1.04022	1.01673	1.01754	1.02781	0.96833	0.91940	0.93516	0.97868	0.98514	1.03316		

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.

PROMOTION AND MERIT BASIC PAY INCREASE RATIOS  
ENLISTED

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.13010	1.13749	1.15475	1.13377	1.11248	1.10711	1.10279	1.09685	1.09261	1.09090	1.09446
2	1.08907	1.10902	1.11223	1.10763	1.10498	1.10503	1.10613	1.10717	1.10730	1.10726	1.10701
3	1.06249	1.10299	1.09998	1.09826	1.09616	1.09618	1.09411	1.09098	1.08941	1.08858	1.08545
4	1.05099	1.09712	1.07990	1.06906	1.06416	1.06358	1.06276	1.06260	1.06200	1.06165	1.06367
5	1.04172	1.03329	1.03124	1.03853	1.04030	1.03922	1.03921	1.03940	1.04103	1.04131	1.04380
6	1.06023	1.08475	1.07723	1.06669	1.06317	1.06360	1.06444	1.06407	1.06396	1.06415	1.06222
7	1.02817	1.02712	1.02814	1.03538	1.03743	1.03666	1.03607	1.03598	1.03471	1.03411	1.03460
8	1.04463	1.09070	1.07858	1.06873	1.06412	1.06386	1.06376	1.06345	1.06334	1.06409	1.05939
9	1.03153	1.02085	1.02151	1.02654	1.02875	1.02855	1.02786	1.02738	1.02766	1.02719	1.02701
10	1.02781	1.05432	1.05317	1.04913	1.04698	1.04612	1.04580	1.04589	1.04486	1.04483	1.04321
11	1.02777	1.02034	1.01878	1.02131	1.02298	1.02328	1.02249	1.02321	1.02262	1.02386	1.02330
12	1.03231	1.05093	1.04707	1.04234	1.04059	1.03956	1.03866	1.03776	1.03705	1.03677	1.03525
13	1.03450	1.01858	1.01901	1.02329	1.02433	1.02437	1.02401	1.02304	1.02280	1.02304	1.02148
14	1.03393	1.05546	1.04977	1.04398	1.04241	1.03942	1.03756	1.03565	1.03558	1.03408	1.03183
15	1.03370	1.01414	1.01997	1.02225	1.02243	1.02306	1.02224	1.02304	1.02231	1.02241	1.02229
16	1.03968	1.03674	1.03538	1.03341	1.03265	1.03102	1.03074	1.03042	1.02844	1.02793	1.02467
17	1.04972	1.01487	1.02026	1.02235	1.02259	1.02390	1.02273	1.02226	1.02202	1.02147	1.01948
18	1.05686	1.04582	1.04287	1.03985	1.03849	1.03519	1.03373	1.03295	1.03120	1.02999	1.02715
19	1.05784	1.01716	1.01771	1.01847	1.01788	1.01814	1.01870	1.01966	1.01911	1.02004	1.01830
20	1.05466	1.05553	1.05910	1.06086	1.06366	1.06762	1.07214	1.07169	1.07554	1.07630	1.08209
21	1.05233	1.04642	1.03976	1.03996	1.03934	1.03859	1.04132	1.04328	1.04179	1.04619	1.04427
22	1.05159	1.06726	1.06879	1.06345	1.06119	1.06017	1.06029	1.05936	1.06110	1.05527	1.05372
23	1.04998	1.02834	1.02865	1.03260	1.03455	1.03608	1.03592	1.03441	1.03553	1.03692	1.02983
24	1.04659	1.05343	1.05803	1.05733	1.05685	1.06087	1.05715	1.05608	1.05707	1.05543	1.04929
25	1.04250	1.02320	1.02491	1.02917	1.02969	1.02571	1.02533	1.02144	1.02360	1.02772	1.02478
26	1.03701	1.08668	1.08320	1.08159	1.07963	1.07414	1.07097	1.07161	1.06406	1.04782	1.04303
27	1.03125	1.01866	1.02062	1.02046	1.01930	1.02007	1.02243	1.02027	1.02231	1.02733	1.01914
28	1.02609	1.01411	1.02116	1.02183	1.02003	1.01846	1.02052	1.02001	1.01581	1.01446	1.02326
29	1.02013	1.01563	1.00830	1.00759	1.00875	1.01011	1.00895	1.00857	1.00576	1.00713	1.00387
30	1.01438	1.00308	1.01389	1.00840	1.00493	1.00881	1.00585	1.00130	1.00570	1.01226	1.00821
31	1.00877	1.00920	1.00789	1.00399	1.00426	1.00806	0.99500	1.00967	1.01251	1.00372	1.00437
32	1.00338	1.00596	1.00653	1.00398	0.99918	1.00028	1.02704	0.99807	1.00514	1.00059	1.00182
33	0.99807	1.00412	0.99839	0.99116	1.00803	1.00967	1.00252	0.99272	1.00381	0.99828	0.99929
34	0.99265	1.00391	1.02050	1.01464	0.99851	0.99375	1.00080	0.98733	1.00302	0.99659	1.02622

THE NUMBER THAT APPEARS, FOR EXAMPLE, IN THE COLUMN MARKED "20" AND THE ROW MARKED "2" IS THE RATIO OF BASIC PAY AT TWO YEARS OF SERVICE TO BASIC PAY AT ONE YEAR OF SERVICE FOR A MEMBER WHO ENTERED AT AGE 20.



APPENDIX H

RESERVE RATES

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## RESERVE RATES

The reserve rates consist of (1) separation rates, (2) the distribution of new entrants or reentrants into the Selected Reserve, (3) a table that shows the timing of when new entrants or reentrants enter, and (4) ratios for promotion and merit pay.

The separation rates give the probability that a member in a given status at the beginning of the fiscal year leaves the status during the fiscal year. Separation rates from the Selected Reserve, shown on pages H-4 and H-5, include ordinary losses, transfers to active duty, discharge, and death. A transfer of a Selected Reservist from officer to enlisted status or vice versa is treated as a separation combined with a reentrance. They do not include transfers to non-Selected Reserves with 20 good years, or retirement. Separations from the Selected Reserve to the non-Selected Reserve with 20 good years are shown on pages H-6 and H-7. Separation rates from the non-Selected Reserve with 20 good years, shown on pages H-8 and H-9, include transfer to Selected Reserve, death, discharge, and file corrections and timing delays. They do not include transfer to retirement. Separations from the Selected Reserve and non-Selected Reserves with 20 good years to retirement are shown on pages H-10 and H-11, respectively. The separation rates are given by age of reservist, number of years of active duty service, and whether the reservist is an officer or enlistee.

The separation rates are based on fiscal years 1997-2000. In most cases the separation rates are not smoothed. However, cells with numerators of fewer than 20 cases were combined with other cells or smoothed by fitting equations to the data using weighted-least-squares regression.

The distribution of new entrants and reentrants into the Selected Reserve is used for both open group and closed group projections. This distribution gives the proportion of entrants by officer/enlisted, age nearest birthday, and completed years of active duty service. For this purpose, a new entrant or reentrant is defined as someone who was actively on the Reserve Component Common Personnel Data System file at the end of a fiscal year, but not at the beginning. These percentage distributions were determined using fiscal years 1997-2000, and are shown on pages H-12 and H-13.

The timing table has the same dimensions as the entrant/reentrant distribution and operates in concordance with it. Every cell of the timing table has an integer representing the year in which persons in that cell enter. For a normal cost run, cells with a 1 enter at the start of the projection; cells with a 2 enter the next year, and so on. For open-group runs, all cells enter every year. For closed group runs, all cells except 1's enter after the first year, all cells except 1's or 2's enter after the second year, and so on. The timing table is based on fiscal years 1997-2000.

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The current PAMS are based on cross-sectional data obtained during fiscal years 1997-2000, and are listed on pages H-14 and H-15. They are defined by length of active service, by age, and by officer/enlisted status. The PAMS were computed by dividing the average pay at age (x+1) by the average pay at the age (x) for a given year of active service. Cells based on few observations were combined with other cells.

# Officer Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.044	0.117	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.044	0.117	0.122	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.044	0.117	0.122	0.114	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.118	0.117	0.122	0.114	0.126	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.182	0.117	0.122	0.114	0.126	0.118	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.163	0.117	0.122	0.114	0.126	0.118	0.173	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.119	0.117	0.122	0.114	0.126	0.118	0.173	0.150	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.098	0.116	0.153	0.114	0.126	0.118	0.173	0.150	0.183	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.105	0.119	0.162	0.160	0.126	0.118	0.173	0.150	0.183	0.133	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.111	0.113	0.148	0.175	0.186	0.118	0.173	0.150	0.183	0.133	0.111	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.131	0.094	0.129	0.156	0.208	0.182	0.173	0.150	0.183	0.133	0.111	0.180	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.134	0.112	0.134	0.166	0.201	0.192	0.170	0.150	0.183	0.133	0.111	0.180	0.176	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.152	0.109	0.125	0.156	0.181	0.186	0.189	0.153	0.183	0.133	0.111	0.180	0.176	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.139	0.103	0.117	0.137	0.129	0.174	0.191	0.191	0.098	0.133	0.111	0.180	0.176	0.165	0.120	0.000	0.000	0.000	0.000	0.000	0.000
32	0.119	0.114	0.103	0.131	0.133	0.135	0.148	0.141	0.136	0.107	0.111	0.180	0.176	0.165	0.120	0.136	0.000	0.000	0.000	0.000	0.000
33	0.106	0.089	0.118	0.122	0.127	0.123	0.120	0.150	0.131	0.132	0.098	0.180	0.176	0.165	0.120	0.130	0.113	0.000	0.000	0.000	0.000
34	0.107	0.097	0.113	0.112	0.116	0.134	0.131	0.123	0.135	0.141	0.138	0.118	0.176	0.165	0.120	0.125	0.115	0.000	0.000	0.000	0.000
35	0.102	0.085	0.100	0.098	0.115	0.111	0.120	0.121	0.133	0.125	0.119	0.134	0.161	0.165	0.120	0.120	0.115	0.083	0.081	0.000	0.000
36	0.099	0.084	0.103	0.104	0.098	0.094	0.091	0.110	0.104	0.103	0.099	0.127	0.112	0.166	0.120	0.114	0.115	0.083	0.081	0.156	0.000
37	0.102	0.077	0.091	0.099	0.092	0.101	0.095	0.116	0.119	0.103	0.094	0.087	0.102	0.110	0.120	0.109	0.114	0.083	0.081	0.153	0.213
38	0.098	0.068	0.115	0.084	0.092	0.085	0.095	0.122	0.102	0.106	0.092	0.114	0.095	0.089	0.104	0.104	0.112	0.083	0.081	0.149	0.169
39	0.097	0.065	0.068	0.098	0.086	0.090	0.088	0.101	0.097	0.102	0.107	0.094	0.090	0.090	0.109	0.099	0.110	0.083	0.081	0.144	0.137
40	0.091	0.061	0.077	0.087	0.072	0.070	0.090	0.094	0.075	0.089	0.091	0.089	0.073	0.087	0.085	0.094	0.106	0.083	0.081	0.139	0.115
41	0.082	0.061	0.067	0.070	0.073	0.078	0.080	0.100	0.082	0.086	0.100	0.108	0.087	0.078	0.080	0.089	0.102	0.083	0.081	0.133	0.102
42	0.083	0.056	0.074	0.080	0.073	0.075	0.077	0.082	0.097	0.087	0.091	0.099	0.083	0.089	0.089	0.084	0.097	0.083	0.081	0.127	0.097
43	0.078	0.057	0.056	0.081	0.070	0.074	0.077	0.079	0.077	0.061	0.092	0.083	0.060	0.102	0.092	0.080	0.091	0.083	0.081	0.121	0.098
44	0.071	0.045	0.066	0.066	0.058	0.056	0.068	0.073	0.063	0.056	0.084	0.073	0.066	0.049	0.071	0.075	0.085	0.083	0.081	0.116	0.103
45	0.068	0.055	0.064	0.055	0.051	0.049	0.083	0.066	0.056	0.055	0.043	0.058	0.068	0.038	0.075	0.070	0.079	0.083	0.081	0.112	0.111
46	0.066	0.039	0.058	0.050	0.043	0.041	0.054	0.045	0.052	0.052	0.071	0.068	0.045	0.059	0.078	0.066	0.073	0.083	0.081	0.109	0.121
47	0.062	0.040	0.047	0.037	0.046	0.052	0.041	0.049	0.044	0.052	0.055	0.054	0.053	0.034	0.038	0.061	0.067	0.083	0.081	0.108	0.132
48	0.061	0.038	0.042	0.054	0.035	0.035	0.051	0.045	0.030	0.029	0.036	0.038	0.042	0.034	0.048	0.056	0.061	0.083	0.081	0.110	0.142
49	0.058	0.037	0.048	0.044	0.032	0.036	0.044	0.045	0.052	0.042	0.036	0.038	0.042	0.034	0.048	0.052	0.056	0.083	0.081	0.116	0.151
50	0.060	0.034	0.053	0.053	0.048	0.035	0.044	0.034	0.043	0.041	0.036	0.038	0.042	0.034	0.048	0.048	0.053	0.083	0.081	0.126	0.159
51	0.059	0.043	0.046	0.054	0.040	0.042	0.049	0.042	0.044	0.033	0.036	0.038	0.042	0.034	0.048	0.043	0.050	0.083	0.081	0.141	0.163
52	0.068	0.057	0.057	0.036	0.045	0.034	0.052	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.039	0.050	0.083	0.081	0.162	0.163
53	0.068	0.045	0.053	0.054	0.046	0.042	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.035	0.052	0.083	0.081	0.190	0.158
54	0.065	0.064	0.061	0.058	0.041	0.048	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.030	0.057	0.083	0.081	0.227	0.148
55	0.067	0.042	0.049	0.044	0.041	0.067	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.026	0.065	0.083	0.081	0.273	0.132
56	0.064	0.062	0.065	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.022	0.077	0.083	0.081	0.331	0.110
57	0.069	0.049	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.018	0.094	0.083	0.081	0.401	0.080
58	0.067	0.033	0.041	0.050	0.041	0.050	0.050	0.042	0.043	0.033	0.036	0.038	0.042	0.034	0.048	0.014	0.117	0.083	0.081	0.485	0.041
59	0.099	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083	0.083
60	0.130	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050	0.050
61	0.120	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
62	0.132	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084	0.084
>62	0.215	0.138	0.138	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128	0.128

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

# Enlisted Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.194	0.182	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.214	0.225	0.220	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.182	0.242	0.253	0.302	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.173	0.294	0.207	0.228	0.232	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.179	0.301	0.248	0.265	0.309	0.241	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.235	0.306	0.266	0.279	0.326	0.254	0.268	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.269	0.313	0.271	0.305	0.320	0.301	0.345	0.142	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.280	0.298	0.312	0.326	0.329	0.334	0.361	0.308	0.483	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.274	0.307	0.337	0.339	0.330	0.342	0.332	0.301	0.259	0.305	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.251	0.275	0.311	0.309	0.302	0.303	0.308	0.272	0.280	0.281	0.230	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.222	0.238	0.270	0.271	0.267	0.283	0.284	0.272	0.255	0.235	0.230	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.204	0.213	0.243	0.246	0.238	0.245	0.265	0.253	0.247	0.226	0.226	0.369	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.189	0.206	0.210	0.226	0.207	0.212	0.234	0.239	0.235	0.227	0.208	0.233	0.307	0.226	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.169	0.173	0.188	0.194	0.186	0.194	0.211	0.206	0.200	0.214	0.199	0.210	0.239	0.226	0.226	0.000	0.000	0.000	0.000	0.000	0.000
32	0.153	0.149	0.162	0.178	0.167	0.173	0.178	0.186	0.187	0.173	0.177	0.199	0.207	0.210	0.226	0.148	0.000	0.000	0.000	0.000	0.000
33	0.138	0.143	0.142	0.156	0.151	0.159	0.162	0.172	0.159	0.156	0.157	0.196	0.200	0.207	0.208	0.148	0.195	0.000	0.000	0.000	0.000
34	0.124	0.134	0.132	0.145	0.132	0.143	0.151	0.152	0.146	0.147	0.154	0.158	0.166	0.170	0.168	0.122	0.195	0.159	0.000	0.000	0.000
35	0.112	0.118	0.126	0.125	0.118	0.121	0.133	0.128	0.129	0.138	0.132	0.140	0.145	0.160	0.149	0.146	0.195	0.159	0.189	0.000	0.000
36	0.097	0.107	0.116	0.110	0.099	0.107	0.110	0.117	0.112	0.109	0.125	0.132	0.126	0.125	0.145	0.137	0.195	0.159	0.184	0.198	0.000
37	0.096	0.101	0.110	0.109	0.086	0.096	0.102	0.099	0.096	0.105	0.110	0.124	0.104	0.118	0.138	0.145	0.164	0.159	0.178	0.198	0.167
38	0.099	0.104	0.099	0.101	0.084	0.091	0.091	0.091	0.099	0.096	0.096	0.103	0.124	0.103	0.126	0.123	0.150	0.175	0.171	0.198	0.167
39	0.099	0.082	0.095	0.095	0.076	0.089	0.085	0.096	0.092	0.096	0.107	0.092	0.103	0.115	0.119	0.119	0.146	0.145	0.163	0.198	0.167
40	0.097	0.083	0.086	0.089	0.071	0.076	0.085	0.099	0.086	0.079	0.097	0.085	0.104	0.106	0.127	0.109	0.109	0.123	0.154	0.198	0.167
41	0.094	0.080	0.077	0.084	0.068	0.072	0.078	0.096	0.080	0.089	0.091	0.079	0.097	0.097	0.113	0.096	0.111	0.108	0.145	0.198	0.167
42	0.087	0.076	0.078	0.077	0.058	0.069	0.071	0.081	0.068	0.076	0.105	0.111	0.106	0.101	0.095	0.119	0.132	0.098	0.136	0.198	0.167
43	0.083	0.072	0.066	0.073	0.054	0.064	0.068	0.069	0.070	0.073	0.084	0.093	0.096	0.113	0.107	0.099	0.091	0.093	0.126	0.198	0.167
44	0.075	0.068	0.077	0.064	0.046	0.064	0.063	0.070	0.056	0.069	0.064	0.100	0.069	0.082	0.082	0.083	0.138	0.092	0.117	0.198	0.167
45	0.064	0.057	0.066	0.072	0.048	0.049	0.060	0.070	0.052	0.066	0.073	0.084	0.107	0.101	0.075	0.086	0.093	0.093	0.108	0.198	0.167
46	0.056	0.062	0.064	0.058	0.042	0.046	0.053	0.069	0.042	0.071	0.068	0.084	0.063	0.079	0.071	0.081	0.093	0.096	0.100	0.198	0.167
47	0.055	0.048	0.060	0.052	0.040	0.049	0.054	0.039	0.051	0.046	0.060	0.076	0.073	0.060	0.068	0.081	0.093	0.100	0.093	0.198	0.167
48	0.054	0.053	0.056	0.049	0.033	0.040	0.053	0.045	0.052	0.059	0.062	0.060	0.063	0.065	0.065	0.081	0.093	0.103	0.087	0.198	0.167
49	0.048	0.051	0.056	0.043	0.032	0.042	0.033	0.040	0.039	0.044	0.061	0.046	0.062	0.068	0.062	0.081	0.093	0.106	0.083	0.198	0.167
50	0.054	0.048	0.054	0.048	0.025	0.041	0.052	0.052	0.049	0.064	0.062	0.047	0.061	0.069	0.058	0.081	0.093	0.108	0.082	0.198	0.167
51	0.051	0.054	0.050	0.044	0.029	0.029	0.036	0.054	0.043	0.051	0.081	0.047	0.059	0.069	0.055	0.081	0.093	0.108	0.083	0.198	0.167
52	0.048	0.054	0.057	0.039	0.028	0.033	0.052	0.034	0.033	0.049	0.050	0.048	0.056	0.067	0.052	0.081	0.093	0.105	0.087	0.198	0.167
53	0.050	0.049	0.052	0.041	0.029	0.034	0.033	0.046	0.032	0.047	0.051	0.048	0.053	0.063	0.049	0.081	0.093	0.099	0.095	0.198	0.167
54	0.053	0.045	0.053	0.042	0.026	0.033	0.046	0.057	0.031	0.045	0.052	0.047	0.049	0.058	0.046	0.081	0.093	0.089	0.108	0.198	0.167
55	0.048	0.055	0.049	0.047	0.031	0.036	0.042	0.048	0.029	0.042	0.052	0.046	0.044	0.051	0.043	0.081	0.093	0.075	0.125	0.198	0.167
56	0.055	0.057	0.053	0.052	0.033	0.029	0.042	0.048	0.027	0.040	0.053	0.045	0.039	0.043	0.040	0.081	0.093	0.056	0.149	0.198	0.167
57	0.058	0.066	0.057	0.051	0.029	0.031	0.042	0.048	0.025	0.037	0.054	0.043	0.032	0.033	0.037	0.081	0.093	0.033	0.179	0.198	0.167
58	0.033	0.058	0.044	0.053	0.030	0.033	0.042	0.048	0.021	0.034	0.055	0.040	0.025	0.022	0.034	0.081	0.093	0.003	0.216	0.198	0.167
59	0.111	0.125	0.128	0.127	0.091	0.099	0.086	0.093	0.100	0.106	0.111	0.117	0.122	0.127	0.132	0.136	0.141	0.145	0.149	0.153	0.157
60	0.084	0.067	0.061	0.070	0.035	0.050	0.023	0.029	0.035	0.042	0.049	0.057	0.065	0.073	0.081	0.090	0.099	0.109	0.119	0.129	0.139
61	0.180	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135	0.135
62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143
>62	0.180	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143	0.143

\* Includes separations due to all causes except loss to non-Selected Reserve status with 20 or more good years, or retirement.

## Officer Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.007	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
38	0.002	0.009	0.007	0.004	0.011	0.007	0.007	0.008	0.015	0.006	0.008	0.005	0.005	0.011	0.025	0.000	0.023	0.000	0.000	0.000	0.000
39	0.007	0.009	0.007	0.017	0.011	0.007	0.007	0.014	0.018	0.006	0.008	0.005	0.005	0.011	0.025	0.009	0.052	0.024	0.083	0.035	0.055
40	0.011	0.009	0.007	0.017	0.011	0.007	0.018	0.015	0.024	0.018	0.008	0.005	0.005	0.011	0.025	0.021	0.056	0.033	0.087	0.039	0.058
41	0.009	0.026	0.025	0.015	0.027	0.020	0.030	0.031	0.016	0.027	0.021	0.030	0.034	0.011	0.025	0.033	0.061	0.041	0.090	0.043	0.062
42	0.010	0.019	0.037	0.031	0.035	0.027	0.037	0.040	0.048	0.031	0.037	0.027	0.038	0.041	0.025	0.044	0.067	0.050	0.093	0.048	0.066
43	0.011	0.051	0.034	0.038	0.051	0.066	0.060	0.061	0.077	0.070	0.069	0.051	0.048	0.059	0.025	0.056	0.072	0.059	0.097	0.054	0.070
44	0.018	0.045	0.046	0.038	0.054	0.061	0.081	0.093	0.092	0.084	0.067	0.061	0.065	0.077	0.025	0.068	0.078	0.067	0.100	0.060	0.074
45	0.018	0.044	0.043	0.043	0.052	0.077	0.086	0.089	0.094	0.100	0.090	0.095	0.093	0.089	0.120	0.079	0.085	0.076	0.103	0.066	0.078
46	0.027	0.051	0.050	0.069	0.048	0.079	0.102	0.073	0.063	0.080	0.097	0.097	0.073	0.102	0.092	0.091	0.092	0.084	0.107	0.073	0.083
47	0.032	0.065	0.043	0.061	0.057	0.066	0.079	0.086	0.084	0.054	0.097	0.106	0.069	0.083	0.082	0.103	0.099	0.092	0.110	0.080	0.087
48	0.044	0.063	0.060	0.065	0.078	0.075	0.079	0.092	0.090	0.100	0.105	0.074	0.089	0.113	0.101	0.115	0.106	0.100	0.114	0.088	0.092
49	0.061	0.094	0.088	0.096	0.109	0.123	0.127	0.134	0.127	0.134	0.115	0.117	0.116	0.145	0.113	0.126	0.114	0.108	0.118	0.097	0.097
50	0.070	0.128	0.104	0.124	0.121	0.131	0.147	0.155	0.153	0.144	0.159	0.168	0.160	0.164	0.126	0.138	0.122	0.116	0.121	0.106	0.102
51	0.062	0.120	0.121	0.129	0.141	0.152	0.154	0.152	0.146	0.150	0.154	0.217	0.155	0.209	0.143	0.150	0.131	0.124	0.125	0.116	0.107
52	0.063	0.128	0.101	0.146	0.145	0.157	0.192	0.168	0.163	0.194	0.196	0.148	0.243	0.204	0.192	0.161	0.140	0.132	0.129	0.127	0.112
53	0.064	0.115	0.113	0.148	0.132	0.167	0.162	0.195	0.158	0.208	0.164	0.205	0.142	0.243	0.177	0.173	0.150	0.140	0.132	0.138	0.118
54	0.054	0.126	0.088	0.147	0.146	0.157	0.197	0.142	0.208	0.184	0.249	0.237	0.270	0.195	0.189	0.185	0.160	0.148	0.136	0.150	0.123
55	0.071	0.119	0.112	0.101	0.170	0.144	0.210	0.199	0.198	0.217	0.222	0.149	0.372	0.283	0.202	0.196	0.171	0.155	0.140	0.163	0.129
56	0.051	0.115	0.098	0.128	0.111	0.134	0.140	0.144	0.119	0.130	0.149	0.149	0.189	0.152	0.215	0.208	0.182	0.163	0.144	0.177	0.135
57	0.063	0.091	0.076	0.094	0.129	0.134	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.229	0.220	0.193	0.170	0.147	0.191	0.141
58	0.052	0.098	0.077	0.100	0.116	0.132	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.243	0.232	0.205	0.178	0.151	0.207	0.148
59	0.046	0.058	0.061	0.073	0.052	0.052	0.111	0.142	0.119	0.130	0.149	0.149	0.189	0.152	0.258	0.243	0.218	0.185	0.155	0.223	0.154
60	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
61	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007
>62	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007

\* Includes separations to non-Selected Reserves with 20 or more good years.

## Enlisted Selected Reserve Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.003	0.009	0.006	0.003	0.004	0.010	0.010	0.010	0.011	0.012	0.007	0.009	0.011	0.009	0.012	0.000	0.000	0.000	0.000	0.000	0.000
38	0.012	0.009	0.006	0.015	0.012	0.010	0.010	0.010	0.011	0.012	0.022	0.009	0.011	0.009	0.012	0.012	0.005	0.006	0.016	0.000	0.028
39	0.020	0.025	0.025	0.026	0.027	0.028	0.035	0.028	0.041	0.034	0.032	0.038	0.038	0.038	0.012	0.022	0.016	0.015	0.021	0.000	0.030
40	0.024	0.032	0.030	0.033	0.036	0.045	0.044	0.042	0.048	0.046	0.050	0.052	0.037	0.049	0.039	0.032	0.032	0.024	0.026	0.000	0.032
41	0.029	0.045	0.042	0.041	0.048	0.045	0.049	0.047	0.050	0.059	0.052	0.059	0.058	0.050	0.053	0.043	0.045	0.032	0.030	0.000	0.034
42	0.026	0.043	0.051	0.050	0.050	0.045	0.047	0.045	0.059	0.063	0.059	0.059	0.059	0.067	0.069	0.053	0.057	0.041	0.035	0.006	0.036
43	0.031	0.048	0.053	0.049	0.052	0.065	0.053	0.057	0.081	0.079	0.076	0.063	0.071	0.065	0.050	0.064	0.067	0.049	0.039	0.015	0.038
44	0.038	0.052	0.057	0.054	0.062	0.064	0.071	0.076	0.081	0.085	0.099	0.072	0.079	0.078	0.091	0.075	0.073	0.057	0.044	0.024	0.040
45	0.041	0.066	0.059	0.064	0.063	0.063	0.058	0.077	0.082	0.083	0.097	0.087	0.084	0.069	0.069	0.085	0.078	0.066	0.048	0.033	0.043
46	0.049	0.069	0.064	0.068	0.067	0.077	0.081	0.064	0.105	0.087	0.122	0.093	0.103	0.051	0.075	0.095	0.081	0.074	0.052	0.043	0.045
47	0.051	0.078	0.067	0.070	0.070	0.064	0.073	0.074	0.111	0.094	0.074	0.102	0.101	0.097	0.081	0.105	0.081	0.082	0.057	0.053	0.048
48	0.056	0.071	0.070	0.067	0.080	0.079	0.075	0.076	0.103	0.114	0.100	0.095	0.138	0.111	0.087	0.115	0.081	0.090	0.061	0.064	0.050
49	0.063	0.075	0.078	0.082	0.072	0.073	0.087	0.091	0.088	0.096	0.076	0.124	0.115	0.128	0.093	0.123	0.080	0.098	0.065	0.075	0.053
50	0.063	0.085	0.078	0.079	0.073	0.064	0.077	0.089	0.100	0.113	0.111	0.124	0.106	0.113	0.099	0.131	0.079	0.105	0.069	0.087	0.056
51	0.067	0.082	0.081	0.091	0.078	0.076	0.077	0.097	0.091	0.085	0.089	0.111	0.117	0.093	0.105	0.138	0.080	0.113	0.073	0.099	0.058
52	0.070	0.080	0.088	0.095	0.093	0.094	0.097	0.117	0.125	0.099	0.105	0.139	0.161	0.102	0.110	0.144	0.083	0.121	0.077	0.111	0.061
53	0.067	0.083	0.088	0.093	0.092	0.102	0.122	0.085	0.125	0.122	0.103	0.146	0.119	0.134	0.116	0.149	0.089	0.128	0.081	0.124	0.064
54	0.085	0.102	0.098	0.100	0.110	0.108	0.144	0.114	0.185	0.096	0.116	0.135	0.230	0.179	0.122	0.152	0.102	0.136	0.085	0.138	0.067
55	0.104	0.097	0.116	0.116	0.152	0.177	0.141	0.188	0.161	0.170	0.130	0.146	0.221	0.226	0.127	0.154	0.122	0.143	0.089	0.151	0.071
56	0.107	0.094	0.098	0.132	0.129	0.123	0.114	0.128	0.182	0.137	0.146	0.151	0.170	0.261	0.133	0.153	0.153	0.151	0.093	0.166	0.074
57	0.102	0.123	0.112	0.111	0.146	0.130	0.119	0.145	0.142	0.140	0.161	0.206	0.158	0.268	0.138	0.151	0.195	0.158	0.097	0.180	0.077
58	0.107	0.118	0.120	0.128	0.151	0.143	0.136	0.169	0.177	0.206	0.197	0.183	0.144	0.227	0.144	0.146	0.254	0.165	0.101	0.195	0.081
59	0.069	0.072	0.072	0.089	0.109	0.123	0.092	0.110	0.112	0.089	0.168	0.130	0.055	0.117	0.149	0.138	0.330	0.172	0.105	0.211	0.084
60	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
61	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
>62	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005

\* Includes separations to non-Selected Reserves with 20 or more good years.

## Officer Non-Selected Reserve with 20 Good Years Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
38	0.200	0.083	0.066	0.172	0.055	0.051	0.116	0.116	0.116	0.116	0.116	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
39	0.200	0.083	0.066	0.172	0.055	0.051	0.058	0.058	0.058	0.058	0.058	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
40	0.200	0.083	0.066	0.172	0.055	0.051	0.054	0.054	0.054	0.054	0.054	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089	0.089
41	0.127	0.083	0.066	0.104	0.055	0.051	0.050	0.050	0.050	0.050	0.050	0.067	0.088	0.091	0.094	0.098	0.101	0.105	0.108	0.111	0.115
42	0.107	0.083	0.066	0.092	0.055	0.051	0.045	0.045	0.045	0.045	0.045	0.059	0.076	0.080	0.083	0.087	0.090	0.093	0.097	0.100	0.104
43	0.090	0.083	0.066	0.080	0.055	0.051	0.041	0.041	0.041	0.041	0.041	0.051	0.066	0.070	0.073	0.076	0.080	0.083	0.087	0.090	0.093
44	0.075	0.083	0.066	0.070	0.055	0.053	0.036	0.036	0.036	0.036	0.036	0.044	0.057	0.060	0.064	0.067	0.071	0.074	0.077	0.081	0.084
45	0.063	0.083	0.066	0.060	0.051	0.047	0.032	0.032	0.032	0.032	0.032	0.038	0.048	0.052	0.055	0.059	0.062	0.065	0.069	0.072	0.076
46	0.053	0.059	0.057	0.052	0.044	0.041	0.028	0.028	0.028	0.028	0.028	0.032	0.041	0.044	0.048	0.051	0.054	0.058	0.061	0.065	0.068
47	0.045	0.051	0.050	0.044	0.038	0.036	0.025	0.025	0.025	0.025	0.025	0.027	0.034	0.037	0.041	0.044	0.047	0.051	0.054	0.058	0.061
48	0.039	0.044	0.043	0.037	0.033	0.031	0.021	0.021	0.021	0.021	0.021	0.023	0.028	0.031	0.034	0.038	0.041	0.045	0.048	0.051	0.055
49	0.034	0.037	0.036	0.031	0.027	0.026	0.018	0.018	0.018	0.018	0.018	0.019	0.022	0.025	0.029	0.032	0.036	0.039	0.043	0.046	0.049
50	0.031	0.032	0.030	0.026	0.023	0.022	0.015	0.015	0.015	0.015	0.015	0.016	0.017	0.021	0.024	0.027	0.031	0.034	0.038	0.041	0.044
51	0.028	0.027	0.025	0.022	0.019	0.019	0.013	0.013	0.013	0.013	0.013	0.014	0.013	0.016	0.020	0.023	0.027	0.030	0.033	0.037	0.040
52	0.026	0.022	0.020	0.018	0.015	0.016	0.011	0.011	0.011	0.011	0.011	0.012	0.009	0.013	0.016	0.020	0.023	0.026	0.030	0.033	0.037
53	0.025	0.019	0.016	0.015	0.013	0.014	0.009	0.009	0.009	0.009	0.009	0.010	0.006	0.010	0.013	0.017	0.020	0.023	0.027	0.030	0.034
54	0.024	0.017	0.013	0.012	0.011	0.012	0.008	0.008	0.008	0.008	0.008	0.009	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028	0.031
55	0.022	0.015	0.011	0.010	0.010	0.011	0.007	0.007	0.007	0.007	0.007	0.009	0.002	0.005	0.009	0.012	0.016	0.019	0.022	0.026	0.029
56	0.020	0.015	0.010	0.009	0.010	0.010	0.007	0.007	0.007	0.007	0.007	0.008	0.000	0.004	0.007	0.011	0.014	0.017	0.021	0.024	0.028
57	0.017	0.017	0.010	0.008	0.010	0.010	0.008	0.008	0.008	0.008	0.008	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
58	0.013	0.019	0.011	0.008	0.010	0.011	0.009	0.009	0.009	0.009	0.009	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010	0.010
59	0.107	0.118	0.110	0.098	0.087	0.092	0.081	0.071	0.087	0.094	0.068	0.116	0.095	0.122	0.084	0.101	0.071	0.086	0.046	0.046	0.046
60	0.057	0.038	0.044	0.018	0.019	0.016	0.019	0.009	0.015	0.008	0.018	0.016	0.015	0.024	0.008	0.016	0.028	0.080	0.046	0.046	0.046
61	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196
>62	0.359	0.359	0.359	0.214	0.208	0.197	0.190	0.189	0.198	0.215	0.240	0.270	0.304	0.337	0.366	0.386	0.393	0.383	0.350	0.289	0.196

\* Includes separations from non-Selected Reserves with 20 or more good years, except for paid retirement.

## Enlisted Non-Selected Reserve with 20 Good Years Separation Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
37	0.164	0.109	0.176	0.225	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
38	0.140	0.109	0.176	0.182	0.021	0.081	0.095	0.030	0.030	0.030	0.037	0.037	0.037	0.037	0.037	0.037	0.192	0.192	0.192	0.192	0.192
39	0.118	0.109	0.176	0.147	0.057	0.081	0.095	0.055	0.055	0.055	0.053	0.056	0.060	0.064	0.067	0.071	0.192	0.192	0.192	0.192	0.192
40	0.099	0.063	0.176	0.117	0.050	0.081	0.047	0.048	0.048	0.048	0.047	0.050	0.054	0.058	0.061	0.065	0.236	0.246	0.257	0.267	0.278
41	0.082	0.056	0.066	0.094	0.043	0.031	0.043	0.042	0.042	0.042	0.041	0.045	0.049	0.052	0.056	0.060	0.206	0.216	0.227	0.237	0.248
42	0.067	0.050	0.060	0.075	0.038	0.030	0.040	0.037	0.037	0.037	0.037	0.040	0.044	0.048	0.051	0.055	0.179	0.189	0.200	0.210	0.221
43	0.055	0.044	0.055	0.060	0.033	0.029	0.036	0.033	0.033	0.033	0.032	0.036	0.040	0.043	0.047	0.051	0.154	0.165	0.175	0.186	0.196
44	0.045	0.039	0.051	0.048	0.028	0.028	0.033	0.029	0.029	0.029	0.029	0.032	0.036	0.040	0.043	0.047	0.132	0.143	0.153	0.164	0.174
45	0.036	0.035	0.047	0.040	0.025	0.026	0.031	0.025	0.025	0.025	0.025	0.029	0.033	0.036	0.040	0.044	0.113	0.123	0.134	0.144	0.155
46	0.030	0.031	0.043	0.034	0.022	0.025	0.028	0.022	0.022	0.022	0.023	0.026	0.030	0.033	0.037	0.041	0.096	0.106	0.117	0.127	0.138
47	0.025	0.028	0.040	0.030	0.020	0.024	0.026	0.020	0.020	0.020	0.020	0.024	0.027	0.031	0.035	0.038	0.081	0.091	0.102	0.112	0.123
48	0.022	0.026	0.037	0.027	0.018	0.023	0.024	0.018	0.018	0.018	0.018	0.022	0.025	0.029	0.033	0.036	0.068	0.078	0.089	0.099	0.110
49	0.019	0.025	0.034	0.026	0.016	0.022	0.023	0.016	0.016	0.016	0.017	0.020	0.024	0.028	0.031	0.035	0.057	0.067	0.078	0.089	0.099
50	0.018	0.024	0.032	0.025	0.015	0.021	0.021	0.015	0.015	0.015	0.015	0.019	0.023	0.026	0.030	0.034	0.048	0.058	0.069	0.080	0.090
51	0.018	0.023	0.030	0.025	0.015	0.020	0.020	0.014	0.014	0.014	0.015	0.018	0.022	0.025	0.029	0.033	0.041	0.051	0.062	0.072	0.083
52	0.019	0.024	0.028	0.026	0.014	0.019	0.019	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.036	0.046	0.057	0.067	0.078
53	0.020	0.024	0.027	0.026	0.014	0.018	0.019	0.014	0.014	0.014	0.014	0.017	0.021	0.025	0.028	0.032	0.032	0.042	0.053	0.064	0.074
54	0.021	0.026	0.026	0.026	0.014	0.017	0.018	0.014	0.014	0.014	0.014	0.018	0.021	0.025	0.029	0.032	0.030	0.040	0.051	0.061	0.072
55	0.023	0.028	0.025	0.025	0.014	0.016	0.018	0.015	0.015	0.015	0.014	0.018	0.022	0.025	0.029	0.033	0.029	0.040	0.050	0.061	0.072
56	0.024	0.030	0.024	0.024	0.013	0.015	0.018	0.016	0.016	0.016	0.015	0.019	0.022	0.026	0.030	0.033	0.030	0.041	0.051	0.062	0.073
57	0.025	0.033	0.024	0.021	0.013	0.015	0.018	0.017	0.017	0.017	0.016	0.020	0.023	0.027	0.031	0.034	0.033	0.043	0.054	0.064	0.075
58	0.025	0.037	0.024	0.018	0.012	0.014	0.018	0.019	0.019	0.019	0.017	0.021	0.025	0.028	0.032	0.036	0.037	0.047	0.058	0.068	0.079
59	0.125	0.132	0.112	0.113	0.087	0.085	0.105	0.102	0.108	0.092	0.086	0.108	0.105	0.155	0.083	0.128	0.123	0.096	0.096	0.096	0.096
60	0.057	0.044	0.050	0.038	0.021	0.027	0.053	0.023	0.027	0.031	0.026	0.023	0.036	0.061	0.019	0.072	0.064	0.096	0.096	0.096	0.096
61	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625
>62	0.382	0.376	0.307	0.272	0.256	0.250	0.254	0.263	0.277	0.295	0.316	0.339	0.365	0.393	0.422	0.453	0.485	0.519	0.553	0.588	0.625

\* Includes separations from non-Selected Reserves with 20 or more good years, except for paid retirement.

## Officer Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.203	0.224	0.244	0.262	0.278	0.293	0.305	0.315	0.323	0.327	0.329	0.328	0.323	0.315	0.303	0.288	0.269	0.246	0.219	0.188	0.152
60	0.473	0.575	0.612	0.639	0.660	0.678	0.693	0.706	0.718	0.729	0.738	0.747	0.755	0.762	0.769	0.775	0.781	0.786	0.791	0.796	0.800
61	0.139	0.192	0.214	0.230	0.242	0.251	0.254	0.252	0.244	0.230	0.210	0.183	0.153	0.122	0.094	0.074	0.070	0.091	0.147	0.253	0.424
62	0.081	0.179	0.220	0.251	0.278	0.301	0.322	0.341	0.359	0.376	0.392	0.407	0.422	0.436	0.449	0.462	0.475	0.487	0.499	0.510	0.521
>62	0.108	0.172	0.199	0.219	0.236	0.251	0.265	0.278	0.289	0.300	0.311	0.321	0.330	0.339	0.348	0.357	0.365	0.373	0.380	0.388	0.395

## Enlisted Selected Reserve Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.285	0.275	0.281	0.287	0.293	0.299	0.305	0.311	0.317	0.323	0.330	0.336	0.342	0.348	0.354	0.360	0.366	0.372	0.378	0.384	0.390
60	0.841	0.837	0.846	0.859	0.874	0.888	0.900	0.909	0.914	0.915	0.913	0.908	0.902	0.896	0.894	0.899	1.000	1.000	1.000	1.000	1.000
61	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
62	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469	0.469
>62	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194	0.194

## Officer Non-Selected Reserve with 20 Good Years Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

AGE	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378	0.378
60	0.900	0.909	0.921	0.932	0.941	0.949	0.954	0.958	0.960	0.961	0.960	0.958	0.956	0.953	0.950	0.948	0.946	0.945	0.946	0.948	0.953
61	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294	0.294
62	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192	0.192
>62	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119	0.119

## Enlisted Non-Selected Reserve with 20 Good Years Non-disability Retirement Rates

Completed Years Of Total Active Federal Military Service

AGE	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
59	0.373	0.380	0.383	0.385	0.387	0.389	0.391	0.392	0.394	0.395	0.396	0.397	0.398	0.399	0.400	0.401	0.402	0.403	0.404	0.405	0.406
60	0.898	0.912	0.922	0.930	0.935	0.939	0.941	0.942	0.941	0.939	0.936	0.931	0.926	0.920	0.912	0.904	0.895	0.884	0.873	0.862	0.849
61	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275	0.275
62	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133	0.133
>62	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079	0.079

### Officer Selected Reserve New Entrant Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	27	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	63	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	77	1	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	125	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	173	9	4	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	171	18	30	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	174	18	55	33	16	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	203	19	47	61	52	17	3	1	1	0	0	0	0	0	0	0	0	0	0	0	0
28	236	20	44	67	81	45	10	3	2	2	0	0	0	0	0	0	0	0	0	0	0
29	254	19	39	63	74	61	52	12	3	2	3	1	1	0	0	0	0	0	0	0	0
30	252	20	37	64	69	55	69	51	11	6	4	2	1	1	0	0	0	0	0	0	0
31	218	21	34	62	65	37	51	66	52	31	6	3	3	1	2	0	0	0	0	0	0
32	198	22	27	71	62	40	39	49	80	113	22	2	3	3	2	0	0	0	0	0	0
33	170	20	29	61	57	36	34	43	64	143	80	18	4	3	1	2	0	0	0	0	0
34	176	18	28	63	54	33	40	33	53	89	83	57	12	6	3	1	1	0	0	0	0
35	163	21	21	52	52	35	35	36	44	63	64	80	47	8	7	0	0	0	0	0	0
36	126	13	18	35	38	31	31	34	38	54	42	67	56	27	12	2	1	1	1	1	0
37	109	13	13	25	29	24	24	24	30	35	42	44	38	31	39	6	2	1	0	0	0
38	81	7	11	24	21	18	19	22	20	26	27	42	31	21	33	15	4	1	1	0	0
39	69	7	10	25	22	18	17	17	20	18	28	31	25	19	13	9	2	0	0	0	0
40	63	6	8	17	20	18	15	15	15	17	19	25	22	12	11	9	6	2	0	0	1
41	51	7	7	22	18	16	13	18	13	17	21	24	18	13	12	4	3	2	1	1	0
42	45	4	6	19	21	13	10	13	16	10	12	18	12	12	8	7	3	2	1	1	1
43	34	6	7	17	15	13	10	12	10	11	11	16	13	10	8	4	2	1	1	0	1
44	30	3	7	16	12	10	11	10	10	7	12	12	10	6	8	4	2	1	0	0	1
45	33	6	7	13	12	6	6	9	10	8	8	9	9	7	6	3	2	1	0	1	1
46	28	3	7	12	11	8	8	9	7	7	6	6	8	6	2	3	2	2	1	0	0
47	25	6	8	10	9	6	6	4	4	4	4	4	3	1	4	2	1	1	1	1	0
48	21	2	7	8	7	6	4	6	4	3	1	4	4	2	3	1	1	0	1	1	1
49	22	4	6	8	7	2	3	3	4	3	3	3	4	1	1	2	0	0	0	0	1
50	19	2	6	7	4	3	4	4	3	2	4	2	2	2	2	1	0	1	0	0	0
51	13	3	4	4	6	2	1	3	2	2	2	3	2	2	2	1	1	0	1	0	1
52	12	4	3	4	3	2	2	3	1	2	1	2	1	2	1	2	1	0	0	0	0
53	11	3	2	4	3	2	3	2	0	1	1	1	1	0	1	0	1	0	0	1	0
54	9	1	2	2	2	2	1	1	1	2	0	0	0	1	0	0	1	0	0	0	1
55	8	1	1	1	2	0	2	1	1	0	0	0	0	0	1	0	1	0	0	0	0
56	4	1	1	1	1	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0
57	3	0	0	1	1	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0
58	2	1	1	1	1	1	1	1	0	0	1	0	1	1	0	0	1	0	0	0	0
59	2	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

### Enlisted Selected Reserve New Entrant Rates \*

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	10,935	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	9,400	11	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	5,828	42	56	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3,339	232	603	258	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	1,901	272	1,057	911	288	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	1,415	236	859	1,419	1,073	46	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1,139	216	636	1,397	1,387	236	40	1	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,081	218	503	1,078	1,098	391	263	24	3	0	0	0	0	0	0	0	0	0	0	0	0
26	1,032	199	420	879	854	360	446	201	21	1	0	0	0	0	0	0	0	0	0	0	0
27	929	181	342	737	720	299	415	375	141	17	1	0	0	0	0	0	0	0	0	0	0
28	841	149	293	636	554	233	322	327	234	122	38	3	0	0	0	0	0	0	0	0	0
29	779	134	240	522	453	200	246	254	191	242	155	13	2	0	0	0	0	0	0	0	0
30	651	115	204	415	357	172	195	194	148	211	223	65	8	2	0	0	0	0	0	0	0
31	557	90	163	348	300	141	161	165	123	168	189	100	51	8	1	0	0	0	0	0	0
32	489	79	154	293	251	127	127	134	101	129	138	86	75	40	8	1	0	0	0	0	0
33	456	62	137	248	204	103	116	119	81	100	124	70	74	54	37	16	3	0	0	0	0
34	413	61	130	213	173	88	103	106	86	105	98	64	64	51	62	49	3	1	0	0	0
35	411	50	118	198	158	74	95	95	72	89	103	63	60	45	63	58	11	2	1	0	0
36	357	40	104	163	137	67	70	74	64	78	88	58	58	43	52	41	11	4	1	0	0
37	284	42	97	148	113	54	68	66	49	66	48	48	50	36	42	31	11	4	1	1	0
38	238	36	82	124	84	48	57	43	43	46	52	44	37	37	32	27	11	6	5	0	0
39	192	26	65	97	75	37	43	34	33	33	39	32	36	28	27	21	6	4	2	0	0
40	154	24	53	83	66	36	34	27	27	28	30	22	24	26	27	24	10	5	3	2	1
41	141	20	46	75	49	22	30	21	26	25	27	20	20	18	20	13	8	5	2	1	2
42	113	21	41	61	43	22	26	23	20	15	20	13	15	13	14	11	6	4	1	2	1
43	97	18	39	47	40	19	21	18	15	15	15	13	12	12	8	8	6	4	2	3	1
44	71	20	29	40	33	16	16	16	12	14	12	10	8	7	8	6	6	4	1	0	2
45	59	20	30	34	23	13	12	13	8	9	10	11	9	7	8	6	3	3	0	1	0
46	44	16	23	24	20	12	10	8	7	6	7	8	4	4	6	4	3	2	1	0	2
47	43	12	17	20	13	6	8	4	8	7	5	7	6	3	3	5	3	2	1	0	0
48	35	15	15	19	12	7	6	8	4	4	4	4	4	2	2	2	1	1	0	0	0
49	29	16	13	13	9	5	4	4	5	5	3	4	4	4	2	3	2	1	1	0	0
50	23	13	16	13	11	5	4	5	5	3	2	3	5	2	2	2	1	1	0	1	0
51	20	11	15	12	9	4	3	3	3	2	4	2	2	1	2	1	1	1	0	0	0
52	12	13	12	11	7	5	3	2	2	2	2	2	2	2	1	1	1	1	0	0	0
53	11	7	8	10	5	3	2	2	1	2	2	1	1	1	0	1	0	2	0	0	0
54	11	5	8	4	3	2	2	1	1	1	1	1	2	1	1	1	0	0	0	0	0
55	5	3	6	6	2	2	1	1	1	1	1	0	1	1	1	1	1	0	0	0	0
56	6	2	3	3	1	1	1	1	1	1	0	0	1	0	0	0	0	1	0	0	0
57	5	1	2	3	3	0	1	0	1	0	1	0	1	0	0	0	0	1	0	0	0
58	2	2	3	2	2	2	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0
59	4	1	1	2	1	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	0
60	2	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0	0

\* Rates per 100,000 reservists in the new entrant/reentrant distribution.

# Officer Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.039	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.014	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.011	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.053	1.050	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.068	1.022	1.038	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.046	1.030	1.021	1.045	1.105	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.042	1.040	1.003	1.037	1.020	1.076	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.041	1.024	1.044	1.026	1.024	1.036	1.141	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.045	1.055	1.048	1.051	1.020	1.019	1.034	1.168	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.051	1.071	1.041	1.037	1.032	1.016	1.023	1.021	1.150	1.137	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.043	1.040	1.034	1.040	1.026	1.034	1.025	1.020	1.047	1.061	1.060	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.038	1.040	1.037	1.022	1.030	1.033	1.035	1.038	1.023	1.023	1.047	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
33	1.028	1.037	1.032	1.033	1.040	1.033	1.036	1.044	1.028	1.027	1.043	1.134	1.078	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
34	1.025	1.035	1.031	1.032	1.025	1.026	1.032	1.031	1.027	1.027	1.025	1.041	1.057	1.060	1.000	1.000	0.000	0.000	0.000	0.000	0.000
35	1.024	1.040	1.044	1.040	1.039	1.032	1.029	1.040	1.041	1.037	1.035	1.045	1.056	1.067	1.000	1.000	0.000	0.000	0.000	0.000	0.000
36	1.026	1.032	1.037	1.045	1.034	1.030	1.036	1.027	1.030	1.027	1.028	1.036	1.028	1.058	1.140	1.000	0.000	0.000	0.000	0.000	0.000
37	1.020	1.019	1.024	1.034	1.030	1.029	1.029	1.033	1.029	1.028	1.024	1.021	1.023	1.027	1.029	1.202	1.000	1.000	1.000	1.000	1.000
38	1.016	1.010	1.024	1.028	1.026	1.034	1.030	1.017	1.021	1.022	1.019	1.015	1.028	1.012	1.019	1.040	1.132	1.102	1.015	0.986	1.000
39	1.009	1.030	1.012	1.013	1.030	1.024	1.021	1.027	1.020	1.022	1.022	1.021	1.021	1.022	1.011	1.018	1.028	1.042	1.042	1.042	1.000
40	1.013	1.015	1.015	1.019	1.019	1.028	1.021	1.027	1.020	1.024	1.021	1.021	1.025	1.031	1.022	1.015	0.989	1.046	1.046	1.046	1.000
41	1.013	1.019	1.029	1.016	1.021	1.015	1.024	1.013	1.023	1.015	1.018	1.026	1.027	1.030	1.029	1.038	1.033	1.051	1.051	1.051	1.000
42	1.015	1.010	1.022	1.019	1.028	1.027	1.023	1.025	1.023	1.025	1.022	1.025	1.017	1.022	1.024	1.016	1.030	1.010	1.010	1.010	1.042
43	1.013	1.028	1.028	1.022	1.023	1.030	1.024	1.019	1.020	1.031	1.020	1.024	1.029	1.027	1.021	1.023	1.023	0.993	0.994	0.994	0.996
44	1.016	1.020	1.021	1.014	1.016	1.033	1.023	1.021	1.016	1.014	1.014	1.014	1.023	1.026	1.014	1.022	1.035	1.050	1.038	1.038	1.080
45	1.018	1.009	1.021	1.027	1.021	1.013	1.021	1.019	1.024	1.012	1.007	1.009	1.011	1.008	1.010	0.991	1.028	1.005	1.052	1.052	1.054
46	1.022	1.031	1.016	1.023	1.013	1.020	1.026	1.023	1.027	1.021	1.029	1.009	1.010	1.015	1.017	1.024	0.999	1.039	0.984	0.984	0.975
47	1.026	1.026	1.019	1.022	1.018	1.019	1.036	1.031	1.006	1.008	1.019	1.028	1.014	1.031	1.013	1.035	1.022	1.007	1.016	1.016	1.016
48	1.023	1.028	1.034	1.015	1.012	1.008	1.016	1.017	1.019	1.023	1.029	1.008	1.010	0.992	1.023	1.009	1.006	1.027	1.029	1.029	1.029
49	1.024	1.020	1.010	1.021	1.014	1.018	1.011	1.014	1.019	1.031	1.032	1.032	1.020	1.020	1.005	1.012	1.041	0.981	1.082	1.082	1.082
50	1.015	1.008	1.015	1.006	1.004	1.014	1.017	1.005	1.012	1.033	1.025	1.025	1.045	1.029	1.022	1.007	1.024	1.025	0.988	0.988	0.988
51	1.003	1.009	1.024	1.008	1.006	1.004	1.014	1.007	1.012	1.002	1.013	1.007	1.020	1.013	1.011	1.020	0.989	1.010	1.017	1.017	1.017
52	1.006	1.005	1.006	1.009	1.004	1.005	0.995	0.991	1.024	1.000	1.005	1.041	1.018	1.034	1.035	1.009	1.026	1.024	1.046	1.046	1.046
53	0.999	1.007	1.012	0.990	1.006	1.010	0.991	1.002	1.012	1.004	1.004	0.974	1.014	1.027	1.032	1.027	1.026	1.025	0.946	0.946	0.946
54	0.994	1.008	0.987	1.004	1.006	1.009	1.005	1.041	1.002	0.982	1.016	1.012	0.973	1.011	1.008	0.970	0.970	1.004	1.004	1.004	1.004
55	1.010	1.006	1.000	1.008	0.986	0.997	0.960	0.967	0.987	1.013	1.024	0.994	0.993	1.020	0.999	1.042	1.054	1.054	1.054	1.054	1.054
56	0.999	1.005	1.011	1.018	1.002	1.007	0.988	1.034	1.034	1.016	0.955	1.004	0.983	0.974	1.011	1.011	1.011	1.011	1.011	1.011	1.011
57	1.008	0.993	1.006	0.993	1.016	0.997	1.039	0.966	0.981	1.036	0.993	1.013	0.996	0.891	1.025	1.025	1.025	1.025	1.025	1.025	1.025
58	1.016	1.002	1.001	0.994	0.962	0.996	0.982	1.018	0.973	1.020	0.996	0.997	1.006	1.109	0.965	0.965	0.965	0.965	0.965	0.965	0.965
59	0.991	1.027	1.003	1.018	1.003	1.028	1.001	0.967	1.012	1.019	0.982	0.997	1.036	0.983	0.983	0.983	0.983	0.983	0.983	0.983	0.983
60	1.048	1.019	1.062	1.066	1.113	0.996	1.049	1.046	0.997	0.961	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973	0.973
61	1.026	1.033	1.024	1.000	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999	0.999
62	1.005	1.081	1.032	1.006	1.039	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051	1.051

THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF ACTIVE DUTY SERVICE

## Enlisted Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.079	1.084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.063	1.047	1.069	1.291	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.051	1.030	1.022	1.050	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.038	1.026	1.022	1.021	1.003	1.085	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.030	1.026	1.020	1.016	1.013	1.038	1.106	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.030	1.027	1.026	1.019	1.021	1.019	1.021	1.088	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.030	1.033	1.022	1.022	1.021	1.018	1.015	1.032	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	1.028	1.046	1.026	1.023	1.022	1.022	1.016	1.013	1.044	1.119	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.031	1.041	1.030	1.025	1.026	1.024	1.019	1.010	1.012	1.033	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.031	1.046	1.034	1.029	1.029	1.029	1.023	1.017	1.016	1.007	1.037	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.031	1.034	1.035	1.033	1.029	1.027	1.021	1.017	1.022	1.014	1.026	1.064	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.028	1.043	1.037	1.032	1.031	1.026	1.026	1.017	1.020	1.012	1.019	1.013	1.090	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.025	1.037	1.029	1.031	1.030	1.029	1.024	1.022	1.024	1.020	1.026	1.018	1.003	1.073	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.023	1.031	1.029	1.029	1.031	1.026	1.025	1.021	1.018	1.021	1.019	1.004	0.996	1.023	1.002	0.000	0.000	0.000	0.000	0.000	0.000
33	1.022	1.018	1.022	1.026	1.025	1.026	1.025	1.031	1.024	1.017	1.021	1.013	1.013	1.007	1.000	1.009	1.000	0.000	0.000	0.000	0.000
34	1.022	1.023	1.016	1.022	1.025	1.026	1.026	1.025	1.026	1.022	1.018	1.012	1.016	1.015	1.005	1.018	1.100	1.000	0.000	0.000	0.000
35	1.020	1.025	1.015	1.018	1.027	1.018	1.028	1.031	1.026	1.020	1.019	1.013	1.012	1.020	1.015	1.020	1.008	1.000	0.000	0.000	0.000
36	1.016	1.018	1.014	1.013	1.022	1.021	1.021	1.026	1.028	1.016	1.020	1.020	1.016	1.010	1.033	1.013	1.023	1.114	1.167	1.000	0.000
37	1.017	1.011	1.013	1.018	1.020	1.020	1.018	1.023	1.021	1.017	1.017	1.014	1.012	1.008	1.003	1.031	0.986	1.023	1.035	1.000	1.000
38	1.016	1.020	1.014	1.013	1.015	1.016	1.015	1.012	1.016	1.017	1.018	1.011	1.011	1.014	1.016	1.014	1.053	0.980	0.977	1.193	1.000
39	1.013	1.014	1.023	1.017	1.017	1.020	1.012	1.017	1.012	1.020	1.016	1.014	1.003	1.007	1.009	1.019	1.003	0.998	0.998	0.998	1.000
40	1.015	1.015	1.021	1.022	1.023	1.024	1.020	1.014	1.009	1.016	1.017	1.005	1.009	1.001	1.007	1.018	1.015	1.010	1.010	1.010	1.000
41	1.016	1.009	1.016	1.024	1.014	1.019	1.012	1.008	1.014	1.019	1.010	1.017	0.999	1.005	1.002	1.007	1.006	1.004	1.004	1.004	1.000
42	1.015	1.014	1.017	1.017	1.020	1.016	1.015	1.021	1.019	1.011	1.013	1.019	1.013	1.005	1.006	0.998	0.980	1.009	1.009	1.009	1.112
43	1.019	1.019	1.014	1.017	1.014	1.016	1.025	1.016	1.023	1.027	1.016	1.012	1.008	1.019	1.018	0.992	1.008	1.014	1.014	1.014	1.014
44	1.038	1.023	1.023	1.017	1.016	1.014	1.024	1.028	1.024	1.031	1.025	1.023	1.012	1.005	0.999	0.995	1.007	0.995	0.995	0.995	0.995
45	1.036	1.024	1.017	1.017	1.015	1.018	1.007	1.020	1.027	1.025	1.022	1.032	1.037	1.014	1.009	1.029	1.007	1.027	1.027	1.027	1.027
46	1.037	1.021	1.022	1.025	1.021	1.016	1.008	1.018	1.013	1.010	1.029	1.025	1.013	1.018	1.027	1.023	1.004	0.985	0.985	0.985	0.985
47	1.033	1.008	1.027	1.011	1.024	1.015	1.027	1.016	1.023	1.022	1.041	1.009	1.021	1.013	1.002	0.994	1.012	1.017	1.017	1.017	1.017
48	1.022	1.006	1.013	1.019	1.022	1.033	1.008	1.024	1.013	1.003	1.001	1.025	1.007	1.011	1.014	0.994	1.014	1.041	1.041	1.041	1.041
49	1.019	1.006	1.012	1.008	1.016	1.030	1.027	1.013	1.014	1.013	1.011	1.016	1.015	1.028	1.056	1.009	0.996	0.978	0.978	0.978	0.978
50	1.010	1.009	1.013	1.018	1.020	1.016	1.019	1.029	1.013	1.007	0.998	1.007	1.020	1.017	0.981	1.053	1.011	0.975	0.975	0.975	0.975
51	1.013	1.011	1.005	1.013	1.014	1.021	1.015	1.012	1.006	1.034	1.003	0.993	1.014	0.990	1.011	0.996	1.050	1.046	1.046	1.046	1.046
52	1.006	1.015	1.006	1.012	1.003	1.014	1.022	1.007	1.012	1.021	0.997	0.979	1.039	1.020	1.045	1.025	1.018	1.018	1.018	1.018	1.018
53	1.003	1.016	1.002	1.007	1.002	1.011	1.011	1.001	1.013	1.004	1.001	1.039	1.007	1.030	1.030	1.036	1.026	1.026	1.026	1.026	1.026
54	1.004	1.007	1.004	0.994	0.990	1.010	1.016	1.023	0.998	1.001	1.027	1.022	1.022	1.012	1.026	1.025	0.994	0.994	0.994	0.994	0.994
55	1.000	1.006	1.002	0.997	0.994	0.996	1.004	1.000	1.007	0.999	1.035	0.969	0.988	1.031	1.026	0.995	1.056	1.056	1.056	1.056	1.056
56	1.007	1.012	1.007	1.001	1.002	1.011	0.996	1.007	1.007	1.015	0.985	1.049	0.983	1.028	0.944	1.009	0.972	0.972	0.972	0.972	0.972
57	1.004	1.003	1.004	1.011	1.006	0.988	1.011	1.022	1.022	1.040	1.014	1.001	1.026	0.967	0.998	0.998	0.998	0.998	0.998	0.998	0.998
58	1.003	1.007	1.002	1.004	1.012	1.021	0.974	0.997	1.017	1.001	1.051	1.005	1.005	1.051	1.081	1.081	1.081	1.081	1.081	1.081	1.081
59	0.983	0.987	0.980	1.007	0.985	1.007	1.042	1.020	0.995	0.945	0.972	1.066	0.936	0.982	0.970	0.970	0.970	0.970	0.970	0.970	0.970
60	0.882	0.827	0.893	0.846	0.802	0.844	1.033	0.937	0.763	0.862	0.745	0.798	0.926	0.855	0.855	0.855	0.855	0.855	0.855	0.855	0.855
61	0.987	1.047	1.005	1.033	1.076	0.937	0.765	0.849	1.059	0.966	1.097	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
62	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886	0.886

THE NUMBER THAT APPEARS IN THE COLUMN MARKED "UNDER 1" AND THE ROW MARKED "62" IS THE RATIO OF AVERAGE BASIC PAY AT AGE 63 AND ABOVE TO BASIC PAY AT 62 FOR A MEMBER WITH LESS THAN A COMPLETED YEAR OF ACTIVE DUTY SERVICE.

APPENDIX I

RETIREE AND SURVIVOR RATES

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## RETIREE AND SURVIVOR RATES

The military retiree decrement rates are used to predict death, “other” losses from retired pay status, and rates of transfer from temporary disability to permanent disability. The “other” losses consist primarily of returns to active duty and full waiver of retired pay to receive a higher annuity from the Veterans Administration or Civil Service. These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first five years of retirement. After five years, those who are still in the temporary disability status are transferred to a permanent disability status.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 1981 through 2002. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

The rate development process began by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status were categorized by type of loss. In a few cases, there was no follow-up record. Some of the cases represent changed or corrected Social Security numbers. Where there was a previously retired person with a new Social Security number, it was subtracted from the cases with no follow-up record. The remaining unknowns were prorated. In addition, persons who discontinued a previous waiver of DoD retired pay were subtracted from other losses. After following the above procedures, crude rates were created using the formulas given on page I-3. These were smoothed using a Whittaker-Henderson type B graduation, or by fitting a polynomial to the crude rates. Where there was reason to suspect valid discontinuities in the underlying rates, those segments were not smoothed. A summary of the years on which various rates are based is given on page I-5.

Retiree and survivor rates are shown on pages I-6 through I-18.

## RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

### DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Nondisability deaths}}{\text{[Number at beginning of year} - \frac{1}{2} \text{(Nondisability deaths} + \text{other losses)]}}$$

### DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths}}{\text{[Number at beginning of year} - \frac{1}{2} \text{(Permanent disability deaths} + \text{other losses)]}}$$

### DEATH OF TEMPORARY DISABILITY RETIREES (by age nearest birthday and years retired)

$$\frac{\text{Temporary disability deaths in category}^1}{\text{[Number at beginning of year} - \frac{1}{2} \text{(Deaths} + \text{transfers} + \text{other losses)]}}$$

### RATES OF OTHER LOSSES FROM NONDISABILITY (by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

### RATES OF OTHER LOSSES FROM PERMANENT DISABILITY (by age nearest birthday)

$$\frac{\text{Losses other than death}}{\text{Number at beginning of year}}$$

### RATES OF OTHER LOSSES FROM TEMPORARY DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Losses other than death or transfers to permanent}}{\text{Number at beginning of year}}$$

### RATES OF TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY (by age nearest birthday and years retired)

$$\frac{\text{Transfers to permanent}}{\text{Number at beginning of year}}$$

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<sup>1</sup> Includes deaths of members who were temporarily disabled at the beginning of the year, then transferred to permanent disability, and later died before the end of the year.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS  
(cont.)

RETIREE DIVORCE (weighted by coverage amount, by age nearest birthday)

Net retiree divorces  
Number at beginning of year

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

Surviving spouse remarriages  
Number at beginning of year

SURVIVING CHILD TERMINATION RATES (by age nearest birthday)

Child terminations  
Number at beginning of year

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

Survivor deaths  
Number at beginning of year

RATES OF OTHER LOSS FROM SURVIVING SPOUSE (by age nearest birthday)

Survivor losses other than deaths  
Number at beginning of year

**SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED**

**Fiscal Years on Which Rates Are Based**

	<u>1981-1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000</u>	<u>2001</u>	<u>2002</u>
<u>DEATH RATES</u>											
ND Officers									X	X	
ND Enlistees									X	X	
PD Officers		X	X	X	X	X	X	X	X	X	X
PD Enlistees		X	X	X	X	X	X	X	X	X	X
TD Officers	X	X									
TD Enlistees	X	X									
<u>OTHER LOSS RATES</u>											
ND Officers					X	X	X				
ND Enlistees					X	X	X				
PD Officers		X	X	X	X	X	X	X	X	X	X
PD Enlistees		X	X	X	X	X	X	X	X	X	X
TD Officers	X	X									
TD Enlistees	X	X									
<u>TRANSFER RATES</u>											
<u>FROM TD TO PD</u>											
Officers	X	X									
Enlistees	X	X									
<u>RETIREE DIVORCE</u>											
					X	X	X				
<u>SURVIVOR RATES</u>											
Remarriage									X	X	X
Child Termination									X	X	X
Survivor Death									X	X	X
Survivor Other Loss									X	X	X

\*\*\* ND = Nondisabled  
 PD = Permanently Disabled  
 TD = Temporarily Disabled

## RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)

### OFFICERS

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00265	0.04672	0.02778	0.02168	0.01407	0.04145
17	0.00000	0.00292	0.04546	0.02704	0.02110	0.01369	0.04033
18	0.00000	0.00312	0.04423	0.02630	0.02053	0.01332	0.03924
19	0.00000	0.00328	0.04304	0.02559	0.01997	0.01296	0.03818
20	0.00000	0.00344	0.04185	0.02489	0.01942	0.01260	0.03713
21	0.00000	0.00359	0.04070	0.02420	0.01889	0.01225	0.03610
22	0.00000	0.00377	0.03957	0.02353	0.01836	0.01191	0.03510
23	0.00000	0.00399	0.03846	0.02287	0.01785	0.01158	0.03412
24	0.00000	0.00423	0.03738	0.02223	0.01735	0.01126	0.03316
25	0.00000	0.00448	0.03633	0.02160	0.01686	0.01094	0.03222
26	0.00000	0.00472	0.03530	0.02099	0.01638	0.01063	0.03131
27	0.00000	0.00493	0.03429	0.02039	0.01591	0.01033	0.03042
28	0.00000	0.00511	0.03331	0.01981	0.01546	0.01003	0.02955
29	0.00000	0.00528	0.03237	0.01925	0.01502	0.00975	0.02872
30	0.00035	0.00544	0.03145	0.01870	0.01459	0.00947	0.02789
31	0.00036	0.00557	0.03057	0.01818	0.01419	0.00920	0.02712
32	0.00037	0.00569	0.02975	0.01769	0.01381	0.00896	0.02639
33	0.00037	0.00575	0.02900	0.01725	0.01346	0.00873	0.02573
34	0.00037	0.00576	0.03078	0.01830	0.01428	0.00927	0.02730
35	0.00037	0.00577	0.03255	0.01936	0.01511	0.00980	0.02888
36	0.00038	0.00585	0.03433	0.02042	0.01593	0.01034	0.03045
37	0.00039	0.00604	0.03612	0.02148	0.01676	0.01088	0.03204
38	0.00040	0.00604	0.03793	0.02256	0.01760	0.01142	0.03365
39	0.00043	0.00604	0.03974	0.02363	0.01844	0.01197	0.03525
40	0.00047	0.00604	0.04154	0.02471	0.01928	0.01251	0.03685
41	0.00050	0.00604	0.04333	0.02577	0.02011	0.01305	0.03843
42	0.00053	0.00604	0.04507	0.02680	0.02092	0.01357	0.03998
43	0.00058	0.00604	0.04678	0.02782	0.02171	0.01408	0.04149
44	0.00064	0.00604	0.04844	0.02880	0.02248	0.01458	0.04297
45	0.00072	0.00604	0.05008	0.02978	0.02324	0.01508	0.04442
46	0.00081	0.00604	0.05173	0.03076	0.02400	0.01557	0.04588
47	0.00092	0.00604	0.05339	0.03175	0.02477	0.01607	0.04736
48	0.00105	0.00604	0.05505	0.03274	0.02555	0.01658	0.04884
49	0.00120	0.00604	0.05673	0.03374	0.02633	0.01708	0.05032
50	0.00130	0.00629	0.05754	0.03422	0.02670	0.01733	0.05104
51	0.00151	0.00690	0.05836	0.03470	0.02708	0.01757	0.05177
52	0.00182	0.00756	0.05917	0.03519	0.02746	0.01782	0.05249
53	0.00221	0.00827	0.05996	0.03566	0.02782	0.01805	0.05319
54	0.00265	0.00904	0.06075	0.03612	0.02819	0.01829	0.05389
55	0.00310	0.00986	0.06152	0.03659	0.02855	0.01852	0.05457
56	0.00353	0.01075	0.06231	0.03705	0.02892	0.01876	0.05527
57	0.00396	0.01170	0.06311	0.03753	0.02929	0.01900	0.05598
58	0.00438	0.01272	0.06394	0.03802	0.02967	0.01925	0.05672
59	0.00483	0.01596	0.06480	0.03854	0.03007	0.01951	0.05748
60	0.00536	0.01880	0.06572	0.03908	0.03050	0.01979	0.05829
61	0.00604	0.01995	0.06671	0.03967	0.03096	0.02009	0.05917

**RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

**OFFICERS (continued)**

Age	Non- disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
62	0.00687	0.01957	0.06779	0.04031	0.03146	0.02041	0.06013
63	0.00786	0.01862	0.06900	0.04103	0.03202	0.02077	0.06120
64	0.00892	0.01858	0.07034	0.04183	0.03264	0.02118	0.06240
65	0.01009	0.02003	0.07187	0.04274	0.03335	0.02164	0.06375
66	0.01136	0.02338					
67	0.01280	0.02727					
68	0.01447	0.03126					
69	0.01635	0.03419					
70	0.01841	0.03602					
71	0.02066	0.03814					
72	0.02308	0.04069					
73	0.02585	0.04425					
74	0.02901	0.04750					
75	0.03261	0.05026					
76	0.03663	0.05254					
77	0.04109	0.05542					
78	0.04575	0.05975					
79	0.05096	0.06538					
80	0.05706	0.07265					
81	0.06409	0.08075					
82	0.07209	0.08970					
83	0.08130	0.09953					
84	0.09164	0.11077					
85	0.10323	0.12313					
86	0.11626	0.13604					
87	0.13081	0.14878					
88	0.14651	0.16254					
89	0.16386	0.17804					
90	0.18276	0.19684					
91	0.20305	0.21905					
92	0.22600	0.24528					
93	0.25069	0.27517					
94	0.27689	0.30975					
95	0.30437	0.34818					
96	0.33293	0.39034					
97	0.36245	0.43621					
98	0.39285	0.46776					
99	0.42408	0.49911					
100	0.45626	0.53094					
101	0.48470	0.56402					
102	0.51493	0.59918					
103	0.54935	0.63923					
104	0.58784	0.66667					
105	0.62698	0.66667					
106	0.66294	0.66667					
107	0.67053	0.66667					
108	0.67055	0.66667					
109	0.67057	0.66667					
110	1.00000	1.00000					

## RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)

### ENLISTED

Age	Non-disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
16	0.00000	0.00192	0.01619	0.01011	0.01044	0.00835	0.01115
17	0.00000	0.00212	0.01492	0.00932	0.00962	0.00770	0.01028
18	0.00000	0.00226	0.01368	0.00855	0.00882	0.00706	0.00943
19	0.00000	0.00238	0.01247	0.00779	0.00804	0.00643	0.00859
20	0.00000	0.00249	0.01197	0.00748	0.00772	0.00618	0.00825
21	0.00000	0.00260	0.01145	0.00715	0.00738	0.00591	0.00789
22	0.00000	0.00273	0.01106	0.00691	0.00713	0.00571	0.00762
23	0.00000	0.00289	0.01082	0.00676	0.00698	0.00558	0.00745
24	0.00000	0.00307	0.01084	0.00677	0.00699	0.00559	0.00747
25	0.00000	0.00325	0.01117	0.00698	0.00720	0.00577	0.00770
26	0.00000	0.00342	0.01174	0.00733	0.00757	0.00606	0.00809
27	0.00000	0.00357	0.01254	0.00783	0.00808	0.00647	0.00864
28	0.00000	0.00371	0.01352	0.00844	0.00872	0.00698	0.00931
29	0.00000	0.00383	0.01450	0.00906	0.00935	0.00748	0.00999
30	0.00083	0.00394	0.01538	0.00961	0.00992	0.00794	0.01060
31	0.00085	0.00403	0.01615	0.01009	0.01041	0.00833	0.01112
32	0.00087	0.00403	0.01684	0.01052	0.01086	0.00869	0.01161
33	0.00088	0.00403	0.01751	0.01094	0.01129	0.00904	0.01207
34	0.00088	0.00403	0.01820	0.01137	0.01173	0.00939	0.01254
35	0.00088	0.00440	0.01893	0.01182	0.01220	0.00977	0.01304
36	0.00088	0.00476	0.01975	0.01233	0.01273	0.01019	0.01360
37	0.00092	0.00513	0.02063	0.01289	0.01330	0.01065	0.01421
38	0.00097	0.00549	0.02154	0.01345	0.01389	0.01112	0.01484
39	0.00102	0.00585	0.02235	0.01396	0.01441	0.01154	0.01540
40	0.00109	0.00622	0.02316	0.01447	0.01493	0.01195	0.01595
41	0.00112	0.00605	0.02411	0.01506	0.01554	0.01244	0.01661
42	0.00119	0.00594	0.02528	0.01579	0.01630	0.01305	0.01742
43	0.00130	0.00590	0.02655	0.01658	0.01712	0.01370	0.01829
44	0.00143	0.00592	0.02768	0.01729	0.01784	0.01428	0.01907
45	0.00161	0.00601	0.02863	0.01788	0.01846	0.01478	0.01972
46	0.00182	0.00617	0.02948	0.01842	0.01901	0.01522	0.02031
47	0.00208	0.00640	0.03036	0.01897	0.01958	0.01567	0.02092
48	0.00237	0.00669	0.03131	0.01956	0.02019	0.01616	0.02157
49	0.00270	0.00707	0.03234	0.02020	0.02085	0.01669	0.02228
50	0.00309	0.00753	0.03341	0.02087	0.02154	0.01724	0.02302
51	0.00352	0.00807	0.03518	0.02198	0.02268	0.01816	0.02424
52	0.00400	0.00872	0.03697	0.02309	0.02384	0.01908	0.02547
53	0.00454	0.00947	0.03870	0.02418	0.02495	0.01998	0.02667
54	0.00515	0.01034	0.04035	0.02520	0.02601	0.02082	0.02780
55	0.00582	0.01135	0.04192	0.02619	0.02703	0.02164	0.02888
56	0.00658	0.01250	0.04351	0.02718	0.02805	0.02246	0.02998
57	0.00740	0.01381	0.04519	0.02823	0.02914	0.02333	0.03114
58	0.00830	0.01527	0.04709	0.02941	0.03036	0.02430	0.03244
59	0.00932	0.01691	0.04925	0.03076	0.03175	0.02542	0.03393
60	0.01045	0.01870	0.05166	0.03227	0.03331	0.02666	0.03559
61	0.01172	0.02065	0.05434	0.03395	0.03504	0.02805	0.03744

**RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)**

**ENLISTED (continued)**

<u>Age</u>	<u>Non- disability</u>	<u>Permanent Disability</u>	<u>Temporary Disability</u>				
			<u>Year of Retirement</u>				
			<u>One</u>	<u>Two</u>	<u>Three</u>	<u>Four</u>	<u>Five</u>
62	0.01316	0.02274	0.05726	0.03577	0.03692	0.02955	0.03945
63	0.01480	0.02496	0.06033	0.03769	0.03890	0.03114	0.04157
64	0.01662	0.02729	0.06347	0.03965	0.04092	0.03276	0.04373
65	0.01866	0.02973	0.06662	0.04162	0.04295	0.03438	0.04590
66	0.02089	0.03229					
67	0.02331	0.03499					
68	0.02592	0.03786					
69	0.02873	0.04095					
70	0.03178	0.04432					
71	0.03509	0.04801					
72	0.03872	0.05210					
73	0.04266	0.05661					
74	0.04694	0.06162					
75	0.05165	0.06715					
76	0.05679	0.07326					
77	0.06237	0.07999					
78	0.06849	0.08737					
79	0.07515	0.09544					
80	0.08243	0.10424					
81	0.09023	0.11378					
82	0.09877	0.12410					
83	0.10809	0.13521					
84	0.11795	0.14712					
85	0.12845	0.15985					
86	0.13974	0.17339					
87	0.15153	0.18776					
88	0.16424	0.20295					
89	0.17768	0.21897					
90	0.19184	0.24203					
91	0.20673	0.26694					
92	0.22231	0.29352					
93	0.23862	0.32256					
94	0.25563	0.35439					
95	0.27331	0.38804					
96	0.29164	0.42243					
97	0.31748	0.45640					
98	0.34410	0.48942					
99	0.37145	0.52221					
100	0.39962	0.55552					
101	0.42452	0.59014					
102	0.45097	0.62692					
103	0.48112	0.66667					
104	0.51481	0.66667					
105	0.54906	0.66667					
106	0.58056	0.66667					
107	0.58718	0.66667					
108	0.58718	0.66667					
109	0.58718	0.66667					
110	1.00000	1.00000					

## RATES OF NONDEATH LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00000	0.00000	56	0.00000	0.00151
17	0.00000	0.00000	57	0.00000	0.00170
18	0.00000	0.00000	58	0.00000	0.00200
19	0.00000	0.00000	59	0.00000	0.00187
20	0.00000	0.00000	60	0.00000	0.00207
21	0.00000	0.00000	61	0.00000	0.00194
22	0.00000	0.00000	62	0.00000	0.00178
23	0.00000	0.00000	63	0.00000	0.00149
24	0.00000	0.00000	64	0.00000	0.00144
25	0.00000	0.00000	65	0.00000	0.00145
26	0.00000	0.00000	66	0.00000	0.00153
27	0.00000	0.00000	67	0.00000	0.00129
28	0.00000	0.00000	68	0.00000	0.00148
29	0.00000	0.00000	69	0.00000	0.00149
30	0.00000	0.00000	70	0.00000	0.00124
31	0.00000	0.00000	71	0.00000	0.00129
32	0.00000	0.00000	72	0.00000	0.00140
33	0.00000	0.00000	73	0.00052	0.00143
34	0.00000	0.00000	74	0.00074	0.00147
35	0.00000	0.00000	75	0.00091	0.00152
36	0.00000	0.00000	76	0.00102	0.00156
37	0.00000	0.00000	77	0.00115	0.00161
38	0.00000	0.00000	78	0.00130	0.00165
39	0.00000	0.00000	79	0.00138	0.00170
40	0.00000	0.00000	80	0.00137	0.00176
41	0.00000	0.00000	81	0.00139	0.00183
42	0.00000	0.00000	82	0.00155	0.00192
43	0.00000	0.00000	83	0.00173	0.00203
44	0.00000	0.00000	84	0.00191	0.00218
45	0.00000	0.00000	85	0.00213	0.00236
46	0.00000	0.00000	86	0.00236	0.00259
47	0.00000	0.00000	87	0.00258	0.00287
48	0.00000	0.00000	88	0.00276	0.00321
49	0.00000	0.00000	89	0.00289	0.00361
50	0.00000	0.00000	90	0.00303	0.00407
51	0.00000	0.00000	91	0.00326	0.00460
52	0.00000	0.00000	92	0.00366	0.00520
53	0.00000	0.00000	93	0.00430	0.00587
54	0.00000	0.00126	94	0.00531	0.00661
55	0.00000	0.00168	95	0.00674	0.00743

**RATES OF NONDEATH, NONTRANSFER LOSSES FROM TEMPORARY DISABILITY**

(Age Nearest Birthday)

Age	OFFICERS					ENLISTED				
	Year of Retirement					Year of Retirement				
	One	Two	Three	Four	Five	One	Two	Three	Four	Five
16	0.17685	0.24762	0.24414	0.27861	0.45470	0.26948	0.54695	0.41602	0.38115	0.74683
17	0.16986	0.23916	0.23678	0.26963	0.44499	0.26024	0.50781	0.39748	0.37111	0.73306
18	0.16287	0.23069	0.22942	0.26065	0.43529	0.25073	0.46867	0.37895	0.36084	0.71929
19	0.15589	0.22223	0.22206	0.25167	0.42559	0.24094	0.42954	0.36041	0.35034	0.70553
20	0.14890	0.21376	0.21470	0.24269	0.41588	0.23088	0.39040	0.34187	0.33963	0.69176
21	0.14191	0.20529	0.20733	0.23371	0.40618	0.22054	0.35338	0.32334	0.32868	0.67799
22	0.13493	0.19683	0.19997	0.22473	0.39648	0.21059	0.31889	0.30480	0.31752	0.66422
23	0.12794	0.18836	0.19261	0.21575	0.38677	0.20151	0.28730	0.28755	0.30613	0.65045
24	0.12095	0.17990	0.18525	0.20676	0.37707	0.19207	0.26532	0.27261	0.29452	0.63668
25	0.11396	0.17143	0.17789	0.19778	0.36737	0.18273	0.24786	0.25984	0.28259	0.61826
26	0.10705	0.16297	0.17052	0.18880	0.35766	0.17385	0.23416	0.24945	0.27071	0.60400
27	0.10029	0.15513	0.16316	0.17982	0.34796	0.16628	0.22180	0.23985	0.25989	0.58856
28	0.09377	0.14772	0.15579	0.17086	0.33826	0.16023	0.21635	0.23000	0.25012	0.56467
29	0.08736	0.14087	0.14854	0.16183	0.32855	0.15555	0.21472	0.22078	0.24129	0.54153
30	0.08123	0.13563	0.14149	0.15285	0.31885	0.15190	0.21052	0.21236	0.23335	0.51736
31	0.07550	0.13014	0.13457	0.14394	0.30915	0.14966	0.20232	0.20494	0.22573	0.50401
32	0.07022	0.12624	0.12781	0.13524	0.29944	0.14803	0.19060	0.19788	0.21746	0.49662
33	0.06545	0.12119	0.12125	0.12705	0.28973	0.14619	0.18257	0.19069	0.20826	0.48510
34	0.06118	0.11525	0.11478	0.11955	0.28000	0.14372	0.17893	0.18286	0.19806	0.47263
35	0.05740	0.10725	0.10824	0.11273	0.27026	0.14014	0.17631	0.17472	0.18706	0.46077
36	0.05384	0.09823	0.10154	0.10652	0.26052	0.13527	0.17017	0.16516	0.17542	0.44969
37	0.05034	0.08791	0.09462	0.10066	0.25078	0.12900	0.15587	0.15234	0.16310	0.43776
38	0.04686	0.07729	0.08743	0.09483	0.24107	0.12116	0.13361	0.13601	0.15006	0.41957
39	0.04337	0.06728	0.07999	0.08905	0.23139	0.11239	0.10614	0.11691	0.13615	0.39268
40	0.03981	0.05859	0.07236	0.08326	0.22174	0.10376	0.07857	0.09743	0.12185	0.35601
41	0.03621	0.05196	0.06463	0.07734	0.21215	0.09619	0.05962	0.08018	0.10773	0.31194
42	0.03262	0.04618	0.05699	0.07126	0.20263	0.08980	0.04921	0.06653	0.09453	0.26349
43	0.02906	0.04180	0.04967	0.06504	0.19320	0.08440	0.04440	0.05613	0.08259	0.22141
44	0.02552	0.03717	0.04279	0.05877	0.18385	0.07940	0.04269	0.04840	0.07197	0.19438
45	0.02207	0.03168	0.03648	0.05246	0.17461	0.07472	0.04273	0.04274	0.06267	0.18270
46	0.01886	0.02586	0.03079	0.04619	0.16547	0.07040	0.04279	0.03861	0.05434	0.18079
47	0.01601	0.01965	0.02582	0.04015	0.15643	0.06640	0.04191	0.03597	0.04697	0.17593
48	0.01359	0.01381	0.02154	0.03451	0.14749	0.06261	0.03998	0.03460	0.04059	0.16712
49	0.01164	0.00899	0.01794	0.02941	0.13863	0.05916	0.03771	0.03430	0.03517	0.15520
50	0.01017	0.00546	0.01495	0.02498	0.12986	0.05637	0.03679	0.03451	0.03072	0.14401
51	0.00914	0.00298	0.01251	0.02128	0.12118	0.05430	0.03716	0.03496	0.02715	0.13607
52	0.00846	0.00176	0.01051	0.01826	0.11257	0.05276	0.03903	0.03563	0.02441	0.13277
53	0.00807	0.00131	0.00886	0.01583	0.10402	0.05154	0.04192	0.03636	0.02241	0.13415
54	0.00787	0.00143	0.00750	0.01390	0.09553	0.05062	0.04504	0.03692	0.02106	0.13819
55	0.00778	0.00165	0.00637	0.01238	0.08710	0.04994	0.04717	0.03719	0.02029	0.14332
56	0.00777	0.00191	0.00542	0.01129	0.07870	0.04932	0.04817	0.03722	0.02000	0.14775
57	0.00781	0.00202	0.00464	0.01060	0.07036	0.04865	0.04799	0.03706	0.02006	0.15127
58	0.00788	0.00192	0.00400	0.01026	0.06204	0.04784	0.04682	0.03693	0.02035	0.15270
59	0.00793	0.00164	0.00351	0.01023	0.05375	0.04695	0.04485	0.03697	0.02082	0.15087
60	0.00796	0.00115	0.00312	0.01042	0.04548	0.04602	0.04221	0.03724	0.02140	0.14544
61	0.00797	0.00048	0.00282	0.01074	0.03722	0.04508	0.03875	0.03773	0.02206	0.13806
62	0.00797	0.00000	0.00257	0.01109	0.02897	0.04417	0.03485	0.03838	0.02280	0.13012
63	0.00798	0.00000	0.00235	0.01143	0.02073	0.04328	0.03077	0.03916	0.02360	0.12217
64	0.00798	0.00000	0.00213	0.01176	0.01249	0.04236	0.02663	0.04001	0.02444	0.11423
65	0.00798	0.00000	0.00191	0.01210	0.00425	0.04145	0.02246	0.04086	0.02527	0.10629

**TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY**

(Age Nearest Birthday)

Age	OFFICERS				ENLISTED			
	Year of Retirement				Year of Retirement			
	One	Two	Three	Four	One	Two	Three	Four
16	0.05312	0.06331	0.12999	0.10350	0.00128	0.03993	0.02009	0.00000
17	0.05548	0.07171	0.13345	0.11410	0.00696	0.05348	0.02912	0.00210
18	0.05784	0.08011	0.13692	0.12470	0.01264	0.06703	0.03815	0.02277
19	0.06019	0.08850	0.14039	0.13530	0.01832	0.08058	0.04718	0.04343
20	0.06255	0.09690	0.14385	0.14589	0.02401	0.09413	0.05622	0.06410
21	0.06491	0.10529	0.14732	0.15649	0.02969	0.10768	0.06525	0.08476
22	0.06727	0.11369	0.15079	0.16709	0.03532	0.12018	0.07428	0.10543
23	0.06963	0.12208	0.15426	0.17769	0.04083	0.13061	0.08322	0.12609
24	0.07198	0.13048	0.15772	0.18828	0.04620	0.13826	0.09194	0.14667
25	0.07434	0.13888	0.16119	0.19888	0.05141	0.14402	0.10052	0.16643
26	0.07670	0.14738	0.16466	0.20948	0.05650	0.14876	0.10888	0.18391
27	0.07906	0.15598	0.16813	0.22008	0.06149	0.15329	0.11672	0.19669
28	0.08141	0.16468	0.17160	0.23067	0.06637	0.15810	0.12419	0.20594
29	0.08377	0.17348	0.17522	0.24125	0.07115	0.16347	0.13159	0.21303
30	0.08613	0.18240	0.17932	0.25182	0.07579	0.16965	0.13908	0.21812
31	0.08849	0.19146	0.18417	0.26234	0.08028	0.17622	0.14672	0.22214
32	0.09085	0.20070	0.19003	0.27281	0.08459	0.18383	0.15489	0.22711
33	0.09320	0.21014	0.19718	0.28319	0.08871	0.19275	0.16369	0.23397
34	0.09556	0.21980	0.20588	0.29342	0.09260	0.20347	0.17337	0.24277
35	0.09792	0.22967	0.21604	0.30347	0.09623	0.21671	0.18391	0.25257
36	0.10028	0.23968	0.22720	0.31328	0.09957	0.23247	0.19513	0.26298
37	0.10263	0.24976	0.23875	0.32281	0.10259	0.25095	0.20689	0.27416
38	0.10499	0.25977	0.25012	0.33197	0.10525	0.27147	0.21907	0.28558
39	0.10735	0.26955	0.26096	0.34068	0.10760	0.29231	0.23154	0.29749
40	0.10971	0.27893	0.27091	0.34888	0.10970	0.31207	0.24390	0.30924
41	0.11207	0.28774	0.28005	0.35652	0.11158	0.32849	0.25571	0.32025
42	0.11442	0.29582	0.28822	0.36353	0.11324	0.34074	0.26655	0.32970
43	0.11678	0.30305	0.29517	0.36985	0.11471	0.34896	0.27607	0.33742
44	0.11914	0.30933	0.30066	0.37545	0.11599	0.35342	0.28409	0.34340
45	0.12150	0.31462	0.30484	0.38036	0.11708	0.35550	0.29025	0.34822
46	0.12385	0.31888	0.30771	0.38465	0.11797	0.35648	0.29459	0.35309
47	0.12621	0.32211	0.30905	0.38835	0.11866	0.35725	0.29715	0.35825
48	0.12857	0.32436	0.30885	0.39156	0.11913	0.35822	0.29798	0.36367
49	0.13093	0.32567	0.30723	0.39436	0.11935	0.35904	0.29709	0.36986
50	0.13329	0.32614	0.30470	0.39678	0.11935	0.35954	0.29468	0.37641
51	0.13564	0.32585	0.30154	0.39884	0.11912	0.35964	0.29092	0.38268
52	0.13800	0.32491	0.29815	0.40060	0.11870	0.35918	0.28605	0.38817
53	0.14036	0.32340	0.29514	0.40209	0.11814	0.35769	0.28019	0.39222
54	0.14272	0.32143	0.29302	0.40337	0.11748	0.35480	0.27350	0.39502
55	0.14507	0.31909	0.29222	0.40447	0.11674	0.35018	0.26612	0.39704
56	0.14743	0.31646	0.29306	0.40545	0.11593	0.34390	0.25819	0.39888
57	0.14979	0.31363	0.29557	0.40636	0.11508	0.33639	0.24986	0.40058
58	0.15215	0.31066	0.29948	0.40721	0.11419	0.32805	0.24121	0.40200
59	0.15450	0.30762	0.30461	0.40804	0.11328	0.31923	0.23227	0.40302
60	0.15686	0.30454	0.31057	0.40887	0.11235	0.31021	0.22316	0.40363
61	0.15922	0.30146	0.31702	0.40971	0.11140	0.30122	0.21394	0.40379
62	0.16158	0.29840	0.32379	0.41056	0.11044	0.29222	0.20468	0.40342
63	0.16394	0.29536	0.33077	0.41140	0.10947	0.28316	0.19538	0.40256
64	0.16629	0.29234	0.33782	0.41223	0.10850	0.27402	0.18607	0.40139
65	0.16865	0.28932	0.34490	0.41306	0.10752	0.26484	0.17675	0.40014

## RATES OF NONDEATH LOSSES FROM PERMANENT DISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.06133	0.13158	54	0.00652	0.02104
17	0.06133	0.13158	55	0.00621	0.02170
18	0.06133	0.13158	56	0.00592	0.02203
19	0.06133	0.13158	57	0.00565	0.02203
20	0.06133	0.13158	58	0.00540	0.02169
21	0.06133	0.13158	59	0.00516	0.02110
22	0.06133	0.13158	60	0.00495	0.02032
23	0.06133	0.13158	61	0.00474	0.01944
24	0.04841	0.10386	62	0.00456	0.01851
25	0.04204	0.09019	63	0.00439	0.01755
26	0.03685	0.07907	64	0.00424	0.01659
27	0.03283	0.07043	65	0.00410	0.01568
28	0.02981	0.06396	66	0.00398	0.01488
29	0.02762	0.05925	67	0.00387	0.01422
30	0.02605	0.05588	68	0.00377	0.01376
31	0.02490	0.05342	69	0.00369	0.01349
32	0.02398	0.05145	70	0.00363	0.01337
33	0.02312	0.04961	71	0.00358	0.01333
34	0.02221	0.04766	72	0.00354	0.01327
35	0.02118	0.04544	73	0.00351	0.01311
36	0.02002	0.04296	74	0.00349	0.01278
37	0.01881	0.04036	75	0.00349	0.01230
38	0.01790	0.03780	76	0.00350	0.01179
39	0.01703	0.02515	77	0.00352	0.01140
40	0.01620	0.02380	78	0.00355	0.01128
41	0.01541	0.02276	79	0.00684	0.01163
42	0.01465	0.02194	80	0.00627	0.01256
43	0.01133	0.02128	81	0.00548	0.01411
44	0.01077	0.02064	82	0.00636	0.01176
45	0.01024	0.02000	83	0.00538	0.01176
46	0.00974	0.01937	84	0.00512	0.01176
47	0.00925	0.01883	85	0.00581	0.01176
48	0.00879	0.01841	86	0.00581	0.01176
49	0.00836	0.01823	87	0.00581	0.01176
50	0.00795	0.01832	88	0.00581	0.01176
51	0.00756	0.01871	89	0.00581	0.01176
52	0.00719	0.01938	90	0.00581	0.01176
53	0.00684	0.02022			

## RATES OF DIVORCE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0600	50	0.0082
17	0.0585	51	0.0069
18	0.0571	52	0.0057
19	0.0556	53	0.0047
20	0.0541	54	0.0039
21	0.0526	55	0.0032
22	0.0511	56	0.0027
23	0.0493	57	0.0019
24	0.0471	58	0.0012
25	0.0447	59	0.0009
26	0.0421	60	0.0014
27	0.0396	61	0.0000
28	0.0375	62	0.0000
29	0.0362	63	0.0000
30	0.0360	64	0.0000
31	0.0368	65	0.0000
32	0.0384	66	0.0000
33	0.0406	67	0.0000
34	0.0428	68	0.0000
35	0.0444	69	0.0000
36	0.0450	70	0.0000
37	0.0448	71	0.0000
38	0.0437	72	0.0000
39	0.0411	73	0.0000
40	0.0363	74	0.0000
41	0.0309	75	0.0000
42	0.0289	76	0.0000
43	0.0245	77	0.0000
44	0.0207	78	0.0000
45	0.0176	79	0.0000
46	0.0151	80	0.0000
47	0.0131	81	0.0000
48	0.0112	82	0.0000
49	0.0098		

## RATES OF REMARRIAGE

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0881	38	0.0189
17	0.0862	39	0.0174
18	0.0842	40	0.0162
19	0.0823	41	0.0152
20	0.0805	42	0.0144
21	0.0772	43	0.0137
22	0.0741	44	0.0131
23	0.0711	45	0.0126
24	0.0682	46	0.0120
25	0.0655	47	0.0114
26	0.0600	48	0.0107
27	0.0552	49	0.0100
28	0.0508	50	0.0091
29	0.0468	51	0.0080
30	0.0433	52	0.0068
31	0.0405	53	0.0053
32	0.0379	54	0.0036
33	0.0332	55	0.0016
34	0.0292	56	0.0000
35	0.0259	57	0.0000
36	0.0231	58	0.0000
37	0.0208	59	0.0000

## CHILD TERMINATION RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>
0	0.01
1	0.00
2	0.00
3	0.00
4	0.00
5	0.00
6	0.00
7	0.00
8	0.00
9	0.00
10	0.00
11	0.00
12	0.00
13	0.00
14	0.00
15	0.00
16	0.00
17	0.20
18	0.28
19	0.17
20	0.17
21	0.39
22	0.69
23	0.05

## SURVIVOR DEATH RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00605	55	0.00605
1	0.00261	56	0.00650
2	0.00170	57	0.00704
3	0.00127	58	0.00764
4	0.00095	59	0.00833
5	0.00086	60	0.00910
6	0.00080	61	0.00995
7	0.00075	62	0.01089
8	0.00067	63	0.01195
9	0.00064	64	0.01309
10	0.00064	65	0.01431
11	0.00068	66	0.01560
12	0.00073	67	0.01695
13	0.00081	68	0.01835
14	0.00094	69	0.01979
15	0.00109	70	0.02132
16	0.00121	71	0.02295
17	0.00132	72	0.02469
18	0.00138	73	0.02658
19	0.00139	74	0.02865
20	0.00139	75	0.03095
21	0.00139	76	0.03352
22	0.00139	77	0.03641
23	0.00143	78	0.03971
24	0.00136	79	0.04349
25	0.00133	80	0.04785
26	0.00136	81	0.05284
27	0.00155	82	0.05853
28	0.00160	83	0.06496
29	0.00178	84	0.07219
30	0.00181	85	0.08028
31	0.00201	86	0.08931
32	0.00208	87	0.09933
33	0.00208	88	0.11030
34	0.00228	89	0.12236
35	0.00229	90	0.13545
36	0.00229	91	0.14960
37	0.00227	92	0.16480
38	0.00230	93	0.18115
39	0.00223	94	0.19854
40	0.00226	95	0.21698
41	0.00226	96	0.23647
42	0.00226	97	0.25695
43	0.00226	98	0.27841
44	0.00228	99	0.30081
45	0.00246	100	0.32430
46	0.00247	101	0.34880
47	0.00247	102	0.37439
48	0.00247	103	0.39937
49	0.00248	104	0.42625
50	0.00494	105	0.45291
51	0.00500	106	0.47721
52	0.00514	107	0.50071
53	0.00538	108	0.52313
54	0.00567	109	0.54441

## SURVIVOR OTHER LOSS RATES

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.00000	55	0.00346
1	0.00000	56	0.00790
2	0.00000	57	0.00571
3	0.00000	58	0.00664
4	0.00000	59	0.00856
5	0.00000	60	0.00711
6	0.00000	61	0.00552
7	0.00000	62	0.00737
8	0.00000	63	0.00721
9	0.00000	64	0.00449
10	0.00000	65	0.00315
11	0.00000	66	0.00476
12	0.00000	67	0.00489
13	0.00000	68	0.00365
14	0.00000	69	0.00281
15	0.00000	70	0.00384
16	0.00000	71	0.00387
17	0.00000	72	0.00365
18	0.00000	73	0.00316
19	0.00000	74	0.00321
20	0.00000	75	0.00198
21	0.00000	76	0.00284
22	0.00000	77	0.00258
23	0.00000	78	0.00245
24	0.00000	79	0.00164
25	0.00000	80	0.00207
26	0.00000	81	0.00222
27	0.01244	82	0.00274
28	0.01244	83	0.00186
29	0.01244	84	0.00462
30	0.01244	85	0.00287
31	0.01244	86	0.00473
32	0.01244	87	0.00271
33	0.01244	88	0.00349
34	0.01244	89	0.00321
35	0.01244	90	0.00321
36	0.01244	91	0.00490
37	0.01244	92	0.00175
38	0.02326	93	0.00175
39	0.02326	94	0.00175
40	0.02933	95	0.00175
41	0.02933	96	0.00000
42	0.01308	97	0.00000
43	0.02378	98	0.00000
44	0.01121	99	0.00000
45	0.01121	100	0.00000
46	0.01242	101	0.00000
47	0.01305	102	0.00000
48	0.01532	103	0.00000
49	0.01363	104	0.00000
50	0.01104	105	0.00000
51	0.01143	106	0.00000
52	0.00705	107	0.00000
53	0.00774	108	0.00000
54	0.01148	109	0.00000

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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## MORTALITY IMPROVEMENT FACTORS

Mortality rates in the valuation for active (non-reserve) military, nondisabled retirees, and survivor beneficiaries are decreased (or “improved”) over time in order to reflect the long-term trend toward such declines. No mortality improvement is assumed for disabled retirees because their mortality patterns are too easily affected by economic variables, periods of war, and by the policies of administering the disability retirement program (i.e., periods of relative laxity or stringency in determining an individual’s degree of disability or recovery from disability).

Mortality improvement factors were formed using data from the Social Security Administration. The Office of the Actuary, like the Social Security Administration, projects mortality rates by age and sex for each quinquennial year of their valuation projection period through the year 2080. We used the rates which underlie the 2000 Trustee’s Report, Alternative II (II-A and II-B had identical mortality assumptions).

To construct military mortality improvement factors, the corresponding combined sex tables were constructed. Mortality improvement factors were then computed by taking the fifth root of the ratio between (1) the combined sex mortality rate for a given age and year and (2) combined sex mortality rate for the same age five years earlier. Five sets of values for the percent of females were used: active duty officers, active duty enlistees, nondisabled retired officers, nondisabled retired enlistees, and survivors. For each set, the percent of females was both age- and year-specific, with the initial percent taken from the September 1999 military files. There are consequently five sets of mortality improvement factors used in the valuation of the military retirement system.

Even though the mortality improvement factors are based on Social Security data, they should apply reasonably well to the military retirement system. While the average military person may be somewhat healthier than the average person in the social security population, the mortality improvement factors are in the form of percentages. If the mortality for relatively healthy military lives is already small, then the improvement in terms of fewer deaths is slight, even though the percentage improvement is the same as for relatively less healthy lives.

Active Officer Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.96007	1.04534	0.96223	0.99444	0.98901	0.98908	0.99008	0.99127	0.99191	0.99199	0.99210	0.99204	0.99228	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95817	1.04580	0.96158	0.99454	0.98899	0.98913	0.99028	0.99118	0.99214	0.99211	0.99200	0.99222	0.99246	0.99208	0.99237	0.99243	0.99223	0.99240	0.99250	0.99221
18	0.95678	1.04242	0.96201	0.99452	0.98829	0.98850	0.99001	0.99113	0.99223	0.99191	0.99205	0.99222	0.99257	0.99205	0.99252	0.99241	0.99193	0.99258	0.99247	0.99228
19	0.95580	1.03656	0.96346	0.99428	0.98730	0.98750	0.98918	0.99108	0.99206	0.99192	0.99210	0.99219	0.99230	0.99214	0.99235	0.99246	0.99207	0.99261	0.99223	0.99239
20	0.95474	1.02270	0.97264	0.99404	0.98618	0.98658	0.98837	0.99082	0.99203	0.99200	0.99179	0.99231	0.99214	0.99225	0.99216	0.99246	0.99208	0.99243	0.99230	0.99263
21	0.95439	0.99652	0.99555	0.99389	0.98523	0.98585	0.98779	0.99083	0.99176	0.99199	0.99196	0.99214	0.99209	0.99210	0.99228	0.99228	0.99235	0.99230	0.99231	0.99262
22	0.95504	1.00351	0.98723	0.99355	0.98474	0.98538	0.98755	0.99064	0.99158	0.99214	0.99193	0.99229	0.99185	0.99204	0.99242	0.99220	0.99226	0.99243	0.99241	0.99250
23	0.95680	1.00365	0.99057	0.99304	0.98463	0.98554	0.98743	0.99062	0.99174	0.99192	0.99195	0.99228	0.99177	0.99225	0.99221	0.99218	0.99227	0.99233	0.99246	0.99250
24	0.95953	1.00919	0.98909	0.99236	0.98505	0.98595	0.98754	0.99084	0.99143	0.99217	0.99181	0.99214	0.99207	0.99211	0.99234	0.99226	0.99219	0.99217	0.99237	0.99266
25	0.96250	1.01446	0.98604	0.99156	0.98522	0.98636	0.98789	0.99080	0.99154	0.99195	0.99200	0.99212	0.99205	0.99215	0.99211	0.99231	0.99219	0.99249	0.99241	0.99244
26	0.96569	1.01619	0.98533	0.99090	0.98544	0.98669	0.98798	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99232	0.99252
27	0.97034	1.01882	0.98665	0.99085	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99192	0.99235	0.99205	0.99250	0.99253	0.99253
28	0.97637	1.02067	0.99039	0.99176	0.98601	0.98797	0.98884	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99204	0.99268	0.99250	0.99243
29	0.98316	1.02426	0.99396	0.99322	0.98650	0.98855	0.98947	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99228	0.99219	0.99234	0.99257	0.99258	0.99255
30	0.99030	1.02675	1.00141	0.99466	0.98677	0.98921	0.99015	0.99119	0.99169	0.99187	0.99196	0.99222	0.99213	0.99226	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	0.99651	1.02645	1.00653	0.99595	0.98692	0.98978	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99245	0.99212	0.99268	0.99243	0.99282	0.99259
32	1.00040	1.02587	1.01184	0.99716	0.98681	0.98990	0.99066	0.99138	0.99170	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99263	0.99246	0.99288
33	1.00151	1.02981	1.00997	0.99834	0.98644	0.98946	0.99055	0.99113	0.99168	0.99164	0.99176	0.99194	0.99229	0.99198	0.99225	0.99231	0.99262	0.99257	0.99249	0.99270
34	1.00043	1.03148	1.01052	0.99927	0.98569	0.98882	0.98996	0.99114	0.99136	0.99173	0.99172	0.99187	0.99201	0.99204	0.99229	0.99235	0.99245	0.99258	0.99270	0.99270
35	0.99849	1.03441	1.00877	1.00009	0.98507	0.98795	0.98941	0.99090	0.99123	0.99156	0.99169	0.99181	0.99192	0.99212	0.99216	0.99240	0.99231	0.99260	0.99251	0.99290
36	0.99665	1.03435	1.00679	1.00058	0.98422	0.98713	0.98899	0.99064	0.99119	0.99136	0.99172	0.99167	0.99193	0.99196	0.99211	0.99231	0.99241	0.99269	0.99241	0.99276
37	0.99441	1.03136	1.00625	1.00077	0.98359	0.98650	0.98841	0.99038	0.99112	0.99137	0.99157	0.99163	0.99186	0.99200	0.99201	0.99234	0.99240	0.99250	0.99256	0.99271
38	0.99207	1.02621	1.00924	1.00052	0.98305	0.98590	0.98802	0.99027	0.99105	0.99126	0.99141	0.99158	0.99175	0.99202	0.99198	0.99228	0.99233	0.99257	0.99245	0.99292
39	0.98963	1.01902	1.01129	0.99994	0.98256	0.98534	0.98778	0.99006	0.99096	0.99123	0.99135	0.99158	0.99165	0.99194	0.99194	0.99232	0.99233	0.99255	0.99259	0.99268
40	0.98726	1.01193	1.01560	0.99912	0.98228	0.98487	0.98752	0.99088	0.99110	0.99138	0.99158	0.99171	0.99188	0.99229	0.99229	0.99240	0.99231	0.99260	0.99251	0.99290
41	0.98494	1.00620	1.01690	0.99814	0.98190	0.98445	0.98724	0.98991	0.99092	0.99103	0.99134	0.99149	0.99173	0.99183	0.99203	0.99229	0.99228	0.99259	0.99267	0.99275
42	0.98268	1.00137	1.01581	0.99702	0.98138	0.98392	0.98685	0.98971	0.99068	0.99090	0.99127	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99273
43	0.98045	0.99815	1.01315	0.99582	0.98071	0.98313	0.98622	0.98939	0.99051	0.99068	0.99107	0.99124	0.99149	0.99162	0.99187	0.99206	0.99222	0.99234	0.99264	0.99253
44	0.97849	0.99575	1.00912	0.99457	0.98001	0.98235	0.98557	0.98894	0.99027	0.99055	0.99079	0.99101	0.99130	0.99140	0.99179	0.99186	0.99210	0.99228	0.99245	0.99256
45	0.97695	0.99427	1.00420	0.99337	0.97940	0.98167	0.98494	0.98857	0.99003	0.99026	0.99059	0.99086	0.99101	0.99132	0.99158	0.99173	0.99191	0.99217	0.99241	0.99241
46	0.97591	0.99267	1.00093	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99020	0.99038	0.99075	0.99094	0.99121	0.99149	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97526	0.99024	0.99849	0.99061	0.97891	0.98098	0.98441	0.98835	0.98976	0.99016	0.99045	0.99076	0.99091	0.99121	0.99146	0.99173	0.99193	0.99211	0.99232	0.99256
48	0.97499	0.98713	0.99756	0.98874	0.97912	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99165	0.99179	0.99206	0.99229	0.99246	0.99268
49	0.97500	0.98395	0.99701	0.98674	0.97948	0.98133	0.98479	0.98877	0.99020	0.99062	0.99084	0.99114	0.99136	0.99161	0.99185	0.99205	0.99228	0.99240	0.99263	0.99289
50	0.97507	0.98125	0.99620	0.98500	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97551	0.97884	0.99495	0.98365	0.98039	0.98210	0.98550	0.98927	0.99065	0.99112	0.99134	0.99155	0.99175	0.99206	0.99217	0.99243	0.99260	0.99273	0.99290	0.99316
52	0.97669	0.97861	0.99103	0.98262	0.98082	0.98245	0.98585	0.98953	0.99081	0.99125	0.99148	0.99166	0.99191	0.99218	0.99226	0.99253	0.99274	0.99290	0.99298	0.99325
53	0.97864	0.97913	0.98808	0.98184	0.98119	0.98279	0.98615	0.98970	0.99092	0.99133	0.99160	0.99174	0.99200	0.99222	0.99237	0.99261	0.99278	0.99296	0.99312	0.99331
54	0.98070	0.97671	0.98561	0.98131	0.98157	0.98319	0.98646	0.98988	0.99101	0.99136	0.99162	0.99183	0.99205	0.99223	0.99243	0.99267	0.99285	0.99300	0.99314	0.99340
55	0.98264	0.97626	0.98280	0.98099	0.98207	0.98364	0.98684	0.99007	0.99113	0.99142	0.99165	0.99190	0.99211	0.99229	0.99249	0.99272	0.99288	0.99308	0.99323	0.99340
56	0.98417	0.97616	0.98083	0.98090	0.98264	0.98419	0.98760	0.99029	0.99118	0.99153	0.99169	0.99192	0.99219	0.99239	0.99252	0.99279	0.99294	0.99315	0.99327	0.99345
57	0.98541	0.97646	0.97982	0.98109	0.98313	0.98469	0.98760	0.99044	0.99125	0.99158	0.99171	0.99198	0.99222	0.99238	0.99257	0.99279	0.99296	0.99318	0.99331	0.99345
58	0.98633	0.97717	0.97979	0.98153	0.98356	0.98507	0.98791	0.99050	0.99127	0.99152	0.99171	0.99198	0.99220	0.99240	0.99258	0.99279	0.99296	0.99319	0.99332	0.99347
59	0.98701	0.97812	0.98034	0.98215	0.98398	0.98546	0.98819	0.99057	0.99125	0.99148	0.99172	0.99195	0.99220	0.99238	0.99257	0.99279	0.99299	0.99318	0.99330	0.99348
60	0.98783	0.97876	0.98095	0.98264	0.98434	0.98579	0.98843	0.99062	0.99119	0.99147	0.99169	0.99194	0.99215	0.99239	0.99258	0.99278	0.99296	0.99317	0.99332	0.99349

Active Enlisted Mortality Improvement Rates

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95965	1.02478	0.97747	0.99437	0.98902	0.98908	0.99009	0.99127	0.99192	0.99198	0.99210	0.99204	0.99227	0.99207	0.99205	0.99246	0.99184	0.99264	0.99223	0.99205
17	0.95774	1.02456	0.97731	0.99448	0.98899	0.98913	0.99029	0.99119	0.99214	0.99211	0.99201	0.99222	0.99247	0.99208	0.99237	0.99243	0.99223	0.99239	0.99250	0.99221
18	0.95638	1.02054	0.97822	0.99448	0.98826	0.98846	0.98996	0.99107	0.99222	0.99191	0.99204	0.99221	0.99258	0.99205	0.99253	0.99237	0.99193	0.99256	0.99249	0.99227
19	0.95546	1.01370	0.98258	0.99425	0.98729	0.98748	0.98913	0.99104	0.99203	0.99189	0.99213	0.99215	0.99228	0.99215	0.99236	0.99241	0.99206	0.99259	0.99225	0.99235
20	0.95447	1.00748	0.98746	0.99406	0.98621	0.98658	0.98835	0.99081	0.99199	0.99200	0.99183	0.99226	0.99212	0.99225	0.99217	0.99243	0.99208	0.99238	0.99230	0.99261
21	0.95415	1.00362	0.99021	0.99397	0.98528	0.98590	0.98781	0.99083	0.99174	0.99197	0.99198	0.99212	0.99205	0.99211	0.99228	0.99225	0.99237	0.99221	0.99232	0.99261
22	0.95486	1.00202	0.99222	0.99366	0.98481	0.98545	0.98758	0.99066	0.99156	0.99212	0.99195	0.99228	0.99180	0.99205	0.99243	0.99217	0.99228	0.99236	0.99247	0.99249
23	0.95667	1.00361	0.99181	0.99308	0.98465	0.98557	0.98743	0.99063	0.99173	0.99191	0.99195	0.99228	0.99176	0.99221	0.99217	0.99228	0.99231	0.99247	0.99247	0.99249
24	0.95938	1.00789	0.98905	0.99235	0.98507	0.98597	0.98754	0.99084	0.99142	0.99217	0.99181	0.99213	0.99206	0.99212	0.99233	0.99225	0.99218	0.99216	0.99237	0.99266
25	0.96237	1.01326	0.98521	0.99153	0.98523	0.98636	0.98789	0.99080	0.99154	0.99195	0.99200	0.99211	0.99204	0.99215	0.99210	0.99230	0.99219	0.99249	0.99241	0.99244
26	0.96562	1.01747	0.98403	0.99084	0.98544	0.98669	0.98797	0.99073	0.99152	0.99195	0.99205	0.99193	0.99206	0.99222	0.99214	0.99235	0.99209	0.99250	0.99231	0.99252
27	0.97033	1.02141	0.98495	0.99080	0.98576	0.98727	0.98824	0.99074	0.99153	0.99192	0.99202	0.99189	0.99202	0.99241	0.99191	0.99234	0.99204	0.99250	0.99253	0.99252
28	0.97637	1.02304	0.98987	0.99168	0.98602	0.98797	0.98885	0.99098	0.99157	0.99176	0.99202	0.99193	0.99222	0.99216	0.99192	0.99249	0.99203	0.99268	0.99249	0.99243
29	0.98316	1.02452	0.99631	0.99312	0.98650	0.98856	0.98948	0.99122	0.99161	0.99178	0.99183	0.99209	0.99217	0.99213	0.99227	0.99219	0.99234	0.99257	0.99257	0.99255
30	0.99033	1.02482	1.00301	0.99453	0.98678	0.98821	0.99015	0.99119	0.99169	0.99188	0.99195	0.99222	0.99213	0.99226	0.99237	0.99233	0.99233	0.99252	0.99267	0.99247
31	0.99656	1.02487	1.00879	0.99583	0.98692	0.98879	0.99058	0.99131	0.99176	0.99178	0.99198	0.99244	0.99212	0.99244	0.99244	0.99244	0.99268	0.99243	0.99282	0.99258
32	1.00051	1.02726	1.01055	0.99704	0.98683	0.98992	0.99067	0.99138	0.99169	0.99164	0.99194	0.99199	0.99223	0.99207	0.99236	0.99228	0.99258	0.99253	0.99246	0.99288
33	1.00165	1.02964	1.01085	0.99819	0.98647	0.98950	0.99057	0.99113	0.99168	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99270
34	1.00064	1.03171	1.00929	0.99919	0.98572	0.98887	0.98998	0.99114	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99269
35	0.99881	1.03330	1.00747	1.00002	0.98511	0.98799	0.98944	0.99091	0.99123	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99239	0.99230	0.99259	0.99251	0.99289
36	0.99694	1.03440	1.00467	1.00053	0.98426	0.98718	0.98902	0.99065	0.99118	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99473	1.03234	1.00538	1.00069	0.98364	0.98656	0.98844	0.99038	0.99111	0.99136	0.99156	0.99162	0.99185	0.99199	0.99199	0.99233	0.99239	0.99248	0.99256	0.99269
38	0.99236	1.02762	1.00719	1.00049	0.98309	0.98596	0.98805	0.99027	0.99104	0.99125	0.99140	0.99157	0.99174	0.99201	0.99197	0.99228	0.99232	0.99256	0.99244	0.99291
39	0.98990	1.02043	1.01079	0.99993	0.98260	0.98538	0.98781	0.99006	0.99095	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99231	0.99233	0.99254	0.99258	0.99270
40	0.98746	1.01309	1.01471	0.99913	0.98230	0.98490	0.98753	0.99005	0.99087	0.99109	0.99138	0.99157	0.99171	0.99188	0.99193	0.99228	0.99229	0.99261	0.99261	0.99270
41	0.98507	1.00748	1.01677	0.99816	0.98195	0.98450	0.98727	0.98991	0.99091	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98276	1.00181	1.01715	0.99706	0.98139	0.98393	0.98686	0.98971	0.99068	0.99090	0.99126	0.99139	0.99167	0.99175	0.99202	0.99216	0.99234	0.99234	0.99269	0.99272
43	0.98049	0.99873	1.01421	0.99586	0.98073	0.98316	0.98624	0.98938	0.99050	0.99067	0.99106	0.99124	0.99148	0.99161	0.99186	0.99205	0.99222	0.99233	0.99263	0.99252
44	0.97852	0.99581	1.00934	0.99460	0.98002	0.98236	0.98557	0.98894	0.99026	0.99054	0.99078	0.99100	0.99129	0.99140	0.99178	0.99185	0.99209	0.99228	0.99244	0.99255
45	0.97697	0.99371	1.00440	0.99340	0.97940	0.98168	0.98494	0.98856	0.99002	0.99025	0.99058	0.99085	0.99099	0.99131	0.99157	0.99172	0.99190	0.99216	0.99241	0.99239
46	0.97591	0.99163	1.00083	0.99219	0.97904	0.98122	0.98455	0.98836	0.98980	0.99019	0.99038	0.99075	0.99094	0.99121	0.99148	0.99162	0.99186	0.99218	0.99229	0.99249
47	0.97523	0.98936	0.99656	0.99059	0.97891	0.98098	0.98442	0.98836	0.98977	0.99017	0.99046	0.99077	0.99091	0.99122	0.99147	0.99173	0.99194	0.99212	0.99232	0.99256
48	0.97494	0.98638	0.99558	0.98873	0.97911	0.98110	0.98446	0.98850	0.98991	0.99037	0.99063	0.99084	0.99115	0.99136	0.99164	0.99179	0.99205	0.99229	0.99246	0.99268
49	0.97492	0.98351	0.99504	0.98675	0.97949	0.98135	0.98480	0.98878	0.99021	0.99063	0.99085	0.99115	0.99137	0.99162	0.99186	0.99206	0.99229	0.99241	0.99264	0.99290
50	0.97499	0.98110	0.99210	0.98506	0.97994	0.98172	0.98520	0.98902	0.99045	0.99088	0.99119	0.99133	0.99163	0.99186	0.99199	0.99229	0.99243	0.99267	0.99279	0.99301
51	0.97544	0.97930	0.99085	0.98373	0.98057	0.98226	0.98560	0.98933	0.99070	0.99117	0.99139	0.99160	0.99181	0.99211	0.99222	0.99248	0.99265	0.99277	0.99294	0.99320
52	0.97658	0.97789	0.98882	0.98268	0.98102	0.98264	0.98597	0.98959	0.99086	0.99130	0.99153	0.99171	0.99196	0.99223	0.99231	0.99257	0.99278	0.99294	0.99302	0.99329
53	0.97844	0.97682	0.98598	0.98193	0.98142	0.98299	0.98628	0.98977	0.99097	0.99138	0.99165	0.99179	0.99205	0.99226	0.99242	0.99265	0.99282	0.99299	0.99316	0.99334
54	0.98061	0.97608	0.98294	0.98145	0.98177	0.98337	0.98659	0.98994	0.99105	0.99140	0.99165	0.99187	0.99209	0.99227	0.99246	0.99270	0.99289	0.99303	0.99317	0.99342
55	0.98256	0.97563	0.98016	0.98116	0.98229	0.98384	0.98697	0.99013	0.99117	0.99145	0.99168	0.99194	0.99215	0.99232	0.99252	0.99275	0.99291	0.99311	0.99326	0.99342
56	0.98409	0.97552	0.97821	0.98109	0.98287	0.98440	0.98740	0.99036	0.99122	0.99157	0.99173	0.99196	0.99222	0.99243	0.99255	0.99282	0.99298	0.99318	0.99329	0.99347
57	0.98533	0.97581	0.97721	0.98129	0.98337	0.98491	0.98776	0.99051	0.99129	0.99157	0.99174	0.99201	0.99222	0.99242	0.99261	0.99281	0.99299	0.99322	0.99334	0.99348
58	0.98625	0.97653	0.97718	0.98173	0.98381	0.98530	0.98808	0.99057	0.99130	0.99155	0.99174	0.99201	0.99222	0.99243	0.99261	0.99281	0.99299	0.99322	0.99335	0.99349
59	0.98693	0.97748	0.97773	0.98234	0.98424	0.98571	0.98837	0.99063	0.99128	0.99151	0.99174	0.99198	0.99222	0.99241	0.99260	0.99281	0.99301	0.99320	0.99332	0.99350
60	0.98774	0.97813	0.97834	0.98282	0.98461	0.98604	0.98861	0.99068	0.99122	0.99149	0.99171	0.99196	0.99217	0.99241	0.99260	0.99280	0.99298	0.99319	0.99333	0.99351

**Non-Disabled Retired Officer Mortality Improvement Rates**

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95904	1.02358	0.97729	0.99418	0.98884	0.99057	0.99101	0.99124	0.99188	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95712	1.02327	0.97719	0.99433	0.98881	0.99069	0.99129	0.99108	0.99216	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95580	1.01910	0.97816	0.99437	0.98813	0.99014	0.99108	0.99106	0.99224	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99254	0.99251	0.99226
19	0.95489	1.01247	0.98020	0.99421	0.98717	0.98926	0.99035	0.99108	0.99203	0.99188	0.99215	0.99212	0.99226	0.99216	0.99237	0.99238	0.99204	0.99259	0.99259	0.99233
20	0.95393	1.00581	0.98250	0.99407	0.98611	0.98846	0.99064	0.99088	0.99199	0.99200	0.99184	0.99223	0.99212	0.99225	0.99218	0.99242	0.99208	0.99236	0.99230	0.99261
21	0.95365	1.00103	0.98438	0.99400	0.98518	0.98785	0.98916	0.99091	0.99176	0.99196	0.99199	0.99211	0.99203	0.99211	0.99228	0.99223	0.99238	0.99218	0.99233	0.99262
22	0.95438	0.99893	0.98491	0.99368	0.98471	0.98743	0.98895	0.99075	0.99158	0.99212	0.99197	0.99228	0.99179	0.99206	0.99243	0.99216	0.99229	0.99233	0.99223	0.99249
23	0.95618	1.00056	0.98351	0.99310	0.98456	0.98752	0.98878	0.99072	0.99175	0.99191	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99228	0.99229	0.99248	0.99249
24	0.95890	1.00469	0.98113	0.99234	0.98497	0.98784	0.98884	0.99093	0.99143	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96190	1.00954	0.97805	0.99149	0.98519	0.98815	0.98912	0.99068	0.99145	0.99194	0.99200	0.99211	0.99203	0.99215	0.99239	0.99228	0.99219	0.99247	0.99242	0.99243
26	0.96520	1.01377	0.97603	0.99078	0.98535	0.98839	0.98914	0.99081	0.99154	0.99195	0.99204	0.99192	0.99206	0.99221	0.99214	0.99234	0.99206	0.99251	0.99229	0.99252
27	0.96998	1.01731	0.97680	0.99074	0.98567	0.98891	0.98938	0.99080	0.99154	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99202	0.99250	0.99252	0.99252
28	0.97611	1.01978	0.98090	0.99163	0.98593	0.98958	0.98997	0.99104	0.99158	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98305	1.02143	0.98679	0.99308	0.98642	0.99015	0.99060	0.99129	0.99162	0.99178	0.99182	0.99209	0.99209	0.99218	0.99227	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99036	1.02225	0.99324	0.99453	0.98670	0.99080	0.99126	0.99171	0.99189	0.99188	0.99195	0.99209	0.99222	0.99213	0.99225	0.99232	0.99251	0.99268	0.99246	0.99246
31	0.99674	1.02309	0.99842	0.99584	0.98683	0.99135	0.99169	0.99138	0.99178	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99267	0.99242	0.99282	0.99258
32	1.00084	1.02469	1.00153	0.99706	0.98673	0.99144	0.99175	0.99145	0.99171	0.99164	0.99195	0.99199	0.99222	0.99207	0.99236	0.99227	0.99257	0.99253	0.99246	0.99288
33	1.00211	1.02722	1.00193	0.99821	0.98636	0.99096	0.99163	0.99120	0.99170	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99257	0.99249	0.99269
34	1.00113	1.03002	1.00075	0.99921	0.98561	0.99027	0.99100	0.99120	0.99138	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99244	0.99257	0.99270	0.99269
35	0.99929	1.03272	0.99870	1.00005	0.98499	0.98934	0.99041	0.99096	0.99125	0.99156	0.99168	0.99192	0.99212	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	0.99736	1.03375	0.99744	1.00055	0.98415	0.98848	0.98996	0.99070	0.99120	0.99135	0.99171	0.99166	0.99193	0.99194	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99507	1.03204	0.99833	1.00072	0.98352	0.98783	0.98937	0.99044	0.99113	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	0.99261	1.02726	1.00181	1.00051	0.98297	0.98722	0.98897	0.99032	0.99106	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99001	1.02055	1.00658	0.99994	0.98247	0.98665	0.98873	0.99011	0.99097	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98753	1.01318	1.01191	0.99913	0.98219	0.98619	0.98847	0.99010	0.99089	0.99129	0.99137	0.99157	0.99171	0.99188	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	0.98512	1.00656	1.01707	0.99817	0.98074	0.98553	0.98850	0.98889	0.99121	0.99103	0.99136	0.99150	0.99172	0.99180	0.99201	0.99229	0.99228	0.99257	0.99267	0.99274
42	0.98275	1.00126	1.01884	0.99709	0.98054	0.98441	0.98768	0.98882	0.99104	0.99093	0.99131	0.99141	0.99167	0.99173	0.99202	0.99217	0.99235	0.99234	0.99269	0.99272
43	0.98046	0.99917	1.01484	0.99590	0.97956	0.98336	0.98674	0.98920	0.99049	0.99070	0.99111	0.99128	0.99147	0.99160	0.99185	0.99206	0.99223	0.99234	0.99263	0.99252
44	0.97868	0.99643	1.01080	0.99466	0.97867	0.98264	0.98601	0.98919	0.98976	0.99070	0.99083	0.99106	0.99127	0.99138	0.99177	0.99186	0.99210	0.99228	0.99244	0.99255
45	0.97698	0.99446	1.00719	0.99351	0.97766	0.98180	0.98529	0.98878	0.98951	0.99052	0.99063	0.99091	0.99099	0.99131	0.99157	0.99173	0.99192	0.99217	0.99241	0.99240
46	0.97591	0.99309	1.00240	0.99227	0.97684	0.98104	0.98484	0.98857	0.98941	0.99038	0.99042	0.99079	0.99092	0.99120	0.99147	0.99162	0.99186	0.99218	0.99228	0.99248
47	0.97523	0.99050	1.00074	0.99069	0.97601	0.98074	0.98462	0.98860	0.98938	0.99036	0.99049	0.99081	0.99091	0.99121	0.99145	0.99173	0.99194	0.99212	0.99232	0.99255
48	0.97492	0.98723	0.99924	0.98877	0.97622	0.98060	0.98461	0.98876	0.98973	0.99043	0.99068	0.99089	0.99118	0.99135	0.99164	0.99180	0.99207	0.99230	0.99247	0.99269
49	0.97490	0.98459	0.99813	0.98672	0.97610	0.98068	0.98498	0.98904	0.99025	0.99039	0.99096	0.99120	0.99140	0.99161	0.99185	0.99206	0.99230	0.99242	0.99265	0.99290
50	0.97497	0.98173	0.99801	0.98491	0.97762	0.98099	0.98628	0.99020	0.99132	0.99148	0.99189	0.99219	0.99235	0.99245	0.99260	0.99281	0.99294	0.99317	0.99342	0.99302
51	0.97540	0.98020	0.99659	0.98348	0.97623	0.98090	0.98551	0.98951	0.99079	0.99089	0.99151	0.99163	0.99183	0.99209	0.99220	0.99246	0.99264	0.99277	0.99294	0.99319
52	0.97655	0.97904	0.99458	0.98231	0.97641	0.98080	0.98584	0.98973	0.99099	0.99102	0.99166	0.99174	0.99199	0.99222	0.99230	0.99256	0.99278	0.99294	0.99302	0.99328
53	0.97841	0.97789	0.99161	0.98144	0.97653	0.98104	0.98597	0.98986	0.99111	0.99121	0.99168	0.99181	0.99207	0.99229	0.99240	0.99263	0.99282	0.99299	0.99316	0.99334
54	0.98058	0.97736	0.98797	0.98088	0.97702	0.98095	0.98614	0.99005	0.99122	0.99139	0.99148	0.99194	0.99212	0.99229	0.99245	0.99268	0.99288	0.99304	0.99317	0.99342
55	0.98253	0.97666	0.98557	0.98045	0.97762	0.98099	0.98628	0.99020	0.99132	0.99148	0.99189	0.99219	0.99235	0.99245	0.99260	0.99281	0.99294	0.99316	0.99336	0.99361
56	0.98407	0.97679	0.98370	0.98029	0.97880	0.98102	0.98642	0.99031	0.99135	0.99163	0.99152	0.99205	0.99225	0.99245	0.99254	0.99281	0.99297	0.99318	0.99330	0.99347
57	0.98531	0.97698	0.98265	0.98044	0.97997	0.98111	0.98636	0.99041	0.99139	0.99166	0.99152	0.99211	0.99228	0.99244	0.99260	0.99281	0.99300	0.99321	0.99334	0.99348
58	0.98624	0.97809	0.98264	0.98087	0.98095	0.98114	0.98652	0.99033	0.99138	0.99166	0.99159	0.99204	0.99225	0.99246	0.99262	0.99280	0.99298	0.99322	0.99335	0.99349
59	0.98693	0.97900	0.98327	0.98152	0.98212	0.98150	0.98637	0.99028	0.99138	0.99164	0.99172	0.99184	0.99229	0.99244	0.99261	0.99280	0.99300	0.99320	0.99333	0.99350
60	0.98773	0.97958	0.98367	0.98203	0.98281	0.98180	0.98619	0.99011	0.99128	0.99162	0.99173	0.99175	0.99229	0.99244	0.99262	0.99279	0.99298	0.99318	0.99334	0.99351

Non-Disabled Retired Officer Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98838	0.98065	0.98439	0.98252	0.98353	0.98273	0.98602	0.98992	0.99121	0.99159	0.99178	0.99176	0.99230	0.99244	0.99265	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98814	0.98196	0.98534	0.98333	0.98460	0.98399	0.98609	0.98971	0.99127	0.99166	0.99188	0.99183	0.99235	0.99252	0.99270	0.99286	0.99306	0.99321	0.99339	0.99357
63	0.98693	0.98337	0.98582	0.98449	0.98581	0.98549	0.98639	0.98983	0.99129	0.99180	0.99207	0.99204	0.99242	0.99260	0.99283	0.99296	0.99312	0.99329	0.99347	0.99363
64	0.98539	0.98386	0.98738	0.98566	0.98730	0.98700	0.98971	0.99140	0.99200	0.99226	0.99232	0.99240	0.99282	0.99299	0.99323	0.99330	0.99345	0.99359	0.99378	0.99393
65	0.98396	0.98555	0.98839	0.98689	0.98825	0.98866	0.98761	0.98956	0.99136	0.99215	0.99240	0.99250	0.99247	0.99296	0.99303	0.99320	0.99332	0.99347	0.99361	0.99376
66	0.98317	0.98718	0.98834	0.98776	0.98913	0.98978	0.98855	0.98927	0.99123	0.99218	0.99249	0.99263	0.99258	0.99302	0.99312	0.99328	0.99338	0.99353	0.99367	0.99381
67	0.98328	0.98724	0.98824	0.98781	0.98955	0.99052	0.98936	0.98998	0.99090	0.99220	0.99256	0.99273	0.99263	0.99307	0.99318	0.99333	0.99344	0.99358	0.99371	0.99386
68	0.98438	0.98550	0.98741	0.98713	0.98977	0.99074	0.98991	0.98866	0.99077	0.99210	0.99256	0.99280	0.99272	0.99305	0.99320	0.99337	0.99349	0.99361	0.99375	0.99388
69	0.98600	0.98269	0.98694	0.98601	0.98974	0.99045	0.98957	0.99036	0.99198	0.99261	0.99283	0.99285	0.99290	0.99327	0.99338	0.99353	0.99363	0.99377	0.99391	0.99394
70	0.98770	0.98000	0.98713	0.98498	0.98964	0.99076	0.99087	0.98857	0.98993	0.99176	0.99258	0.99283	0.99290	0.99285	0.99334	0.99341	0.99355	0.99366	0.99379	0.99394
71	0.98915	0.97830	0.98782	0.98437	0.99006	0.99088	0.99126	0.98901	0.98941	0.99149	0.99249	0.99282	0.99294	0.99288	0.99334	0.99342	0.99358	0.99369	0.99382	0.99397
72	0.99031	0.97808	0.98764	0.98411	0.99029	0.99105	0.99167	0.98954	0.98996	0.99106	0.99244	0.99281	0.99299	0.99286	0.99336	0.99344	0.99360	0.99371	0.99385	0.99399
73	0.99112	0.97918	0.98721	0.98419	0.99119	0.99150	0.99199	0.99003	0.98853	0.99086	0.99229	0.99277	0.99301	0.99293	0.99329	0.99345	0.99361	0.99373	0.99386	0.99401
74	0.99173	0.98068	0.98713	0.98455	0.99182	0.99199	0.99202	0.99075	0.98842	0.99038	0.99215	0.99280	0.99304	0.99305	0.99312	0.99350	0.99362	0.99376	0.99388	0.99403
75	0.99215	0.98243	0.98710	0.98515	0.99200	0.99243	0.99265	0.99119	0.98843	0.98999	0.99197	0.99282	0.99309	0.99315	0.99310	0.99361	0.99367	0.99382	0.99393	0.99408
76	0.99263	0.98391	0.98791	0.98585	0.99196	0.99323	0.99295	0.99160	0.98896	0.98950	0.99175	0.99279	0.99314	0.99325	0.99318	0.99365	0.99374	0.99388	0.99400	0.99413
77	0.99338	0.98435	0.98894	0.98668	0.99259	0.99377	0.99316	0.99190	0.98943	0.98895	0.99124	0.99271	0.99310	0.99327	0.99313	0.99365	0.99373	0.99388	0.99401	0.99414
78	0.99443	0.98496	0.99012	0.98766	0.99252	0.99486	0.99352	0.99192	0.98972	0.98827	0.99087	0.99241	0.99297	0.99320	0.99311	0.99350	0.99367	0.99383	0.99398	0.99410
79	0.99556	0.98510	0.99167	0.98874	0.99372	0.99634	0.99622	0.99598	0.99259	0.99193	0.98991	0.98833	0.99120	0.99288	0.99369	0.99354	0.99409	0.99425	0.99438	0.99466
80	0.99672	0.98617	0.99327	0.98990	0.99409	0.99503	0.99707	0.99649	0.99665	0.99323	0.99226	0.99134	0.98878	0.99116	0.99320	0.99391	0.99412	0.99406	0.99440	0.99466
81	0.99752	0.98722	0.99340	0.99112	0.99507	0.99581	0.99460	0.99181	0.99071	0.98802	0.98869	0.99131	0.99252	0.99295	0.99309	0.99301	0.99357	0.99368	0.99386	0.99400
82	0.99769	0.98738	0.99476	0.99240	0.99548	0.99642	0.99496	0.99198	0.99128	0.98886	0.98836	0.99098	0.99266	0.99311	0.99330	0.99313	0.99372	0.99382	0.99399	0.99413
83	0.99709	0.98856	0.99053	0.99372	0.99634	0.99622	0.99598	0.99259	0.99193	0.98991	0.98833	0.99120	0.99288	0.99369	0.99354	0.99409	0.99425	0.99438	0.99466	0.99486
84	0.99626	0.98766	0.99058	0.99503	0.99707	0.99707	0.99649	0.99665	0.99323	0.99226	0.99134	0.98878	0.99116	0.99320	0.99391	0.99412	0.99406	0.99440	0.99454	0.99466
85	0.99539	0.98940	0.99958	0.99633	0.99765	0.99758	0.99675	0.99369	0.99326	0.99224	0.98923	0.99108	0.99334	0.99425	0.99446	0.99444	0.99428	0.99480	0.99480	0.99490
86	0.99483	0.98988	1.00165	0.99759	0.99848	0.99845	0.99649	0.99440	0.99356	0.99297	0.99016	0.99079	0.99331	0.99439	0.99469	0.99470	0.99451	0.99497	0.99498	0.99506
87	0.99467	0.99235	1.00171	0.99881	0.99957	0.99876	0.99688	0.99463	0.99369	0.99352	0.99104	0.99049	0.99299	0.99449	0.99480	0.99487	0.99461	0.99507	0.99507	0.99515
88	0.99487	0.99356	1.00303	0.99999	0.99993	0.99955	0.99642	0.99533	0.99390	0.99375	0.99173	0.99016	0.99287	0.99473	0.99482	0.99494	0.99502	0.99510	0.99518	0.99518
89	0.99530	0.99482	1.00381	1.00111	1.00035	1.00023	0.99644	0.99553	0.99396	0.99348	0.99259	0.99015	0.99238	0.99423	0.99482	0.99495	0.99486	0.99482	0.99514	0.99518
90	0.99585	0.99610	1.00442	1.00217	1.00035	1.00073	0.99725	0.99517	0.99384	0.99384	0.99294	0.99014	0.99238	0.99423	0.99474	0.99490	0.99487	0.99471	0.99517	0.99515
91	0.99643	0.99736	1.00491	1.00318	0.99963	1.00168	0.99801	0.99441	0.99445	0.99373	0.99324	0.99070	0.99136	0.99363	0.99457	0.99483	0.99486	0.99469	0.99510	0.99511
92	0.99695	0.99859	1.00532	1.00413	1.00006	1.00195	0.99817	0.99443	0.99439	0.99361	0.99353	0.99132	0.99096	0.99319	0.99449	0.99477	0.99485	0.99465	0.99507	0.99508
93	0.99738	0.99978	1.00570	1.00502	1.00046	1.00219	0.99832	0.99447	0.99390	0.99401	0.99366	0.99191	0.99067	0.99306	0.99432	0.99472	0.99486	0.99470	0.99498	0.99506
94	0.99766	1.00090	1.00607	1.00585	1.00083	1.00241	0.99847	0.99456	0.99392	0.99402	0.99370	0.99247	0.99076	0.99273	0.99423	0.99474	0.99487	0.99482	0.99482	0.99510
95	0.99789	1.00180	1.00637	1.00652	1.00113	1.00258	0.99860	0.99463	0.99394	0.99402	0.99374	0.99312	0.99084	0.99243	0.99406	0.99471	0.99486	0.99486	0.99476	0.99514
96	0.99806	1.00248	1.00660	1.00703	1.00135	1.00269	0.99869	0.99468	0.99395	0.99402	0.99378	0.99353	0.99214	0.99147	0.99358	0.99463	0.99485	0.99489	0.99479	0.99512
97	0.99818	1.00293	1.00677	1.00737	1.00151	1.00275	0.99875	0.99472	0.99396	0.99402	0.99380	0.99359	0.99231	0.99170	0.99330	0.99460	0.99483	0.99492	0.99478	0.99512
98	0.99823	1.00317	1.00687	1.00754	1.00159	1.00277	0.99877	0.99474	0.99396	0.99402	0.99382	0.99363	0.99245	0.99189	0.99312	0.99449	0.99481	0.99494	0.99484	0.99507
99	0.99823	1.00317	1.00690	1.00754	1.00159	1.00272	0.99877	0.99475	0.99396	0.99402	0.99384	0.99366	0.99256	0.99204	0.99273	0.99456	0.99480	0.99496	0.99496	0.99494
100	0.99823	1.00318	1.00693	1.00754	1.00160	1.00268	0.99876	0.99476	0.99396	0.99401	0.99385	0.99370	0.99267	0.99219	0.99284	0.99420	0.99483	0.99495	0.99496	0.99489
101	0.99823	1.00319	1.00696	1.00754	1.00161	1.00264	0.99875	0.99477	0.99396	0.99401	0.99387	0.99373	0.99278	0.99235	0.99295	0.99393	0.99473	0.99493	0.99498	0.99491
102	0.99823	1.00320	1.00699	1.00754	1.00162	1.00260	0.99874	0.99478	0.99396	0.99400	0.99388	0.99376	0.99289	0.99250	0.99306	0.99366	0.99470	0.99492	0.99500	0.99490
103	0.99823	1.00320	1.00703	1.00754	1.00162	1.00255	0.99874	0.99479	0.99396	0.99400	0.99380	0.99368	0.99301	0.99265	0.99317	0.99350	0.99461	0.99489	0.99501	0.99495
104	0.99823	1.00321	1.00706	1.00754	1.00163	1.00251	0.99873	0.99480	0.99396	0.99399	0.99383	0.99373	0.99312	0.99281	0.99329	0.99334	0.99455	0.99480	0.99502	0.99502
105	0.99823	1.00322	1.00709	1.00754	1.00164	1.00246	0.99872	0.99481	0.99396	0.99399	0.99383	0.99373	0.99324	0.99296	0.99340	0.99331	0.99443	0.99487	0.99500	0.99504
106	0.99823	1.00323	1.00712	1.00754	1.00164	1.00242	0.99871	0.99482	0.99396	0.99399	0.99387	0.99373	0.99324	0.99295	0.99351	0.99337	0.99432	0.99481	0.99498	0.99504
107	0.99823	1.00323	1.00716	1.00754	1.00165	1.00238	0.99871	0.99483	0.99396	0.99398	0.99386	0.99376	0.99324	0.99296	0.99344	0.99349	0.99416	0.99477	0.99496	0.99505
108	0.99823	1.00324	1.00719	1.00754	1.00166	1.00233	0.99870	0.99484	0.99396	0.99398	0.99386	0.99376	0.993							

**Non-Disabled Retired Enlisted Mortality Improvement Rates**

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
16	0.95907	1.02350	0.97651	0.99417	0.99046	0.98896	0.99122	0.99187	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	0.95716	1.02319	0.97638	0.99432	0.99049	0.98901	0.99010	0.99105	0.99214	0.99208	0.99199	0.99219	0.99243	0.99210	0.99238	0.99241	0.99214	0.99242	0.99249	0.99220
18	0.95584	1.01899	0.97733	0.99436	0.98989	0.98839	0.98983	0.99104	0.99222	0.99190	0.99203	0.99218	0.99259	0.99205	0.99253	0.99231	0.99193	0.99253	0.99251	0.99226
19	0.95495	1.01234	0.97936	0.99421	0.98902	0.98744	0.98904	0.99105	0.99202	0.99188	0.99214	0.99222	0.99226	0.99216	0.99236	0.99238	0.99205	0.99259	0.99226	0.99233
20	0.95399	1.00565	0.98164	0.99407	0.98804	0.98655	0.98827	0.99085	0.99197	0.99200	0.99184	0.99214	0.99225	0.99225	0.99242	0.99209	0.99236	0.99230	0.99220	0.99261
21	0.95373	1.00087	0.98350	0.99401	0.98717	0.98589	0.98775	0.99088	0.99174	0.99196	0.99199	0.99211	0.99203	0.99212	0.99228	0.99223	0.99239	0.99218	0.99233	0.99262
22	0.95447	0.99875	0.98404	0.99369	0.98671	0.98545	0.98752	0.99072	0.99156	0.99212	0.99196	0.99228	0.99179	0.99206	0.99243	0.99216	0.99230	0.99233	0.99222	0.99249
23	0.95627	1.00037	0.98263	0.99310	0.98653	0.98558	0.98736	0.99069	0.99173	0.99192	0.99196	0.99227	0.99175	0.99226	0.99220	0.99215	0.99229	0.99229	0.99247	0.99249
24	0.95898	1.00450	0.98026	0.99234	0.98689	0.98596	0.98748	0.99090	0.99141	0.99216	0.99182	0.99213	0.99205	0.99213	0.99232	0.99225	0.99218	0.99215	0.99236	0.99265
25	0.96198	1.00935	0.97719	0.99148	0.98696	0.98635	0.98782	0.99065	0.99153	0.99194	0.99200	0.99211	0.99203	0.99215	0.99229	0.99228	0.99220	0.99247	0.99241	0.99243
26	0.96529	1.01358	0.97519	0.99077	0.98710	0.98667	0.98790	0.99078	0.99152	0.99195	0.99204	0.99192	0.99205	0.99221	0.99214	0.99234	0.99207	0.99251	0.99229	0.99252
27	0.97007	1.01713	0.97596	0.99072	0.98735	0.98725	0.98818	0.99078	0.99152	0.99192	0.99201	0.99189	0.99202	0.99241	0.99190	0.99233	0.99203	0.99250	0.99252	0.99252
28	0.97621	1.01961	0.98007	0.99161	0.98757	0.98797	0.98880	0.99102	0.99157	0.99176	0.99202	0.99192	0.99223	0.99216	0.99190	0.99249	0.99201	0.99269	0.99248	0.99243
29	0.98317	1.02128	0.98596	0.99306	0.98805	0.98856	0.98943	0.99126	0.99161	0.99182	0.99182	0.99209	0.99218	0.99212	0.99226	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99049	1.02210	0.99243	0.99451	0.98831	0.98922	0.99011	0.99123	0.99170	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99255	0.99268	0.99246
31	0.99689	1.02296	0.99762	0.99582	0.98843	0.98980	0.99055	0.99135	0.99177	0.99178	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99268	0.99242	0.99282	0.99258
32	1.00101	1.02457	1.00074	0.99703	0.98829	0.98993	0.99063	0.99143	0.99170	0.99164	0.99194	0.99199	0.99222	0.99207	0.99236	0.99227	0.99258	0.99253	0.99246	0.99288
33	1.00228	1.02712	1.00113	0.99818	0.98788	0.98950	0.99054	0.99117	0.99169	0.99164	0.99176	0.99193	0.99229	0.99198	0.99224	0.99231	0.99262	0.99256	0.99249	0.99269
34	1.00131	1.02994	0.99996	0.99919	0.98708	0.98886	0.98994	0.99118	0.99136	0.99173	0.99171	0.99186	0.99201	0.99204	0.99229	0.99234	0.99245	0.99257	0.99270	0.99289
35	0.99948	1.03265	0.99791	1.00004	0.98640	0.98798	0.98939	0.99094	0.99124	0.99156	0.99168	0.99192	0.99212	0.99216	0.99240	0.99230	0.99240	0.99260	0.99251	0.99289
36	0.99755	1.03369	0.99665	1.00054	0.98552	0.98716	0.98897	0.99068	0.99119	0.99135	0.99171	0.99166	0.99193	0.99195	0.99210	0.99231	0.99240	0.99268	0.99240	0.99275
37	0.99526	1.03200	1.00095	1.00065	0.98487	0.98653	0.98840	0.99042	0.99111	0.99137	0.99156	0.99162	0.99185	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270	0.99270
38	0.99280	1.02723	1.00578	1.00445	0.98431	0.98593	0.98800	0.99030	0.99105	0.99125	0.99140	0.99157	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291
39	0.99020	1.02052	1.01002	0.99993	0.98326	0.98535	0.98778	0.99008	0.99096	0.99123	0.99134	0.99158	0.99164	0.99194	0.99193	0.99232	0.99233	0.99255	0.99258	0.99267
40	0.98772	1.01266	1.01644	0.99915	0.98216	0.98489	0.98751	0.99005	0.99089	0.99109	0.99137	0.99157	0.99171	0.99188	0.99195	0.99229	0.99223	0.99261	0.99261	0.99270
41	0.98529	1.00756	1.01904	0.99821	0.98094	0.98455	0.98725	0.98989	0.99094	0.99101	0.99133	0.99148	0.99171	0.99182	0.99201	0.99229	0.99227	0.99257	0.99267	0.99273
42	0.98292	1.00290	1.01949	0.99714	0.97917	0.98400	0.98685	0.98967	0.99070	0.99089	0.99126	0.99138	0.99166	0.99175	0.99201	0.99215	0.99234	0.99233	0.99269	0.99272
43	0.98061	1.00002	1.01702	0.99598	0.97838	0.98329	0.98623	0.98935	0.99052	0.99066	0.99105	0.99123	0.99147	0.99161	0.99185	0.99205	0.99221	0.99232	0.99263	0.99251
44	0.97857	0.99753	1.01329	0.99477	0.97719	0.98258	0.98556	0.98890	0.99026	0.99053	0.99077	0.99099	0.99127	0.99138	0.99177	0.99184	0.99208	0.99226	0.99244	0.99254
45	0.97699	0.99542	1.00886	0.99360	0.97706	0.98250	0.98492	0.98852	0.99001	0.99025	0.99057	0.99098	0.99131	0.99156	0.99171	0.99190	0.99215	0.99240	0.99239	0.99239
46	0.97590	0.99300	1.00532	0.99237	0.97662	0.98060	0.98455	0.98831	0.98976	0.99018	0.99036	0.99072	0.99090	0.99119	0.99146	0.99160	0.99184	0.99216	0.99227	0.99247
47	0.97520	0.99039	1.00226	0.99074	0.97660	0.97946	0.98442	0.98831	0.98971	0.99016	0.99043	0.99074	0.99088	0.99119	0.99144	0.99171	0.99192	0.99210	0.99230	0.99254
48	0.97489	0.98754	1.00023	0.98878	0.97635	0.97940	0.98450	0.98847	0.98988	0.99038	0.99062	0.99083	0.99114	0.99135	0.99163	0.99178	0.99205	0.99228	0.99246	0.99267
49	0.97486	0.98472	0.99887	0.98670	0.97642	0.97923	0.98491	0.98874	0.99018	0.99063	0.99084	0.99114	0.99135	0.99160	0.99184	0.99204	0.99227	0.99240	0.99263	0.99289
50	0.97491	0.98229	0.99803	0.98487	0.97630	0.97994	0.98513	0.98900	0.99044	0.99089	0.99142	0.99163	0.99186	0.99199	0.99230	0.99243	0.99267	0.99279	0.99301	0.99301
51	0.97535	0.98042	0.99677	0.98343	0.97651	0.98027	0.98509	0.98930	0.99066	0.99113	0.99138	0.99158	0.99178	0.99208	0.99219	0.99245	0.99262	0.99275	0.99292	0.99317
52	0.97648	0.97894	0.99480	0.98225	0.97696	0.98068	0.98480	0.98957	0.99082	0.99126	0.99153	0.99169	0.99194	0.99220	0.99229	0.99256	0.99276	0.99292	0.99300	0.99327
53	0.97835	0.97795	0.99180	0.98135	0.97754	0.98062	0.98494	0.98978	0.99093	0.99134	0.99165	0.99177	0.99203	0.99224	0.99240	0.99263	0.99280	0.99297	0.99314	0.99333
54	0.98052	0.97722	0.98859	0.98074	0.97828	0.98070	0.98487	0.99004	0.99102	0.99136	0.99165	0.99185	0.99207	0.99225	0.99245	0.99268	0.99287	0.99302	0.99315	0.99341
55	0.98247	0.97676	0.98564	0.98033	0.97819	0.98061	0.98545	0.99000	0.99113	0.99142	0.99167	0.99185	0.99213	0.99230	0.99251	0.99274	0.99289	0.99309	0.99324	0.99341
56	0.98401	0.97665	0.98368	0.98015	0.98034	0.98082	0.98574	0.98996	0.99120	0.99154	0.99170	0.99195	0.99221	0.99241	0.99253	0.99280	0.99296	0.99316	0.99328	0.99346
57	0.98525	0.97704	0.98263	0.98031	0.98136	0.98124	0.98608	0.98953	0.99128	0.99155	0.99171	0.99201	0.99224	0.99240	0.99259	0.99280	0.99299	0.99320	0.99332	0.99346
58	0.98617	0.97769	0.98260	0.98074	0.98199	0.98174	0.98602	0.98944	0.99132	0.99152	0.99171	0.99201	0.99221	0.99242	0.99259	0.99280	0.99298	0.99321	0.99334	0.99348
59	0.98684	0.97859	0.98313	0.98139	0.98260	0.98243	0.98603	0.98917	0.99136	0.99149	0.99172	0.99198	0.99222	0.99240	0.99259	0.99280	0.99298	0.99319	0.99331	0.99349
60	0.98766	0.97926	0.98379	0.98191	0.98311	0.98305	0.98574	0.98938	0.99116	0.99147	0.99169	0.99198	0.99217	0.99240	0.99259	0.99280	0.99298	0.99318	0.99333	0.99350

Non-Disabled Retired Enlisted Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.98828	0.97998	0.98428	0.98241	0.98377	0.98404	0.98573	0.98931	0.99090	0.99148	0.99172	0.99192	0.99221	0.99241	0.99262	0.99278	0.99301	0.99316	0.99335	0.99354
62	0.98802	0.98106	0.98492	0.98324	0.98469	0.98525	0.98612	0.98948	0.99046	0.99157	0.99179	0.99202	0.99226	0.99249	0.99267	0.99286	0.99306	0.99321	0.99339	0.99356
63	0.98683	0.98276	0.98574	0.98439	0.98604	0.98645	0.98689	0.98940	0.99045	0.99179	0.99195	0.99215	0.99240	0.99257	0.99280	0.99294	0.99314	0.99329	0.99346	0.99362
64	0.98533	0.98470	0.98664	0.98555	0.98722	0.98772	0.98877	0.98943	0.99033	0.99199	0.99211	0.99232	0.99253	0.99272	0.99290	0.99307	0.99322	0.99339	0.99354	0.99369
65	0.98390	0.98671	0.98734	0.98679	0.98844	0.98893	0.98880	0.98918	0.99064	0.99203	0.99226	0.99247	0.99266	0.99284	0.99299	0.99317	0.99332	0.99347	0.99360	0.99375
66	0.98312	0.98800	0.98791	0.98764	0.98929	0.98999	0.98982	0.98906	0.99062	0.99187	0.99237	0.99257	0.99275	0.99293	0.99308	0.99325	0.99337	0.99353	0.99367	0.99380
67	0.98323	0.98743	0.98832	0.98770	0.98981	0.99059	0.99059	0.99099	0.99069	0.99138	0.99246	0.99263	0.99281	0.99298	0.99315	0.99330	0.99343	0.99357	0.99371	0.99385
68	0.98433	0.98548	0.98826	0.98694	0.98986	0.99086	0.99086	0.98924	0.99035	0.99124	0.99250	0.99268	0.99284	0.99304	0.99316	0.99334	0.99347	0.99361	0.99374	0.99387
69	0.98596	0.98256	0.98801	0.98584	0.99089	0.99102	0.98953	0.99009	0.99088	0.99260	0.99288	0.99288	0.99285	0.99304	0.99320	0.99335	0.99350	0.99363	0.99377	0.99390
70	0.98786	0.97991	0.98769	0.98483	0.98970	0.99094	0.99117	0.98981	0.98955	0.99102	0.99246	0.99269	0.99287	0.99305	0.99322	0.99338	0.99352	0.99366	0.99379	0.99394
71	0.98911	0.97821	0.98785	0.98427	0.98985	0.99104	0.99150	0.99034	0.98920	0.99086	0.99217	0.99271	0.99288	0.99305	0.99325	0.99339	0.99355	0.99369	0.99382	0.99396
72	0.99027	0.97777	0.98754	0.98402	0.99016	0.99130	0.99178	0.99084	0.98907	0.99083	0.99158	0.99271	0.99289	0.99306	0.99327	0.99341	0.99357	0.99371	0.99385	0.99399
73	0.99108	0.97838	0.98717	0.98411	0.99054	0.99159	0.99225	0.99105	0.98913	0.99041	0.99139	0.99274	0.99289	0.99307	0.99327	0.99342	0.99359	0.99372	0.99387	0.99402
74	0.99168	0.97978	0.98682	0.98449	0.99096	0.99210	0.99250	0.99127	0.98940	0.99008	0.99097	0.99279	0.99289	0.99306	0.99327	0.99343	0.99359	0.99374	0.99389	0.99404
75	0.99211	0.98131	0.98690	0.98505	0.99160	0.99250	0.99287	0.99154	0.98974	0.98956	0.99118	0.99271	0.99295	0.99312	0.99332	0.99349	0.99365	0.99380	0.99394	0.99409
76	0.99260	0.98258	0.98718	0.98577	0.99230	0.99305	0.99315	0.99188	0.99036	0.98924	0.99107	0.99245	0.99302	0.99319	0.99337	0.99356	0.99371	0.99385	0.99401	0.99414
77	0.99337	0.98393	0.98781	0.98663	0.99278	0.99367	0.99345	0.99204	0.99081	0.98903	0.99099	0.99178	0.99301	0.99317	0.99335	0.99356	0.99371	0.99386	0.99401	0.99415
78	0.99446	0.98448	0.98883	0.98761	0.99345	0.99424	0.99365	0.99224	0.99083	0.98889	0.99036	0.99141	0.99294	0.99307	0.99327	0.99348	0.99364	0.99380	0.99397	0.99412
79	0.99561	0.98604	0.99000	0.98867	0.99406	0.99500	0.99476	0.99399	0.99214	0.99085	0.98895	0.99078	0.99288	0.99296	0.99317	0.99340	0.99357	0.99374	0.99392	0.99408
80	0.99680	0.98643	0.99145	0.98982	0.99477	0.99547	0.99477	0.99342	0.99211	0.99082	0.98903	0.98887	0.99076	0.99284	0.99305	0.99329	0.99348	0.99366	0.99385	0.99401
81	0.99766	0.98733	0.99222	0.99106	0.99516	0.99621	0.99444	0.99207	0.99104	0.98962	0.98834	0.99051	0.99214	0.99283	0.99303	0.99325	0.99348	0.99366	0.99384	0.99402
82	0.99776	0.98806	0.99432	0.99236	0.99578	0.99665	0.99488	0.99233	0.99144	0.99043	0.98837	0.99067	0.99158	0.99302	0.99320	0.99340	0.99363	0.99380	0.99397	0.99414
83	0.99716	0.98889	0.99634	0.99368	0.99670	0.99723	0.99534	0.99275	0.99114	0.98993	0.99058	0.99174	0.99343	0.99355	0.99372	0.99393	0.99408	0.99423	0.99438	0.99453
84	0.99623	0.98970	0.99502	0.99117	0.99846	0.99902	0.99774	0.99577	0.99428	0.99288	0.99194	0.98983	0.99070	0.99174	0.99309	0.99316	0.99428	0.99440	0.99453	0.99468
85	0.99537	0.99057	1.00043	0.99634	0.99747	0.99832	0.99636	0.99382	0.99349	0.99263	0.99067	0.99043	0.99235	0.99413	0.99431	0.99442	0.99457	0.99468	0.99478	0.99488
86	0.99482	0.99156	1.00210	0.99762	0.99796	0.99856	0.99693	0.99423	0.99382	0.99328	0.99172	0.99030	0.99246	0.99401	0.99457	0.99465	0.99476	0.99488	0.99496	0.99504
87	0.99466	0.99266	1.00341	0.99886	0.99803	0.99943	0.99713	0.99455	0.99405	0.99367	0.99256	0.99037	0.99262	0.99342	0.99472	0.99478	0.99487	0.99499	0.99505	0.99513
88	0.99485	0.99385	1.00439	1.00005	0.99851	0.99972	0.99723	0.99480	0.99412	0.99409	0.99288	0.99060	0.99221	0.99326	0.99480	0.99482	0.99490	0.99502	0.99509	0.99516
89	0.99528	0.99509	1.00512	1.00117	0.99898	0.99988	0.99773	0.99482	0.99410	0.99410	0.99317	0.99103	0.99188	0.99284	0.99485	0.99481	0.99489	0.99501	0.99508	0.99516
90	0.99584	0.99635	1.00566	1.00224	0.99944	1.00028	0.99791	0.99481	0.99403	0.99403	0.99382	0.99095	0.99122	0.99302	0.99463	0.99471	0.99488	0.99497	0.99505	0.99513
91	0.99641	0.99760	1.00608	1.00325	0.99987	1.00065	0.99807	0.99479	0.99396	0.99396	0.99378	0.99185	0.99082	0.99285	0.99423	0.99473	0.99481	0.99491	0.99503	0.99510
92	0.99694	0.99882	1.00643	1.00420	1.00027	1.00100	0.99821	0.99478	0.99391	0.99391	0.99375	0.99261	0.99075	0.99284	0.99356	0.99470	0.99478	0.99487	0.99500	0.99507
93	0.99736	0.99998	1.00674	1.00510	1.00065	1.00132	0.99836	0.99480	0.99389	0.99388	0.99375	0.99306	0.99095	0.99246	0.99340	0.99471	0.99476	0.99485	0.99498	0.99505
94	0.99765	1.00108	1.00705	1.00594	1.00100	1.00161	0.99851	0.99485	0.99391	0.99390	0.99378	0.99376	0.99103	0.99226	0.99310	0.99476	0.99476	0.99485	0.99497	0.99505
95	0.99788	1.00197	1.00729	1.00661	1.00128	1.00185	0.99863	0.99490	0.99393	0.99392	0.99382	0.99382	0.99163	0.99282	0.99332	0.99463	0.99476	0.99486	0.99497	0.99506
96	0.99805	1.00284	1.00747	1.00712	1.00149	1.00203	0.99872	0.99493	0.99394	0.99394	0.99384	0.99244	0.99156	0.99324	0.99436	0.99477	0.99486	0.99496	0.99507	0.99507
97	0.99817	1.00308	1.00759	1.00746	1.00163	1.00215	0.99878	0.99495	0.99395	0.99394	0.99387	0.99387	0.99357	0.99357	0.99327	0.99388	0.99478	0.99486	0.99495	0.99507
98	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99880	0.99495	0.99396	0.99394	0.99388	0.99362	0.99150	0.99296	0.99376	0.99480	0.99486	0.99495	0.99506	0.99506
99	0.99823	1.00330	1.00764	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99389	0.99366	0.99196	0.99273	0.99349	0.99484	0.99486	0.99495	0.99506	0.99506
100	0.99823	1.00330	1.00763	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99396	0.99391	0.99393	0.99370	0.99237	0.99364	0.99473	0.99486	0.99495	0.99506	0.99506
101	0.99823	1.00330	1.00762	1.00763	1.00170	1.00219	0.99878	0.99494	0.99396	0.99395	0.99392	0.99394	0.99374	0.99361	0.99190	0.99305	0.99451	0.99487	0.99495	0.99505
102	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99877	0.99494	0.99396	0.99395	0.99393	0.99396	0.99378	0.99367	0.99210	0.99329	0.99410	0.99487	0.99495	0.99504
103	0.99822	1.00329	1.00761	1.00763	1.00170	1.00219	0.99876	0.99493	0.99396	0.99395	0.99394	0.99398	0.99382	0.99373	0.99229	0.99323	0.99401	0.99489	0.99495	0.99504
104	0.99822	1.00329	1.00760	1.00763	1.00170	1.00218	0.99875	0.99493	0.99396	0.99395	0.99395	0.99400	0.99386	0.99379	0.99248	0.99331	0.99381	0.99491	0.99494	0.99504
105	0.99822	1.00329	1.00759	1.00763	1.00170	1.00218	0.99874	0.99493	0.99396	0.99396	0.99397	0.99402	0.99390	0.99385	0.99268	0.99328	0.99396	0.99482	0.99494	0.99504
106	0.99822	1.00329	1.00759	1.00763	1.00170	1.00217	0.99873	0.99492	0.99396	0.99395	0.99398	0.99403	0.99394	0.99391	0.99287	0.99339	0.99392	0.99465	0.99494	0.99502
107	0.99822	1.00328	1.00758	1.00763	1.00170	1.00217	0.99872	0.99492	0.99397	0.99395	0.99399	0.99405	0.99399	0.99397	0.99307	0.99366	0.99395	0.99437	0.99493	0.99501
108	0.99822	1.00328	1.00757	1.00763	1.00170	1.00217	0.99871	0.99491	0.99397	0.99396	0.99400	0.99407	0.99							

**Survivor Mortality Improvement Rates**

1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
0.97149	1.00879	0.98701	0.99702	0.99258	0.99320	0.98442	0.99396	0.99433	0.99351	0.99424	0.99381	0.99330	0.99315	0.99250	0.99272	0.99228	0.99294	0.99195	0.99240
0.97015	1.00879	0.98560	0.99660	0.99269	0.99276	0.98417	0.99494	0.99428	0.99463	0.99420	0.99432	0.99439	0.99305	0.99288	0.99283	0.99305	0.99228	0.99277	0.99249
0.96849	1.00691	0.98492	0.99595	0.99334	0.99208	0.99422	0.99490	0.99476	0.99467	0.99476	0.99486	0.99443	0.99358	0.99333	0.99365	0.99198	0.99306	0.99234	0.99269
0.96695	1.00362	0.98428	0.99492	0.99117	0.99075	0.99321	0.99456	0.99531	0.99535	0.99460	0.99564	0.99517	0.99387	0.99366	0.99245	0.99289	0.99211	0.99323	0.99323
0.96502	1.00024	0.98333	0.99374	0.98870	0.98980	0.99173	0.99396	0.99593	0.99551	0.99479	0.99644	0.99537	0.99365	0.99351	0.99263	0.99321	0.99245	0.99305	0.99305
0.96379	0.99753	0.98311	0.99279	0.98719	0.98807	0.99058	0.99427	0.99536	0.99624	0.99564	0.99620	0.99619	0.99492	0.99439	0.99367	0.99220	0.99362	0.99231	0.99291
0.96346	0.99717	0.98304	0.99225	0.98521	0.98721	0.99021	0.99348	0.99540	0.99629	0.99590	0.99650	0.99642	0.99518	0.99471	0.99388	0.99223	0.99362	0.99223	0.99282
0.96481	0.99996	0.98337	0.99213	0.98906	0.99213	0.99316	0.99557	0.99582	0.99615	0.99659	0.99659	0.99643	0.99541	0.99493	0.99410	0.99256	0.99313	0.99242	0.99292
0.96676	1.00484	0.98443	0.99264	0.96922	0.97475	0.99063	0.99356	0.99554	0.99596	0.99558	0.99575	0.99538	0.99429	0.99472	0.99390	0.99275	0.99290	0.99264	0.99317
0.96925	1.00987	0.98539	0.99291	0.96024	0.97650	0.99093	0.99298	0.99486	0.99536	0.99564	0.99525	0.99496	0.99425	0.99472	0.99412	0.99261	0.99320	0.99248	0.99270
0.97128	1.01422	0.98668	0.99339	0.95954	0.98018	0.99167	0.99264	0.99467	0.99487	0.99543	0.99482	0.99451	0.99436	0.99398	0.99372	0.99352	0.99247	0.99325	0.99249
0.97443	1.01710	0.98853	0.99436	0.99263	0.97923	0.99122	0.99304	0.99449	0.99473	0.99489	0.99455	0.99411	0.99412	0.99409	0.99404	0.99333	0.99279	0.99303	0.99285
0.97881	1.01801	0.99140	0.99600	0.99123	0.99445	0.97881	0.99297	0.99450	0.99434	0.99473	0.99490	0.99399	0.99389	0.99433	0.99348	0.99357	0.99274	0.99328	0.99256
0.98301	1.01818	0.99427	0.99787	1.00889	0.97818	0.97876	0.99324	0.99444	0.99427	0.99453	0.99491	0.99403	0.99414	0.99423	0.99375	0.99320	0.99297	0.99314	0.99288
0.98778	1.01717	0.99705	0.99969	0.99076	0.97434	0.97963	0.99308	0.99391	0.99452	0.99426	0.99463	0.99453	0.99409	0.99406	0.99375	0.99357	0.99335	0.99262	0.99317
0.99125	1.01622	0.99984	1.00125	1.00005	0.97057	0.98133	0.99374	0.99349	0.99440	0.99442	0.99464	0.99467	0.99369	0.99446	0.99352	0.99359	0.99342	0.99297	0.99306
0.99246	1.01590	1.00222	1.00227	0.99130	0.99018	0.98006	0.99377	0.99404	0.99392	0.99417	0.99463	0.99493	0.99367	0.99404	0.99388	0.99361	0.99333	0.99292	0.99316
0.99161	1.01621	1.00477	1.00308	0.97216	0.98874	0.99398	0.98163	0.99377	0.99396	0.99413	0.99464	0.99455	0.99378	0.99395	0.99356	0.99353	0.99338	0.99286	0.99343
0.98895	1.01671	1.00675	1.00346	0.98479	1.00102	0.98266	0.98167	0.99346	0.99364	0.99411	0.99453	0.99415	0.99385	0.99399	0.99355	0.99341	0.99291	0.99291	0.99342
0.98477	1.01330	1.01479	1.00362	0.98561	0.98767	0.98207	0.98236	0.99329	0.99328	0.99338	0.99417	0.99381	0.99386	0.99363	0.99357	0.99350	0.99329	0.99298	0.99347
0.98188	1.01085	1.02828	1.00330	0.98553	0.99396	0.97672	0.98451	0.99350	0.99305	0.99376	0.99367	0.99379	0.99380	0.99329	0.99330	0.99357	0.99355	0.99311	0.99346
0.97957	1.00993	1.01959	1.00269	0.98275	0.98594	0.98785	0.98459	0.99370	0.99293	0.99340	0.99348	0.99334	0.99356	0.99332	0.99329	0.99331	0.99359	0.99321	0.99355
0.97737	1.00181	1.01934	1.00157	0.98671	0.97898	0.98718	0.99216	0.98741	0.99280	0.99324	0.99343	0.99314	0.99359	0.99312	0.99311	0.99337	0.99362	0.99327	0.99367
0.97495	0.99863	1.02317	1.00010	0.97736	0.98215	0.99141	0.98818	0.98777	0.99282	0.99311	0.99306	0.99341	0.99318	0.99343	0.99320	0.99320	0.99371	0.99339	0.99365
0.97328	1.00322	1.02342	1.00322	0.98668	0.98166	0.98230	0.98671	0.98774	0.98844	0.99285	0.99262	0.99262	0.99276	0.99329	0.99311	0.99331	0.99382	0.99328	0.99378
0.97218	0.99125	1.01932	0.99727	0.98150	0.98218	0.98910	0.98613	0.98894	0.99323	0.99285	0.99287	0.99333	0.99307	0.99361	0.99307	0.99326	0.99398	0.99324	0.99371
0.97200	0.98612	1.02042	0.99576	0.98206	0.98158	0.98587	0.99063	0.98877	0.99317	0.99277	0.99289	0.99318	0.99305	0.99358	0.99327	0.99326	0.99367	0.99342	0.99364
0.97256	0.98647	1.01168	0.99409	0.98196	0.98371	0.98367	0.99047	0.99266	0.98972	0.99267	0.99275	0.99319	0.99291	0.99357	0.99306	0.99322	0.99379	0.99340	0.99354
0.97366	0.98415	1.00795	0.99249	0.98433	0.98077	0.98499	0.99219	0.99099	0.98989	0.99253	0.99267	0.99308	0.99294	0.99338	0.99311	0.99321	0.99359	0.99337	0.99353
0.97495	0.98680	1.00274	0.99113	0.98236	0.98318	0.98537	0.99038	0.99068	0.99019	0.99243	0.99262	0.99304	0.99276	0.99329	0.99311	0.99331	0.99384	0.99325	0.99355
0.97640	0.98427	0.99908	0.99001	0.98253	0.98418	0.98572	0.99151	0.98978	0.99063	0.99247	0.99262	0.99294	0.99285	0.99304	0.99322	0.99312	0.99343	0.99323	0.99367
0.97810	0.98654	0.99350	0.98898	0.98304	0.98510	0.98609	0.99046	0.99152	0.99053	0.99262	0.99262	0.99288	0.99279	0.99320	0.99324	0.99313	0.99337	0.99348	0.99360
0.97979	0.98493	0.99365	0.98807	0.98343	0.98582	0.98790	0.98969	0.99173	0.99251	0.99099	0.99276	0.99288	0.99289	0.99324	0.99325	0.99328	0.99347	0.99357	0.99380
0.98162	0.98518	0.99226	0.98733	0.98473	0.98766	0.98752	0.99045	0.99258	0.99204	0.99120	0.99285	0.99298	0.99308	0.99329	0.99339	0.99341	0.99354	0.99373	0.99382
0.98331	0.98442	0.99276	0.98676	0.98652	0.98931	0.99084	0.99196	0.99201	0.99164	0.99288	0.99288	0.99324	0.99324	0.99331	0.99351	0.99358	0.99370	0.99386	0.99392
0.98494	0.98452	0.99309	0.98650	0.98649	0.98853	0.99041	0.99119	0.99242	0.99172	0.99194	0.99299	0.99304	0.99328	0.99340	0.99356	0.99371	0.99369	0.99391	0.99405
0.98668	0.98476	0.99316	0.98660	0.98648	0.98954	0.99120	0.99145	0.99207	0.99236	0.99197	0.99307	0.99302	0.99333	0.99344	0.99356	0.99377	0.99382	0.99398	0.99402
0.98836	0.98482	0.99313	0.98712	0.98833	0.99002	0.99167	0.99251	0.99186	0.99239	0.99293	0.99219	0.99309	0.99329	0.99343	0.99359	0.99383	0.99380	0.99400	0.99410
0.98996	0.98533	0.99269	0.98784	0.98831	0.99076	0.99265	0.99263	0.99217	0.99275	0.99261	0.99222	0.99310	0.99334	0.99341	0.99354	0.99380	0.99382	0.99398	0.99413
0.99146	0.98639	0.99255	0.98868	0.98903	0.99173	0.99065	0.99254	0.99242	0.99242	0.99241	0.99241	0.99331	0.99331	0.99346	0.99357	0.99385	0.99385	0.99399	0.99410
0.99274	0.98685	0.99297	0.98945	0.99012	0.99196	0.99354	0.99418	0.99257	0.99274	0.99232	0.99255	0.99319	0.99332	0.99343	0.99362	0.99385	0.99390	0.99400	0.99414
0.99388	0.98705	0.99291	0.99009	0.99134	0.99204	0.99427	0.99447	0.99266	0.99248	0.99257	0.99255	0.99310	0.99328	0.99345	0.99356	0.99380	0.99387	0.99399	0.99410
0.99495	0.98753	0.99285	0.99051	0.99138	0.99328	0.99464	0.99432	0.99323	0.99225	0.99247	0.99298	0.99252	0.99318	0.99335	0.99350	0.99369	0.99379	0.99392	0.99404
0.99587	0.98787	0.99292	0.99087	0.99222	0.99349	0.99500	0.99451	0.99321	0.99226	0.99257	0.99269	0.99245	0.99309	0.99323	0.99342	0.99359	0.99372	0.99382	0.99395
0.99675	0.98796	0.99308	0.99108	0.99281	0.99385	0.99536	0.99430	0.99356	0.99226	0.99231	0.99250	0.99241	0.99300	0.99310	0.99331	0.99348	0.99362	0.99373	0.99386

## Survivor Mortality Improvement Rates (cont'd)

Age	1980-84	1985-89	1990-94	1995-99	2000-04	2005-09	2010-14	2015-19	2020-24	2025-29	2030-34	2035-39	2040-44	2045-49	2050-54	2055-59	2060-64	2065-69	2070-74	2075-79
61	0.99738	0.98796	0.99342	0.99138	0.99322	0.99448	0.99528	0.99429	0.99385	0.99232	0.99234	0.99226	0.99250	0.99291	0.99307	0.99327	0.99341	0.99358	0.99369	0.99383
62	0.99755	0.98876	0.99385	0.99207	0.99408	0.99559	0.99533	0.99460	0.99409	0.99249	0.99232	0.99249	0.99256	0.99296	0.99313	0.99331	0.99348	0.99362	0.99377	0.99387
63	0.99726	0.99029	0.99501	0.99314	0.99551	0.99636	0.99628	0.99484	0.99415	0.99329	0.99246	0.99268	0.99308	0.99328	0.99349	0.99361	0.99376	0.99392	0.99402	0.99418
64	0.99678	0.99222	0.99592	0.99435	0.99677	0.99771	0.99665	0.99509	0.99454	0.99376	0.99278	0.99303	0.99303	0.99303	0.99303	0.99303	0.99310	0.99330	0.99340	0.99410
65	0.99609	0.99398	0.99711	0.99553	0.99795	0.99886	0.99708	0.99536	0.99468	0.99444	0.99309	0.99316	0.99333	0.99332	0.99332	0.99332	0.99332	0.99332	0.99332	0.99433
66	0.99555	0.99500	0.99779	0.99637	0.99876	0.99955	0.99745	0.99522	0.99486	0.99492	0.99335	0.99333	0.99332	0.99332	0.99332	0.99332	0.99332	0.99332	0.99332	0.99444
67	0.99548	0.99494	0.99828	0.99662	0.99909	0.99983	0.99768	0.99492	0.99510	0.99517	0.99353	0.99337	0.99350	0.99364	0.99381	0.99400	0.99413	0.99428	0.99441	0.99451
68	0.99592	0.99368	0.99862	0.99625	0.99888	0.99982	0.99723	0.99498	0.99509	0.99505	0.99411	0.99340	0.99353	0.99378	0.99386	0.99402	0.99416	0.99429	0.99443	0.99454
69	0.99655	0.99173	0.99854	0.99635	0.99939	0.99939	0.99760	0.99580	0.99336	0.99374	0.99497	0.99508	0.99447	0.99342	0.99357	0.99385	0.99406	0.99422	0.99438	0.99455
70	0.99704	0.98957	0.99851	0.99488	0.99782	0.99896	0.99674	0.99424	0.99486	0.99499	0.99480	0.99343	0.99350	0.99369	0.99370	0.99399	0.99413	0.99427	0.99441	0.99453
71	0.99723	0.98841	0.99863	0.99439	0.99736	0.99858	0.99643	0.99406	0.99451	0.99498	0.99510	0.99351	0.99347	0.99354	0.99380	0.99395	0.99411	0.99424	0.99440	0.99452
72	0.99706	0.98758	0.99876	0.99416	0.99692	0.99826	0.99615	0.99392	0.99414	0.99508	0.99526	0.99359	0.99341	0.99357	0.99381	0.99388	0.99409	0.99423	0.99439	0.99452
73	0.99657	0.98768	0.99868	0.99420	0.99660	0.99790	0.99603	0.99351	0.99408	0.99506	0.99508	0.99414	0.99336	0.99355	0.99391	0.99375	0.99407	0.99424	0.99437	0.99452
74	0.99587	0.98835	0.99853	0.99440	0.99631	0.99764	0.99580	0.99336	0.99374	0.99497	0.99508	0.99447	0.99342	0.99357	0.99385	0.99406	0.99422	0.99438	0.99453	0.99453
75	0.99524	0.98900	0.99856	0.99468	0.99612	0.99743	0.99570	0.99333	0.99352	0.99491	0.99511	0.99494	0.99353	0.99357	0.99381	0.99411	0.99425	0.99441	0.99455	0.99455
76	0.99462	0.98935	0.99883	0.99492	0.99593	0.99724	0.99558	0.99326	0.99344	0.99465	0.99518	0.99529	0.99367	0.99360	0.99372	0.99400	0.99410	0.99428	0.99442	0.99458
77	0.99376	0.98963	0.99880	0.99502	0.99558	0.99698	0.99537	0.99302	0.99321	0.99427	0.99525	0.99542	0.99371	0.99351	0.99370	0.99397	0.99399	0.99423	0.99438	0.99455
78	0.99268	0.98909	0.99904	0.99497	0.99525	0.99667	0.99497	0.99273	0.99396	0.99509	0.99511	0.99411	0.99331	0.99352	0.99391	0.99376	0.99410	0.99427	0.99445	0.99445
79	0.99156	0.98938	0.99914	0.99487	0.99495	0.99635	0.99465	0.99228	0.99214	0.99336	0.99482	0.99493	0.99435	0.99370	0.99335	0.99360	0.99396	0.99415	0.99433	0.99433
80	0.99066	0.98895	0.99966	0.99495	0.99477	0.99620	0.99429	0.99187	0.99170	0.99276	0.99442	0.99470	0.99457	0.99302	0.99342	0.99351	0.99379	0.99400	0.99419	0.99419
81	0.99008	0.98886	0.99998	0.99517	0.99470	0.99621	0.99416	0.99168	0.99145	0.99244	0.99397	0.99463	0.99479	0.99302	0.99299	0.99320	0.99358	0.99367	0.99393	0.99412
82	0.98972	0.98885	1.00055	0.99536	0.99473	0.99615	0.99421	0.99185	0.99156	0.99248	0.99383	0.99488	0.99511	0.99329	0.99312	0.99336	0.99373	0.99371	0.99402	0.99420
83	0.98962	0.98813	1.00122	0.99552	0.99470	0.99617	0.99445	0.99230	0.99216	0.99266	0.99414	0.99529	0.99529	0.99426	0.99348	0.99368	0.99408	0.99427	0.99443	0.99443
84	0.98970	0.98792	1.00194	0.99475	0.99624	0.99477	0.99296	0.99218	0.99316	0.99438	0.99568	0.99569	0.99512	0.99475	0.99408	0.99440	0.99467	0.99456	0.99470	0.99470
85	0.98993	0.98743	1.00287	0.99603	0.99488	0.99638	0.99513	0.99352	0.99336	0.99458	0.99592	0.99604	0.99592	0.99467	0.99466	0.99485	0.99487	0.99487	0.99487	0.99491
86	0.99026	0.98761	1.00339	0.99649	0.99522	0.99667	0.99548	0.99393	0.99376	0.99396	0.99474	0.99587	0.99627	0.99625	0.99472	0.99460	0.99470	0.99495	0.99491	0.99505
87	0.99069	0.98799	1.00401	0.99710	0.99577	0.99713	0.99576	0.99415	0.99395	0.99406	0.99472	0.99570	0.99635	0.99641	0.99493	0.99469	0.99481	0.99506	0.99493	0.99511
88	0.99118	0.98893	1.00397	0.99782	0.99674	0.99764	0.99607	0.99424	0.99394	0.99411	0.99446	0.99548	0.99624	0.99614	0.99534	0.99471	0.99480	0.99507	0.99490	0.99510
89	0.99174	0.98975	1.00426	0.99860	0.99701	0.99823	0.99635	0.99422	0.99388	0.99399	0.99426	0.99509	0.99597	0.99593	0.99553	0.99470	0.99485	0.99499	0.99487	0.99506
90	0.99234	0.99077	1.00440	0.99942	0.99772	0.99882	0.99658	0.99417	0.99374	0.99386	0.99409	0.99473	0.99562	0.99572	0.99559	0.99467	0.99466	0.99485	0.99487	0.99506
91	0.99299	0.99181	1.00450	1.00023	0.99840	0.99942	0.99683	0.99412	0.99362	0.99373	0.99393	0.99447	0.99523	0.99553	0.99555	0.99464	0.99458	0.99470	0.99491	0.99490
92	0.99367	0.99284	1.00458	1.00102	0.99899	1.00004	0.99709	0.99408	0.99354	0.99365	0.99379	0.99424	0.99492	0.99536	0.99545	0.99463	0.99453	0.99465	0.99488	0.99481
93	0.99437	0.99382	1.00467	1.00177	0.99968	1.00051	0.99733	0.99411	0.99351	0.99358	0.99376	0.99403	0.99469	0.99519	0.99521	0.99481	0.99450	0.99461	0.99483	0.99477
94	0.99509	0.99473	1.00476	1.00247	1.00026	1.00103	0.99760	0.99419	0.99353	0.99360	0.99375	0.99395	0.99448	0.99503	0.99507	0.99492	0.99450	0.99460	0.99480	0.99477
95	0.99566	0.99546	1.00483	1.00303	1.00072	1.00143	0.99781	0.99423	0.99355	0.99360	0.99375	0.99392	0.99432	0.99486	0.99498	0.99479	0.99455	0.99465	0.99487	0.99481
96	0.99610	0.99601	1.00489	1.00346	1.00111	1.00172	0.99798	0.99427	0.99356	0.99361	0.99375	0.99390	0.99423	0.99468	0.99490	0.99498	0.99456	0.99458	0.99469	0.99487
97	0.99639	0.99637	1.00492	1.00375	1.00135	1.00188	0.99811	0.99430	0.99356	0.99361	0.99375	0.99387	0.99415	0.99455	0.99484	0.99459	0.99459	0.99458	0.99470	0.99487
98	0.99653	0.99656	1.00494	1.00389	1.00146	1.00201	0.99814	0.99431	0.99357	0.99362	0.99374	0.99388	0.99407	0.99445	0.99477	0.99484	0.99470	0.99459	0.99469	0.99486
99	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99358	0.99362	0.99375	0.99386	0.99403	0.99435	0.99469	0.99478	0.99476	0.99460	0.99469	0.99485
100	0.99653	0.99656	1.00495	1.00389	1.00145	1.00201	0.99816	0.99432	0.99357	0.99362	0.99374	0.99386	0.99403	0.99435	0.99469	0.99479	0.99479	0.99462	0.99469	0.99482
101	0.99653	0.99655	1.00495	1.00389	1.00143	1.00202	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99399	0.99422	0.99451	0.99469	0.99479	0.99463	0.99468	0.99479
102	0.99653	0.99655	1.00496	1.00389	1.00143	1.00202	0.99814	0.99433	0.99358	0.99362	0.99374	0.99386	0.99398	0.99418	0.99444	0.99465	0.99477	0.99464	0.99468	0.99479
103	0.99653	0.99655	1.00496	1.00389	1.00118	1.00202	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99413	0.99438	0.99460	0.99470	0.99469	0.99468	0.99479
104	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99357	0.99362	0.99374	0.99385	0.99398	0.99411	0.99432	0.99455	0.99466	0.99472	0.99469	0.99478
105	0.99653	0.99655	1.00497	1.00389	1.00143	1.00201	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99428	0.99450	0.99462	0.99472	0.99469	0.99478
106	0.99653	0.99654	1.00497	1.00389	1.00057	1.00200	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99410	0.99426	0.99444	0.99459	0.99471	0.99469	0.99477
107	0.99653	0.99654	1.00498	1.00389	1.00083	1.00200	0.99816	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99409	0.99423	0.99441	0.99457	0.99468	0.99470	0.99477
108	0.99653	0.99654	1.00498	1.00389	1.00045	1.00193	0.99815	0.99433	0.99357	0.99362	0.99374	0.99385	0.99397	0.99						

APPENDIX K

PROJECTIONS INCLUDING RESERVISTS (100 YEARS)

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**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2003	241,263	1,246,506	1,487,769
2004	238,836	1,233,268	1,472,104
2005	232,895	1,209,889	1,442,784
2006	233,016	1,205,184	1,438,200
2007	233,344	1,206,073	1,439,417
2008	233,505	1,203,211	1,436,716
2009	233,601	1,204,271	1,437,872
2010	233,601	1,204,271	1,437,872
2011	233,601	1,204,271	1,437,872
2012	233,601	1,204,271	1,437,872
2013	233,601	1,204,271	1,437,872
2014	233,601	1,204,271	1,437,872
2015	233,601	1,204,271	1,437,872
2016	233,601	1,204,271	1,437,872
2017	233,601	1,204,271	1,437,872
2018	233,601	1,204,271	1,437,872
2019	233,601	1,204,271	1,437,872
2020	233,601	1,204,271	1,437,872
2021	233,601	1,204,271	1,437,872
2022	233,601	1,204,271	1,437,872
2023	233,601	1,204,271	1,437,872
2024	233,601	1,204,271	1,437,872
2025	233,601	1,204,271	1,437,872
2026	233,601	1,204,271	1,437,872
2027	233,601	1,204,271	1,437,872
2028	233,601	1,204,271	1,437,872
2029	233,601	1,204,271	1,437,872
2030	233,601	1,204,271	1,437,872
2031	233,601	1,204,271	1,437,872
2032	233,601	1,204,271	1,437,872
2033	233,601	1,204,271	1,437,872
2034	233,601	1,204,271	1,437,872
2035	233,601	1,204,271	1,437,872
2036	233,601	1,204,271	1,437,872
2037	233,601	1,204,271	1,437,872
2038	233,601	1,204,271	1,437,872
2039	233,601	1,204,271	1,437,872
2040	233,601	1,204,271	1,437,872
2041	233,601	1,204,271	1,437,872
2042	233,601	1,204,271	1,437,872
2043	233,601	1,204,271	1,437,872
2044	233,601	1,204,271	1,437,872
2045	233,601	1,204,271	1,437,872
2046	233,601	1,204,271	1,437,872
2047	233,601	1,204,271	1,437,872
2048	233,601	1,204,271	1,437,872
2049	233,601	1,204,271	1,437,872
2050	233,601	1,204,271	1,437,872
2051	233,601	1,204,271	1,437,872
2052	233,601	1,204,271	1,437,872

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY PERSONNEL ON SEPTEMBER 30  
OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
2053	233,601	1,204,271	1,437,872
2054	233,601	1,204,271	1,437,872
2055	233,601	1,204,271	1,437,872
2056	233,601	1,204,271	1,437,872
2057	233,601	1,204,271	1,437,872
2058	233,601	1,204,271	1,437,872
2059	233,601	1,204,271	1,437,872
2060	233,601	1,204,271	1,437,872
2061	233,601	1,204,271	1,437,872
2062	233,601	1,204,271	1,437,872
2063	233,601	1,204,271	1,437,872
2064	233,601	1,204,271	1,437,872
2065	233,601	1,204,271	1,437,872
2066	233,601	1,204,271	1,437,872
2067	233,601	1,204,271	1,437,872
2068	233,601	1,204,271	1,437,872
2069	233,601	1,204,271	1,437,872
2070	233,601	1,204,271	1,437,872
2071	233,601	1,204,271	1,437,872
2072	233,601	1,204,271	1,437,872
2073	233,601	1,204,271	1,437,872
2074	233,601	1,204,271	1,437,872
2075	233,601	1,204,271	1,437,872
2076	233,601	1,204,271	1,437,872
2077	233,601	1,204,271	1,437,872
2078	233,601	1,204,271	1,437,872
2079	233,601	1,204,271	1,437,872
2080	233,601	1,204,271	1,437,872
2081	233,601	1,204,271	1,437,872
2082	233,601	1,204,271	1,437,872
2083	233,601	1,204,271	1,437,872
2084	233,601	1,204,271	1,437,872
2085	233,601	1,204,271	1,437,872
2086	233,601	1,204,271	1,437,872
2087	233,601	1,204,271	1,437,872
2088	233,601	1,204,271	1,437,872
2089	233,601	1,204,271	1,437,872
2090	233,601	1,204,271	1,437,872
2091	233,601	1,204,271	1,437,872
2092	233,601	1,204,271	1,437,872
2093	233,601	1,204,271	1,437,872
2094	233,601	1,204,271	1,437,872
2095	233,601	1,204,271	1,437,872
2096	233,601	1,204,271	1,437,872
2097	233,601	1,204,271	1,437,872
2098	233,601	1,204,271	1,437,872
2099	233,601	1,204,271	1,437,872
2100	233,601	1,204,271	1,437,872
2101	233,601	1,204,271	1,437,872
2102	233,601	1,204,271	1,437,872

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2004	\$13,624,224	\$30,749,417	\$44,373,641
2005	\$13,895,844	\$31,190,481	\$45,086,325
2006	\$14,175,570	\$31,636,342	\$45,811,912
2007	\$14,548,579	\$32,309,760	\$46,858,338
2008	\$14,926,896	\$33,100,164	\$48,027,060
2009	\$15,331,221	\$33,980,802	\$49,312,024
2010	\$15,759,492	\$34,958,949	\$50,718,442
2011	\$16,214,469	\$35,995,079	\$52,209,548
2012	\$16,683,216	\$37,100,086	\$53,783,302
2013	\$17,161,957	\$38,261,355	\$55,423,312
2014	\$17,717,244	\$39,622,276	\$57,339,521
2015	\$18,303,200	\$41,067,821	\$59,371,021
2016	\$18,915,099	\$42,564,249	\$61,479,348
2017	\$19,552,537	\$44,079,009	\$63,631,546
2018	\$20,216,630	\$45,622,631	\$65,839,261
2019	\$20,908,482	\$47,193,807	\$68,102,289
2020	\$21,622,585	\$48,787,510	\$70,410,095
2021	\$22,371,573	\$50,467,551	\$72,839,124
2022	\$23,160,858	\$52,257,112	\$75,417,970
2023	\$23,990,673	\$54,137,623	\$78,128,296
2024	\$24,861,995	\$56,102,176	\$80,964,171
2025	\$25,795,830	\$58,172,116	\$83,967,946
2026	\$26,783,891	\$60,339,479	\$87,123,370
2027	\$27,784,790	\$62,569,691	\$90,354,481
2028	\$28,811,154	\$64,881,520	\$93,692,674
2029	\$29,881,739	\$67,289,375	\$97,171,114
2030	\$30,996,571	\$69,788,090	\$100,784,661
2031	\$32,159,618	\$72,389,318	\$104,548,936
2032	\$33,371,368	\$75,101,068	\$108,472,435
2033	\$34,626,961	\$77,919,920	\$112,546,881
2034	\$35,922,824	\$80,846,357	\$116,769,181
2035	\$37,267,423	\$83,888,129	\$121,155,552
2036	\$38,660,427	\$87,047,492	\$125,707,919
2037	\$40,091,956	\$90,318,947	\$130,410,903
2038	\$41,572,587	\$93,710,071	\$135,282,659
2039	\$43,108,860	\$97,225,738	\$140,334,598
2040	\$44,703,271	\$100,866,433	\$145,569,705
2041	\$46,357,052	\$104,641,583	\$150,998,635
2042	\$48,070,871	\$108,560,635	\$156,631,506
2043	\$49,854,598	\$112,628,765	\$162,483,363
2044	\$51,710,619	\$116,850,251	\$168,560,870
2045	\$53,644,513	\$121,231,943	\$174,876,456
2046	\$55,659,566	\$125,780,282	\$181,439,848
2047	\$57,749,411	\$130,497,323	\$188,246,735
2048	\$59,915,269	\$135,389,974	\$195,305,243
2049	\$62,164,413	\$140,466,387	\$202,630,801
2050	\$64,500,978	\$145,732,598	\$210,233,577
2051	\$66,928,840	\$151,196,096	\$218,124,935
2052	\$69,451,403	\$156,865,860	\$226,317,263
2053	\$72,070,505	\$162,749,223	\$234,819,728

\*Future mortality improvement is assumed.

**TOTAL ACTIVE DUTY GROSS PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
2054	\$74,787,466	\$168,853,534	\$243,641,000
2055	\$77,606,751	\$175,187,580	\$252,794,331
2056	\$80,532,186	\$181,760,400	\$262,292,586
2057	\$83,562,549	\$188,579,470	\$272,142,019
2058	\$86,702,346	\$195,654,140	\$282,356,486
2059	\$89,957,816	\$202,994,184	\$292,952,001
2060	\$93,333,472	\$210,608,787	\$303,942,260
2061	\$96,833,267	\$218,508,259	\$315,341,526
2062	\$100,460,740	\$226,703,930	\$327,164,670
2063	\$104,222,307	\$235,206,944	\$339,429,252
2064	\$108,123,784	\$244,028,633	\$352,152,417
2065	\$112,171,624	\$253,181,216	\$365,352,840
2066	\$116,372,409	\$262,677,348	\$379,049,757
2067	\$120,730,005	\$272,529,395	\$393,259,400
2068	\$125,249,701	\$282,750,654	\$408,000,356
2069	\$129,938,797	\$293,355,189	\$423,293,986
2070	\$134,804,655	\$304,357,251	\$439,161,906
2071	\$139,854,504	\$315,771,717	\$455,626,222
2072	\$145,095,515	\$327,614,333	\$472,709,849
2073	\$150,535,380	\$339,901,191	\$490,436,571
2074	\$156,181,124	\$352,648,870	\$508,829,995
2075	\$162,040,557	\$365,874,749	\$527,915,306
2076	\$168,121,880	\$379,596,903	\$547,718,783
2077	\$174,431,871	\$393,833,771	\$568,265,642
2078	\$180,978,546	\$408,604,639	\$589,583,186
2079	\$187,771,123	\$423,929,597	\$611,700,721
2080	\$194,818,871	\$439,829,333	\$634,648,204
2081	\$202,130,953	\$456,325,274	\$658,456,226
2082	\$209,716,522	\$473,439,776	\$683,156,298
2083	\$217,585,696	\$491,196,065	\$708,781,761
2084	\$225,749,082	\$509,618,173	\$735,367,255
2085	\$234,217,854	\$528,731,097	\$762,948,951
2086	\$243,003,730	\$548,560,794	\$791,564,525
2087	\$252,118,039	\$569,134,083	\$821,252,122
2088	\$261,572,695	\$590,478,825	\$852,051,520
2089	\$271,380,661	\$612,623,976	\$884,004,637
2090	\$281,555,531	\$635,599,541	\$917,155,072
2091	\$292,111,326	\$659,436,639	\$951,547,965
2092	\$303,062,466	\$684,167,614	\$987,230,080
2093	\$314,424,203	\$709,826,010	\$1,024,250,213
2094	\$326,212,165	\$736,446,600	\$1,062,658,766
2095	\$338,442,563	\$764,065,492	\$1,102,508,055
2096	\$351,132,302	\$792,720,166	\$1,143,852,468
2097	\$364,298,436	\$822,449,462	\$1,186,747,898
2098	\$377,958,730	\$853,293,691	\$1,231,252,421
2099	\$392,131,902	\$885,294,698	\$1,277,426,600
2100	\$406,837,379	\$918,495,881	\$1,325,333,261
2101	\$422,095,144	\$952,942,239	\$1,375,037,383
2102	\$437,925,714	\$988,680,460	\$1,426,606,174

\*Future mortality improvement is assumed.

## NONRETIRED RESERVISTS

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2003	117,157	691,935	809,092			
2004	120,498	672,365	792,863	\$1,605,899	\$3,339,524	\$4,945,423
2005	119,365	669,551	788,916	\$1,674,871	\$3,395,337	\$5,070,208
2006	119,235	666,465	785,700	\$1,716,476	\$3,488,791	\$5,205,267
2007	119,191	664,092	783,283	\$1,767,130	\$3,586,541	\$5,353,671
2008	119,135	661,749	780,884	\$1,820,560	\$3,690,863	\$5,511,423
2009	119,092	660,036	779,128	\$1,877,217	\$3,802,456	\$5,679,672
2010	119,092	660,036	779,128	\$1,937,435	\$3,924,879	\$5,862,315
2011	119,092	660,036	779,128	\$2,000,839	\$4,057,955	\$6,058,794
2012	119,092	660,036	779,128	\$2,066,833	\$4,196,913	\$6,263,746
2013	119,092	660,036	779,128	\$2,135,240	\$4,341,508	\$6,476,747
2014	119,092	660,036	779,128	\$2,213,759	\$4,507,106	\$6,720,865
2015	119,092	660,036	779,128	\$2,295,716	\$4,679,478	\$6,975,193
2016	119,092	660,036	779,128	\$2,381,170	\$4,858,311	\$7,239,481
2017	119,092	660,036	779,128	\$2,470,204	\$5,043,700	\$7,513,904
2018	119,092	660,036	779,128	\$2,562,949	\$5,236,101	\$7,799,050
2019	119,092	660,036	779,128	\$2,659,423	\$5,435,783	\$8,095,206
2020	119,092	660,036	779,128	\$2,759,733	\$5,642,811	\$8,402,544
2021	119,092	660,036	779,128	\$2,863,907	\$5,857,610	\$8,721,517
2022	119,092	660,036	779,128	\$2,972,252	\$6,080,578	\$9,052,830
2023	119,092	660,036	779,128	\$3,085,160	\$6,312,005	\$9,397,165
2024	119,092	660,036	779,128	\$3,202,623	\$6,552,522	\$9,755,146
2025	119,092	660,036	779,128	\$3,324,512	\$6,802,785	\$10,127,297
2026	119,092	660,036	779,128	\$3,451,033	\$7,063,176	\$10,514,209
2027	119,092	660,036	779,128	\$3,582,437	\$7,333,807	\$10,916,244
2028	119,092	660,036	779,128	\$3,718,840	\$7,614,725	\$11,333,565
2029	119,092	660,036	779,128	\$3,860,427	\$7,906,076	\$11,766,502
2030	119,092	660,036	779,128	\$4,007,394	\$8,208,103	\$12,215,498
2031	119,092	660,036	779,128	\$4,160,026	\$8,521,232	\$12,681,257
2032	119,092	660,036	779,128	\$4,318,561	\$8,846,122	\$13,164,683
2033	119,092	660,036	779,128	\$4,482,884	\$9,183,269	\$13,666,153
2034	119,092	660,036	779,128	\$4,653,159	\$9,532,753	\$14,185,911
2035	119,092	660,036	779,128	\$4,829,543	\$9,894,773	\$14,724,316
2036	119,092	660,036	779,128	\$5,012,227	\$10,269,806	\$15,282,032
2037	119,092	660,036	779,128	\$5,201,678	\$10,658,306	\$15,859,985
2038	119,092	660,036	779,128	\$5,398,397	\$11,060,748	\$16,459,145
2039	119,092	660,036	779,128	\$5,602,466	\$11,477,791	\$17,080,257
2040	119,092	660,036	779,128	\$5,813,907	\$11,910,123	\$17,724,030
2041	119,092	660,036	779,128	\$6,033,156	\$12,358,441	\$18,391,597
2042	119,092	660,036	779,128	\$6,260,344	\$12,823,349	\$19,083,692
2043	119,092	660,036	779,128	\$6,495,696	\$13,305,198	\$19,800,894
2044	119,092	660,036	779,128	\$6,739,977	\$13,804,287	\$20,544,264
2045	119,092	660,036	779,128	\$6,993,608	\$14,321,759	\$21,315,366
2046	119,092	660,036	779,128	\$7,256,439	\$14,858,827	\$22,115,265
2047	119,092	660,036	779,128	\$7,528,774	\$15,416,077	\$22,944,851
2048	119,092	660,036	779,128	\$7,811,268	\$15,994,213	\$23,805,481
2049	119,092	660,036	779,128	\$8,104,304	\$16,594,008	\$24,698,312
2050	119,092	660,036	779,128	\$8,408,293	\$17,216,282	\$25,624,575
2051	119,092	660,036	779,128	\$8,723,656	\$17,861,884	\$26,585,540
2052	119,092	660,036	779,128	\$9,050,830	\$18,531,689	\$27,582,518

\*This projection includes reservists.

**NONRETIRED RESERVISTS (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2053	119,092	660,036	779,128	\$9,390,261	\$19,226,607	\$28,616,868
2054	119,092	660,036	779,128	\$9,742,413	\$19,947,584	\$29,689,997
2055	119,092	660,036	779,128	\$10,107,767	\$20,695,598	\$30,803,365
2056	119,092	660,036	779,128	\$10,486,817	\$21,471,665	\$31,958,482
2057	119,092	660,036	779,128	\$10,880,080	\$22,276,836	\$33,156,915
2058	119,092	660,036	779,128	\$11,288,088	\$23,112,202	\$34,400,291
2059	119,092	660,036	779,128	\$11,711,396	\$23,978,898	\$35,690,293
2060	119,092	660,036	779,128	\$12,150,577	\$24,878,096	\$37,028,673
2061	119,092	660,036	779,128	\$12,606,226	\$25,811,016	\$38,417,242
2062	119,092	660,036	779,128	\$13,078,962	\$26,778,922	\$39,857,884
2063	119,092	660,036	779,128	\$13,569,424	\$27,783,126	\$41,352,551
2064	119,092	660,036	779,128	\$14,078,279	\$28,824,990	\$42,903,269
2065	119,092	660,036	779,128	\$14,606,215	\$29,905,924	\$44,512,139
2066	119,092	660,036	779,128	\$15,153,949	\$31,027,395	\$46,181,344
2067	119,092	660,036	779,128	\$15,722,223	\$32,190,921	\$47,913,144
2068	119,092	660,036	779,128	\$16,311,806	\$33,398,081	\$49,709,887
2069	119,092	660,036	779,128	\$16,923,499	\$34,650,510	\$51,574,009
2070	119,092	660,036	779,128	\$17,558,130	\$35,949,905	\$53,508,035
2071	119,092	660,036	779,128	\$18,216,560	\$37,298,028	\$55,514,588
2072	119,092	660,036	779,128	\$18,899,681	\$38,696,705	\$57,596,386
2073	119,092	660,036	779,128	\$19,608,419	\$40,147,833	\$59,756,252
2074	119,092	660,036	779,128	\$20,343,735	\$41,653,378	\$61,997,113
2075	119,092	660,036	779,128	\$21,106,625	\$43,215,382	\$64,322,006
2076	119,092	660,036	779,128	\$21,898,123	\$44,835,960	\$66,734,083
2077	119,092	660,036	779,128	\$22,719,303	\$46,517,310	\$69,236,613
2078	119,092	660,036	779,128	\$23,571,276	\$48,261,711	\$71,832,987
2079	119,092	660,036	779,128	\$24,455,199	\$50,071,526	\$74,526,725
2080	119,092	660,036	779,128	\$25,372,269	\$51,949,209	\$77,321,478
2081	119,092	660,036	779,128	\$26,323,729	\$53,897,305	\$80,221,034
2082	119,092	660,036	779,128	\$27,310,869	\$55,918,454	\$83,229,323
2083	119,092	660,036	779,128	\$28,335,027	\$58,015,396	\$86,350,423
2084	119,092	660,036	779,128	\$29,397,590	\$60,190,974	\$89,588,564
2085	119,092	660,036	779,128	\$30,500,000	\$62,448,135	\$92,948,135
2086	119,092	660,036	779,128	\$31,643,750	\$64,789,941	\$96,433,690
2087	119,092	660,036	779,128	\$32,830,391	\$67,219,563	\$100,049,954
2088	119,092	660,036	779,128	\$34,061,530	\$69,740,297	\$103,801,827
2089	119,092	660,036	779,128	\$35,338,838	\$72,355,558	\$107,694,396
2090	119,092	660,036	779,128	\$36,664,044	\$75,068,892	\$111,732,936
2091	119,092	660,036	779,128	\$38,038,946	\$77,883,975	\$115,922,921
2092	119,092	660,036	779,128	\$39,465,406	\$80,804,624	\$120,270,031
2093	119,092	660,036	779,128	\$40,945,359	\$83,834,798	\$124,780,157
2094	119,092	660,036	779,128	\$42,480,810	\$86,978,603	\$129,459,413
2095	119,092	660,036	779,128	\$44,073,841	\$90,240,300	\$134,314,141
2096	119,092	660,036	779,128	\$45,726,610	\$93,624,312	\$139,350,921
2097	119,092	660,036	779,128	\$47,441,358	\$97,135,223	\$144,576,581
2098	119,092	660,036	779,128	\$49,220,409	\$100,777,794	\$149,998,203
2099	119,092	660,036	779,128	\$51,066,174	\$104,556,962	\$155,623,136
2100	119,092	660,036	779,128	\$52,981,156	\$108,477,848	\$161,459,004
2101	119,092	660,036	779,128	\$54,967,949	\$112,545,767	\$167,513,716
2102	119,092	660,036	779,128	\$57,029,247	\$116,766,234	\$173,795,481

\*This projection includes reservists.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2003	483,096	1,193,200	1,676,296	24,683	70,532	95,215	1,771,511
2004	484,705	1,209,308	1,694,014	23,403	69,335	92,739	1,786,752
2005	486,128	1,225,294	1,711,421	22,177	68,098	90,276	1,801,697
2006	488,335	1,242,463	1,730,798	21,010	66,788	87,798	1,818,596
2007	491,716	1,260,536	1,752,251	19,911	65,431	85,342	1,837,593
2008	494,263	1,274,752	1,769,015	18,888	64,051	82,939	1,851,954
2009	495,948	1,285,745	1,781,693	17,941	62,640	80,581	1,862,274
2010	496,371	1,293,182	1,789,553	17,074	61,253	78,327	1,867,880
2011	495,944	1,297,020	1,792,963	16,288	59,889	76,177	1,869,141
2012	495,307	1,299,207	1,794,514	15,581	58,567	74,148	1,868,663
2013	494,584	1,299,428	1,794,013	14,949	57,288	72,237	1,866,250
2014	493,588	1,297,103	1,790,691	14,386	56,048	70,434	1,861,125
2015	492,515	1,293,967	1,786,482	13,890	54,855	68,745	1,855,227
2016	491,538	1,292,137	1,783,675	13,455	53,732	67,186	1,850,861
2017	490,477	1,291,355	1,781,832	13,074	52,676	65,750	1,847,582
2018	489,286	1,290,662	1,779,948	12,742	51,677	64,420	1,844,367
2019	488,112	1,291,306	1,779,418	12,453	50,745	63,198	1,842,616
2020	486,933	1,292,183	1,779,116	12,198	49,860	62,058	1,841,174
2021	485,694	1,291,895	1,777,589	11,969	49,003	60,972	1,838,561
2022	484,362	1,290,841	1,775,202	11,762	48,182	59,944	1,835,146
2023	482,899	1,289,019	1,771,918	11,572	47,396	58,968	1,830,886
2024	481,377	1,287,165	1,768,542	11,396	46,658	58,054	1,826,596
2025	479,111	1,283,835	1,762,946	11,229	45,954	57,183	1,820,129
2026	477,113	1,280,519	1,757,632	11,075	45,298	56,373	1,814,005
2027	475,294	1,277,287	1,752,581	10,933	44,688	55,621	1,808,203
2028	473,415	1,273,781	1,747,196	10,801	44,113	54,914	1,802,110
2029	471,536	1,270,322	1,741,857	10,677	43,576	54,252	1,796,110
2030	469,688	1,266,940	1,736,628	10,562	43,074	53,635	1,790,264
2031	467,769	1,263,231	1,731,000	10,455	42,604	53,059	1,784,059
2032	465,822	1,259,054	1,724,876	10,354	42,168	52,522	1,777,398
2033	463,877	1,254,584	1,718,462	10,264	41,765	52,028	1,770,490
2034	461,983	1,250,065	1,712,048	10,182	41,394	51,575	1,763,623
2035	460,049	1,245,522	1,705,572	10,108	41,054	51,162	1,756,733
2036	458,231	1,241,139	1,699,369	10,042	40,747	50,789	1,750,159
2037	456,499	1,236,942	1,693,441	9,986	40,471	50,457	1,743,898
2038	454,847	1,232,873	1,687,721	9,937	40,226	50,163	1,737,883
2039	453,313	1,229,035	1,682,348	9,895	40,011	49,906	1,732,253
2040	451,877	1,225,396	1,677,273	9,859	39,824	49,683	1,726,956
2041	450,564	1,221,861	1,672,425	9,830	39,661	49,491	1,721,916
2042	449,354	1,218,456	1,667,810	9,806	39,522	49,328	1,717,138
2043	448,260	1,215,190	1,663,450	9,787	39,403	49,190	1,712,640
2044	447,301	1,212,096	1,659,396	9,772	39,305	49,077	1,708,474
2045	446,418	1,209,149	1,655,567	9,760	39,225	48,985	1,704,552
2046	445,669	1,206,431	1,652,100	9,752	39,161	48,913	1,701,013
2047	445,074	1,203,988	1,649,063	9,746	39,112	48,858	1,697,921
2048	444,609	1,201,837	1,646,446	9,743	39,075	48,818	1,695,265
2049	444,262	1,200,008	1,644,270	9,742	39,050	48,792	1,693,062
2050	444,027	1,198,539	1,642,567	9,742	39,035	48,777	1,691,343
2051	443,880	1,197,409	1,641,289	9,743	39,027	48,771	1,690,060
2052	443,824	1,196,637	1,640,462	9,746	39,027	48,772	1,689,234

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2053	443,858	1,196,233	1,640,091	9,749	39,032	48,780	1,688,872
2054	443,984	1,196,201	1,640,185	9,753	39,041	48,794	1,688,979
2055	444,180	1,196,521	1,640,701	9,758	39,054	48,812	1,689,513
2056	444,463	1,197,181	1,641,644	9,764	39,069	48,833	1,690,477
2057	444,832	1,198,167	1,642,999	9,770	39,087	48,857	1,691,855
2058	445,278	1,199,454	1,644,732	9,777	39,105	48,882	1,693,614
2059	445,800	1,201,022	1,646,823	9,784	39,124	48,908	1,695,731
2060	446,392	1,202,843	1,649,235	9,792	39,143	48,935	1,698,170
2061	447,052	1,204,870	1,651,922	9,799	39,162	48,961	1,700,883
2062	447,770	1,207,066	1,654,836	9,807	39,179	48,987	1,703,822
2063	448,536	1,209,395	1,657,931	9,815	39,196	49,011	1,706,942
2064	449,345	1,211,825	1,661,170	9,822	39,211	49,034	1,710,204
2065	450,180	1,214,321	1,664,502	9,829	39,225	49,054	1,713,556
2066	451,039	1,216,858	1,667,896	9,835	39,238	49,073	1,716,970
2067	451,916	1,219,416	1,671,332	9,841	39,249	49,090	1,720,422
2068	452,802	1,221,977	1,674,779	9,846	39,259	49,105	1,723,883
2069	453,686	1,224,527	1,678,213	9,850	39,267	49,118	1,727,331
2070	454,559	1,227,056	1,681,615	9,854	39,275	49,128	1,730,744
2071	455,412	1,229,551	1,684,963	9,857	39,281	49,137	1,734,101
2072	456,240	1,232,005	1,688,244	9,859	39,286	49,145	1,737,389
2073	457,037	1,234,414	1,691,451	9,860	39,290	49,150	1,740,601
2074	457,805	1,236,776	1,694,581	9,861	39,294	49,155	1,743,736
2075	458,539	1,239,091	1,697,630	9,861	39,297	49,158	1,746,788
2076	459,242	1,241,356	1,700,599	9,861	39,299	49,161	1,749,759
2077	459,918	1,243,575	1,703,494	9,861	39,301	49,162	1,752,656
2078	460,568	1,245,751	1,706,319	9,860	39,303	49,163	1,755,483
2079	461,196	1,247,886	1,709,081	9,860	39,304	49,164	1,758,246
2080	461,804	1,249,983	1,711,787	9,859	39,306	49,165	1,760,952
2081	462,395	1,252,029	1,714,425	9,859	39,307	49,165	1,763,590
2082	462,972	1,254,032	1,717,004	9,858	39,307	49,165	1,766,170
2083	463,540	1,255,995	1,719,535	9,858	39,308	49,166	1,768,700
2084	464,101	1,257,921	1,722,022	9,857	39,309	49,166	1,771,188
2085	464,658	1,259,813	1,724,471	9,857	39,309	49,166	1,773,637
2086	465,213	1,261,675	1,726,889	9,857	39,310	49,167	1,776,056
2087	465,770	1,263,510	1,729,280	9,858	39,310	49,168	1,778,448
2088	466,329	1,265,321	1,731,650	9,858	39,311	49,168	1,780,819
2089	466,892	1,267,110	1,734,002	9,858	39,311	49,169	1,783,171
2090	467,456	1,268,880	1,736,337	9,859	39,311	49,170	1,785,507
2091	468,024	1,270,635	1,738,659	9,859	39,312	49,171	1,787,830
2092	468,594	1,272,376	1,740,970	9,860	39,312	49,172	1,790,142
2093	469,165	1,274,107	1,743,272	9,860	39,313	49,173	1,792,445
2094	469,736	1,275,828	1,745,564	9,860	39,313	49,174	1,794,738
2095	470,307	1,277,540	1,747,847	9,861	39,314	49,175	1,797,022
2096	470,876	1,279,244	1,750,120	9,861	39,314	49,175	1,799,296
2097	471,443	1,280,940	1,752,384	9,861	39,315	49,176	1,801,560
2098	472,008	1,282,630	1,754,638	9,862	39,315	49,177	1,803,815
2099	472,570	1,284,315	1,756,884	9,862	39,316	49,177	1,806,062
2100	473,127	1,285,995	1,759,122	9,862	39,316	49,178	1,808,300
2101	473,681	1,287,671	1,761,352	9,862	39,317	49,178	1,810,531
2102	474,232	1,289,344	1,763,576	9,862	39,317	49,179	1,812,755

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2004	\$15,328,659	\$18,559,461	\$33,888,120	\$626,513	\$624,345	\$1,250,857	\$35,138,977
2005	\$15,688,780	\$19,183,147	\$34,871,927	\$602,405	\$629,496	\$1,231,901	\$36,103,828
2006	\$16,082,884	\$19,910,885	\$35,993,769	\$582,188	\$642,071	\$1,224,259	\$37,218,028
2007	\$16,562,513	\$20,751,417	\$37,313,930	\$566,190	\$659,790	\$1,225,980	\$38,539,910
2008	\$17,098,351	\$21,631,970	\$38,730,322	\$552,761	\$678,289	\$1,231,050	\$39,961,372
2009	\$17,725,526	\$22,585,803	\$40,311,330	\$547,939	\$697,947	\$1,245,886	\$41,557,216
2010	\$18,294,026	\$23,422,386	\$41,716,412	\$535,039	\$708,626	\$1,243,665	\$42,960,077
2011	\$18,841,195	\$24,188,579	\$43,029,774	\$521,821	\$714,567	\$1,236,388	\$44,266,162
2012	\$19,381,936	\$24,908,865	\$44,290,801	\$509,000	\$717,542	\$1,226,541	\$45,517,342
2013	\$20,003,824	\$25,699,910	\$45,703,734	\$499,228	\$721,961	\$1,221,189	\$46,924,923
2014	\$20,660,658	\$26,500,588	\$47,161,246	\$491,451	\$726,840	\$1,218,290	\$48,379,536
2015	\$21,329,072	\$27,284,977	\$48,614,048	\$485,070	\$731,285	\$1,216,355	\$49,830,404
2016	\$22,016,311	\$28,094,686	\$50,110,997	\$480,520	\$736,533	\$1,217,054	\$51,328,051
2017	\$22,722,943	\$28,952,632	\$51,675,575	\$477,775	\$743,005	\$1,220,780	\$52,896,356
2018	\$23,444,548	\$29,848,200	\$53,292,748	\$476,821	\$750,552	\$1,227,373	\$54,520,121
2019	\$24,184,983	\$30,792,147	\$54,977,130	\$477,546	\$759,263	\$1,236,809	\$56,213,939
2020	\$24,944,693	\$31,782,823	\$56,727,516	\$479,866	\$769,122	\$1,248,988	\$57,976,504
2021	\$25,720,243	\$32,787,553	\$58,507,796	\$483,461	\$779,668	\$1,263,130	\$59,770,926
2022	\$26,510,081	\$33,794,332	\$60,304,414	\$488,312	\$790,808	\$1,279,119	\$61,583,533
2023	\$27,314,444	\$34,811,900	\$62,126,344	\$494,137	\$802,795	\$1,296,932	\$63,423,277
2024	\$28,131,828	\$35,844,278	\$63,976,106	\$500,920	\$815,784	\$1,316,704	\$65,292,810
2025	\$28,943,815	\$36,879,595	\$65,823,410	\$508,363	\$829,763	\$1,338,126	\$67,161,536
2026	\$29,765,273	\$37,931,730	\$67,697,002	\$516,610	\$844,915	\$1,361,526	\$69,058,528
2027	\$30,627,576	\$39,024,205	\$69,651,781	\$525,864	\$861,611	\$1,387,475	\$71,039,256
2028	\$31,606,997	\$40,149,053	\$71,756,050	\$536,127	\$879,650	\$1,415,777	\$73,171,827
2029	\$32,612,298	\$41,307,383	\$73,919,681	\$547,228	\$898,909	\$1,446,137	\$75,365,818
2030	\$33,645,836	\$42,655,069	\$76,300,904	\$559,233	\$919,430	\$1,478,663	\$77,779,567
2031	\$34,707,280	\$44,032,609	\$78,739,889	\$572,177	\$941,148	\$1,513,326	\$80,253,214
2032	\$35,802,202	\$45,443,978	\$81,246,181	\$585,984	\$964,145	\$1,550,128	\$82,796,309
2033	\$36,936,738	\$46,901,588	\$83,838,326	\$600,794	\$988,598	\$1,589,393	\$85,427,719
2034	\$38,111,663	\$48,401,100	\$86,512,763	\$616,747	\$1,014,594	\$1,631,341	\$88,144,104
2035	\$39,320,940	\$49,938,731	\$89,259,671	\$633,774	\$1,042,125	\$1,675,899	\$90,935,570
2036	\$40,572,196	\$51,529,515	\$92,101,711	\$651,962	\$1,071,303	\$1,723,265	\$93,824,976
2037	\$41,880,835	\$53,183,351	\$95,064,185	\$671,420	\$1,102,215	\$1,773,635	\$96,837,821
2038	\$43,235,963	\$54,899,745	\$98,135,708	\$692,134	\$1,134,963	\$1,827,096	\$99,962,804
2039	\$44,641,579	\$56,687,279	\$101,328,858	\$714,056	\$1,169,617	\$1,883,673	\$103,212,530
2040	\$46,104,414	\$58,553,032	\$104,657,446	\$737,186	\$1,206,261	\$1,943,447	\$106,600,893
2041	\$47,627,865	\$60,494,447	\$108,122,311	\$761,524	\$1,244,897	\$2,006,420	\$110,128,732
2042	\$49,220,442	\$62,518,628	\$111,739,070	\$787,033	\$1,285,514	\$2,072,545	\$113,811,615
2043	\$50,883,033	\$64,628,129	\$115,511,162	\$813,710	\$1,328,135	\$2,141,845	\$117,653,007
2044	\$52,606,036	\$66,824,493	\$119,430,529	\$841,605	\$1,372,859	\$2,214,464	\$121,644,993
2045	\$54,395,246	\$69,102,013	\$123,497,258	\$870,733	\$1,419,727	\$2,290,460	\$125,787,718
2046	\$56,262,389	\$71,457,199	\$127,719,587	\$901,101	\$1,468,784	\$2,369,885	\$130,089,472
2047	\$58,218,730	\$73,903,104	\$132,121,834	\$932,733	\$1,520,131	\$2,452,863	\$134,574,698
2048	\$60,258,190	\$76,451,684	\$136,709,875	\$965,680	\$1,573,800	\$2,539,481	\$139,249,355
2049	\$62,384,306	\$79,114,857	\$141,499,163	\$999,953	\$1,629,834	\$2,629,788	\$144,128,951
2050	\$64,601,624	\$81,896,852	\$146,498,476	\$1,035,608	\$1,688,318	\$2,723,926	\$149,222,402
2051	\$66,912,739	\$84,803,530	\$151,716,269	\$1,072,684	\$1,749,311	\$2,821,995	\$154,538,263
2052	\$69,319,412	\$87,837,326	\$157,156,737	\$1,111,207	\$1,812,856	\$2,924,063	\$160,080,800
2053	\$71,828,425	\$91,006,396	\$162,834,821	\$1,151,248	\$1,879,013	\$3,030,261	\$165,865,082

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes an adjustment for TERA retirees.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2054	\$74,446,535	\$94,320,131	\$168,766,666	\$1,192,925	\$1,947,878	\$3,140,804	\$171,907,470
2055	\$77,178,426	\$97,784,155	\$174,962,581	\$1,236,310	\$2,019,555	\$3,255,867	\$178,218,448
2056	\$80,030,661	\$101,405,031	\$181,435,692	\$1,281,486	\$2,094,149	\$3,375,635	\$184,811,327
2057	\$83,013,332	\$105,189,969	\$188,203,301	\$1,328,517	\$2,171,772	\$3,500,290	\$191,703,591
2058	\$86,131,730	\$109,146,268	\$195,277,998	\$1,377,535	\$2,252,497	\$3,630,031	\$198,908,030
2059	\$89,390,812	\$113,282,714	\$202,673,527	\$1,428,598	\$2,336,410	\$3,765,009	\$206,438,535
2060	\$92,797,071	\$117,608,159	\$210,405,230	\$1,481,785	\$2,423,617	\$3,905,403	\$214,310,632
2061	\$96,356,706	\$122,128,660	\$218,485,366	\$1,537,150	\$2,514,228	\$4,051,379	\$222,536,745
2062	\$100,072,705	\$126,848,419	\$226,921,124	\$1,594,775	\$2,608,344	\$4,203,120	\$231,124,244
2063	\$103,950,880	\$131,773,019	\$235,723,899	\$1,654,696	\$2,706,064	\$4,360,759	\$240,084,659
2064	\$107,997,099	\$136,906,683	\$244,903,782	\$1,716,983	\$2,807,495	\$4,524,478	\$249,428,259
2065	\$112,214,862	\$142,253,320	\$254,468,182	\$1,781,693	\$2,912,767	\$4,694,460	\$259,162,642
2066	\$116,608,541	\$147,818,349	\$264,426,890	\$1,848,881	\$3,022,027	\$4,870,909	\$269,297,798
2067	\$121,185,700	\$153,608,220	\$274,793,920	\$1,918,618	\$3,135,430	\$5,054,047	\$279,847,967
2068	\$125,948,863	\$159,629,372	\$285,578,235	\$1,990,996	\$3,253,122	\$5,244,118	\$290,822,353
2069	\$130,901,284	\$165,888,682	\$296,789,966	\$2,066,083	\$3,375,255	\$5,441,338	\$302,231,303
2070	\$136,046,889	\$172,394,169	\$308,441,059	\$2,143,947	\$3,501,988	\$5,645,935	\$314,086,994
2071	\$141,389,628	\$179,153,535	\$320,543,163	\$2,224,669	\$3,633,497	\$5,858,166	\$326,401,329
2072	\$146,934,597	\$186,174,624	\$333,109,221	\$2,308,340	\$3,769,957	\$6,078,297	\$339,187,518
2073	\$152,686,742	\$193,466,697	\$346,153,439	\$2,395,046	\$3,911,546	\$6,306,591	\$352,460,030
2074	\$158,653,668	\$201,040,071	\$359,693,739	\$2,484,898	\$4,058,449	\$6,543,348	\$366,237,086
2075	\$164,842,019	\$208,904,992	\$373,747,011	\$2,578,026	\$4,210,852	\$6,788,878	\$380,535,888
2076	\$171,259,783	\$217,072,236	\$388,332,018	\$2,674,566	\$4,368,955	\$7,043,521	\$395,375,540
2077	\$177,917,005	\$225,552,627	\$403,469,633	\$2,774,666	\$4,532,979	\$7,307,644	\$410,777,277
2078	\$184,822,782	\$234,358,093	\$419,180,875	\$2,878,479	\$4,703,152	\$7,581,631	\$426,762,506
2079	\$191,986,623	\$243,501,220	\$435,487,843	\$2,986,167	\$4,879,708	\$7,865,875	\$443,353,718
2080	\$199,419,315	\$252,995,118	\$452,414,434	\$3,097,893	\$5,062,891	\$8,160,784	\$460,575,218
2081	\$207,131,933	\$262,852,281	\$469,984,213	\$3,213,822	\$5,252,944	\$8,466,765	\$478,450,979
2082	\$215,135,756	\$273,085,152	\$488,220,908	\$3,334,130	\$5,450,120	\$8,784,250	\$497,005,158
2083	\$223,443,379	\$283,708,608	\$507,151,986	\$3,458,995	\$5,654,686	\$9,113,680	\$516,265,666
2084	\$232,068,493	\$294,737,812	\$526,806,305	\$3,588,601	\$5,866,918	\$9,455,519	\$536,261,824
2085	\$241,024,632	\$306,188,329	\$547,212,961	\$3,723,136	\$6,087,105	\$9,810,240	\$557,023,202
2086	\$250,325,759	\$318,076,607	\$568,402,366	\$3,862,785	\$6,315,548	\$10,178,334	\$578,580,700
2087	\$259,987,192	\$330,419,801	\$590,406,994	\$4,007,740	\$6,552,560	\$10,560,300	\$600,967,294
2088	\$270,023,627	\$343,235,626	\$613,259,253	\$4,158,200	\$6,798,462	\$10,956,662	\$624,215,914
2089	\$280,449,779	\$356,542,510	\$636,992,289	\$4,314,364	\$7,053,590	\$11,367,954	\$648,360,243
2090	\$291,280,648	\$370,359,661	\$661,640,309	\$4,476,437	\$7,318,291	\$11,794,728	\$673,435,037
2091	\$302,531,744	\$384,707,173	\$687,238,918	\$4,644,625	\$7,592,926	\$12,237,551	\$699,476,469
2092	\$314,219,178	\$399,605,915	\$713,825,093	\$4,819,145	\$7,877,868	\$12,697,012	\$726,522,105
2093	\$326,359,150	\$415,077,528	\$741,436,678	\$5,000,216	\$8,173,502	\$13,173,719	\$754,610,397
2094	\$338,968,520	\$431,144,417	\$770,112,938	\$5,188,074	\$8,480,230	\$13,668,303	\$783,781,240
2095	\$352,064,549	\$447,829,500	\$799,894,049	\$5,382,958	\$8,798,465	\$14,181,423	\$814,075,472
2096	\$365,665,258	\$465,156,672	\$830,821,930	\$5,585,123	\$9,128,641	\$14,713,764	\$845,535,694
2097	\$379,789,774	\$483,150,803	\$862,940,577	\$5,794,837	\$9,471,203	\$15,266,040	\$878,206,617
2098	\$394,457,442	\$501,837,811	\$896,295,253	\$6,012,377	\$9,826,616	\$15,838,993	\$912,134,247
2099	\$409,688,215	\$521,244,514	\$930,932,729	\$6,238,035	\$10,195,362	\$16,433,397	\$947,366,126
2100	\$425,502,972	\$541,398,854	\$966,901,826	\$6,472,114	\$10,577,941	\$17,050,055	\$983,951,881
2101	\$441,923,704	\$562,329,803	\$1,004,253,507	\$6,714,930	\$10,974,872	\$17,689,802	\$1,021,943,309
2102	\$458,973,460	\$584,067,378	\$1,043,040,838	\$6,966,814	\$11,386,692	\$18,353,507	\$1,061,394,344

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes an adjustment for TERA retirees.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**RETIREE GAIN STATEMENT**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2004	15,875	43,532	441	2,952	\$33,284	\$16,367	\$30,707	\$11,924
2005	15,981	44,396	437	2,916	\$33,362	\$16,883	\$31,675	\$12,401
2006	17,024	46,582	434	2,873	\$33,559	\$17,091	\$32,867	\$12,835
2007	18,408	48,495	431	2,832	\$33,146	\$16,773	\$33,932	\$13,216
2008	17,734	45,637	432	2,793	\$34,349	\$17,263	\$34,882	\$13,539
2009	16,973	43,365	432	2,771	\$36,071	\$17,851	\$35,900	\$13,901
2010	15,759	40,702	430	2,753	\$38,264	\$18,595	\$36,887	\$14,261
2011	14,885	37,931	428	2,731	\$40,310	\$19,411	\$37,891	\$14,631
2012	14,618	37,054	427	2,726	\$42,140	\$20,106	\$38,994	\$15,041
2013	14,452	35,809	426	2,720	\$43,732	\$20,887	\$40,144	\$15,467
2014	14,089	33,922	423	2,707	\$45,523	\$21,738	\$41,295	\$15,902
2015	13,923	33,716	421	2,703	\$47,165	\$22,297	\$42,570	\$16,397
2016	13,912	35,527	419	2,718	\$48,635	\$22,745	\$43,958	\$16,976
2017	13,745	37,031	417	2,734	\$50,267	\$23,434	\$45,355	\$17,610
2018	13,559	37,529	416	2,739	\$51,941	\$24,170	\$46,833	\$18,232
2019	13,550	39,230	415	2,754	\$53,580	\$25,063	\$48,399	\$18,926
2020	13,550	39,785	414	2,752	\$54,932	\$25,708	\$49,960	\$19,576
2021	13,511	38,885	411	2,733	\$56,326	\$26,402	\$51,517	\$20,194
2022	13,461	38,352	409	2,722	\$57,820	\$27,187	\$53,167	\$20,860
2023	13,391	37,788	408	2,712	\$59,445	\$28,160	\$54,944	\$21,585
2024	13,403	37,932	407	2,717	\$60,791	\$28,663	\$56,645	\$22,301
2025	12,735	36,612	402	2,710	\$62,921	\$29,676	\$58,389	\$23,055
2026	13,076	36,754	405	2,717	\$64,685	\$30,826	\$60,401	\$23,911
2027	13,330	36,948	409	2,725	\$66,825	\$31,980	\$62,587	\$24,805
2028	13,347	36,777	409	2,724	\$69,379	\$33,045	\$64,735	\$25,694
2029	13,427	36,920	409	2,725	\$71,839	\$34,227	\$67,019	\$26,625
2030	13,541	37,092	411	2,725	\$73,933	\$35,336	\$69,510	\$27,579
2031	13,541	36,852	411	2,724	\$76,523	\$36,533	\$71,978	\$28,558
2032	13,580	36,461	410	2,723	\$79,330	\$38,067	\$74,471	\$29,600
2033	13,634	36,235	413	2,723	\$82,613	\$39,657	\$77,512	\$30,699
2034	13,717	36,236	413	2,723	\$86,590	\$41,203	\$80,450	\$31,847
2035	13,687	36,248	414	2,722	\$89,600	\$42,611	\$83,504	\$33,037
2036	13,787	36,430	415	2,723	\$93,868	\$44,249	\$86,862	\$34,290
2037	13,831	36,612	416	2,724	\$97,903	\$45,936	\$90,391	\$35,590
2038	13,842	36,705	416	2,725	\$101,154	\$47,682	\$93,810	\$36,929
2039	13,865	36,868	416	2,726	\$104,894	\$49,498	\$97,338	\$38,322
2040	13,847	36,974	416	2,727	\$109,274	\$51,383	\$101,028	\$39,767
2041	13,845	36,979	416	2,727	\$113,953	\$53,346	\$104,799	\$41,257
2042	13,806	36,980	416	2,726	\$118,803	\$55,400	\$108,645	\$42,799
2043	13,764	36,953	415	2,726	\$123,410	\$57,699	\$112,641	\$44,401
2044	13,737	36,934	415	2,726	\$127,894	\$60,246	\$116,784	\$46,065
2045	13,652	36,864	414	2,725	\$132,808	\$62,663	\$121,067	\$47,789
2046	13,640	36,876	413	2,725	\$137,997	\$65,096	\$125,526	\$49,584
2047	13,655	36,900	413	2,725	\$143,098	\$67,543	\$130,170	\$51,448
2048	13,654	36,906	413	2,725	\$148,384	\$70,072	\$134,976	\$53,378
2049	13,648	36,909	413	2,725	\$153,860	\$72,705	\$139,957	\$55,381
2050	13,644	36,924	413	2,725	\$159,524	\$75,432	\$145,138	\$57,458
2051	13,632	36,917	413	2,725	\$165,365	\$78,244	\$150,513	\$59,609
2052	13,629	36,913	413	2,725	\$171,472	\$81,170	\$156,060	\$61,841
2053	13,631	36,911	413	2,725	\$177,816	\$84,208	\$161,901	\$64,158

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2054	13,642	36,912	413	2,725	\$184,462	\$87,369	\$167,960	\$66,564
2055	13,635	36,900	413	2,725	\$191,260	\$90,635	\$174,245	\$69,057
2056	13,652	36,901	413	2,725	\$198,495	\$94,039	\$180,821	\$71,648
2057	13,670	36,904	413	2,725	\$206,030	\$97,570	\$187,694	\$74,337
2058	13,681	36,904	413	2,725	\$213,792	\$101,227	\$194,793	\$77,125
2059	13,692	36,908	413	2,725	\$221,849	\$105,023	\$202,150	\$80,019
2060	13,699	36,916	414	2,726	\$230,180	\$108,964	\$209,799	\$83,022
2061	13,709	36,918	414	2,726	\$238,915	\$113,050	\$217,734	\$86,137
2062	13,715	36,919	414	2,726	\$247,969	\$117,291	\$225,941	\$89,368
2063	13,717	36,921	414	2,726	\$257,336	\$121,692	\$234,468	\$92,721
2064	13,719	36,923	414	2,726	\$267,067	\$126,258	\$243,303	\$96,199
2065	13,712	36,921	414	2,726	\$277,139	\$130,994	\$252,456	\$99,808
2066	13,709	36,922	414	2,726	\$287,601	\$135,911	\$261,950	\$103,552
2067	13,710	36,924	414	2,726	\$298,438	\$141,012	\$271,797	\$107,437
2068	13,709	36,925	414	2,726	\$309,653	\$146,302	\$281,998	\$111,467
2069	13,706	36,925	414	2,726	\$321,286	\$151,793	\$292,561	\$115,649
2070	13,703	36,927	414	2,726	\$333,316	\$157,489	\$303,513	\$119,990
2071	13,699	36,928	414	2,726	\$345,815	\$163,397	\$314,868	\$124,490
2072	13,694	36,928	414	2,726	\$358,747	\$169,526	\$326,627	\$129,160
2073	13,690	36,928	414	2,726	\$372,149	\$175,885	\$338,832	\$134,004
2074	13,688	36,929	414	2,726	\$386,063	\$182,484	\$351,497	\$139,030
2075	13,684	36,928	414	2,726	\$400,472	\$189,328	\$364,634	\$144,244
2076	13,682	36,929	414	2,726	\$415,449	\$196,430	\$378,272	\$149,654
2077	13,683	36,929	414	2,726	\$430,998	\$203,798	\$392,441	\$155,267
2078	13,684	36,929	414	2,726	\$447,127	\$211,442	\$407,143	\$161,091
2079	13,684	36,930	414	2,726	\$463,860	\$219,373	\$422,398	\$167,133
2080	13,685	36,931	414	2,726	\$481,219	\$227,602	\$438,233	\$173,402
2081	13,687	36,931	414	2,726	\$499,246	\$236,139	\$454,672	\$179,906
2082	13,689	36,932	414	2,726	\$517,966	\$244,995	\$471,728	\$186,654
2083	13,691	36,933	414	2,726	\$537,393	\$254,185	\$489,434	\$193,655
2084	13,693	36,934	414	2,726	\$557,561	\$263,719	\$507,810	\$200,918
2085	13,694	36,934	414	2,726	\$578,486	\$273,610	\$526,877	\$208,454
2086	13,695	36,935	414	2,726	\$600,210	\$283,873	\$546,663	\$216,272
2087	13,696	36,935	414	2,726	\$622,758	\$294,521	\$567,198	\$224,384
2088	13,698	36,936	414	2,726	\$646,149	\$305,568	\$588,501	\$232,800
2089	13,699	36,937	414	2,726	\$670,419	\$317,029	\$610,598	\$241,532
2090	13,699	36,937	414	2,726	\$695,590	\$328,921	\$633,521	\$250,591
2091	13,700	36,938	414	2,726	\$721,714	\$341,259	\$657,300	\$259,990
2092	13,700	36,938	414	2,726	\$748,810	\$354,059	\$681,963	\$269,741
2093	13,699	36,939	414	2,726	\$776,911	\$367,339	\$707,544	\$279,858
2094	13,699	36,939	414	2,726	\$806,063	\$381,117	\$734,081	\$290,354
2095	13,698	36,940	414	2,726	\$836,296	\$395,412	\$761,607	\$301,244
2096	13,697	36,940	414	2,726	\$867,663	\$410,243	\$790,161	\$312,542
2097	13,697	36,940	414	2,726	\$900,203	\$425,630	\$819,786	\$324,264
2098	13,697	36,941	414	2,726	\$933,957	\$441,595	\$850,519	\$336,425
2099	13,696	36,941	414	2,726	\$968,971	\$458,157	\$882,401	\$349,043
2100	13,696	36,941	414	2,726	\$1,005,291	\$475,341	\$915,478	\$362,133
2101	13,695	36,941	414	2,726	\$1,042,972	\$493,170	\$949,795	\$375,715
2102	13,695	36,942	414	2,726	\$1,082,066	\$511,667	\$985,399	\$389,806

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2003	188,248	66,876	342	2,320	15,331	273,117
2004	196,174	69,403	308	2,474	14,571	282,928
2005	202,932	71,999	276	2,618	13,777	291,602
2006	208,575	74,682	248	2,750	12,978	299,233
2007	213,100	77,439	222	2,869	12,179	305,809
2008	216,510	80,239	198	2,985	11,382	311,314
2009	218,839	83,037	177	3,091	10,591	315,734
2010	220,147	85,802	157	3,187	9,808	319,100
2011	220,524	88,507	139	3,275	9,039	321,484
2012	220,058	91,135	123	3,356	8,288	322,959
2013	218,867	93,672	108	3,429	7,558	323,634
2014	217,069	96,102	95	3,492	6,855	323,612
2015	214,769	98,424	83	3,542	6,180	322,998
2016	212,087	100,653	72	3,593	5,541	321,947
2017	209,119	102,797	63	3,642	4,941	320,563
2018	205,949	104,869	55	3,689	4,380	318,942
2019	202,630	106,880	48	3,732	3,862	317,152
2020	199,214	108,853	41	3,772	3,388	315,268
2021	195,702	110,798	36	3,810	2,957	313,304
2022	192,165	112,721	31	3,850	2,570	311,337
2023	188,643	114,628	26	3,891	2,225	309,413
2024	185,139	116,517	23	3,931	1,921	307,530
2025	181,660	118,382	19	3,970	1,654	305,686
2026	178,238	120,213	17	4,008	1,424	303,899
2027	174,928	122,004	14	4,046	1,225	302,218
2028	171,722	123,742	12	4,086	1,056	300,619
2029	168,646	125,419	10	4,129	914	299,118
2030	165,721	127,019	9	4,173	795	297,716
2031	162,958	128,520	7	4,216	696	296,397
2032	160,367	129,894	6	4,257	615	295,140
2033	157,945	131,120	5	4,298	549	293,917
2034	155,691	132,179	4	4,339	495	292,708
2035	153,583	133,051	3	4,381	451	291,469
2036	151,609	133,727	3	4,426	415	290,179
2037	149,740	134,195	2	4,470	385	288,794
2038	147,957	134,461	2	4,513	361	287,294
2039	146,234	134,538	2	4,555	340	285,669
2040	144,552	134,444	1	4,595	323	283,915
2041	142,889	134,204	1	4,634	307	282,035
2042	141,226	133,843	1	4,672	292	280,034
2043	139,552	133,395	1	4,712	279	277,939
2044	137,858	132,889	1	4,751	266	275,766
2045	136,136	132,353	1	4,788	254	273,531
2046	134,388	131,815	0	4,822	243	271,268
2047	132,613	131,294	0	4,853	231	268,991
2048	130,810	130,803	0	4,881	220	266,714
2049	128,981	130,351	0	4,909	209	264,449
2050	127,132	129,939	0	4,934	198	262,202
2051	125,273	129,571	0	4,959	187	259,990
2052	123,415	129,244	0	4,983	177	257,818

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2053	121,568	128,953	0	5,005	167	255,694
2054	119,749	128,693	0	5,024	157	253,624
2055	117,970	128,457	0	5,039	148	251,615
2056	116,249	128,243	0	5,052	140	249,684
2057	114,602	128,047	0	5,063	132	247,843
2058	113,042	127,867	0	5,071	124	246,104
2059	111,580	127,700	0	5,078	117	244,476
2060	110,226	127,544	0	5,085	110	242,966
2061	108,997	127,407	0	5,091	104	241,598
2062	107,899	127,289	0	5,097	99	240,384
2063	106,939	127,191	0	5,103	93	239,327
2064	106,119	127,115	0	5,106	89	238,428
2065	105,435	127,058	0	5,106	84	237,684
2066	104,885	127,021	0	5,105	80	237,092
2067	104,461	127,004	0	5,103	76	236,644
2068	104,154	127,004	0	5,099	73	236,330
2069	103,952	127,018	0	5,095	69	236,134
2070	103,844	127,043	0	5,090	66	236,042
2071	103,817	127,077	0	5,085	62	236,041
2072	103,858	127,117	0	5,082	59	236,116
2073	103,955	127,161	0	5,080	56	236,252
2074	104,095	127,205	0	5,079	52	236,431
2075	104,267	127,248	0	5,080	49	236,643
2076	104,458	127,288	0	5,082	46	236,874
2077	104,661	127,325	0	5,086	42	237,114
2078	104,866	127,358	0	5,092	39	237,355
2079	105,067	127,387	0	5,097	36	237,587
2080	105,259	127,410	0	5,106	33	237,808
2081	105,441	127,433	0	5,115	29	238,018
2082	105,609	127,454	0	5,126	26	238,215
2083	105,762	127,474	0	5,139	23	238,398
2084	105,899	127,493	0	5,151	21	238,564
2085	106,024	127,513	0	5,163	18	238,718
2086	106,136	127,533	0	5,176	16	238,860
2087	106,236	127,553	0	5,189	14	238,991
2088	106,326	127,573	0	5,202	12	239,112
2089	106,406	127,593	0	5,214	10	239,223
2090	106,480	127,614	0	5,224	9	239,326
2091	106,548	127,635	0	5,232	7	239,423
2092	106,613	127,658	0	5,241	6	239,517
2093	106,676	127,680	0	5,248	5	239,609
2094	106,738	127,704	0	5,254	4	239,699
2095	106,802	127,728	0	5,258	3	239,791
2096	106,868	127,753	0	5,261	3	239,885
2097	106,937	127,779	0	5,263	2	239,981
2098	107,008	127,805	0	5,264	2	240,078
2099	107,080	127,832	0	5,264	1	240,178
2100	107,155	127,859	0	5,263	1	240,279
2101	107,231	127,887	0	5,262	1	240,381
2102	107,310	127,915	0	5,259	1	240,485

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2004	\$1,740,153	\$384,646	\$1,882	\$16,980	\$42,067	\$2,185,729
2005	\$1,831,307	\$397,585	\$1,707	\$17,878	\$40,460	\$2,288,938
2006	\$1,913,716	\$411,259	\$1,547	\$18,725	\$38,723	\$2,383,972
2007	\$1,994,935	\$427,334	\$1,406	\$19,753	\$37,024	\$2,480,452
2008	\$2,041,380	\$435,846	\$1,280	\$20,698	\$35,356	\$2,534,561
2009	\$2,086,735	\$446,045	\$1,166	\$21,704	\$33,717	\$2,589,367
2010	\$2,127,757	\$456,963	\$1,061	\$22,581	\$32,048	\$2,640,409
2011	\$2,163,666	\$468,679	\$963	\$23,605	\$30,315	\$2,687,227
2012	\$2,193,681	\$481,032	\$872	\$24,585	\$28,518	\$2,728,687
2013	\$2,223,759	\$494,591	\$790	\$25,617	\$26,769	\$2,771,526
2014	\$2,251,170	\$509,120	\$715	\$26,724	\$25,005	\$2,812,734
2015	\$2,274,030	\$524,661	\$646	\$27,804	\$23,208	\$2,850,348
2016	\$2,293,095	\$541,146	\$582	\$28,909	\$21,408	\$2,885,139
2017	\$2,309,378	\$558,793	\$523	\$30,035	\$19,622	\$2,918,351
2018	\$2,323,730	\$577,721	\$470	\$31,131	\$17,877	\$2,950,929
2019	\$2,336,552	\$598,024	\$421	\$32,235	\$16,197	\$2,983,430
2020	\$2,348,994	\$620,094	\$376	\$33,298	\$14,589	\$3,017,353
2021	\$2,361,091	\$644,019	\$336	\$34,323	\$13,076	\$3,052,844
2022	\$2,373,341	\$669,739	\$299	\$35,320	\$11,665	\$3,090,363
2023	\$2,386,305	\$697,462	\$266	\$36,315	\$10,364	\$3,130,712
2024	\$2,399,436	\$727,238	\$236	\$37,228	\$9,178	\$3,173,318
2025	\$2,413,456	\$759,270	\$209	\$38,170	\$8,108	\$3,219,214
2026	\$2,428,156	\$793,283	\$185	\$38,995	\$7,157	\$3,267,776
2027	\$2,443,828	\$829,244	\$163	\$39,891	\$6,318	\$3,319,444
2028	\$2,461,093	\$867,378	\$143	\$40,762	\$5,590	\$3,374,966
2029	\$2,481,908	\$907,668	\$125	\$41,702	\$4,967	\$3,436,369
2030	\$2,505,085	\$950,115	\$109	\$42,732	\$4,437	\$3,502,479
2031	\$2,531,680	\$994,716	\$94	\$43,850	\$3,993	\$3,574,334
2032	\$2,562,624	\$1,041,373	\$81	\$45,071	\$3,627	\$3,652,777
2033	\$2,597,794	\$1,089,553	\$70	\$46,438	\$3,325	\$3,737,180
2034	\$2,637,581	\$1,139,018	\$60	\$47,863	\$3,082	\$3,827,603
2035	\$2,681,788	\$1,189,422	\$51	\$49,351	\$2,886	\$3,923,498
2036	\$2,729,784	\$1,240,443	\$43	\$50,869	\$2,730	\$4,023,869
2037	\$2,781,314	\$1,291,701	\$37	\$52,595	\$2,607	\$4,128,254
2038	\$2,836,870	\$1,343,129	\$31	\$54,469	\$2,510	\$4,237,009
2039	\$2,896,432	\$1,394,554	\$26	\$56,555	\$2,431	\$4,349,998
2040	\$2,959,193	\$1,445,635	\$22	\$58,738	\$2,368	\$4,465,955
2041	\$3,024,823	\$1,496,660	\$18	\$61,072	\$2,313	\$4,584,887
2042	\$3,092,968	\$1,547,586	\$15	\$63,478	\$2,265	\$4,706,313
2043	\$3,162,616	\$1,598,435	\$13	\$65,995	\$2,218	\$4,829,277
2044	\$3,233,922	\$1,649,780	\$11	\$68,588	\$2,172	\$4,954,473
2045	\$3,306,907	\$1,702,122	\$9	\$71,245	\$2,124	\$5,082,407
2046	\$3,381,217	\$1,755,728	\$8	\$73,981	\$2,073	\$5,213,007
2047	\$3,456,832	\$1,811,133	\$7	\$76,920	\$2,020	\$5,346,912
2048	\$3,534,308	\$1,868,492	\$6	\$80,023	\$1,962	\$5,484,791
2049	\$3,613,582	\$1,928,188	\$5	\$83,212	\$1,900	\$5,626,888
2050	\$3,694,197	\$1,990,219	\$5	\$86,484	\$1,834	\$5,772,738
2051	\$3,776,140	\$2,055,228	\$4	\$89,911	\$1,764	\$5,923,047
2052	\$3,858,865	\$2,123,065	\$4	\$93,465	\$1,694	\$6,077,093
2053	\$3,942,305	\$2,194,200	\$4	\$97,130	\$1,622	\$6,235,261

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2054	\$4,026,673	\$2,268,987	\$4	\$100,916	\$1,551	\$6,398,130
2055	\$4,112,161	\$2,347,708	\$4	\$104,848	\$1,480	\$6,566,201
2056	\$4,199,134	\$2,430,594	\$4	\$108,942	\$1,412	\$6,740,086
2057	\$4,287,966	\$2,518,001	\$4	\$113,193	\$1,347	\$6,920,510
2058	\$4,379,078	\$2,610,170	\$4	\$117,616	\$1,283	\$7,108,150
2059	\$4,473,187	\$2,707,426	\$4	\$122,226	\$1,225	\$7,304,067
2060	\$4,571,014	\$2,810,060	\$4	\$127,014	\$1,170	\$7,509,261
2061	\$4,673,548	\$2,918,377	\$4	\$131,998	\$1,120	\$7,725,047
2062	\$4,782,258	\$3,032,769	\$4	\$137,183	\$1,077	\$7,953,290
2063	\$4,898,209	\$3,153,457	\$4	\$142,553	\$1,036	\$8,195,259
2064	\$5,022,302	\$3,280,637	\$3	\$148,123	\$1,001	\$8,452,067
2065	\$5,155,520	\$3,414,491	\$3	\$153,914	\$971	\$8,724,900
2066	\$5,298,556	\$3,555,109	\$3	\$159,935	\$944	\$9,014,548
2067	\$5,452,207	\$3,702,594	\$3	\$166,198	\$920	\$9,321,922
2068	\$5,617,363	\$3,857,137	\$3	\$172,730	\$898	\$9,648,132
2069	\$5,794,559	\$4,018,733	\$3	\$179,492	\$878	\$9,993,665
2070	\$5,984,124	\$4,187,374	\$3	\$186,491	\$859	\$10,358,850
2071	\$6,186,253	\$4,363,166	\$3	\$193,769	\$840	\$10,744,030
2072	\$6,401,607	\$4,546,071	\$3	\$201,339	\$820	\$11,149,840
2073	\$6,629,962	\$4,736,057	\$2	\$209,182	\$800	\$11,576,003
2074	\$6,871,091	\$4,933,067	\$2	\$217,286	\$777	\$12,022,223
2075	\$7,124,843	\$5,137,146	\$2	\$225,745	\$752	\$12,488,489
2076	\$7,390,730	\$5,348,248	\$2	\$234,488	\$724	\$12,974,192
2077	\$7,668,806	\$5,566,431	\$2	\$243,562	\$694	\$13,479,495
2078	\$7,959,079	\$5,791,874	\$1	\$252,983	\$661	\$14,004,598
2079	\$8,261,594	\$6,024,611	\$1	\$262,684	\$626	\$14,549,516
2080	\$8,576,031	\$6,264,729	\$1	\$272,873	\$590	\$15,114,224
2081	\$8,902,629	\$6,512,592	\$1	\$283,336	\$551	\$15,699,109
2082	\$9,241,509	\$6,768,580	\$1	\$294,294	\$512	\$16,304,896
2083	\$9,592,642	\$7,032,978	\$1	\$305,729	\$472	\$16,931,822
2084	\$9,956,378	\$7,306,299	\$0	\$317,555	\$432	\$17,580,665
2085	\$10,333,171	\$7,588,794	\$0	\$329,893	\$392	\$18,252,250
2086	\$10,723,445	\$7,880,978	\$0	\$342,793	\$353	\$18,947,571
2087	\$11,127,916	\$8,183,223	\$0	\$356,203	\$315	\$19,667,658
2088	\$11,547,202	\$8,496,019	\$0	\$370,194	\$280	\$20,413,695
2089	\$11,982,051	\$8,819,837	\$0	\$384,718	\$246	\$21,186,851
2090	\$12,432,987	\$9,155,276	\$0	\$399,811	\$214	\$21,988,290
2091	\$12,900,865	\$9,502,796	\$0	\$415,529	\$186	\$22,819,376
2092	\$13,386,517	\$9,862,999	\$0	\$431,966	\$159	\$23,681,641
2093	\$13,890,798	\$10,236,502	\$0	\$448,995	\$135	\$24,576,431
2094	\$14,414,582	\$10,623,803	\$0	\$466,719	\$114	\$25,505,218
2095	\$14,958,872	\$11,025,562	\$0	\$485,161	\$95	\$26,469,690
2096	\$15,524,672	\$11,442,332	\$0	\$504,341	\$79	\$27,471,424
2097	\$16,112,757	\$11,874,754	\$0	\$524,307	\$65	\$28,511,883
2098	\$16,723,900	\$12,323,421	\$0	\$545,045	\$53	\$29,592,419
2099	\$17,359,059	\$12,789,013	\$0	\$566,603	\$43	\$30,714,717
2100	\$18,019,164	\$13,272,152	\$0	\$589,006	\$34	\$31,880,356
2101	\$18,705,069	\$13,773,552	\$0	\$612,287	\$27	\$33,090,934
2102	\$19,417,660	\$14,293,898	\$0	\$636,473	\$21	\$34,348,052

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the 2003 valuation report, RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2004	\$49,319,065	\$37,324,705	75.7%
2005	\$50,156,533	\$38,392,766	76.5%
2006	\$51,017,179	\$39,602,000	77.6%
2007	\$52,212,009	\$41,020,362	78.6%
2008	\$53,538,482	\$42,495,933	79.4%
2009	\$54,991,696	\$44,146,584	80.3%
2010	\$56,580,757	\$45,600,486	80.6%
2011	\$58,268,342	\$46,953,390	80.6%
2012	\$60,047,049	\$48,246,030	80.3%
2013	\$61,900,059	\$49,696,449	80.3%
2014	\$64,060,386	\$51,192,271	79.9%
2015	\$66,346,214	\$52,680,751	79.4%
2016	\$68,718,829	\$54,213,191	78.9%
2017	\$71,145,450	\$55,814,708	78.5%
2018	\$73,638,311	\$57,471,050	78.0%
2019	\$76,197,495	\$59,197,369	77.7%
2020	\$78,812,639	\$60,993,857	77.4%
2021	\$81,560,641	\$62,823,770	77.0%
2022	\$84,470,800	\$64,673,896	76.6%
2023	\$87,525,461	\$66,553,988	76.0%
2024	\$90,719,316	\$68,466,127	75.5%
2025	\$94,095,243	\$70,380,750	74.8%
2026	\$97,637,580	\$72,326,304	74.1%
2027	\$101,270,726	\$74,358,699	73.4%
2028	\$105,026,238	\$76,546,793	72.9%
2029	\$108,937,616	\$78,802,187	72.3%
2030	\$113,000,159	\$81,282,045	71.9%
2031	\$117,230,193	\$83,827,548	71.5%
2032	\$121,637,118	\$86,449,086	71.1%
2033	\$126,213,034	\$89,164,899	70.6%
2034	\$130,955,092	\$91,971,707	70.2%
2035	\$135,879,868	\$94,859,068	69.8%
2036	\$140,989,951	\$97,848,845	69.4%
2037	\$146,270,888	\$100,966,074	69.0%
2038	\$151,741,804	\$104,199,812	68.7%
2039	\$157,414,855	\$107,562,530	68.3%
2040	\$163,293,735	\$111,066,848	68.0%
2041	\$169,390,232	\$114,713,619	67.7%
2042	\$175,715,198	\$118,517,928	67.4%
2043	\$182,284,257	\$122,482,283	67.2%
2044	\$189,105,135	\$126,599,466	66.9%
2045	\$196,191,822	\$130,870,125	66.7%
2046	\$203,555,114	\$135,302,479	66.5%
2047	\$211,191,585	\$139,921,611	66.3%
2048	\$219,110,724	\$144,734,147	66.1%
2049	\$227,329,112	\$149,755,839	65.9%
2050	\$235,858,151	\$154,995,140	65.7%
2051	\$244,710,475	\$160,461,311	65.6%
2052	\$253,899,781	\$166,157,892	65.4%
2053	\$263,436,596	\$172,100,343	65.3%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2054	\$273,330,997	\$178,305,600	65.2%
2055	\$283,597,696	\$184,784,649	65.2%
2056	\$294,251,068	\$191,551,413	65.1%
2057	\$305,298,934	\$198,624,100	65.1%
2058	\$316,756,777	\$206,016,179	65.0%
2059	\$328,642,294	\$213,742,602	65.0%
2060	\$340,970,932	\$221,819,893	65.1%
2061	\$353,758,768	\$230,261,793	65.1%
2062	\$367,022,554	\$239,077,534	65.1%
2063	\$380,781,802	\$248,279,918	65.2%
2064	\$395,055,686	\$257,880,325	65.3%
2065	\$409,864,979	\$267,887,541	65.4%
2066	\$425,231,101	\$278,312,346	65.4%
2067	\$441,172,544	\$289,169,889	65.5%
2068	\$457,710,243	\$300,470,484	65.6%
2069	\$474,867,995	\$312,224,969	65.7%
2070	\$492,669,941	\$324,445,844	65.9%
2071	\$511,140,810	\$337,145,359	66.0%
2072	\$530,306,235	\$350,337,357	66.1%
2073	\$550,192,823	\$364,036,033	66.2%
2074	\$570,827,107	\$378,259,309	66.3%
2075	\$592,237,312	\$393,024,376	66.4%
2076	\$614,452,866	\$408,349,733	66.5%
2077	\$637,502,255	\$424,256,772	66.5%
2078	\$661,416,172	\$440,767,104	66.6%
2079	\$686,227,445	\$457,903,235	66.7%
2080	\$711,969,682	\$475,689,441	66.8%
2081	\$738,677,260	\$494,150,089	66.9%
2082	\$766,385,621	\$513,310,054	67.0%
2083	\$795,132,184	\$533,197,489	67.1%
2084	\$824,955,819	\$553,842,489	67.1%
2085	\$855,897,086	\$575,275,452	67.2%
2086	\$887,998,215	\$597,528,271	67.3%
2087	\$921,302,076	\$620,634,953	67.4%
2088	\$955,853,347	\$644,629,608	67.4%
2089	\$991,699,033	\$669,547,093	67.5%
2090	\$1,028,888,008	\$695,423,327	67.6%
2091	\$1,067,470,887	\$722,295,844	67.7%
2092	\$1,107,500,111	\$750,203,746	67.7%
2093	\$1,149,030,370	\$779,186,828	67.8%
2094	\$1,192,118,178	\$809,286,457	67.9%
2095	\$1,236,822,196	\$840,545,162	68.0%
2096	\$1,283,203,390	\$873,007,118	68.0%
2097	\$1,331,324,480	\$906,718,500	68.1%
2098	\$1,381,250,624	\$941,726,665	68.2%
2099	\$1,433,049,736	\$978,080,844	68.3%
2100	\$1,486,792,264	\$1,015,832,237	68.3%
2101	\$1,542,551,100	\$1,055,034,242	68.4%
2102	\$1,600,401,655	\$1,095,742,396	68.5%

\*Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

\*\*This projection includes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.



APPENDIX L

PROJECTIONS EXCLUDING RESERVISTS (100 YEARS)

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**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2003	352,737	1,062,524	1,415,261	24,683	70,532	95,215	1,510,476
2004	353,944	1,070,907	1,424,851	23,403	69,335	92,739	1,517,590
2005	354,597	1,078,664	1,433,260	22,177	68,098	90,276	1,523,536
2006	355,130	1,085,362	1,440,491	21,010	66,788	87,798	1,528,289
2007	355,566	1,090,051	1,445,617	19,911	65,431	85,342	1,530,959
2008	355,904	1,091,817	1,447,720	18,888	64,051	82,939	1,530,659
2009	356,235	1,092,110	1,448,345	17,941	62,640	80,581	1,528,925
2010	356,225	1,090,512	1,446,736	17,074	61,253	78,327	1,525,064
2011	355,972	1,086,970	1,442,942	16,288	59,889	76,177	1,519,120
2012	355,656	1,082,803	1,438,459	15,581	58,567	74,148	1,512,607
2013	355,165	1,077,709	1,432,873	14,949	57,288	72,237	1,505,111
2014	354,440	1,071,261	1,425,701	14,386	56,048	70,434	1,496,135
2015	353,510	1,064,134	1,417,645	13,890	54,855	68,745	1,486,390
2016	352,460	1,058,020	1,410,480	13,455	53,732	67,186	1,477,667
2017	351,317	1,052,875	1,404,192	13,074	52,676	65,750	1,469,942
2018	350,077	1,048,012	1,398,088	12,742	51,677	64,420	1,462,508
2019	348,824	1,044,513	1,393,338	12,453	50,745	63,198	1,456,535
2020	347,456	1,040,877	1,388,333	12,198	49,860	62,058	1,450,390
2021	345,854	1,035,878	1,381,731	11,969	49,003	60,972	1,442,704
2022	344,100	1,030,188	1,374,288	11,762	48,182	59,944	1,434,231
2023	342,181	1,023,873	1,366,055	11,572	47,396	58,968	1,425,023
2024	340,207	1,018,031	1,358,237	11,396	46,658	58,054	1,416,291
2025	337,669	1,011,530	1,349,200	11,229	45,954	57,183	1,406,383
2026	335,502	1,005,794	1,341,296	11,075	45,298	56,373	1,397,669
2027	333,570	1,000,553	1,334,123	10,933	44,688	55,621	1,389,745
2028	331,676	995,301	1,326,977	10,801	44,113	54,914	1,381,891
2029	329,817	990,241	1,320,058	10,677	43,576	54,252	1,374,310
2030	327,977	985,368	1,313,346	10,562	43,074	53,635	1,366,981
2031	326,105	980,426	1,306,531	10,455	42,604	53,059	1,359,590
2032	324,273	975,525	1,299,798	10,354	42,168	52,522	1,352,320
2033	322,473	970,670	1,293,143	10,264	41,765	52,028	1,345,172
2034	320,735	965,862	1,286,597	10,182	41,394	51,575	1,338,172
2035	318,963	960,998	1,279,962	10,108	41,054	51,162	1,331,123
2036	317,311	956,252	1,273,562	10,042	40,747	50,789	1,324,351
2037	315,729	951,631	1,267,360	9,986	40,471	50,457	1,317,818
2038	314,196	947,092	1,261,288	9,937	40,226	50,163	1,311,451
2039	312,742	942,746	1,255,488	9,895	40,011	49,906	1,305,394
2040	311,343	938,567	1,249,910	9,859	39,824	49,683	1,299,593
2041	310,027	934,462	1,244,490	9,830	39,661	49,491	1,293,981
2042	308,769	930,459	1,239,228	9,806	39,522	49,328	1,288,556
2043	307,577	926,585	1,234,162	9,787	39,403	49,190	1,283,352
2044	306,468	922,896	1,229,365	9,772	39,305	49,077	1,278,442
2045	305,391	919,362	1,224,753	9,760	39,225	48,985	1,273,738
2046	304,410	916,057	1,220,467	9,752	39,161	48,913	1,269,380
2047	303,552	913,021	1,216,573	9,746	39,112	48,858	1,265,431
2048	302,801	910,263	1,213,064	9,743	39,075	48,818	1,261,882
2049	302,148	907,818	1,209,966	9,742	39,050	48,792	1,258,758
2050	301,594	905,723	1,207,317	9,742	39,035	48,777	1,256,094
2051	301,121	903,960	1,205,081	9,743	39,027	48,771	1,253,852
2052	300,737	902,547	1,203,284	9,746	39,027	48,772	1,252,057

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2053	300,441	901,493	1,201,933	9,749	39,032	48,780	1,250,714
2054	300,237	900,799	1,201,036	9,753	39,041	48,794	1,249,830
2055	300,106	900,445	1,200,550	9,758	39,054	48,812	1,249,362
2056	300,065	900,422	1,200,486	9,764	39,069	48,833	1,249,319
2057	300,114	900,713	1,200,827	9,770	39,087	48,857	1,249,684
2058	300,243	901,295	1,201,538	9,777	39,105	48,882	1,250,420
2059	300,453	902,145	1,202,597	9,784	39,124	48,908	1,251,506
2060	300,735	903,237	1,203,972	9,792	39,143	48,935	1,252,906
2061	301,089	904,528	1,205,617	9,799	39,162	48,961	1,254,578
2062	301,506	905,982	1,207,488	9,807	39,179	48,987	1,256,474
2063	301,975	907,566	1,209,541	9,815	39,196	49,011	1,258,552
2064	302,491	909,249	1,211,741	9,822	39,211	49,034	1,260,774
2065	303,039	910,998	1,214,037	9,829	39,225	49,054	1,263,091
2066	303,614	912,790	1,216,404	9,835	39,238	49,073	1,265,477
2067	304,212	914,608	1,218,821	9,841	39,249	49,090	1,267,911
2068	304,824	916,435	1,221,259	9,846	39,259	49,105	1,270,364
2069	305,438	918,257	1,223,695	9,850	39,267	49,118	1,272,812
2070	306,045	920,064	1,226,110	9,854	39,275	49,128	1,275,238
2071	306,636	921,846	1,228,482	9,857	39,281	49,137	1,277,619
2072	307,204	923,595	1,230,799	9,859	39,286	49,145	1,279,944
2073	307,746	925,307	1,233,053	9,860	39,290	49,150	1,282,203
2074	308,261	926,979	1,235,240	9,861	39,294	49,155	1,284,395
2075	308,744	928,611	1,237,355	9,861	39,297	49,158	1,286,513
2076	309,198	930,201	1,239,399	9,861	39,299	49,161	1,288,560
2077	309,627	931,752	1,241,379	9,861	39,301	49,162	1,290,541
2078	310,032	933,266	1,243,297	9,860	39,303	49,163	1,292,461
2079	310,415	934,744	1,245,159	9,860	39,304	49,164	1,294,323
2080	310,781	936,189	1,246,970	9,859	39,306	49,165	1,296,135
2081	311,131	937,594	1,248,726	9,859	39,307	49,165	1,297,891
2082	311,471	938,964	1,250,435	9,858	39,307	49,165	1,299,600
2083	311,803	940,302	1,252,105	9,858	39,308	49,166	1,301,271
2084	312,131	941,611	1,253,742	9,857	39,309	49,166	1,302,908
2085	312,456	942,894	1,255,350	9,857	39,309	49,166	1,304,516
2086	312,782	944,152	1,256,934	9,857	39,310	49,167	1,306,101
2087	313,111	945,389	1,258,499	9,858	39,310	49,168	1,307,667
2088	313,443	946,606	1,260,049	9,858	39,311	49,168	1,309,217
2089	313,780	947,806	1,261,586	9,858	39,311	49,169	1,310,756
2090	314,121	948,991	1,263,112	9,859	39,311	49,170	1,312,282
2091	314,466	950,164	1,264,629	9,859	39,312	49,171	1,313,801
2092	314,813	951,327	1,266,140	9,860	39,312	49,172	1,315,312
2093	315,163	952,481	1,267,644	9,860	39,313	49,173	1,316,817
2094	315,514	953,628	1,269,142	9,860	39,313	49,174	1,318,316
2095	315,864	954,769	1,270,633	9,861	39,314	49,175	1,319,808
2096	316,214	955,903	1,272,117	9,861	39,314	49,175	1,321,293
2097	316,563	957,031	1,273,593	9,861	39,315	49,176	1,322,770
2098	316,909	958,153	1,275,063	9,862	39,315	49,177	1,324,240
2099	317,253	959,272	1,276,525	9,862	39,316	49,177	1,325,703
2100	317,593	960,388	1,277,981	9,862	39,316	49,178	1,327,159
2101	317,930	961,500	1,279,430	9,862	39,317	49,178	1,328,608
2102	318,263	962,609	1,280,872	9,862	39,317	49,179	1,330,051

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes those retirees eligible for Concurrent Receipt.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2004	\$13,351,230	\$17,528,424	\$30,879,654	\$626,513	\$624,345	\$1,250,857	\$32,130,511
2005	\$13,642,718	\$18,061,312	\$31,704,030	\$602,405	\$629,496	\$1,231,901	\$32,935,931
2006	\$13,951,544	\$18,680,355	\$32,631,899	\$582,188	\$642,071	\$1,224,259	\$33,856,158
2007	\$14,313,676	\$19,377,859	\$33,691,536	\$566,190	\$659,790	\$1,225,980	\$34,917,516
2008	\$14,716,116	\$20,096,113	\$34,812,229	\$552,761	\$678,289	\$1,231,050	\$36,043,279
2009	\$15,212,155	\$20,890,983	\$36,103,138	\$547,939	\$697,947	\$1,245,886	\$37,349,024
2010	\$15,659,584	\$21,578,044	\$37,237,627	\$535,039	\$708,626	\$1,243,665	\$38,481,293
2011	\$16,094,885	\$22,204,981	\$38,299,866	\$521,821	\$714,567	\$1,236,388	\$39,536,254
2012	\$16,526,089	\$22,792,615	\$39,318,704	\$509,000	\$717,542	\$1,226,541	\$40,545,245
2013	\$17,022,672	\$23,446,581	\$40,469,253	\$499,228	\$721,961	\$1,221,189	\$41,690,441
2014	\$17,543,485	\$24,111,084	\$41,654,569	\$491,451	\$726,840	\$1,218,290	\$42,872,859
2015	\$18,067,906	\$24,759,084	\$42,826,990	\$485,070	\$731,285	\$1,216,355	\$44,043,346
2016	\$18,599,950	\$25,423,907	\$44,023,857	\$480,520	\$736,533	\$1,217,054	\$45,240,911
2017	\$19,143,901	\$26,126,170	\$45,270,071	\$477,775	\$743,005	\$1,220,780	\$46,490,851
2018	\$19,700,313	\$26,857,879	\$46,558,192	\$476,821	\$750,552	\$1,227,373	\$47,785,565
2019	\$20,272,871	\$27,630,720	\$47,903,590	\$477,546	\$759,263	\$1,236,809	\$49,140,399
2020	\$20,860,010	\$28,439,584	\$49,299,594	\$479,866	\$769,122	\$1,248,988	\$50,548,582
2021	\$21,454,887	\$29,251,434	\$50,706,321	\$483,461	\$779,668	\$1,263,130	\$51,969,451
2022	\$22,057,195	\$30,058,727	\$52,115,922	\$488,312	\$790,808	\$1,279,119	\$53,395,041
2023	\$22,670,195	\$30,873,432	\$53,543,627	\$494,137	\$802,795	\$1,296,932	\$54,840,559
2024	\$23,292,920	\$31,703,737	\$54,996,657	\$500,920	\$815,784	\$1,316,704	\$56,313,360
2025	\$23,908,732	\$32,543,243	\$56,451,975	\$508,363	\$829,763	\$1,338,126	\$57,790,101
2026	\$24,533,204	\$33,407,317	\$57,940,520	\$516,610	\$844,915	\$1,361,526	\$59,302,046
2027	\$25,195,087	\$34,314,781	\$59,509,868	\$525,864	\$861,611	\$1,387,475	\$60,897,342
2028	\$25,969,341	\$35,252,568	\$61,221,909	\$536,127	\$879,650	\$1,415,777	\$62,637,686
2029	\$26,763,712	\$36,219,846	\$62,983,559	\$547,228	\$898,909	\$1,446,137	\$64,429,696
2030	\$27,580,799	\$37,371,065	\$64,951,865	\$559,233	\$919,430	\$1,478,663	\$66,430,527
2031	\$28,418,742	\$38,546,411	\$66,965,152	\$572,177	\$941,148	\$1,513,326	\$68,478,478
2032	\$29,283,590	\$39,752,855	\$69,036,444	\$585,984	\$964,145	\$1,550,128	\$70,586,573
2033	\$30,180,625	\$41,003,503	\$71,184,128	\$600,794	\$988,598	\$1,589,393	\$72,773,521
2034	\$31,103,668	\$42,290,085	\$73,393,753	\$616,747	\$1,014,594	\$1,631,341	\$75,025,094
2035	\$32,047,116	\$43,606,075	\$75,653,191	\$633,774	\$1,042,125	\$1,675,899	\$77,329,090
2036	\$33,021,219	\$44,964,967	\$77,986,186	\$651,962	\$1,071,303	\$1,723,265	\$79,709,451
2037	\$34,039,075	\$46,375,111	\$80,414,186	\$671,420	\$1,102,215	\$1,773,635	\$82,187,822
2038	\$35,093,271	\$47,833,904	\$82,927,175	\$692,134	\$1,134,963	\$1,827,096	\$84,754,271
2039	\$36,187,937	\$49,349,483	\$85,537,421	\$714,056	\$1,169,617	\$1,883,673	\$87,421,093
2040	\$37,322,734	\$50,929,665	\$88,252,399	\$737,186	\$1,206,261	\$1,943,447	\$90,195,846
2041	\$38,498,910	\$52,571,114	\$91,070,024	\$761,524	\$1,244,897	\$2,006,420	\$93,076,444
2042	\$39,723,470	\$54,279,773	\$94,003,242	\$787,033	\$1,285,514	\$2,072,545	\$96,075,788
2043	\$40,995,823	\$56,054,706	\$97,050,529	\$813,710	\$1,328,135	\$2,141,845	\$99,192,374
2044	\$42,309,728	\$57,891,398	\$100,201,126	\$841,605	\$1,372,859	\$2,214,464	\$102,415,590
2045	\$43,669,879	\$59,784,785	\$103,454,665	\$870,733	\$1,419,727	\$2,290,460	\$105,745,124
2046	\$45,084,566	\$61,735,540	\$106,820,106	\$901,101	\$1,468,784	\$2,369,885	\$109,189,991
2047	\$46,565,217	\$63,758,155	\$110,323,373	\$932,733	\$1,520,131	\$2,452,863	\$112,776,236
2048	\$48,106,668	\$65,864,777	\$113,971,444	\$965,680	\$1,573,800	\$2,539,481	\$116,510,925
2049	\$49,712,081	\$68,066,569	\$117,778,650	\$999,953	\$1,629,834	\$2,629,788	\$120,408,438
2050	\$51,385,248	\$70,367,035	\$121,752,283	\$1,035,608	\$1,688,318	\$2,723,926	\$124,476,209
2051	\$53,128,140	\$72,771,456	\$125,899,596	\$1,072,684	\$1,749,311	\$2,821,995	\$128,721,591
2052	\$54,941,761	\$75,281,388	\$130,223,149	\$1,111,207	\$1,812,856	\$2,924,063	\$133,147,212
2053	\$56,831,946	\$77,904,178	\$134,736,124	\$1,151,248	\$1,879,013	\$3,030,261	\$137,766,385

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the FY97 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2054	\$58,804,784	\$80,648,398	\$139,453,182	\$1,192,925	\$1,947,878	\$3,140,804	\$142,593,986
2055	\$60,864,308	\$83,518,763	\$144,383,071	\$1,236,310	\$2,019,555	\$3,255,867	\$147,638,937
2056	\$63,016,218	\$86,521,023	\$149,537,242	\$1,281,486	\$2,094,149	\$3,375,635	\$152,912,877
2057	\$65,270,260	\$89,661,621	\$154,931,881	\$1,328,517	\$2,171,772	\$3,500,290	\$158,432,171
2058	\$67,630,785	\$92,947,011	\$160,577,795	\$1,377,535	\$2,252,497	\$3,630,031	\$164,207,826
2059	\$70,101,967	\$96,385,026	\$166,486,994	\$1,428,598	\$2,336,410	\$3,765,009	\$170,252,002
2060	\$72,689,661	\$99,983,687	\$172,673,348	\$1,481,785	\$2,423,617	\$3,905,403	\$176,578,750
2061	\$75,399,105	\$103,748,344	\$179,147,449	\$1,537,150	\$2,514,228	\$4,051,379	\$183,198,828
2062	\$78,232,897	\$107,682,491	\$185,915,389	\$1,594,775	\$2,608,344	\$4,203,120	\$190,118,509
2063	\$81,195,804	\$111,790,811	\$192,986,614	\$1,654,696	\$2,706,064	\$4,360,759	\$197,347,374
2064	\$84,292,793	\$116,076,815	\$200,369,608	\$1,716,983	\$2,807,495	\$4,524,478	\$204,894,085
2065	\$87,526,577	\$120,543,528	\$208,070,105	\$1,781,693	\$2,912,767	\$4,694,460	\$212,764,565
2066	\$90,900,049	\$125,195,552	\$216,095,601	\$1,848,881	\$3,022,027	\$4,870,909	\$220,966,509
2067	\$94,419,962	\$130,038,398	\$224,458,361	\$1,918,618	\$3,135,430	\$5,054,047	\$229,512,408
2068	\$98,087,876	\$135,077,563	\$233,165,439	\$1,990,996	\$3,253,122	\$5,244,118	\$238,409,557
2069	\$101,905,437	\$140,318,831	\$242,224,268	\$2,066,083	\$3,375,255	\$5,441,338	\$247,665,605
2070	\$105,875,462	\$145,769,068	\$251,644,531	\$2,143,947	\$3,501,988	\$5,645,935	\$257,290,466
2071	\$110,000,568	\$151,434,789	\$261,435,357	\$2,224,669	\$3,633,497	\$5,858,166	\$267,293,523
2072	\$114,283,508	\$157,322,555	\$271,606,063	\$2,308,340	\$3,769,957	\$6,078,297	\$277,684,360
2073	\$118,727,945	\$163,440,046	\$282,167,991	\$2,395,046	\$3,911,546	\$6,306,591	\$288,474,582
2074	\$123,339,286	\$169,796,012	\$293,135,299	\$2,484,898	\$4,058,449	\$6,543,348	\$299,678,646
2075	\$128,122,339	\$176,398,984	\$304,521,323	\$2,578,026	\$4,210,852	\$6,788,878	\$311,310,200
2076	\$133,083,285	\$183,257,775	\$316,341,059	\$2,674,566	\$4,368,955	\$7,043,521	\$323,384,581
2077	\$138,229,972	\$190,381,438	\$328,611,410	\$2,774,666	\$4,532,979	\$7,307,644	\$335,919,054
2078	\$143,568,925	\$197,779,808	\$341,348,733	\$2,878,479	\$4,703,152	\$7,581,631	\$348,930,364
2079	\$149,107,424	\$205,463,296	\$354,570,721	\$2,986,167	\$4,879,708	\$7,865,875	\$362,436,596
2080	\$154,853,750	\$213,442,698	\$368,296,448	\$3,097,893	\$5,062,891	\$8,160,784	\$376,457,232
2081	\$160,816,598	\$221,728,446	\$382,545,044	\$3,213,822	\$5,252,944	\$8,466,765	\$391,011,810
2082	\$167,004,844	\$230,330,883	\$397,335,727	\$3,334,130	\$5,450,120	\$8,784,250	\$406,119,977
2083	\$173,428,240	\$239,262,326	\$412,690,566	\$3,458,995	\$5,654,686	\$9,113,680	\$421,804,246
2084	\$180,097,584	\$248,535,286	\$428,632,869	\$3,588,601	\$5,866,918	\$9,455,519	\$438,088,388
2085	\$187,023,456	\$258,162,612	\$445,186,068	\$3,723,136	\$6,087,105	\$9,810,240	\$454,996,309
2086	\$194,216,679	\$268,157,888	\$462,374,566	\$3,862,785	\$6,315,548	\$10,178,334	\$472,552,900
2087	\$201,689,354	\$278,535,338	\$480,224,692	\$4,007,740	\$6,552,560	\$10,560,300	\$490,784,992
2088	\$209,452,912	\$289,309,667	\$498,762,580	\$4,158,200	\$6,798,462	\$10,956,662	\$509,719,241
2089	\$217,518,639	\$300,496,217	\$518,014,857	\$4,314,364	\$7,053,590	\$11,367,954	\$529,382,811
2090	\$225,897,995	\$312,110,967	\$538,008,962	\$4,476,437	\$7,318,291	\$11,794,728	\$549,803,690
2091	\$234,602,932	\$324,170,665	\$558,773,597	\$4,644,625	\$7,592,926	\$12,237,551	\$571,011,148
2092	\$243,645,721	\$336,692,737	\$580,338,459	\$4,819,145	\$7,877,868	\$12,697,012	\$593,035,471
2093	\$253,038,713	\$349,695,278	\$602,733,991	\$5,000,216	\$8,173,502	\$13,173,719	\$615,907,710
2094	\$262,794,721	\$363,196,999	\$625,991,720	\$5,188,074	\$8,480,230	\$13,668,303	\$639,660,022
2095	\$272,926,819	\$377,217,062	\$650,143,881	\$5,382,958	\$8,798,465	\$14,181,423	\$664,325,304
2096	\$283,448,733	\$391,775,367	\$675,224,100	\$5,585,123	\$9,128,641	\$14,713,764	\$689,937,864
2097	\$294,375,121	\$406,892,691	\$701,267,812	\$5,794,837	\$9,471,203	\$15,266,040	\$716,533,852
2098	\$305,720,641	\$422,590,706	\$728,311,347	\$6,012,377	\$9,826,616	\$15,838,993	\$744,150,341
2099	\$317,500,416	\$438,891,814	\$756,392,230	\$6,238,035	\$10,195,362	\$16,433,397	\$772,825,627
2100	\$329,730,313	\$455,819,382	\$785,549,696	\$6,472,114	\$10,577,941	\$17,050,055	\$802,599,751
2101	\$342,427,123	\$473,397,621	\$815,824,744	\$6,714,930	\$10,974,872	\$17,689,802	\$833,514,546
2102	\$355,608,484	\$491,651,603	\$847,260,087	\$6,966,814	\$11,386,692	\$18,353,507	\$865,613,593

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Beginning with the FY97 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**RETIREE GAIN STATEMENT**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2004	9,308	31,046	441	2,952	\$44,002	\$19,576	\$30,707	\$11,924
2005	8,979	31,137	437	2,916	\$44,584	\$20,357	\$31,675	\$12,401
2006	9,066	30,789	434	2,873	\$46,017	\$21,230	\$32,867	\$12,835
2007	9,150	29,464	431	2,832	\$46,597	\$21,575	\$33,932	\$13,216
2008	9,202	27,185	432	2,793	\$47,334	\$22,503	\$34,882	\$13,539
2009	9,318	26,316	432	2,771	\$48,419	\$23,163	\$35,900	\$13,901
2010	9,072	24,981	430	2,753	\$50,075	\$24,101	\$36,887	\$14,261
2011	8,888	23,542	428	2,731	\$51,676	\$25,055	\$37,891	\$14,631
2012	8,863	23,374	427	2,726	\$53,424	\$25,668	\$38,994	\$15,041
2013	8,714	22,857	426	2,720	\$55,474	\$26,452	\$40,144	\$15,467
2014	8,500	21,861	423	2,707	\$57,515	\$27,317	\$41,295	\$15,902
2015	8,312	21,491	421	2,703	\$59,657	\$28,141	\$42,570	\$16,397
2016	8,193	22,723	419	2,718	\$61,759	\$28,514	\$43,958	\$16,976
2017	8,112	23,861	417	2,734	\$63,962	\$29,166	\$45,355	\$17,610
2018	8,036	24,265	416	2,739	\$66,118	\$29,955	\$46,833	\$18,232
2019	8,055	25,709	415	2,754	\$68,373	\$30,848	\$48,399	\$18,926
2020	7,981	25,608	414	2,752	\$70,563	\$31,920	\$49,960	\$19,576
2021	7,789	24,231	411	2,733	\$73,250	\$33,435	\$51,517	\$20,194
2022	7,684	23,495	409	2,722	\$75,840	\$34,876	\$53,167	\$20,860
2023	7,567	22,799	408	2,712	\$78,768	\$36,654	\$54,944	\$21,585
2024	7,558	23,181	407	2,717	\$80,637	\$37,071	\$56,645	\$22,301
2025	7,038	22,423	402	2,710	\$84,422	\$38,499	\$58,389	\$23,055
2026	7,442	23,078	405	2,717	\$85,185	\$39,546	\$60,401	\$23,911
2027	7,708	23,461	409	2,725	\$87,053	\$40,758	\$62,587	\$24,805
2028	7,772	23,343	409	2,724	\$89,748	\$42,079	\$64,735	\$25,694
2029	7,834	23,435	409	2,725	\$92,645	\$43,580	\$67,019	\$26,625
2030	7,877	23,531	411	2,725	\$95,615	\$44,933	\$69,510	\$27,579
2031	7,863	23,380	411	2,724	\$98,535	\$46,325	\$71,978	\$28,558
2032	7,918	23,352	410	2,723	\$101,885	\$47,944	\$74,471	\$29,600
2033	7,958	23,337	413	2,723	\$105,680	\$49,705	\$77,512	\$30,699
2034	8,020	23,329	413	2,723	\$109,815	\$51,586	\$80,450	\$31,847
2035	7,974	23,224	414	2,722	\$113,544	\$53,446	\$83,504	\$33,037
2036	8,070	23,297	415	2,723	\$118,710	\$55,540	\$86,862	\$34,290
2037	8,105	23,372	416	2,724	\$123,496	\$57,632	\$90,391	\$35,590
2038	8,104	23,387	416	2,725	\$128,222	\$59,736	\$93,810	\$36,929
2039	8,120	23,499	416	2,726	\$133,021	\$61,935	\$97,338	\$38,322
2040	8,099	23,566	416	2,727	\$137,817	\$64,233	\$101,028	\$39,767
2041	8,101	23,539	416	2,727	\$143,622	\$66,656	\$104,799	\$41,257
2042	8,065	23,513	416	2,726	\$149,057	\$69,178	\$108,645	\$42,799
2043	8,025	23,485	415	2,726	\$154,696	\$71,801	\$112,641	\$44,401
2044	7,997	23,488	415	2,726	\$160,512	\$74,487	\$116,784	\$46,065
2045	7,913	23,433	414	2,725	\$166,847	\$77,321	\$121,067	\$47,789
2046	7,901	23,445	413	2,725	\$172,963	\$80,230	\$125,526	\$49,584
2047	7,916	23,463	413	2,725	\$179,201	\$83,238	\$130,170	\$51,448
2048	7,914	23,460	413	2,725	\$185,768	\$86,365	\$134,976	\$53,378
2049	7,908	23,459	413	2,725	\$192,593	\$89,617	\$139,957	\$55,381
2050	7,904	23,471	413	2,725	\$199,637	\$92,972	\$145,138	\$57,458
2051	7,892	23,462	413	2,725	\$206,939	\$96,442	\$150,513	\$59,609
2052	7,889	23,456	413	2,725	\$214,541	\$100,052	\$156,060	\$61,841
2053	7,891	23,453	413	2,725	\$222,423	\$103,798	\$161,901	\$64,158

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**RETIREE GAIN STATEMENT (continued)**

Fiscal Year	Gains During the Fiscal Year				Average Starting Net Retired Pay Before CPI Increase			
	Nondisabled		Disabled		Nondisabled		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2054	7,902	23,454	413	2,725	\$230,658	\$107,695	\$167,960	\$66,564
2055	7,895	23,442	413	2,725	\$239,139	\$111,728	\$174,245	\$69,057
2056	7,913	23,444	413	2,725	\$248,103	\$115,925	\$180,821	\$71,648
2057	7,932	23,447	413	2,725	\$257,438	\$120,274	\$187,694	\$74,337
2058	7,942	23,447	413	2,725	\$267,078	\$124,781	\$194,793	\$77,125
2059	7,954	23,453	413	2,725	\$277,078	\$129,453	\$202,150	\$80,019
2060	7,961	23,461	414	2,726	\$287,436	\$134,303	\$209,799	\$83,022
2061	7,971	23,464	414	2,726	\$298,312	\$139,335	\$217,734	\$86,137
2062	7,977	23,465	414	2,726	\$309,612	\$144,559	\$225,941	\$89,368
2063	7,979	23,467	414	2,726	\$321,324	\$149,981	\$234,468	\$92,721
2064	7,981	23,470	414	2,726	\$333,496	\$155,605	\$243,303	\$96,199
2065	7,974	23,468	414	2,726	\$346,162	\$161,444	\$252,456	\$99,808
2066	7,971	23,470	414	2,726	\$359,288	\$167,502	\$261,950	\$103,552
2067	7,972	23,472	414	2,726	\$372,841	\$173,785	\$271,797	\$107,437
2068	7,971	23,473	414	2,726	\$386,872	\$180,304	\$281,998	\$111,467
2069	7,969	23,474	414	2,726	\$401,439	\$187,070	\$292,561	\$115,649
2070	7,965	23,476	414	2,726	\$416,497	\$194,087	\$303,513	\$119,990
2071	7,961	23,477	414	2,726	\$432,158	\$201,366	\$314,868	\$124,490
2072	7,957	23,477	414	2,726	\$448,352	\$208,919	\$326,627	\$129,160
2073	7,953	23,478	414	2,726	\$465,125	\$216,754	\$338,832	\$134,004
2074	7,950	23,479	414	2,726	\$482,521	\$224,884	\$351,497	\$139,030
2075	7,946	23,479	414	2,726	\$500,552	\$233,318	\$364,634	\$144,244
2076	7,945	23,479	414	2,726	\$519,268	\$242,070	\$378,272	\$149,654
2077	7,946	23,480	414	2,726	\$538,677	\$251,149	\$392,441	\$155,267
2078	7,946	23,480	414	2,726	\$558,811	\$260,568	\$407,143	\$161,091
2079	7,947	23,481	414	2,726	\$579,694	\$270,340	\$422,398	\$167,133
2080	7,948	23,482	414	2,726	\$601,355	\$280,478	\$438,233	\$173,402
2081	7,950	23,483	414	2,726	\$623,845	\$290,996	\$454,672	\$179,906
2082	7,952	23,484	414	2,726	\$647,201	\$301,908	\$471,728	\$186,654
2083	7,954	23,485	414	2,726	\$671,445	\$313,230	\$489,434	\$193,655
2084	7,956	23,486	414	2,726	\$696,615	\$324,976	\$507,810	\$200,918
2085	7,957	23,486	414	2,726	\$722,749	\$337,163	\$526,877	\$208,454
2086	7,958	23,487	414	2,726	\$749,884	\$349,808	\$546,663	\$216,272
2087	7,959	23,488	414	2,726	\$778,040	\$362,926	\$567,198	\$224,384
2088	7,961	23,489	414	2,726	\$807,250	\$376,537	\$588,501	\$232,800
2089	7,962	23,489	414	2,726	\$837,566	\$390,658	\$610,598	\$241,532
2090	7,962	23,490	414	2,726	\$869,013	\$405,309	\$633,521	\$250,591
2091	7,963	23,491	414	2,726	\$901,658	\$420,510	\$657,300	\$259,990
2092	7,963	23,491	414	2,726	\$935,524	\$436,280	\$681,963	\$269,741
2093	7,963	23,492	414	2,726	\$970,649	\$452,642	\$707,544	\$279,858
2094	7,962	23,493	414	2,726	\$1,007,085	\$469,618	\$734,081	\$290,354
2095	7,961	23,493	414	2,726	\$1,044,881	\$487,230	\$761,607	\$301,244
2096	7,961	23,494	414	2,726	\$1,084,091	\$505,503	\$790,161	\$312,542
2097	7,960	23,494	414	2,726	\$1,124,759	\$524,461	\$819,786	\$324,264
2098	7,960	23,495	414	2,726	\$1,166,942	\$544,130	\$850,519	\$336,425
2099	7,959	23,495	414	2,726	\$1,210,699	\$564,537	\$882,401	\$349,043
2100	7,959	23,495	414	2,726	\$1,256,083	\$585,709	\$915,478	\$362,133
2101	7,959	23,496	414	2,726	\$1,303,164	\$607,674	\$949,795	\$375,715
2102	7,959	23,496	414	2,726	\$1,352,006	\$630,463	\$985,399	\$389,806

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*Gains during the year include those people who die before year end. All dollar figures are after total and partial VA offsets.

\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2003	188,248	66,876	342	2,320	15,331	273,117
2004	194,159	63,444	308	2,474	14,556	274,941
2005	199,319	60,019	276	2,618	13,756	275,989
2006	203,761	56,607	248	2,750	12,955	276,321
2007	207,456	53,217	222	2,869	12,156	275,921
2008	210,384	49,864	198	2,985	11,361	274,793
2009	212,538	46,564	177	3,091	10,572	272,941
2010	213,937	43,328	157	3,187	9,793	270,401
2011	214,621	40,178	139	3,275	9,027	267,240
2012	214,626	37,129	123	3,356	8,278	263,511
2013	214,015	34,193	108	3,429	7,551	259,295
2014	212,857	31,382	95	3,492	6,849	254,674
2015	211,210	28,706	83	3,542	6,176	249,717
2016	209,154	26,181	72	3,593	5,538	244,539
2017	206,763	23,809	63	3,642	4,938	239,215
2018	204,102	21,594	55	3,689	4,378	233,818
2019	201,218	19,536	48	3,732	3,860	228,393
2020	198,160	17,632	41	3,772	3,386	222,992
2021	194,935	15,879	36	3,810	2,955	217,616
2022	191,619	14,271	31	3,850	2,568	212,339
2023	188,265	12,800	26	3,891	2,224	207,207
2024	184,883	11,460	23	3,931	1,919	202,215
2025	181,491	10,240	19	3,970	1,653	197,373
2026	178,127	9,132	17	4,008	1,422	192,706
2027	174,857	8,127	14	4,046	1,224	188,268
2028	171,675	7,218	12	4,086	1,055	184,046
2029	168,614	6,396	10	4,129	913	180,062
2030	165,698	5,654	9	4,173	793	176,327
2031	162,941	4,987	7	4,216	695	172,845
2032	160,353	4,386	6	4,257	614	169,616
2033	157,933	3,848	5	4,298	547	166,631
2034	155,678	3,366	4	4,339	493	163,881
2035	153,571	2,936	3	4,381	449	161,340
2036	151,597	2,554	3	4,426	413	158,992
2037	149,728	2,215	2	4,470	384	156,799
2038	147,945	1,915	2	4,513	359	154,734
2039	146,223	1,651	2	4,555	339	152,769
2040	144,540	1,419	1	4,595	321	150,876
2041	142,878	1,217	1	4,634	305	149,035
2042	141,214	1,040	1	4,672	291	147,219
2043	139,540	887	1	4,712	278	145,419
2044	137,846	755	1	4,751	265	143,619
2045	136,125	642	1	4,788	253	141,808
2046	134,377	545	0	4,822	241	139,985
2047	132,602	462	0	4,853	230	138,146
2048	130,798	391	0	4,881	218	136,290
2049	128,970	332	0	4,909	207	134,418
2050	127,121	281	0	4,934	197	132,533
2051	125,262	239	0	4,959	186	130,646
2052	123,404	204	0	4,983	176	128,766

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR (continued)**

<u>Fiscal Year</u>	<u>SBP</u>	<u>RCSBP</u>	<u>Minimum Income</u>	<u>Death on Active Duty</u>	<u>RSFPP</u>	<u>Total</u>
2053	121,558	174	0	5,005	166	126,903
2054	119,738	150	0	5,024	156	125,068
2055	117,960	129	0	5,039	147	123,275
2056	116,239	112	0	5,052	138	121,542
2057	114,592	97	0	5,063	130	119,882
2058	113,032	85	0	5,071	123	118,311
2059	111,571	75	0	5,078	116	116,840
2060	110,217	67	0	5,085	109	115,477
2061	108,987	59	0	5,091	103	114,241
2062	107,890	53	0	5,097	97	113,138
2063	106,930	48	0	5,103	92	112,173
2064	106,110	43	0	5,106	88	111,347
2065	105,427	39	0	5,106	83	110,656
2066	104,877	35	0	5,105	79	110,096
2067	104,453	32	0	5,103	75	109,663
2068	104,147	29	0	5,099	72	109,347
2069	103,945	26	0	5,095	68	109,134
2070	103,837	23	0	5,090	65	109,015
2071	103,810	21	0	5,085	62	108,978
2072	103,852	19	0	5,082	58	109,011
2073	103,949	17	0	5,080	55	109,102
2074	104,090	15	0	5,079	52	109,235
2075	104,262	13	0	5,080	49	109,403
2076	104,454	11	0	5,082	45	109,593
2077	104,657	10	0	5,086	42	109,795
2078	104,862	9	0	5,092	39	110,002
2079	105,064	8	0	5,097	35	110,204
2080	105,257	7	0	5,106	32	110,401
2081	105,438	6	0	5,115	29	110,588
2082	105,607	5	0	5,126	26	110,764
2083	105,760	4	0	5,139	23	110,927
2084	105,898	4	0	5,151	21	111,073
2085	106,022	3	0	5,163	18	111,207
2086	106,135	3	0	5,176	16	111,329
2087	106,235	2	0	5,189	14	111,440
2088	106,325	2	0	5,202	12	111,540
2089	106,406	1	0	5,214	10	111,631
2090	106,479	1	0	5,224	8	111,713
2091	106,548	1	0	5,232	7	111,788
2092	106,613	1	0	5,241	6	111,860
2093	106,675	1	0	5,248	5	111,929
2094	106,738	1	0	5,254	4	111,996
2095	106,802	0	0	5,258	3	112,063
2096	106,868	0	0	5,261	3	112,132
2097	106,937	0	0	5,263	2	112,202
2098	107,008	0	0	5,264	2	112,274
2099	107,080	0	0	5,264	1	112,346
2100	107,155	0	0	5,263	1	112,419
2101	107,231	0	0	5,262	1	112,494
2102	107,310	0	0	5,259	1	112,570

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2004	\$1,732,526	\$370,587	\$1,882	\$16,980	\$42,051	\$2,164,027
2005	\$1,811,531	\$353,845	\$1,707	\$17,878	\$40,429	\$2,225,390
2006	\$1,884,156	\$336,537	\$1,547	\$18,725	\$38,686	\$2,279,652
2007	\$1,957,811	\$319,937	\$1,406	\$19,753	\$36,986	\$2,335,893
2008	\$2,001,818	\$303,182	\$1,280	\$20,698	\$35,319	\$2,362,299
2009	\$2,046,045	\$287,094	\$1,166	\$21,704	\$33,684	\$2,389,694
2010	\$2,087,202	\$270,894	\$1,061	\$22,581	\$32,020	\$2,413,757
2011	\$2,124,421	\$254,771	\$963	\$23,605	\$30,291	\$2,434,051
2012	\$2,156,757	\$238,790	\$872	\$24,585	\$28,499	\$2,449,502
2013	\$2,189,847	\$223,778	\$790	\$25,617	\$26,753	\$2,466,786
2014	\$2,220,792	\$209,074	\$715	\$26,724	\$24,993	\$2,482,298
2015	\$2,247,559	\$194,658	\$646	\$27,804	\$23,198	\$2,493,865
2016	\$2,270,582	\$180,534	\$582	\$28,909	\$21,400	\$2,502,007
2017	\$2,290,624	\$166,909	\$523	\$30,035	\$19,616	\$2,507,707
2018	\$2,308,465	\$153,792	\$470	\$31,131	\$17,873	\$2,511,730
2019	\$2,324,396	\$141,374	\$421	\$32,235	\$16,193	\$2,514,619
2020	\$2,339,545	\$129,623	\$376	\$33,298	\$14,585	\$2,517,428
2021	\$2,353,894	\$118,598	\$336	\$34,323	\$13,072	\$2,520,223
2022	\$2,367,994	\$108,296	\$299	\$35,320	\$11,661	\$2,523,570
2023	\$2,382,448	\$98,726	\$266	\$36,315	\$10,360	\$2,528,115
2024	\$2,396,708	\$89,837	\$236	\$37,228	\$9,175	\$2,533,185
2025	\$2,411,630	\$81,614	\$209	\$38,170	\$8,105	\$2,539,728
2026	\$2,426,937	\$74,064	\$185	\$38,995	\$7,154	\$2,547,334
2027	\$2,443,018	\$67,101	\$163	\$39,891	\$6,314	\$2,556,487
2028	\$2,460,548	\$60,699	\$143	\$40,762	\$5,587	\$2,567,739
2029	\$2,481,531	\$54,811	\$125	\$41,702	\$4,963	\$2,583,131
2030	\$2,504,810	\$49,416	\$109	\$42,732	\$4,433	\$2,601,500
2031	\$2,531,466	\$44,461	\$94	\$43,850	\$3,989	\$2,623,860
2032	\$2,562,443	\$39,910	\$81	\$45,071	\$3,623	\$2,651,130
2033	\$2,597,632	\$35,735	\$70	\$46,438	\$3,321	\$2,683,197
2034	\$2,637,420	\$31,911	\$60	\$47,863	\$3,078	\$2,720,331
2035	\$2,681,624	\$28,415	\$51	\$49,351	\$2,881	\$2,762,322
2036	\$2,729,617	\$25,220	\$43	\$50,869	\$2,726	\$2,808,475
2037	\$2,781,145	\$22,318	\$37	\$52,595	\$2,603	\$2,858,697
2038	\$2,836,699	\$19,702	\$31	\$54,470	\$2,505	\$2,913,407
2039	\$2,896,260	\$17,343	\$26	\$56,556	\$2,427	\$2,972,611
2040	\$2,959,020	\$15,221	\$22	\$58,738	\$2,363	\$3,035,363
2041	\$3,024,651	\$13,325	\$18	\$61,073	\$2,309	\$3,101,375
2042	\$3,092,798	\$11,642	\$15	\$63,479	\$2,260	\$3,170,193
2043	\$3,162,449	\$10,150	\$13	\$65,996	\$2,213	\$3,240,820
2044	\$3,233,761	\$8,836	\$11	\$68,589	\$2,167	\$3,313,363
2045	\$3,306,754	\$7,680	\$9	\$71,246	\$2,119	\$3,387,808
2046	\$3,381,074	\$6,672	\$8	\$73,983	\$2,068	\$3,463,804
2047	\$3,456,702	\$5,796	\$7	\$76,922	\$2,014	\$3,541,442
2048	\$3,534,191	\$5,044	\$6	\$80,025	\$1,956	\$3,621,223
2049	\$3,613,481	\$4,395	\$5	\$83,215	\$1,895	\$3,702,991
2050	\$3,694,113	\$3,836	\$5	\$86,487	\$1,828	\$3,786,269
2051	\$3,776,074	\$3,360	\$4	\$89,915	\$1,759	\$3,871,112
2052	\$3,858,818	\$2,953	\$4	\$93,470	\$1,689	\$3,956,933
2053	\$3,942,277	\$2,606	\$4	\$97,136	\$1,616	\$4,043,638

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR (continued)**

(Dollar Amounts in Thousands)

<b>Fiscal Year</b>	<b>SBP</b>	<b>RCSBP</b>	<b>Minimum Income</b>	<b>Death on Active Duty</b>	<b>RSFPP</b>	<b>Total</b>
2054	\$4,026,662	\$2,311	\$4	\$100,922	\$1,545	\$4,131,443
2055	\$4,112,165	\$2,059	\$4	\$104,855	\$1,474	\$4,220,556
2056	\$4,199,151	\$1,847	\$4	\$108,949	\$1,406	\$4,311,356
2057	\$4,287,992	\$1,663	\$4	\$113,200	\$1,340	\$4,404,199
2058	\$4,379,109	\$1,507	\$4	\$117,623	\$1,277	\$4,499,519
2059	\$4,473,218	\$1,372	\$4	\$122,234	\$1,219	\$4,598,046
2060	\$4,571,040	\$1,257	\$4	\$127,022	\$1,164	\$4,700,485
2061	\$4,673,564	\$1,157	\$4	\$132,006	\$1,114	\$4,807,845
2062	\$4,782,260	\$1,070	\$4	\$137,191	\$1,070	\$4,921,594
2063	\$4,898,193	\$993	\$4	\$142,560	\$1,030	\$5,042,780
2064	\$5,022,265	\$924	\$3	\$148,129	\$995	\$5,172,317
2065	\$5,155,461	\$862	\$3	\$153,921	\$965	\$5,311,211
2066	\$5,298,474	\$803	\$3	\$159,940	\$938	\$5,460,159
2067	\$5,452,102	\$750	\$3	\$166,203	\$914	\$5,619,972
2068	\$5,617,238	\$699	\$3	\$172,734	\$892	\$5,791,566
2069	\$5,794,416	\$651	\$3	\$179,495	\$872	\$5,975,437
2070	\$5,983,965	\$606	\$3	\$186,494	\$853	\$6,171,920
2071	\$6,186,082	\$562	\$3	\$193,771	\$834	\$6,381,252
2072	\$6,401,428	\$520	\$3	\$201,341	\$815	\$6,604,106
2073	\$6,629,779	\$479	\$2	\$209,184	\$795	\$6,840,238
2074	\$6,870,907	\$441	\$2	\$217,287	\$772	\$7,089,410
2075	\$7,124,663	\$404	\$2	\$225,746	\$747	\$7,351,563
2076	\$7,390,556	\$370	\$2	\$234,489	\$720	\$7,626,136
2077	\$7,668,641	\$337	\$2	\$243,563	\$690	\$7,913,233
2078	\$7,958,924	\$308	\$1	\$252,984	\$658	\$8,212,874
2079	\$8,261,450	\$280	\$1	\$262,685	\$623	\$8,525,040
2080	\$8,575,900	\$254	\$1	\$272,874	\$587	\$8,849,616
2081	\$8,902,511	\$231	\$1	\$283,337	\$549	\$9,186,629
2082	\$9,241,405	\$209	\$1	\$294,294	\$510	\$9,536,419
2083	\$9,592,551	\$145	\$1	\$305,729	\$471	\$9,898,896
2084	\$9,956,298	\$127	\$0	\$317,556	\$431	\$10,274,412
2085	\$10,333,103	\$110	\$0	\$329,893	\$391	\$10,663,498
2086	\$10,723,389	\$96	\$0	\$342,794	\$352	\$11,066,631
2087	\$11,127,869	\$84	\$0	\$356,204	\$315	\$11,484,471
2088	\$11,547,164	\$72	\$0	\$370,194	\$279	\$11,917,709
2089	\$11,982,020	\$62	\$0	\$384,718	\$245	\$12,367,046
2090	\$12,432,963	\$53	\$0	\$399,812	\$214	\$12,833,042
2091	\$12,900,847	\$45	\$0	\$415,529	\$185	\$13,316,606
2092	\$13,386,503	\$39	\$0	\$431,966	\$159	\$13,818,666
2093	\$13,890,788	\$33	\$0	\$448,995	\$135	\$14,339,952
2094	\$14,414,574	\$27	\$0	\$466,719	\$114	\$14,881,435
2095	\$14,958,867	\$23	\$0	\$485,161	\$95	\$15,444,146
2096	\$15,524,669	\$19	\$0	\$504,341	\$79	\$16,029,107
2097	\$16,112,754	\$15	\$0	\$524,307	\$65	\$16,637,142
2098	\$16,723,898	\$12	\$0	\$545,045	\$53	\$17,269,009
2099	\$17,359,058	\$10	\$0	\$566,603	\$43	\$17,925,714
2100	\$18,019,164	\$8	\$0	\$589,006	\$34	\$18,608,211
2101	\$18,705,069	\$6	\$0	\$612,287	\$27	\$19,317,388
2102	\$19,417,660	\$4	\$0	\$636,473	\$21	\$20,054,158

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2004	\$44,373,641	\$34,294,539	77.3%
2005	\$45,086,325	\$35,161,322	78.0%
2006	\$45,811,912	\$36,135,809	78.9%
2007	\$46,858,338	\$37,253,409	79.5%
2008	\$48,027,060	\$38,405,579	80.0%
2009	\$49,312,024	\$39,738,718	80.6%
2010	\$50,718,442	\$40,895,051	80.6%
2011	\$52,209,548	\$41,970,305	80.4%
2012	\$53,783,302	\$42,994,746	79.9%
2013	\$55,423,312	\$44,157,226	79.7%
2014	\$57,339,521	\$45,355,157	79.1%
2015	\$59,371,021	\$46,537,211	78.4%
2016	\$61,479,348	\$47,742,917	77.7%
2017	\$63,631,546	\$48,998,559	77.0%
2018	\$65,839,261	\$50,297,296	76.4%
2019	\$68,102,289	\$51,655,019	75.8%
2020	\$70,410,095	\$53,066,011	75.4%
2021	\$72,839,124	\$54,489,674	74.8%
2022	\$75,417,970	\$55,918,612	74.1%
2023	\$78,128,296	\$57,368,674	73.4%
2024	\$80,964,171	\$58,846,546	72.7%
2025	\$83,967,946	\$60,329,829	71.8%
2026	\$87,123,370	\$61,849,380	71.0%
2027	\$90,354,481	\$63,453,829	70.2%
2028	\$93,692,674	\$65,205,424	69.6%
2029	\$97,171,114	\$67,012,828	69.0%
2030	\$100,784,661	\$69,032,027	68.5%
2031	\$104,548,936	\$71,102,337	68.0%
2032	\$108,472,435	\$73,237,704	67.5%
2033	\$112,546,881	\$75,456,717	67.0%
2034	\$116,769,181	\$77,745,426	66.6%
2035	\$121,155,552	\$80,091,412	66.1%
2036	\$125,707,919	\$82,517,925	65.6%
2037	\$130,410,903	\$85,046,519	65.2%
2038	\$135,282,659	\$87,667,678	64.8%
2039	\$140,334,598	\$90,393,705	64.4%
2040	\$145,569,705	\$93,231,209	64.0%
2041	\$150,998,635	\$96,177,819	63.7%
2042	\$156,631,506	\$99,245,981	63.4%
2043	\$162,483,363	\$102,433,194	63.0%
2044	\$168,560,870	\$105,728,953	62.7%
2045	\$174,876,456	\$109,132,931	62.4%
2046	\$181,439,848	\$112,653,796	62.1%
2047	\$188,246,735	\$116,317,677	61.8%
2048	\$195,305,243	\$120,132,147	61.5%
2049	\$202,630,801	\$124,111,429	61.3%
2050	\$210,233,577	\$128,262,478	61.0%
2051	\$218,124,935	\$132,592,703	60.8%
2052	\$226,317,263	\$137,104,145	60.6%
2053	\$234,819,728	\$141,810,022	60.4%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

**TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS (continued)**

(Dollar Amounts in Thousands)

<u>Fiscal Year</u>	<u>Total Projected Basic Pay</u>	<u>Total Projected Retired Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2054	\$243,641,000	\$146,725,428	60.2%
2055	\$252,794,331	\$151,859,493	60.1%
2056	\$262,292,586	\$157,224,233	59.9%
2057	\$272,142,019	\$162,836,371	59.8%
2058	\$282,356,486	\$168,707,346	59.7%
2059	\$292,952,001	\$174,850,048	59.7%
2060	\$303,942,260	\$181,279,236	59.6%
2061	\$315,341,526	\$188,006,673	59.6%
2062	\$327,164,670	\$195,040,104	59.6%
2063	\$339,429,252	\$202,390,154	59.6%
2064	\$352,152,417	\$210,066,402	59.7%
2065	\$365,352,840	\$218,075,776	59.7%
2066	\$379,049,757	\$226,426,668	59.7%
2067	\$393,259,400	\$235,132,380	59.8%
2068	\$408,000,356	\$244,201,123	59.9%
2069	\$423,293,986	\$253,641,042	59.9%
2070	\$439,161,906	\$263,462,385	60.0%
2071	\$455,626,222	\$273,674,774	60.1%
2072	\$472,709,849	\$284,288,466	60.1%
2073	\$490,436,571	\$295,314,821	60.2%
2074	\$508,829,995	\$306,768,056	60.3%
2075	\$527,915,306	\$318,661,764	60.4%
2076	\$547,718,783	\$331,010,718	60.4%
2077	\$568,265,642	\$343,832,286	60.5%
2078	\$589,583,186	\$357,143,238	60.6%
2079	\$611,700,721	\$370,961,635	60.6%
2080	\$634,648,204	\$385,306,848	60.7%
2081	\$658,456,226	\$400,198,439	60.8%
2082	\$683,156,298	\$415,656,396	60.8%
2083	\$708,781,761	\$431,703,143	60.9%
2084	\$735,367,255	\$448,362,800	61.0%
2085	\$762,948,951	\$465,659,806	61.0%
2086	\$791,564,525	\$483,619,531	61.1%
2087	\$821,252,122	\$502,269,463	61.2%
2088	\$852,051,520	\$521,636,950	61.2%
2089	\$884,004,637	\$541,749,857	61.3%
2090	\$917,155,072	\$562,636,733	61.3%
2091	\$951,547,965	\$584,327,755	61.4%
2092	\$987,230,080	\$606,854,138	61.5%
2093	\$1,024,250,213	\$630,247,661	61.5%
2094	\$1,062,658,766	\$654,541,457	61.6%
2095	\$1,102,508,055	\$679,769,450	61.7%
2096	\$1,143,852,468	\$705,966,972	61.7%
2097	\$1,186,747,898	\$733,170,994	61.8%
2098	\$1,231,252,421	\$761,419,350	61.8%
2099	\$1,277,426,600	\$790,751,340	61.9%
2100	\$1,325,333,261	\$821,207,963	62.0%
2101	\$1,375,037,383	\$852,831,933	62.0%
2102	\$1,426,606,174	\$885,667,751	62.1%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

\*\*\*Future mortality improvement is assumed.

\*\*\*\*Beginning with the FY98 valuation book, this projection includes an adjustment for TERA retirees.

\*\*\*\*\*This projection includes increased benefits for those retirees eligible for Concurrent Receipt.

APPENDIX M

MARKET VALUE OF ASSETS AND ACCUMULATED BENEFITS

	<u>Page</u>
Statement of Net Assets Available for Benefits .....	M-2
Accumulated Plan Benefits.....	M-5

## STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Under generally accepted accounting principles (FASB 35), private sector pension plans are required to include a table showing the “Net Assets Available for Benefits” and a “Statement of Changes in Net Assets Available for Benefits,” where assets are valued at fair market value in their accounting statements. For the Military Retirement Fund, fair market value is based on the bid prices of public issue securities with the same maturity dates and coupon rates as the special issue securities held by the Fund. These statements are included in Tables M-1 and M-2.

TABLE M-1

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2003

Assets

Investments, at fair market value, in U.S. Government securities <sup>1</sup>	\$ 194,400,568
Accounts receivable	
Accrued interest <sup>2</sup>	3,603,159
Due from military retirees or their survivors	19,839
Cash	25,198
<u>Total Assets</u>	\$ 198,048,763
Accounts payable	(2,963,019)
<u>Total Assets Available for Benefits</u>	\$ 195,085,745

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<sup>1</sup> Fair market value of securities has been measured by quoted prices (bid price) in the active U.S. Government securities market. Bid price used represents the over-the-counter quotations as of 4 p.m. eastern time as reported in the *Washington Post* on October 1, 2003.

<sup>2</sup> Includes accrued interest receivable and interest purchased.

TABLE M-2

DEPARTMENT OF DEFENSE  
MILITARY RETIREMENT FUND  
STATEMENT OF CHANGES IN NET ASSETS  
AVAILABLE FOR BENEFITS  
(\$ in thousands)

For the Plan Year Ended  
September 30, 2003

Net assets available for benefits at beginning of plan year	\$ 193,327,143
Investment income	13,388,043
Net appreciation in fair market value of investments	(7,883,090)
Contributions from services	13,719,438
Appropriation to amortize the initial unfunded liability	17,928,000
Transfer from Office of Personnel Management	101
Total additions	\$ 37,152,493
Benefits paid to participants <sup>1</sup>	\$ 35,393,891
Net assets available for benefits at end of plan year	\$ 195,085,745

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<sup>1</sup> The statement has been revised to show benefits paid to participants on an accrual basis:

Benefits paid on cash basis	\$ 35,565,954
Decrease in liability for benefits due at end of year	<u>(172,063)</u>
Benefits paid on accrual basis	\$ 35,393,891

## ACCUMULATED PLAN BENEFITS

Another measure of the liabilities of a retirement system is the value of benefits earned to the date of the valuation. This measure is a required disclosure under generally accepted accounting principles for the private sector. As shown in Table M-3, the present value of accumulated plan benefits for the military retirement system as of September 30, 2003, was \$705.4 billion.

Accumulated plan benefits are those future periodic payments that are attributable, under the plan's provisions, to service that military personnel have rendered prior to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired military personnel or their beneficiaries, (b) current beneficiaries, and (c) present active duty personnel and nonretired Reservists or their beneficiaries. Benefits payable under all circumstances (retirement, disability, and survivor) are included to the extent that they are deemed attributable to service rendered prior to the valuation date. No future salary increases are used, but annuities are increased in line with the post-retirement inflation provision.

The actuarial present value of accumulated plan benefits is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The actuarial assumptions are based on the presumption that the plan will continue. Table M-3 summarizes these benefits. Were the plan to terminate, different actuarial assumptions and other factors might be applicable.

The net assets available for benefits, which are deducted from the accumulated plan benefits in Table M-3, are based on fair market value, as required under generally accepted accounting principles. This fair market value of the assets will differ from the amortized cost value used in determining the military retirement system's unfunded liability.

TABLE M-3

MILITARY RETIREMENT SYSTEM  
 DEPARTMENT OF DEFENSE  
 STATEMENT OF FINANCIAL POSITION  
 AS OF SEPTEMBER 30, 2003  
 (\$ in billions)

For the Plan Year Ended  
 September 30, 2003

Accumulated Plan Benefits

Actuarial present value of vested benefits

Participants currently receiving payments	\$ 519.8
Other vested participants <sup>1</sup>	<u>111.2</u>
Total vested	\$ 631.0

Actuarial present value of nonvested benefits<sup>2</sup> \$ 74.3

Total actuarial present value of accumulated plan benefits \$ 705.4

Total Assets<sup>3</sup> \$ 198.0

Excess of Accumulated Benefits over Total Assets \$ 507.3

- <sup>1</sup> For the purposes of this table, this line includes active duty and Reserve personnel who have attained twenty years of service.
- <sup>2</sup> This line includes benefit accumulations for all active duty and Reserve participants with less than twenty years of service.
- <sup>3</sup> Total assets are reported in this table because the liability for benefit payments due is included in the actuarial present value of benefits for participants currently receiving payments.

APPENDIX N

TREASURY PAYMENTS

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Method of Amortizing Changes in the Unfunded Liability of the Military Retirement System.....	N-2
Calculation of the October 1, 2004, Treasury Payment.....	N-8

# METHOD OF AMORTIZING CHANGES IN THE UNFUNDED LIABILITY OF THE MILITARY RETIREMENT SYSTEM

## Introduction

Section 1465 of Title 10 states that the Secretary of Defense shall determine amortization methods and schedules for the annual amortization of changes in the unfunded liability (UFL) of the military retirement system. The section also states that these methods and assumptions must be approved by the DoD Retirement Board of Actuaries. The resulting payments are made by the Department of the Treasury to the military retirement fund and do not affect the DoD budget.

There are three causes of change in the military retirement system's unfunded liability: (1) changes in benefits, (2) annual experience gains or losses resulting from actual experience deviating from expected experience, and (3) changes in actuarial assumptions used in the projected liability calculations. When a change in the unfunded liability does not fit perfectly into one of the three categories, the Board of Actuaries will determine the most appropriate one. The following describes the technical procedure of amortizing these types of changes, as approved by the Board.

## Amortization Procedure

All three types of changes in the unfunded liability are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption (currently 3.75 percent), (2) the payment stream completely liquidates the additional liability over 30 years, and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at approximately the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial unfunded liability are determined.

Experience gains and losses, which create changes in the unfunded liability, occur every year. Because these changes are usually small in relative terms, the payment streams to amortize them are combined. This produces one single payment stream for the category of experience gains and losses and eliminates the tedious tracking of up to thirty different small amortization schedules. The DoD actuarial staff can identify the separate segments if the need arises.

A similar method of combining amortization schedules is used for changes in the unfunded liability caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation, changes to the unfunded liability due to all benefit changes are being combined and amortized in a single stream of payments. Detailed examples of how the amortization payments are calculated as follows.

Actuarial gains and losses are changes in the unfunded liability that result from actual experience in a pension plan deviating from what was expected. An actuarial gain is a *decrease* in the unfunded liability and is therefore expressed as a negative number. Correspondingly, a loss represents an *increase* in the unfunded liability and is expressed as a positive number. To

avoid confusion, the terms negative and positive “experience changes” will be used in place of “experience gains” and “experience losses.”

The amortization payment for a negative experience change (gain) is also expressed as a negative number. These negative amortization payments reduce any positive amortization payments otherwise payable, including the (positive) payments amortizing the system’s initial unfunded liability.

Amortization payments for changes in the unfunded liability are structured to increase each year with the basic pay scale increase. When the payments are negative, their absolute values are made to increase. Although this means that the payments are actually decreasing mathematically, for simplicity of expression both positive and negative amortization payments are said to “increase” by the basic pay scale increase.

### Benefit and Experience Changes

Below is an example of how three years’ changes in unfunded liability due to actual experience differing from expected experience would be amortized. The amortization schedules would be identical if these changes in the unfunded liability had been due to changes in benefits. This example is hypothetical.

In FY03 there is an assumed experience change of -\$13,800 million (representing a gain of \$13,800 million) determined as of the end of the fiscal year, or September 30, 2003. Since this is the first experience change in the example, it does not need to be combined with a schedule for a prior year. It is amortized with 30 annual payments that increase each year at the rate of the assumed annual increase in basic pay. The payment stream commences on October 1, 2004, and the last payment is made on October 1, 2033. The final payment reduces the amortization base to zero.

The amount of the first payment, -\$676 million, is determined by means of the following steps:

1. Bring forward unamortized balance with interest to September 30, 2004:

$$-\$13,800 \text{ million} \times (1 + i) = -\$14,663 \text{ million}$$

2. Calculate annuity due factor for 30 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.695182$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$14,663 \text{ million} \div 21.695182 = -\$676 \text{ million}$$

where the annual increase in the basic pay scale  $s = .0375$  and the valuation rate of interest  $i = .0625$ . The amortization period is 30 years. In general, the amortization interest rate,  $j$ , is defined by

$$j = [(1 + i) \div (1 + s)] - 1.$$

A hypothetical experience loss in FY04 creates a change in the unfunded liability of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2004. The amortization schedules for this change and for the FY03 change are combined as follows. First, the unamortized balance of the FY03 experience change is determined. After the -\$676 million amortization payment is made on October 1, 2004, the remaining unamortized balance is -\$13,987 million. This balance is calculated as  $[-13987 = (-13,800 \times 1.0625) + 676]$ . The +\$8,400 million experience change for FY04 is then added to the -\$13,987 unamortized balance, leaving a combined balance of -\$5,587 million  $(-5,587 = -13,987 + 8,400)$ .

This combined balance will be amortized over a “combined amortization period.” The combined amortization period is equal to the weighted average of the remaining 29-year amortization period for the FY03 experience change and a new 30-year period for the FY04 experience change. The weights used in the calculation are the absolute values of the -\$13,987 million unamortized balance and the +\$8,400 million experience change, respectively.

Thus the combined amortization period is equal to:

$$\frac{(13,987 \times 29) + (8,400 \times 30)}{13,987 + 8,400} = 29.38 \text{ years}$$

An initial combined amortization payment of -\$278 million is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2005:

$$-\$5,587 \text{ million} \times (1 + i) = -\$5,936 \text{ million}$$

2. Calculate annuity due factor for 29.38 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.383369$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$-\$5,936 \text{ million} \div 21.383369 = -\$278 \text{ million}$$

The payments in this amortization stream will increase at 3.75 percent per year. The payment at the end of the 29th year is -\$778 million. A final, partial payment will be made at the end of the 30th year and is equal to the unamortized balance, or -\$305 million.

Because experience changes normally occur every year, the only payment that would actually be made under this particular combined schedule is the -\$278 million on October 1, 2005. A new combined amortization schedule covering FY03, FY04, and the new unfunded liability caused by experience changes in FY05 is determined as follows.

First, the combined FY03 and FY04 amortization base of -\$5,587 million is increased by one year's interest and credited with the payment of -\$278 million. The remaining unamortized balance as of October 1, 2004, is -\$5,658 million  $[-5,658 = (-5,587 \times 1.0625) + 278]$ . This amount (-\$5,658) is then combined with an assumed FY05 experience change of +\$10,300 million, resulting in a new combined unamortized balance of \$4,642 million  $(4,642 = -5,658 + 10,300)$ . This combined amortization base of \$4,642 million is then amortized over a new combined amortization period of 29.42 years, which is equal to the weighted average of the 28.38 years remaining for the old schedule and the 30-year period for the FY05 change. The new combined amortization period is calculated as follows:

$$\frac{(5,658 \times 28.38) + (10,300 \times 30)}{5,658 + 10,300} = 29.42 \text{ years}$$

The October 1, 2006, payment to amortize the new combined base of \$4,642 million is \$230 million and is determined by means of the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2006:

$$\$4,642 \text{ million} \times (1 + i) = \$4,932 \text{ million}$$

2. Calculate annuity due factor for 29.42 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 21.407834$$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$4,932 \text{ million} \div 21.407834 = \$230 \text{ million}$$

This is the payment to amortize the combined experience changes for all three years.

Table N-1 shows the schedule of amortization payments for the experience changes in FY03; FY03 and FY04 combined; and FY03, FY04, and FY05 combined.

TABLE N-1

Projected Amortization Payments for Experience Changes  
(Amounts in Millions)

<u>Date</u>	<u>Payment on the FY03 Experience Change</u>	<u>Payment on the Combined FY03 and FY04 Experience Change</u>	<u>Payment on the Combined FY03, FY04 and FY05 Experience Change</u>
10/1/04	\$ -676		
10/1/05	-701	\$ -278	
10/1/06	-727	-288	\$ 230
10/1/07	-755	-299	239
10/1/08	-783	-310	248
10/1/09	-812	-322	257

Changes in Actuarial Assumptions

The third type of change in the unfunded liability is due to changes in actuarial assumptions. These assumption changes are customarily made every three to five years, although they could be more or less frequent. They are amortized by the same method used for experience gains and losses and for benefit changes, i.e., by means of a combined schedule with initial 30-year payments that increase at the rate of the assumed basic pay scale increases.

If changes in economic assumptions include a change in either the valuation interest rate or the assumed basic pay scale increase, the amortization payments that have already been scheduled for all three categories of change in the unfunded liability will be modified. Specifically, new series of payments will be determined to amortize the current amortization bases over their remaining periods, with payments that increase with the new basic pay scale assumption and are computed using the new valuation interest rate. The following example illustrates how this is done.

Suppose that on October 1 of a particular fiscal year, an amortization base is \$27,405 million, calculated immediately after the scheduled amortization payment is made. Say the remaining amortization period is 26 years. Also suppose that the valuation interest rate is changed to 6.0 percent and that the basic pay scale increase is changed to 3.0 percent.

The initial, revised payment, to be made on the following October 1, is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30 of next year:

$$\$27,405 \text{ million} \times (1 + i) = \$29,049 \text{ million}$$

where in this case,  $i = .06$

2. Calculate annuity due factor for 26 years at interest rate  $j = [(1 + i) \div (1 + s)] - 1$ :

$$= 18.583906$$

where  $i = .06$  and  $s = .03$

3. Divide unamortized balance by annuity factor to get annual payment:

$$\$29,049 \text{ million} \div 18.583906 = \$1,563 \text{ million}$$

The second and succeeding payments will increase at the rate of 3.0 percent per year, which is the new basic pay scale increase. The \$27,405 million amortization base will be credited with 6.0 percent interest. This new series of amortization payments will reduce the \$27,405 million amortization base to zero at the end of the 26th year.

CALCULATION OF THE OCTOBER 1, 2004,  
TREASURY PAYMENT

The following pages display the calculation of the October 1, 2004, Treasury payment based on the September 30, 2003, valuation results and on amortization methods and assumptions approved by the DoD Retirement Board of Actuaries. In order to avoid a projected shortfall in the Military Retirement Fund, the Board determined that, beginning with the FY98 payment, the total amortization period of the initial unfunded liability would be decreased from 60 to 50 years.

Public Law 108-136, enacted November 2003, required the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. Beginning with FY2005, Treasury will include the annual normal cost payment along with the unfunded liability payment in the October 1st contribution.

TABLE N-2  
TOTAL TREASURY PAYMENT  
OCTOBER 1, 2004

(\$ in billions)

Amortization payment for:

1.	Initial unfunded liability	\$ 46.857
2.	Changes in actuarial assumptions	\$ (10.959)
3.	Changes in benefits	\$ 4.627
4.	Experience gains and losses	\$ (19.167)
	Total amortization payment	\$ 21.358
	Normal cost payment	\$ 1.539
	Total Treasury payment	\$ 22.897

TABLE N-3

CALCULATION OF OCTOBER 1, 2004,  
PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

(\$ in billions)

1.	Unamortized balance of initial UFL (10/1/02 balance $\times$ 1.0625)	9/30/03	\$ 1,003.439
2.	Payment on UFL	10/1/03	\$ 46.674
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/03	\$ 956.765
4.	Balance on 9/30/04 (3. $\times$ 1.0625)	9/30/04	\$ 1,016.563
5.	Number of Annual Payments Remaining	9/30/04	30
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.0625 \div 1.0375) - 1$		21.69518
7.	Payment on initial UFL due 10/1/04 (4. $\div$ 6.)		\$ 46.857

TABLE N-4

CALCULATION OF OCTOBER 1, 2004,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM ASSUMPTION CHANGES

(\$ in billions)

1. Unamortized balance of UFL due to assumption changes (10/1/02 balance $\times$ 1.0625)	9/30/03	\$ (170.568)
2. Payment on UFL	10/1/03	\$ (10.741)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/03	\$ (159.827)
4. Additional (new) UFL	9/30/03	\$ (1.680)
5. Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/03	\$ (161.507)
6. Balance on 9/30/04 (5. $\times$ 1.0625)	9/30/04	\$ (171.601)
7. Number of years in prior amortization schedule		20.19
8. Remaining number of years in prior amortization schedule (7. - 1)		19.19
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		19.30
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.0375) - 1		15.658138
11. Payment on UFL due to assumption changes (6. $\div$ 10.)	10/1/04	\$ (10.959)

## TABLE N-5

CALCULATION OF OCTOBER 1, 2004,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM BENEFIT CHANGES

(\$ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/02 balance x 1.0625)	9/30/03	\$ 19.714
2. Payment on UFL	10/1/03	\$ 0.977
3. Unamortized UFL balance after payment (1. - 2.)	10/1/03	\$ 18.737
4. Additional (new) UFL due to benefit changes	9/30/03	\$ 74.517
5. Unamortized UFL balance due to benefit changes (3. + 4.)	10/1/03	\$ 93.254
6. Balance on 9/30/04 (5. × 1.0625)	9/30/04	\$ 99.082
7. Total number of years of prior amortization schedule		28.18
8. Remaining number of years of prior amortization schedule (7. - 1)		27.18
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		29.43
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 ÷ 1.0375) - 1		21.412179
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/04	\$ 4.627

TABLE N-6

CALCULATION OF OCTOBER 1, 2004,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM EXPERIENCE GAINS AND LOSSES

(\$ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/02 balance $\times$ 1.0625)	9/30/03	\$ (292.543)
2. Payment on UFL	10/1/03	\$ (18.721)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/03	\$ (273.822)
4. Additional (new) UFL	9/30/03	\$ (4.572)
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/03	\$ (278.394)
6. Balance on 9/30/04 (5. $\times$ 1.0625)	9/30/04	\$ (295.793)
7. Number of years in prior amortization schedule		19.76
8. Remaining number of years in prior amortization schedule (7. - 1)		18.76
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		18.95
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.0375) - 1		15.432798
11. Payment on UFL due to experience gains and losses (6. $\div$ 10.)	10/1/04	\$ (19.167)