



# **VALUATION OF THE MILITARY RETIREMENT SYSTEM**

**SEPTEMBER 30, 2005**

**DoD Office of the Actuary**



## ACTUARIAL CERTIFICATION

This report on the military retirement system as of September 30, 2005, has been prepared in accordance with generally accepted actuarial principles and practices. In preparing the report, we have relied upon information maintained by the Office of the Secretary of Defense regarding plan provisions, assets, and participants.

We have performed the valuation using methods and assumptions approved by the DoD Retirement Board of Actuaries. In general, the decrement rates used in the valuation are based on actual experience under the military retirement system. The annual economic assumptions included a 3% rate of inflation, a 3.75% across-the-board salary increase, and a 6.25% investment return.

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



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## SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2005, VALUATION

### CHANGES IN ACTUARIAL ASSUMPTIONS

At its August 2005 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2005, valuation.

#### *Reserve Model Enhancements*

The Board approved several changes in the methodology used to model reserves in the valuation (see Appendix H). These enhancements to the reserve model led to a 0.1 percentage-point decrease in the full-time normal cost percentage (NCP) and a 0.8 percentage-point increase in the part-time NCP. They decreased the unfunded liability by \$1.4 billion.

#### *Divorce Rates*

The Board approved an updated set of Divorce Rates (see Appendix I). This change led to a 0.1 percentage-point increase in the full-time NCP and a 0.1 percentage-point increase in the part-time NCP. The change increased the unfunded liability by \$5.8 billion.

### CHANGES IN BENEFITS

In FY 2005, Congress authorized a one-year SBP open enrollment period beginning October 1, 2005. In FY 2006, Congress eliminated the phase-in of the offset to DoD military retired pay for certain retirees in receipt of VA disability compensation.

#### *SBP Open Season*

Beginning in October 1, 2005, Congress authorized a one-year open enrollment for retired personnel to either elect SBP benefits that were once declined at the date of retirement or increase the amount of coverage. This open enrollment had no effect on the full- and part-time NCPs, and had no significant impact on the unfunded liability.

#### *Concurrent Receipt Acceleration*

Beginning in January 2006, the dollar-for-dollar reduction of military retired pay by VA compensation is being phased out by FY 2010 (instead of FY 2014) for retirees deemed “unemployable” by VA. This acceleration had no effect on the full- and part-time NCPs, and had no significant impact on the unfunded liability.

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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 cost arising from the increase in benefits due to Concurrent Receipt benefits. Treasury's total contribution includes an additional amount to fund the normal cost for the Concurrent Receipt 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 Marsha Bera-Morris (Chairman), John Hartnedy, and James Verlautz. 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; however, it is not analogous to private or public sector salaries for comparative purposes. Reasonable comparisons can be made to Regular Military Compensation (RMC). RMC 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 RMC 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. 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 approximately 0.2 percent to agree with official totals supplied by the Comptroller. Dollar amounts include the January 1, 2006, pay raise for active duty and reserve personnel. These totals are summarized in Table 1.

TABLE 1

INITIAL ACCOUNTING FIGURES AS OF SEPTEMBER 30, 2005

Total Active Duty Personnel + Full-Time Reservists	1,445,333
Total Monthly Basic Pay	\$3.91 billion
Total Selected Drilling Reservists	751,950
Total Monthly Basic Pay	\$0.42 billion
Total Number of Nondisability Retirees ***	1,722,612
Total Monthly Retired Pay	\$2.98 billion
Total Number of Disability Retirees ***	89,510
Total Monthly Retired Pay	\$0.10 billion
Total Number of Surviving Families ***	279,131
Total Monthly Survivor Annuities	\$0.19 billion

\*\*\* Amounts do not reflect increased benefits in the 2005 and 2006 NDAA. Costs, liabilities, and outlays in this report, however, reflect the benefit increases.

Population and pay projections are generated by an actuarial projection model (GORGO). Due to recent law changes, additional adjustments to the pay projection were made outside of 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, the 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 (RSFPP)
  - b. Survivor Benefit Plan (SBP)
  - c. Reserve Component Survivor Benefit Plan (RCSBP)
  - 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 and future expectations. 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 (e.g., 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 Appendixes 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. However, Treasury policy encourages a buy-and-hold approach giving consideration to the needs of the fund in determining the maturities of securities purchased.

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: the interest coupons received, the change in the amortized cost value during the year, and the inflation compensation accrued from the holdings of Treasury Inflation-Protected Securities (TIPS). 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, 2005; 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 FY11. 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 (on Table 9), the normal cost payment is \$41 billion, the investment income is \$158 billion, and fund disbursements are \$106 billion. The beginning-of-year fund balance is \$2,555 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, \$41 billion plus \$158 billion is about equal to \$106 billion plus \$96 billion ( $\$2,555 \text{ billion} \times .0375$ )—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 NCP. Mathematically, a NCP 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, 2005
Assets	
Investments, at book value	
U.S. Government securities <sup>1</sup>	\$194,390,169
Accounts receivable	
Accrued interest <sup>2</sup>	\$3,416,888
Due from military retirees or their survivors	\$26,738
Cash	<u>\$22,896</u>
Actuarial value of assets	\$197,856,691

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<sup>1</sup> Book value is determined by 1) amortizing premium and discount over the life of the securities using the effective interest method and 2) including additional inflation compensation from TIPS.

<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, 2005
Actuarial value of assets at beginning of plan year	\$188,008,396
Investment income	
Interest	\$13,718,593
Net appreciation (depreciation) in book value of investments <sup>1</sup>	\$(2,818,834)
Contributions	
From Services	\$15,015,443
Appropriation to amortize the unfunded liability	\$21,358,000
Appropriation for Treasury Normal Cost Contribution	\$1,539,000
Total additions	\$48,812,202
Benefits paid to participants	\$38,963,906
Actuarial value of assets	\$197,856,691

<sup>1</sup> Investments bought, sold and held during the plan year ended September 30, 2005, appreciated (depreciated) in value by \$(2,818,834) as follows:

Amortized discount	\$12,337
Amortized premium	\$(2,831,171)
Gain (loss) on sale	\$0
	\$(2,818,834)

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 military personnel who first became members of a uniformed service before September 8, 1980, and are based on the average of the highest 36 months (HI-3) for those becoming members on or after this date. Additionally, military personnel who first became members of a uniformed service 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 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 FY06 NCPs are summarized below:

<u>Benefit Formula</u>	<u>Full-Time</u>	<u>Part-Time</u>
FINAL PAY	36.3%	20.1%
HI-3	32.9	19.0
REDUX	31.2	19.0

Public Law 108-136, enacted November 2003, required the Treasury to pay into the Fund at the beginning of each year the normal cost arising from increased benefits due to Concurrent Receipt. The NCPs shown above include both the Treasury and the DoD portion. Table 7 depicts the DoD and Treasury NCPs for FY06 separately.

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 a uniformed service since the beginning of fiscal year t-k, where k can take on any value from 0 to 29. For example, during FY06 (t = 2006), 3 percent of the expected basic payroll will be paid to personnel entering service in that fiscal year (k = 0), and 98 percent of the expected basic payroll will be paid to persons entering service since the beginning of FY81 (k = 25). The data and methodology used to derive this table are described in Appendix E.

Thus, 98 percent of the basic payroll for FY06 is expected to be paid to personnel entering service since the beginning of FY81, while the remaining 2 percent of the expected basic payroll for FY06 will be for personnel whose retirement benefits are based on FINAL PAY.<sup>1</sup> Of the 98 percent associated with post-FY80 new entrants, 89.5 percent is expected to be

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<sup>1</sup> Personnel hired before September 8, 1980, have their retirement benefits based on FINAL PAY, but for purposes of determining the weights in the weighted NCP, 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 8.5 percent to the HI-3 members. The 89.5 percent was derived by interpolating between the factors for FY86 (k = 20) and FY87 (k = 19) years of entry. The FY06 weighted aggregate full- and part-time NCPs are obtained by weighting their respective NCPs for the REDUX formula by 89.5 percent, the normal cost percentages for the HI-3 formula by 8.5 percent, and the normal cost percentages for the FINAL PAY formula by 2.0 percent. The resulting sum of the DoD and Treasury components of the weighted aggregate full-time normal cost percentage is 31.4 percent, and the weighted aggregate part-time normal cost percentage is 19.0 percent. Due to federal budget deadlines, the two normal cost percentages used to determine the actual contributions to the fund must be established in advance of implementation and may vary from those actually derived in a valuation.

Table 6 summarizes the components of the FY06 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>FY06 Weighted</u>
Nondisability benefits	34.3%	31.1%	29.5%	29.7%
Disability benefits	0.8	0.7	0.7	0.7
Survivor benefits	<u>1.2</u>	<u>1.1</u>	<u>1.0</u>	<u>1.1</u>
Total	36.3%	32.9%	31.2%	31.4%
 <u>PART-TIME</u>				
Nondisability benefits	18.1%	17.1%	17.1%	17.1%
Disability benefits	0.0	0.0	0.0	0.0
Survivor benefits	<u>2.0</u>	<u>1.9</u>	<u>1.9</u>	<u>1.9</u>
Total	20.1%	19.0%	19.0%	19.0%
 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 attains 20 years of active duty service and becomes eligible for nondisability retirement from active duty. Specifically, 46 percent of new officers and 15 percent of new enlistees attain 20 years of active duty service.<sup>1</sup> 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 NCPs under current law for each year in the future. The columns are separated into the DoD and Treasury NCPs due to Public Law 108-136, which requires the Department of Treasury to pay for the normal cost resulting from the increase in benefits 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 31.2 percent ( $31.2 = 26.3 + 4.9$ ); part-time 19.0 percent ( $19.0 = 17.5 + 1.5$ )] since by that time virtually all non-retired personnel will have entered the uniformed service after August 1, 1986 (the above figures may not add due to rounding).

#### Amortization of Unfunded Liability

Under Public Law 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

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<sup>1</sup> As in past valuation reports, these percentages are stated from the perspective of a member still in active service upon reaching his or her first fiscal-year boundary (i.e., September 30). If losses prior to the first fiscal-year boundary are taken into account, the percentages would be reduced by approximately 15 percent. The stated percentages also reflect the effect of reentrants, i.e., members who appear in the population one year without having been there the year before, who are not new entrants. Without the effect of reentrants, the proportion of a typical group of new entrants who attain 20 years of active duty service is reduced from 17 percent to 14 percent.

method of the original unfunded liability in such a way that the amortization would have been completed in 2043. In more recent years, 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 O.

#### Unfunded Accrued Liability as of September 30, 2005

Table 7 summarizes the calculation of the unfunded accrued liability as of September 30, 2005. 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, 2005, 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. Due to recent law changes, additional adjustments to the pay projections were made outside of GORGO. 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, 2005, covered population, (2) multiplying the pay by the total projected (DoD and Treasury) full-time and part-time weighted aggregate entry-age NCPs, and (3) discounting the resultant normal costs back to September 30, 2005. 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 FY06 are 31.4 percent full-time and 19.0 percent part-time. Federal budget deadlines require the establishment of normal cost percentages 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 \$702.8 billion as of September 30, 2005. This was 2.6 percent more than the expected unfunded liability of \$685.1 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 FY05 loss of \$17.7 billion (\$685.1 billion minus \$702.8 billion). The components of this loss are outlined in Table 8. The total experience loss 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 loss due to the actual COLA and salary increases being different from those assumed; and (3) the loss due to differences between all non-economic assumptions and the actual experience for the year. See the Summary of Changes for the September 30, 2005, Valuation for a more detailed discussion of the gains and losses outlined in Table 8.

TABLE 7  
MILITARY RETIREMENT SYSTEM  
ACTUARIAL STATUS INFORMATION  
AS OF SEPTEMBER 30, 2005  
(\$ in billions)

	For the Plan Year Ended September 30, 2005
1. Present value of future benefits	
a. Annuitants now on roll	\$592.2
b. Nonretired reservists	\$106.3
c. Active duty personnel <sup>1</sup>	<u>\$333.8</u>
TOTAL	\$1,032.2
2. Present value of future normal cost contributions	\$131.6
3. Actuarial accrued liability	\$900.6
4. Actuarial value of assets <sup>2</sup>	\$197.9
5. Unfunded accrued liability	\$702.8
6. DoD normal cost percentage (NCP) <sup>3</sup> to be applied to basic pay in the following fiscal year	
a. Full-time	26.5%
b. Part-time	17.5%
7. Treasury normal cost percentage (NCP) <sup>4</sup> to be applied to basic pay in the following fiscal year	
a. Full-time	4.9%
b. Part-time	1.5%

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 NCPs 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> Public Law 108-136 requires the Department of Treasury to pay the normal cost resulting from the increase in benefits due to Concurrent Receipt.

TABLE 8

FY05 CHANGE IN UNFUNDED LIABILITY  
(\$ in billions)

	For the Plan Year Ended September 30, 2005	
1. Actual unfunded accrued liability (9/30/05)	\$702.8	
2. Expected unfunded accrued liability (9/30/05)	\$685.1	
3. Total loss	(\$17.7)	(2.6%)
a. Total experience loss	(\$13.1)	(1.9%)
Interest assumption	(\$1.4)	(0.2%)
COLA & salary assumptions	(\$4.6)	(0.7%)
Non-economic assumptions	(\$7.1)	(1.0%)
b. Total benefit change loss	(\$0.1)	(0.0%)
NDAA 2006 Concurrent Receipt Acceleration	(\$0.0)	(0.0%)
FY 2006 SBP Open Season	(\$0.0)	(0.0%)
c. Total assumption change loss	(\$4.6)	(0.7%)
Reserve Model and Rates Changes	\$1.4	(0.2%)
Retiree Divorce Rates Update	(\$5.8)	(0.8%)
Valuation Refinements	(\$0.0)	(0.0%)
Survivor Input File Adjustments	(\$0.1)	(0.0%)
Concurrent Receipt Calculation Modification	(\$0.1)	(0.0%)

(Percentages shown are ratios of absolute values of each gain or loss component to the expected unfunded accrued liability. In this table, negative values represent actuarial losses.)

These changes in unfunded liability were used to calculate the October 1, 2006, unfunded liability payment. The total payment was determined to be \$26,048 million. This total payment includes (1) a payment of \$50,437 million to amortize the original unfunded liability, less (2) an amount of \$11,238 million to amortize changes in actuarial assumptions, plus (3) an amount of \$6,313 million to amortize benefit changes, less (4) an amount of \$19,464 million to amortize total combined experience gains and losses through FY05. The detailed calculations of these payment components are located in Appendix O. Tables 11 and 12 show the projection of the unfunded liability payments and unfunded liability balances. 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 Public Law 108-136 to pay for the increased normal cost due to Concurrent Receipt benefits. This amount is \$2,452 million for FY07; thus, the total Treasury payment on October 1, 2006, is \$28,500 million (= \$26,048 million + \$2,452 million). Detailed calculations of the total Treasury payment are also located in Appendix O.

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	(0.469)	\$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	(0.273)	\$9.4	(0.229)	\$24.5	(0.596)	\$106.1	(2.582)
1993	\$38.9	\$13.2	(0.339)	\$12.3	(0.316)	\$10.0	(0.257)	\$25.7	(0.661)	\$115.9	(2.979)
1994	\$38.3	\$12.8	(0.334)	\$11.9	(0.311)	\$10.3	(0.269)	\$26.7	(0.697)	\$124.2	(3.243)
1995	\$37.1	\$12.2	(0.329)	\$11.5	(0.310)	\$10.9	(0.294)	\$27.8	(0.749)	\$131.0	(3.531)
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	(0.407)	\$12.3	(0.327)	\$31.9	(0.848)	\$156.0	(4.149)
2000	\$39.0	\$11.5	(0.295)	\$15.3	(0.392)	\$12.6	(0.323)	\$32.8	(0.841)	\$162.7	(4.172)
2001	\$40.9	\$11.4	(0.279)	\$16.1	(0.394)	\$13.1	(0.320)	\$34.1	(0.834)	\$169.2	(4.137)
2002	\$44.7	\$12.9	(0.289)	\$17.0	(0.380)	\$12.4	(0.277)	\$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)
2004	\$53.6	\$14.1	(0.263)	\$18.2	(0.340)	\$10.1	(0.188)	\$37.0	(0.690)	\$188.0	(3.507)
2005	\$56.3	\$16.6	(0.295)	\$21.4	(0.380)	\$10.9	(0.194)	\$39.0	(0.693)	\$197.9	(3.515)

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>	
2006	\$51.6	\$15.5	(0.301)	\$23.2	(0.449)	\$13.1	(0.253)	\$41.3	(0.800)	\$208.4	(4.037)
2007	\$51.6	\$15.6	(0.301)	\$26.0	(0.505)	\$13.8	(0.268)	\$43.5	(0.843)	\$220.3	(4.268)
2008	\$51.7	\$15.6	(0.301)	\$27.0	(0.523)	\$14.6	(0.282)	\$45.5	(0.880)	\$232.0	(4.488)
2009	\$52.1	\$15.7	(0.301)	\$28.0	(0.538)	\$15.3	(0.294)	\$47.3	(0.909)	\$243.7	(4.679)
2010	\$52.6	\$15.8	(0.300)	\$29.1	(0.553)	\$16.1	(0.306)	\$48.8	(0.928)	\$255.8	(4.860)
2011	\$53.4	\$16.0	(0.300)	\$30.2	(0.565)	\$16.9	(0.316)	\$50.2	(0.940)	\$268.7	(5.030)
2012	\$54.3	\$16.3	(0.300)	\$31.3	(0.577)	\$17.7	(0.326)	\$51.5	(0.949)	\$282.5	(5.203)
2013	\$55.3	\$16.6	(0.300)	\$32.5	(0.588)	\$18.6	(0.337)	\$52.8	(0.955)	\$297.4	(5.380)
2014	\$56.3	\$16.9	(0.299)	\$33.7	(0.598)	\$19.6	(0.348)	\$54.1	(0.960)	\$313.6	(5.566)
2015	\$57.5	\$17.2	(0.299)	\$35.0	(0.609)	\$20.7	(0.360)	\$55.5	(0.966)	\$330.9	(5.759)
2016	\$59.3	\$17.8	(0.299)	\$36.3	(0.611)	\$21.8	(0.367)	\$57.0	(0.960)	\$349.8	(5.894)
2017	\$61.3	\$18.3	(0.299)	\$37.6	(0.614)	\$23.0	(0.376)	\$58.5	(0.956)	\$370.2	(6.043)
2018	\$63.2	\$18.9	(0.299)	\$39.1	(0.618)	\$24.4	(0.386)	\$60.2	(0.951)	\$392.4	(6.207)
2019	\$65.2	\$19.5	(0.299)	\$40.5	(0.621)	\$25.8	(0.396)	\$61.8	(0.948)	\$416.5	(6.384)
2020	\$67.3	\$20.1	(0.299)	\$42.0	(0.625)	\$27.4	(0.407)	\$63.5	(0.944)	\$442.5	(6.575)
2021	\$69.4	\$20.8	(0.299)	\$43.6	(0.628)	\$29.1	(0.419)	\$65.3	(0.940)	\$470.7	(6.779)
2022	\$71.6	\$21.4	(0.299)	\$45.2	(0.632)	\$30.9	(0.432)	\$67.1	(0.937)	\$501.2	(6.998)
2023	\$73.9	\$22.1	(0.299)	\$46.9	(0.635)	\$32.9	(0.445)	\$68.9	(0.933)	\$534.1	(7.229)
2024	\$76.3	\$22.8	(0.299)	\$60.0	(0.786)	\$35.7	(0.468)	\$70.8	(0.927)	\$581.9	(7.626)
2025	\$78.9	\$23.6	(0.299)	\$110.1	(1.396)	\$41.8	(0.530)	\$72.6	(0.920)	\$684.8	(8.682)
2026	\$81.6	\$24.4	(0.299)	\$114.2	(1.400)	\$48.5	(0.594)	\$74.4	(0.912)	\$797.5	(9.772)
2027	\$84.5	\$25.2	(0.299)	\$118.5	(1.402)	\$55.8	(0.660)	\$76.2	(0.902)	\$920.8	(10.893)
2028	\$87.6	\$26.2	(0.299)	\$122.9	(1.403)	\$63.7	(0.727)	\$78.1	(0.892)	\$1,055.5	(12.048)
2029	\$90.8	\$27.1	(0.299)	\$127.6	(1.405)	\$72.4	(0.797)	\$80.0	(0.882)	\$1,202.6	(13.244)
2030	\$94.1	\$28.1	(0.299)	\$132.3	(1.406)	\$81.9	(0.870)	\$82.1	(0.873)	\$1,362.8	(14.478)
2031	\$97.6	\$29.2	(0.299)	\$137.3	(1.407)	\$92.2	(0.944)	\$84.3	(0.863)	\$1,537.1	(15.748)
2032	\$101.2	\$30.2	(0.299)	\$142.5	(1.407)	\$103.4	(1.021)	\$86.5	(0.854)	\$1,726.7	(17.057)
2033	\$105.0	\$31.4	(0.299)	\$147.8	(1.407)	\$115.5	(1.100)	\$88.7	(0.845)	\$1,932.7	(18.404)
2034	\$109.0	\$32.5	(0.299)	\$149.5	(1.372)	\$128.5	(1.179)	\$91.0	(0.835)	\$2,152.2	(19.753)
2035	\$113.1	\$33.8	(0.299)	\$0.0	0.000	\$132.8	(1.175)	\$93.3	(0.825)	\$2,225.5	(19.684)
2036	\$117.3	\$35.0	(0.299)	\$0.0	0.000	\$137.4	(1.171)	\$95.7	(0.815)	\$2,302.2	(19.621)
2037	\$121.8	\$36.4	(0.299)	\$0.0	0.000	\$142.1	(1.167)	\$98.2	(0.806)	\$2,382.5	(19.567)
2038	\$126.3	\$37.7	(0.299)	\$0.0	0.000	\$147.1	(1.164)	\$100.8	(0.797)	\$2,466.6	(19.523)
2039	\$131.1	\$39.2	(0.299)	\$0.0	0.000	\$152.3	(1.162)	\$103.5	(0.789)	\$2,554.7	(19.489)
2040	\$136.0	\$40.6	(0.299)	\$0.0	0.000	\$157.8	(1.160)	\$106.3	(0.781)	\$2,646.8	(19.463)
2041	\$141.1	\$42.1	(0.299)	\$0.0	0.000	\$163.5	(1.159)	\$109.2	(0.774)	\$2,743.3	(19.446)
2042	\$146.3	\$43.7	(0.299)	\$0.0	0.000	\$169.5	(1.158)	\$112.2	(0.767)	\$2,844.3	(19.436)
2043	\$151.8	\$45.3	(0.299)	\$0.0	0.000	\$175.8	(1.158)	\$115.4	(0.760)	\$2,950.0	(19.435)
2044	\$157.4	\$47.0	(0.299)	\$0.0	0.000	\$182.3	(1.158)	\$118.7	(0.754)	\$3,060.7	(19.441)
2045	\$163.3	\$48.8	(0.299)	\$0.0	0.000	\$189.2	(1.159)	\$122.1	(0.748)	\$3,176.5	(19.452)
2046	\$169.4	\$50.6	(0.299)	\$0.0	0.000	\$196.4	(1.159)	\$125.7	(0.742)	\$3,297.8	(19.468)
2047	\$175.7	\$52.5	(0.299)	\$0.0	0.000	\$204.0	(1.161)	\$129.4	(0.736)	\$3,424.9	(19.490)
2048	\$182.3	\$54.4	(0.299)	\$0.0	0.000	\$211.8	(1.162)	\$133.2	(0.731)	\$3,558.0	(19.517)
2049	\$189.1	\$56.5	(0.299)	\$0.0	0.000	\$220.1	(1.164)	\$137.2	(0.725)	\$3,697.4	(19.550)
2050	\$196.2	\$58.6	(0.299)	\$0.0	0.000	\$228.8	(1.166)	\$141.4	(0.721)	\$3,843.3	(19.589)
2051	\$203.5	\$60.8	(0.299)	\$0.0	0.000	\$237.8	(1.168)	\$145.7	(0.716)	\$3,996.2	(19.633)
2052	\$211.2	\$63.1	(0.299)	\$0.0	0.000	\$247.3	(1.171)	\$150.3	(0.712)	\$4,156.3	(19.682)
2053	\$219.1	\$65.4	(0.299)	\$0.0	0.000	\$257.3	(1.174)	\$155.1	(0.708)	\$4,323.9	(19.736)
2054	\$227.3	\$67.9	(0.299)	\$0.0	0.000	\$267.7	(1.178)	\$160.0	(0.704)	\$4,499.4	(19.794)
2055	\$235.9	\$70.4	(0.299)	\$0.0	0.000	\$278.6	(1.181)	\$165.3	(0.701)	\$4,683.2	(19.856)

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>
2056	\$244.7	\$73.1 (0.299)	\$0.0 0.000	\$290.0 (1.185)	\$170.7 (0.698)	\$4,875.6 (19.923)
2057	\$253.9	\$75.8 (0.299)	\$0.0 0.000	\$301.9 (1.189)	\$176.4 (0.695)	\$5,076.9 (19.994)
2058	\$263.5	\$78.7 (0.299)	\$0.0 0.000	\$314.4 (1.193)	\$182.4 (0.692)	\$5,287.6 (20.070)
2059	\$273.4	\$81.6 (0.299)	\$0.0 0.000	\$327.5 (1.198)	\$188.6 (0.690)	\$5,508.1 (20.149)
2060	\$283.6	\$84.7 (0.299)	\$0.0 0.000	\$341.2 (1.203)	\$195.2 (0.688)	\$5,738.8 (20.233)
2061	\$294.3	\$87.9 (0.299)	\$0.0 0.000	\$355.5 (1.208)	\$202.1 (0.687)	\$5,980.1 (20.320)
2062	\$305.3	\$91.2 (0.299)	\$0.0 0.000	\$370.5 (1.213)	\$209.3 (0.685)	\$6,232.5 (20.412)
2063	\$316.8	\$94.6 (0.299)	\$0.0 0.000	\$386.1 (1.219)	\$216.8 (0.684)	\$6,496.4 (20.506)
2064	\$328.7	\$98.2 (0.299)	\$0.0 0.000	\$402.5 (1.225)	\$224.7 (0.684)	\$6,772.4 (20.604)
2065	\$341.0	\$101.8 (0.299)	\$0.0 0.000	\$419.6 (1.231)	\$233.0 (0.683)	\$7,060.9 (20.705)
2066	\$353.8	\$105.7 (0.299)	\$0.0 0.000	\$437.5 (1.237)	\$241.6 (0.683)	\$7,362.5 (20.809)
2067	\$367.1	\$109.6 (0.299)	\$0.0 0.000	\$456.2 (1.243)	\$250.6 (0.683)	\$7,677.7 (20.916)
2068	\$380.8	\$113.7 (0.299)	\$0.0 0.000	\$475.8 (1.249)	\$260.1 (0.683)	\$8,007.2 (21.025)
2069	\$395.1	\$118.0 (0.299)	\$0.0 0.000	\$496.2 (1.256)	\$269.9 (0.683)	\$8,351.5 (21.137)
2070	\$409.9	\$122.4 (0.299)	\$0.0 0.000	\$517.6 (1.263)	\$280.2 (0.683)	\$8,711.4 (21.252)
2071	\$425.3	\$127.0 (0.299)	\$0.0 0.000	\$539.9 (1.270)	\$290.9 (0.684)	\$9,087.4 (21.368)
2072	\$441.2	\$131.8 (0.299)	\$0.0 0.000	\$563.2 (1.277)	\$302.0 (0.684)	\$9,480.4 (21.487)
2073	\$457.7	\$136.7 (0.299)	\$0.0 0.000	\$587.6 (1.284)	\$313.6 (0.685)	\$9,891.2 (21.608)
2074	\$474.9	\$141.8 (0.299)	\$0.0 0.000	\$613.1 (1.291)	\$325.7 (0.686)	\$10,320.4 (21.732)
2075	\$492.7	\$147.1 (0.299)	\$0.0 0.000	\$639.7 (1.298)	\$338.3 (0.687)	\$10,769.0 (21.857)
2076	\$511.2	\$152.7 (0.299)	\$0.0 0.000	\$667.5 (1.306)	\$351.3 (0.687)	\$11,237.9 (21.984)
2077	\$530.3	\$158.4 (0.299)	\$0.0 0.000	\$696.6 (1.314)	\$364.9 (0.688)	\$11,728.0 (22.114)
2078	\$550.2	\$164.3 (0.299)	\$0.0 0.000	\$727.0 (1.321)	\$379.1 (0.689)	\$12,240.3 (22.246)
2079	\$570.9	\$170.5 (0.299)	\$0.0 0.000	\$758.8 (1.329)	\$393.7 (0.690)	\$12,775.9 (22.380)
2080	\$592.3	\$176.9 (0.299)	\$0.0 0.000	\$792.0 (1.337)	\$409.0 (0.691)	\$13,335.8 (22.516)
2081	\$614.5	\$183.5 (0.299)	\$0.0 0.000	\$826.8 (1.345)	\$424.8 (0.691)	\$13,921.3 (22.654)
2082	\$637.6	\$190.4 (0.299)	\$0.0 0.000	\$863.1 (1.354)	\$441.3 (0.692)	\$14,533.5 (22.796)
2083	\$661.5	\$197.6 (0.299)	\$0.0 0.000	\$901.1 (1.362)	\$458.4 (0.693)	\$15,173.7 (22.939)
2084	\$686.3	\$205.0 (0.299)	\$0.0 0.000	\$940.8 (1.371)	\$476.1 (0.694)	\$15,843.4 (23.086)
2085	\$712.0	\$212.7 (0.299)	\$0.0 0.000	\$982.4 (1.380)	\$494.5 (0.695)	\$16,543.9 (23.235)
2086	\$738.7	\$220.6 (0.299)	\$0.0 0.000	\$1,025.8 (1.389)	\$513.7 (0.695)	\$17,276.6 (23.386)
2087	\$766.5	\$228.9 (0.299)	\$0.0 0.000	\$1,071.3 (1.398)	\$533.5 (0.696)	\$18,043.3 (23.541)
2088	\$795.2	\$237.5 (0.299)	\$0.0 0.000	\$1,118.9 (1.407)	\$554.1 (0.697)	\$18,845.6 (23.699)
2089	\$825.0	\$246.4 (0.299)	\$0.0 0.000	\$1,168.7 (1.417)	\$575.6 (0.698)	\$19,685.1 (23.860)
2090	\$856.0	\$255.6 (0.299)	\$0.0 0.000	\$1,220.8 (1.426)	\$597.8 (0.698)	\$20,563.7 (24.024)
2091	\$888.1	\$265.2 (0.299)	\$0.0 0.000	\$1,275.3 (1.436)	\$620.9 (0.699)	\$21,483.4 (24.191)
2092	\$921.4	\$275.2 (0.299)	\$0.0 0.000	\$1,332.4 (1.446)	\$644.9 (0.700)	\$22,446.1 (24.361)
2093	\$955.9	\$285.5 (0.299)	\$0.0 0.000	\$1,392.2 (1.456)	\$669.8 (0.701)	\$23,454.0 (24.535)
2094	\$991.8	\$296.2 (0.299)	\$0.0 0.000	\$1,454.7 (1.467)	\$695.6 (0.701)	\$24,509.3 (24.712)
2095	\$1,029.0	\$307.3 (0.299)	\$0.0 0.000	\$1,520.2 (1.477)	\$722.5 (0.702)	\$25,614.3 (24.893)
2096	\$1,067.6	\$318.8 (0.299)	\$0.0 0.000	\$1,588.9 (1.488)	\$750.4 (0.703)	\$26,771.6 (25.077)
2097	\$1,107.6	\$330.8 (0.299)	\$0.0 0.000	\$1,660.7 (1.499)	\$779.4 (0.704)	\$27,983.7 (25.265)
2098	\$1,149.1	\$343.2 (0.299)	\$0.0 0.000	\$1,736.0 (1.511)	\$809.5 (0.704)	\$29,253.3 (25.457)
2099	\$1,192.2	\$356.1 (0.299)	\$0.0 0.000	\$1,814.8 (1.522)	\$840.8 (0.705)	\$30,583.4 (25.653)
2100	\$1,236.9	\$369.4 (0.299)	\$0.0 0.000	\$1,897.4 (1.534)	\$873.2 (0.706)	\$31,977.0 (25.852)
2101	\$1,283.3	\$383.3 (0.299)	\$0.0 0.000	\$1,983.9 (1.546)	\$907.0 (0.707)	\$33,437.2 (26.055)
2102	\$1,331.4	\$397.6 (0.299)	\$0.0 0.000	\$2,074.6 (1.558)	\$942.0 (0.707)	\$34,967.5 (26.263)
2103	\$1,381.4	\$412.6 (0.299)	\$0.0 0.000	\$2,169.7 (1.571)	\$978.4 (0.708)	\$36,571.4 (26.475)
2104	\$1,433.2	\$428.0 (0.299)	\$0.0 0.000	\$2,269.3 (1.583)	\$1,016.1 (0.709)	\$38,252.5 (26.691)

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. Public Law 108-136 assigned Treasury the responsibility of funding the normal cost resulting from increased benefits due to Concurrent Receipt, starting in FY05. There are no employee contributions to the fund.
- <sup>2</sup> DoD-projected endstrengths are used through FY11 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 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, NCPs 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, 2005, assets in the fund totaled \$197.9 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>
2006	4.1	3.1	6.25
2007	3.0	2.2	6.25
2008-10	2.4	2.4	6.25
2011-14	2.5	2.5	6.25
2015	3.0	2.5	6.25
2016+	3.0	3.75	6.25

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Basic Pay is equal to the non-promotion-and-merit increases to basic pay. They are applied on an across-the-board basis and typically occur each January 1<sup>st</sup>. 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	
2006	\$46.5	\$5.1	\$51.6	\$12.3	(0.265)	\$0.9	(0.167)	\$2.3	(0.049)	\$0.1	(0.014)	\$15.5
2007	\$46.4	\$5.2	\$51.6	\$12.3	(0.265)	\$0.9	(0.175)	\$2.3	(0.049)	\$0.1	(0.015)	\$15.6
2008	\$46.5	\$5.2	\$51.7	\$12.3	(0.264)	\$0.9	(0.175)	\$2.3	(0.049)	\$0.1	(0.015)	\$15.6
2009	\$46.8	\$5.3	\$52.1	\$12.4	(0.264)	\$0.9	(0.175)	\$2.3	(0.049)	\$0.1	(0.015)	\$15.7
2010	\$47.3	\$5.4	\$52.6	\$12.5	(0.264)	\$0.9	(0.175)	\$2.3	(0.049)	\$0.1	(0.015)	\$15.8
2011	\$48.0	\$5.5	\$53.4	\$12.6	(0.264)	\$1.0	(0.175)	\$2.3	(0.049)	\$0.1	(0.015)	\$16.0
2012	\$48.7	\$5.6	\$54.3	\$12.8	(0.264)	\$1.0	(0.175)	\$2.4	(0.049)	\$0.1	(0.015)	\$16.3
2013	\$49.6	\$5.7	\$55.3	\$13.1	(0.264)	\$1.0	(0.175)	\$2.4	(0.049)	\$0.1	(0.015)	\$16.6
2014	\$50.5	\$5.8	\$56.3	\$13.3	(0.263)	\$1.0	(0.175)	\$2.5	(0.049)	\$0.1	(0.015)	\$16.9
2015	\$51.5	\$6.0	\$57.5	\$13.6	(0.263)	\$1.0	(0.175)	\$2.5	(0.049)	\$0.1	(0.015)	\$17.2
2016	\$53.2	\$6.2	\$59.3	\$14.0	(0.263)	\$1.1	(0.175)	\$2.6	(0.049)	\$0.1	(0.015)	\$17.8
2017	\$54.9	\$6.4	\$61.3	\$14.4	(0.263)	\$1.1	(0.175)	\$2.7	(0.049)	\$0.1	(0.015)	\$18.3
2018	\$56.6	\$6.6	\$63.2	\$14.9	(0.263)	\$1.2	(0.175)	\$2.8	(0.049)	\$0.1	(0.015)	\$18.9
2019	\$58.3	\$6.9	\$65.2	\$15.4	(0.263)	\$1.2	(0.175)	\$2.8	(0.049)	\$0.1	(0.015)	\$19.5
2020	\$60.2	\$7.1	\$67.3	\$15.8	(0.263)	\$1.2	(0.175)	\$2.9	(0.049)	\$0.1	(0.015)	\$20.1
2021	\$62.0	\$7.4	\$69.4	\$16.3	(0.263)	\$1.3	(0.175)	\$3.0	(0.049)	\$0.1	(0.015)	\$20.8
2022	\$63.9	\$7.7	\$71.6	\$16.8	(0.263)	\$1.3	(0.175)	\$3.1	(0.049)	\$0.1	(0.015)	\$21.4
2023	\$65.9	\$7.9	\$73.9	\$17.4	(0.263)	\$1.4	(0.175)	\$3.2	(0.049)	\$0.1	(0.015)	\$22.1
2024	\$68.1	\$8.2	\$76.3	\$17.9	(0.263)	\$1.4	(0.175)	\$3.3	(0.049)	\$0.1	(0.015)	\$22.8
2025	\$70.3	\$8.5	\$78.9	\$18.5	(0.263)	\$1.5	(0.175)	\$3.4	(0.049)	\$0.1	(0.015)	\$23.6
2026	\$72.8	\$8.9	\$81.6	\$19.2	(0.263)	\$1.6	(0.175)	\$3.5	(0.049)	\$0.1	(0.015)	\$24.4
2027	\$75.3	\$9.2	\$84.5	\$19.8	(0.263)	\$1.6	(0.175)	\$3.7	(0.049)	\$0.1	(0.015)	\$25.2
2028	\$78.1	\$9.5	\$87.6	\$20.6	(0.263)	\$1.7	(0.175)	\$3.8	(0.049)	\$0.1	(0.015)	\$26.2
2029	\$80.9	\$9.9	\$90.8	\$21.3	(0.263)	\$1.7	(0.175)	\$3.9	(0.049)	\$0.1	(0.015)	\$27.1
2030	\$83.9	\$10.3	\$94.1	\$22.1	(0.263)	\$1.8	(0.175)	\$4.1	(0.049)	\$0.2	(0.015)	\$28.1
2031	\$87.0	\$10.6	\$97.6	\$22.9	(0.263)	\$1.9	(0.175)	\$4.2	(0.049)	\$0.2	(0.015)	\$29.2
2032	\$90.2	\$11.0	\$101.2	\$23.7	(0.263)	\$1.9	(0.175)	\$4.4	(0.049)	\$0.2	(0.015)	\$30.2
2033	\$93.6	\$11.4	\$105.0	\$24.6	(0.263)	\$2.0	(0.175)	\$4.6	(0.049)	\$0.2	(0.015)	\$31.4
2034	\$97.1	\$11.9	\$109.0	\$25.6	(0.263)	\$2.1	(0.175)	\$4.7	(0.049)	\$0.2	(0.015)	\$32.5
2035	\$100.7	\$12.3	\$113.1	\$26.5	(0.263)	\$2.2	(0.175)	\$4.9	(0.049)	\$0.2	(0.015)	\$33.8
2036	\$104.5	\$12.8	\$117.3	\$27.5	(0.263)	\$2.2	(0.175)	\$5.1	(0.049)	\$0.2	(0.015)	\$35.0
2037	\$108.5	\$13.3	\$121.8	\$28.6	(0.263)	\$2.3	(0.175)	\$5.3	(0.049)	\$0.2	(0.015)	\$36.4
2038	\$112.6	\$13.8	\$126.3	\$29.6	(0.263)	\$2.4	(0.175)	\$5.5	(0.049)	\$0.2	(0.015)	\$37.7
2039	\$116.8	\$14.3	\$131.1	\$30.8	(0.263)	\$2.5	(0.175)	\$5.7	(0.049)	\$0.2	(0.015)	\$39.2
2040	\$121.2	\$14.8	\$136.0	\$31.9	(0.263)	\$2.6	(0.175)	\$5.9	(0.049)	\$0.2	(0.015)	\$40.6
2041	\$125.7	\$15.4	\$141.1	\$33.1	(0.263)	\$2.7	(0.175)	\$6.1	(0.049)	\$0.2	(0.015)	\$42.1
2042	\$130.4	\$15.9	\$146.3	\$34.3	(0.263)	\$2.8	(0.175)	\$6.3	(0.049)	\$0.2	(0.015)	\$43.7
2043	\$135.2	\$16.5	\$151.8	\$35.6	(0.263)	\$2.9	(0.175)	\$6.6	(0.049)	\$0.2	(0.015)	\$45.3
2044	\$140.3	\$17.2	\$157.4	\$36.9	(0.263)	\$3.0	(0.175)	\$6.8	(0.049)	\$0.3	(0.015)	\$47.0
2045	\$145.5	\$17.8	\$163.3	\$38.3	(0.263)	\$3.1	(0.175)	\$7.1	(0.049)	\$0.3	(0.015)	\$48.8
2046	\$150.9	\$18.5	\$169.4	\$39.7	(0.263)	\$3.2	(0.175)	\$7.3	(0.049)	\$0.3	(0.015)	\$50.6
2047	\$156.6	\$19.2	\$175.7	\$41.2	(0.263)	\$3.4	(0.175)	\$7.6	(0.049)	\$0.3	(0.015)	\$52.5
2048	\$162.4	\$19.9	\$182.3	\$42.8	(0.263)	\$3.5	(0.175)	\$7.9	(0.049)	\$0.3	(0.015)	\$54.4
2049	\$168.5	\$20.6	\$189.1	\$44.4	(0.263)	\$3.6	(0.175)	\$8.2	(0.049)	\$0.3	(0.015)	\$56.5
2050	\$174.8	\$21.4	\$196.2	\$46.0	(0.263)	\$3.8	(0.175)	\$8.5	(0.049)	\$0.3	(0.015)	\$58.6
2051	\$181.3	\$22.2	\$203.5	\$47.7	(0.263)	\$3.9	(0.175)	\$8.8	(0.049)	\$0.3	(0.015)	\$60.8
2052	\$188.1	\$23.0	\$211.2	\$49.5	(0.263)	\$4.0	(0.175)	\$9.2	(0.049)	\$0.3	(0.015)	\$63.1
2053	\$195.2	\$23.9	\$219.1	\$51.4	(0.263)	\$4.2	(0.175)	\$9.5	(0.049)	\$0.4	(0.015)	\$65.4
2054	\$202.5	\$24.8	\$227.3	\$53.3	(0.263)	\$4.3	(0.175)	\$9.9	(0.049)	\$0.4	(0.015)	\$67.9
2055	\$210.1	\$25.7	\$235.9	\$55.3	(0.263)	\$4.5	(0.175)	\$10.2	(0.049)	\$0.4	(0.015)	\$70.4

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		Total		
2056	\$218.0	\$26.7	\$244.7	\$57.4	(0.263)	\$4.7	(0.175)	\$10.6	(0.049)	\$0.4	(0.015)	\$73.1
2057	\$226.2	\$27.7	\$253.9	\$59.6	(0.263)	\$4.9	(0.175)	\$11.0	(0.049)	\$0.4	(0.015)	\$75.8
2058	\$234.7	\$28.7	\$263.5	\$61.8	(0.263)	\$5.0	(0.175)	\$11.4	(0.049)	\$0.4	(0.015)	\$78.7
2059	\$243.5	\$29.8	\$273.4	\$64.1	(0.263)	\$5.2	(0.175)	\$11.9	(0.049)	\$0.4	(0.015)	\$81.6
2060	\$252.7	\$30.9	\$283.6	\$66.5	(0.263)	\$5.4	(0.175)	\$12.3	(0.049)	\$0.5	(0.015)	\$84.7
2061	\$262.2	\$32.1	\$294.3	\$69.0	(0.263)	\$5.6	(0.175)	\$12.8	(0.049)	\$0.5	(0.015)	\$87.9
2062	\$272.0	\$33.3	\$305.3	\$71.6	(0.263)	\$5.8	(0.175)	\$13.2	(0.049)	\$0.5	(0.015)	\$91.2
2063	\$282.3	\$34.6	\$316.8	\$74.3	(0.263)	\$6.1	(0.175)	\$13.7	(0.049)	\$0.5	(0.015)	\$94.6
2064	\$292.8	\$35.8	\$328.7	\$77.1	(0.263)	\$6.3	(0.175)	\$14.3	(0.049)	\$0.5	(0.015)	\$98.2
2065	\$303.8	\$37.2	\$341.0	\$80.0	(0.263)	\$6.5	(0.175)	\$14.8	(0.049)	\$0.5	(0.015)	\$101.8
2066	\$315.2	\$38.6	\$353.8	\$83.0	(0.263)	\$6.8	(0.175)	\$15.3	(0.049)	\$0.6	(0.015)	\$105.7
2067	\$327.0	\$40.0	\$367.1	\$86.1	(0.263)	\$7.0	(0.175)	\$15.9	(0.049)	\$0.6	(0.015)	\$109.6
2068	\$339.3	\$41.5	\$380.8	\$89.3	(0.263)	\$7.3	(0.175)	\$16.5	(0.049)	\$0.6	(0.015)	\$113.7
2069	\$352.0	\$43.1	\$395.1	\$92.7	(0.263)	\$7.5	(0.175)	\$17.1	(0.049)	\$0.6	(0.015)	\$118.0
2070	\$365.2	\$44.7	\$409.9	\$96.2	(0.263)	\$7.8	(0.175)	\$17.8	(0.049)	\$0.7	(0.015)	\$122.4
2071	\$378.9	\$46.4	\$425.3	\$99.8	(0.263)	\$8.1	(0.175)	\$18.4	(0.049)	\$0.7	(0.015)	\$127.0
2072	\$393.1	\$48.1	\$441.2	\$103.5	(0.263)	\$8.4	(0.175)	\$19.1	(0.049)	\$0.7	(0.015)	\$131.8
2073	\$407.8	\$49.9	\$457.7	\$107.4	(0.263)	\$8.7	(0.175)	\$19.9	(0.049)	\$0.7	(0.015)	\$136.7
2074	\$423.1	\$51.8	\$474.9	\$111.4	(0.263)	\$9.1	(0.175)	\$20.6	(0.049)	\$0.8	(0.015)	\$141.8
2075	\$439.0	\$53.7	\$492.7	\$115.6	(0.263)	\$9.4	(0.175)	\$21.4	(0.049)	\$0.8	(0.015)	\$147.1
2076	\$455.4	\$55.8	\$511.2	\$119.9	(0.263)	\$9.8	(0.175)	\$22.2	(0.049)	\$0.8	(0.015)	\$152.7
2077	\$472.5	\$57.8	\$530.3	\$124.4	(0.263)	\$10.1	(0.175)	\$23.0	(0.049)	\$0.8	(0.015)	\$158.4
2078	\$490.2	\$60.0	\$550.2	\$129.1	(0.263)	\$10.5	(0.175)	\$23.9	(0.049)	\$0.9	(0.015)	\$164.3
2079	\$508.6	\$62.3	\$570.9	\$133.9	(0.263)	\$10.9	(0.175)	\$24.8	(0.049)	\$0.9	(0.015)	\$170.5
2080	\$527.7	\$64.6	\$592.3	\$138.9	(0.263)	\$11.3	(0.175)	\$25.7	(0.049)	\$0.9	(0.015)	\$176.9
2081	\$547.5	\$67.0	\$614.5	\$144.1	(0.263)	\$11.7	(0.175)	\$26.7	(0.049)	\$1.0	(0.015)	\$183.5
2082	\$568.0	\$69.5	\$637.6	\$149.6	(0.263)	\$12.2	(0.175)	\$27.7	(0.049)	\$1.0	(0.015)	\$190.4
2083	\$589.3	\$72.1	\$661.5	\$155.2	(0.263)	\$12.6	(0.175)	\$28.7	(0.049)	\$1.1	(0.015)	\$197.6
2084	\$611.4	\$74.9	\$686.3	\$161.0	(0.263)	\$13.1	(0.175)	\$29.8	(0.049)	\$1.1	(0.015)	\$205.0
2085	\$634.4	\$77.7	\$712.0	\$167.0	(0.263)	\$13.6	(0.175)	\$30.9	(0.049)	\$1.1	(0.015)	\$212.7
2086	\$658.2	\$80.6	\$738.7	\$173.3	(0.263)	\$14.1	(0.175)	\$32.0	(0.049)	\$1.2	(0.015)	\$220.6
2087	\$682.9	\$83.6	\$766.5	\$179.8	(0.263)	\$14.6	(0.175)	\$33.2	(0.049)	\$1.2	(0.015)	\$228.9
2088	\$708.5	\$86.7	\$795.2	\$186.5	(0.263)	\$15.2	(0.175)	\$34.5	(0.049)	\$1.3	(0.015)	\$237.5
2089	\$735.1	\$90.0	\$825.0	\$193.5	(0.263)	\$15.8	(0.175)	\$35.8	(0.049)	\$1.3	(0.015)	\$246.4
2090	\$762.6	\$93.4	\$856.0	\$200.8	(0.263)	\$16.4	(0.175)	\$37.1	(0.049)	\$1.4	(0.015)	\$255.6
2091	\$791.2	\$96.9	\$888.1	\$208.3	(0.263)	\$17.0	(0.175)	\$38.5	(0.049)	\$1.4	(0.015)	\$265.2
2092	\$820.9	\$100.5	\$921.4	\$216.1	(0.263)	\$17.6	(0.175)	\$40.0	(0.049)	\$1.5	(0.015)	\$275.2
2093	\$851.7	\$104.3	\$955.9	\$224.2	(0.263)	\$18.3	(0.175)	\$41.5	(0.049)	\$1.5	(0.015)	\$285.5
2094	\$883.6	\$108.2	\$991.8	\$232.6	(0.263)	\$18.9	(0.175)	\$43.0	(0.049)	\$1.6	(0.015)	\$296.2
2095	\$916.8	\$112.2	\$1,029.0	\$241.4	(0.263)	\$19.7	(0.175)	\$44.6	(0.049)	\$1.6	(0.015)	\$307.3
2096	\$951.1	\$116.4	\$1,067.6	\$250.4	(0.263)	\$20.4	(0.175)	\$46.3	(0.049)	\$1.7	(0.015)	\$318.8
2097	\$986.8	\$120.8	\$1,107.6	\$259.8	(0.263)	\$21.2	(0.175)	\$48.0	(0.049)	\$1.8	(0.015)	\$330.8
2098	\$1,023.8	\$125.3	\$1,149.1	\$269.6	(0.263)	\$22.0	(0.175)	\$49.8	(0.049)	\$1.8	(0.015)	\$343.2
2099	\$1,062.2	\$130.0	\$1,192.2	\$279.7	(0.263)	\$22.8	(0.175)	\$51.7	(0.049)	\$1.9	(0.015)	\$356.1
2100	\$1,102.0	\$134.9	\$1,236.9	\$290.2	(0.263)	\$23.6	(0.175)	\$53.7	(0.049)	\$2.0	(0.015)	\$369.4
2101	\$1,143.4	\$140.0	\$1,283.3	\$301.0	(0.263)	\$24.5	(0.175)	\$55.7	(0.049)	\$2.1	(0.015)	\$383.3
2102	\$1,186.2	\$145.2	\$1,331.4	\$312.3	(0.263)	\$25.4	(0.175)	\$57.8	(0.049)	\$2.1	(0.015)	\$397.6
2103	\$1,230.7	\$150.7	\$1,381.4	\$324.0	(0.263)	\$26.4	(0.175)	\$59.9	(0.049)	\$2.2	(0.015)	\$412.6
2104	\$1,276.9	\$156.3	\$1,433.2	\$336.2	(0.263)	\$27.4	(0.175)	\$62.2	(0.049)	\$2.3	(0.015)	\$428.0

**TABLE 11**  
**PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1**  
(\$ 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*	\$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	(\$11.337)	\$6.081	(\$20.178)	\$23.180
2006	\$50.437	(\$11.238)	\$6.313	(\$19.464)	\$26.048
2007	\$52.328	(\$11.659)	\$6.550	(\$20.194)	\$27.025
2008	\$54.290	(\$12.096)	\$6.796	(\$20.951)	\$28.039
2009	\$56.326	(\$12.550)	\$7.050	(\$21.736)	\$29.090
2010	\$58.439	(\$13.021)	\$7.315	(\$22.552)	\$30.181
2011	\$60.630	(\$13.509)	\$7.589	(\$23.397)	\$31.313
2012	\$62.904	(\$14.016)	\$7.874	(\$24.275)	\$32.487
2013	\$65.262	(\$14.541)	\$8.169	(\$25.185)	\$33.705
2014	\$67.710	(\$15.087)	\$8.475	(\$26.129)	\$34.969
2015	\$70.249	(\$15.652)	\$8.793	(\$27.109)	\$36.281
2016	\$72.883	(\$16.239)	\$9.123	(\$28.126)	\$37.641
2017	\$75.616	(\$16.848)	\$9.465	(\$29.181)	\$39.052
2018	\$78.452	(\$17.480)	\$9.820	(\$30.275)	\$40.517
2019	\$81.394	(\$18.136)	\$10.188	(\$31.410)	\$42.036
2020	\$84.446	(\$18.815)	\$10.570	(\$32.588)	\$43.613
2021	\$87.613	(\$19.521)	\$10.966	(\$33.810)	\$45.248
2022	\$90.898	(\$20.253)	\$11.378	(\$35.078)	\$46.945
2023	\$94.307	(\$14.292)	\$11.804	(\$31.808)	\$60.011
2024	\$97.844	\$ .000	\$12.247	\$ .000	\$110.091
2025	\$101.513	\$ .000	\$12.706	\$ .000	\$114.219
2026	\$105.320	\$ .000	\$13.183	\$ .000	\$118.503
2027	\$109.269	\$ .000	\$13.677	\$ .000	\$122.946
2028	\$113.367	\$ .000	\$14.190	\$ .000	\$127.557
2029	\$117.618	\$ .000	\$14.722	\$ .000	\$132.340
2030	\$122.028	\$ .000	\$15.274	\$ .000	\$137.302
2031	\$126.604	\$ .000	\$15.847	\$ .000	\$142.451
2032	\$131.352	\$ .000	\$16.442	\$ .000	\$147.794
2033	\$136.278	\$ .000	\$13.242	\$ .000	\$149.520
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	\$3.600	(\$2.998)	(\$59.500)	\$546.302
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	(\$171.288)	\$125.272	(\$304.415)	\$666.132
2005*	\$1030.312	(\$165.769)	\$128.229	(\$290.020)	\$702.753
2006	\$1043.054	(\$164.084)	\$129.817	(\$286.707)	\$722.080
2007	\$1054.656	(\$162.399)	\$131.222	(\$283.946)	\$739.534
2008	\$1064.973	(\$160.161)	\$132.465	(\$280.236)	\$757.040
2009	\$1073.851	(\$157.319)	\$133.523	(\$275.491)	\$774.564
2010	\$1081.120	(\$153.817)	\$134.377	(\$269.614)	\$792.066
2011	\$1086.599	(\$149.596)	\$135.004	(\$262.504)	\$809.503
2012	\$1090.092	(\$144.592)	\$135.378	(\$254.051)	\$826.827
2013	\$1091.387	(\$138.737)	\$135.473	(\$244.137)	\$843.986
2014	\$1090.258	(\$131.959)	\$135.261	(\$232.636)	\$860.924
2015	\$1086.457	(\$124.176)	\$134.710	(\$219.414)	\$877.577
2016	\$1079.721	(\$115.307)	\$133.787	(\$204.324)	\$893.877
2017	\$1069.766	(\$105.260)	\$132.455	(\$187.211)	\$909.751
2018	\$1056.284	(\$93.937)	\$130.677	(\$167.906)	\$925.117
2019	\$1038.946	(\$81.236)	\$128.411	(\$146.233)	\$939.888
2020	\$1017.400	(\$67.044)	\$125.611	(\$122.000)	\$953.967
2021	\$991.263	(\$51.243)	\$122.231	(\$95.000)	\$967.252
2022	\$960.128	(\$33.705)	\$118.220	(\$65.014)	\$979.629
2023	\$923.557	(\$14.292)	\$113.519	(\$31.808)	\$990.977
2024	\$881.078	\$ .000	\$108.072	\$ .000	\$989.151
2025	\$832.186	\$ .000	\$101.814	\$ .000	\$934.001
2026	\$776.340	\$ .000	\$94.678	\$ .000	\$871.018
2027	\$712.959	\$ .000	\$86.588	\$ .000	\$799.547
2028	\$641.421	\$ .000	\$77.468	\$ .000	\$718.889
2029	\$561.057	\$ .000	\$67.233	\$ .000	\$628.290
2030	\$471.154	\$ .000	\$55.793	\$ .000	\$526.947
2031	\$370.947	\$ .000	\$43.051	\$ .000	\$413.998
2032	\$259.614	\$ .000	\$28.905	\$ .000	\$288.519
2033	\$136.278	\$ .000	\$13.242	\$ .000	\$149.520
2034	\$ .000	\$ .000	\$ .000	\$ .000	\$ .000

\*Actual data

\*\*The Assumption Change for 1987 shows \$3.6. Valuation reports prior to 2004 incorrectly displayed \$0.0.

\*\*\*The Total value given for 2004 shows \$666.132. The prior valuation report incorrectly displayed \$648.251.

## 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

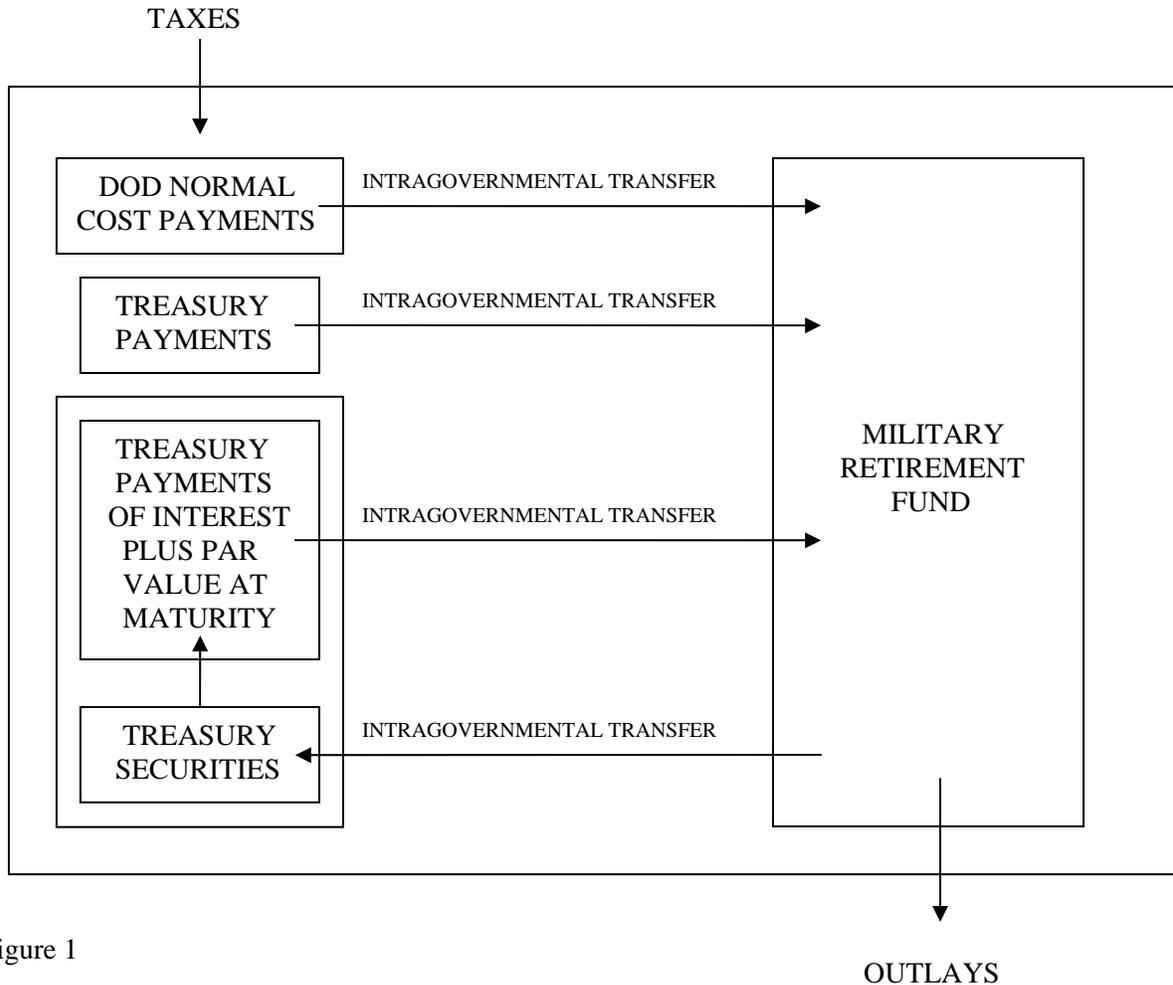


Figure 1

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 2005 the amount needed to pay retirees was \$39 billion and the military retirement fund had grown to \$198 billion. The following transactions would take place:

- Fund cashes in \$39 billion in securities (credit).
- Treasury pays \$39 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 \$39 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, 2005

## 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) *HI-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 HI-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 a uniformed service 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.

### **Nondisability 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 a uniformed service 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 a uniformed service 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 2005, 1.44 million nondisability retirees from active duty were paid \$32.0 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. Public Law 108-375 extended the entitlement of disability retired pay to academy cadets and midshipmen.

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 2005, 90,000 disability retirees were paid \$1.26 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 a uniformed service 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 2005, 281,000 reserve retirees were paid \$3.24 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.

When the plan started in 1972, survivor benefits for those annuitants 62 and over were reduced to reflect the availability of Social Security. In 1985, that reduction formula was changed so all annuitants 62 and over received 35% of the member's base. Those whose annuities were reduced by a Social Security offset were grandfathered to get the better of the two formulas. Public Law 108-375 phased out the reduction in the survivor benefit that occurs at age 62 by April 1, 2008, for all current and future survivors.

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.

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. The 2006 National Defense Authorization Act (Public Law 109-163) allowed surviving spouses to transfer the SBP benefit to an eligible child without being subject to a Dependency and Indemnity Compensation (DIC) offset.

SBP annuities are reduced by any survivor benefits (DIC) received from the Department of Veterans Affairs (VA) 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 addition, the Public Law 108-375 included a one-

year Open Season from October 1, 2005, to September 30, 2006, during which retirees who had previously declined SBP coverage could enroll, or those already enrolled could increase their coverage.

In FY 2005, 278,000 surviving families were paid \$2.26 billion.

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

Public Law 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 2005, 58,000 TERA retirees were paid \$762 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 of 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 most survivors) are increased annually with the full COLA, except for those first entering a uniformed service 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 a VA-rated disability. Public Law 108-136 provided 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. Public Law 108-136 also expanded eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by 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. Some retirees who receive other special payments, such as Combat Related Special Compensation, may not be subject to the 10-year phase-out. Public Law 108-375 eliminated the phase-out of the offset to military retired pay for 20-year retirees with a 100% VA disability rating. The National Defense Authorization Act of 2006 (P.L. 109-163) eliminated the phase-out of the offset on October 1, 2009, and thereafter, for 20-year retirees who are not rated 100% disabled by VA, but are paid at the 100% level as “Individual Unemployables”.

VA benefits also overlap survivor benefits through the 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) 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 70 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 54 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 2005, the Fund made monthly disbursements to approximately 2.1 million retirees and survivors.

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 twenty years:

- a. September 30, 2005 = .334
- b. September 30, 2004 = .338
- c. September 30, 2003 = .351
- d. September 30, 2002 = .378
- e. September 30, 2001 = .347
- f. September 30, 2000 = .354
- g. September 30, 1999 = .352
- h. September 30, 1998 = .331
- i. September 30, 1997 = .322
- j. September 30, 1996 = .313
- k. September 30, 1995 = .304
- l. September 30, 1994 = .303
- m. September 30, 1993 = .283
- n. September 30, 1992 = .270
- o. September 30, 1991 = .251
- p. September 30, 1990 = .219
- q. September 30, 1989 = .195
- r. September 30, 1988 = .162
- s. September 30, 1987 = .114
- t. September 30, 1986 = .072

The effective yield of the Fund during FY 2005 was 5.54%.



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 HI-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. Public Law 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 (Public Law 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 (Public Law 88-132), based on a formula geared to increases in the cost-of-living, was adopted. In 1965, the adjustment mechanism was modified slightly (Public Law 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 (Public Law 91-179), an additional 1 percent was added to compensate for the fact that five months elapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments (COLAs) 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 (Public Law 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 (Public Law 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, Public Law 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 COLA 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 COLAs are still applied to the retiree and survivor benefits. Public Law 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post-July 31, 1986, entrants who decline the Career Status Bonus and retire under the HI-3 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 stated 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 the normal cost arising from the increased benefits due to Concurrent Receipt at the beginning of each fiscal year. 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 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%	630.8%
10/1/63		5.0%	589.4%
9/1/65		4.4%	556.6%
12/1/66		3.7%	528.9%
4/1/68		3.9%	506.5%
2/1/69		4.0%	483.7%
11/1/69		5.3%	461.3%
8/1/70		5.6%	433.0%
6/1/71		4.5%	404.7%
7/1/72	one percent over	4.8%	383.0%
7/1/73	inflation was	6.1%	360.9%
1/1/74	added during	5.5%	334.4%
7/1/74	these years	6.3%	311.7%
1/1/75		7.3%	287.3%
8/1/75		5.1%	261.0%
3/1/76		5.4%	243.5%
3/1/77		4.8%	225.9%
9/1/77		4.3%	210.9%
3/1/78		2.4%	198.1%
9/1/78	twice-a-year	4.9%	191.1%
3/1/79	increases	3.9%	177.5%
9/1/79		6.9%	167.1%
3/1/80		6.0%	149.9%
9/1/80		7.7%	135.7%
3/1/81	once-a-year	4.4%	118.9%
3/1/82	increases	8.7%	109.7%
4/1/83	(Dec to Dec)	3.9% (1)	92.9%
12/1/84		3.5% (2)	85.6%
12/1/85		0.0% (3)	79.4%
12/1/86	once-a-year	1.3%	79.4%
12/1/87	increases (3rd	4.2%	77.1%
12/1/88	qtr to 3rd qtr)	4.0%	69.9%
12/1/89		4.7%	63.4%
12/1/90		5.4%	56.1%
12/1/91		3.7%	48.1%
12/1/92		3.0%	42.8%
3/1/94		2.6% (4)	38.6%
3/1/95		2.8% (5)	35.1%
3/1/96		2.6% (6)	31.4%
12/1/96		2.9%	28.1%
12/1/97		2.1%	24.5%
12/1/98		1.3%	21.9%
12/1/99		2.4%	20.4%
12/1/00		3.5%	17.5%
12/1/01		2.6%	13.6%
12/1/02		1.4%	10.7%
12/1/03		2.1%	9.2%
12/1/04		2.7%	6.9%
12/1/05		4.1%	4.1%

(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%	1059.1%
10/1/63	14.2%	970.3%
9/1/64	2.3%	837.2%
9/1/65	10.4%	816.1%
7/1/66	3.2%	729.8%
10/1/67	5.6%	704.1%
7/1/68	6.9%	661.5%
7/1/69	12.6%	612.3%
1/1/70	8.1%	532.6%
1/1/71	7.9%	485.2%
11/14/71	11.6%	442.4%
1/1/72	7.2%	386.0%
10/1/72	6.7%	353.3%
10/1/73	6.2%	324.9%
10/1/74	5.5%	300.1%
10/1/75	5.0%	279.2%
10/1/76	3.6%	261.2%
10/1/77	6.2%	248.6%
10/1/78	5.5%	228.3%
10/1/79	7.0%	211.1%
10/1/80	11.7%	190.8%
10/1/81	14.3% (1)	160.3%
10/1/82	4.0% (2)	127.8%
1/1/84	4.0% (2)	119.0%
1/1/85	4.0%	110.6%
10/1/85	3.0%	102.5%
1/1/87	3.0%	96.6%
1/1/88	2.0%	90.9%
1/1/89	4.1%	87.1%
1/1/90	3.6%	79.7%
1/1/91	4.1%	73.5%
1/1/92	4.2%	66.7%
1/1/93	3.7%	59.9%
1/1/94	2.2%	54.2%
1/1/95	2.6%	50.9%
1/1/96	2.4%	47.1%
1/1/97	3.0%	43.6%
1/1/98	2.8%	39.5%
1/1/99	3.6%	35.7%
1/1/00	4.8% (3)	30.9%
1/1/01	3.7% (3)	25.0%
1/1/02	4.6% (3)	20.5%
1/1/03	4.1% (3)	15.2%
1/1/04	3.7% (3)	10.7%
1/1/05	3.5%	6.7%
1/1/06	3.1%	3.1%

(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 do not include additional targeted pay increases.



APPENDIX C

VALUATION POPULATION DATA

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**Officers Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2005 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	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	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	0	
19	0	2,361	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	2,361	
20	2,420	2,361	2,861	3,852	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	2,526	
21	2,481	2,381	2,645	2,739	0	3,125	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	2,517	
22	2,423	2,466	2,590	2,997	2,980	2,416	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	2,434	
23	2,430	2,445	2,762	3,019	2,943	2,823	2,716	2,416	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	2,452
24	2,457	2,485	3,129	3,228	3,224	2,970	3,023	2,531	2,416	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	2,681
25	2,537	2,598	3,173	3,681	3,551	3,403	3,171	3,207	3,148	2,416	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	3,155
26	2,767	2,648	3,248	3,724	4,132	3,644	3,440	3,211	3,455	2,416	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	3,537
27	2,980	2,855	3,253	3,745	4,175	4,209	3,809	3,509	3,491	3,424	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	3,819
28	2,952	3,027	3,397	3,720	4,157	4,243	4,417	3,777	3,643	3,459	3,721	4,056	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,976
29	3,014	3,040	3,470	3,797	4,102	4,248	4,447	4,420	3,863	3,585	3,688	3,793	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,093
30	3,176	3,100	3,508	3,829	4,165	4,186	4,427	4,478	4,625	3,882	3,724	3,985	4,342	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,204
31	3,327	3,284	3,531	3,879	4,199	4,246	4,409	4,477	4,680	4,613	4,177	3,901	4,019	4,041	3,867	6,118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,326
32	3,519	3,282	3,708	3,946	4,226	4,279	4,493	4,502	4,692	4,711	4,997	4,339	4,142	4,086	4,326	4,131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,487
33	3,485	3,504	3,798	4,072	4,308	4,317	4,582	4,589	4,685	4,747	5,133	5,180	4,537	4,352	4,455	4,483	3,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,692
34	3,575	3,832	3,958	4,186	4,412	4,349	4,661	4,654	4,776	4,783	5,107	5,359	5,398	4,613	4,538	4,588	4,699	5,435	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,887
35	3,957	3,822	4,000	4,357	4,588	4,443	4,662	4,743	4,888	4,891	5,085	5,341	5,514	5,419	4,835	4,670	4,698	4,841	5,593	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,050
36	4,013	3,997	4,154	4,419	4,636	4,641	4,729	4,813	4,921	4,994	5,192	5,261	5,527	5,627	5,675	4,929	4,870	4,798	5,025	5,522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,208
37	4,409	4,219	4,345	4,659	4,791	4,788	4,955	4,890	5,050	5,075	5,307	5,335	5,512	5,620	5,777	5,767	5,017	4,950	5,072	5,093	4,791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,360
38	4,457	4,474	4,713	4,709	4,880	4,830	5,085	5,073	5,065	5,155	5,195	5,419	5,541	5,618	5,768	5,913	5,985	5,239	5,172	5,106	5,205	5,623	0	0	0	0	0	0	0	0	0	0	0	0	0	5,529
39	4,492	4,728	4,696	4,833	4,853	5,024	5,212	5,205	5,185	5,274	5,392	5,495	5,666	5,719	5,802	5,902	6,176	6,225	5,355	5,231	5,226	5,304	5,479	0	0	0	0	0	0	0	0	0	0	0	0	5,741
40	5,015	4,867	4,984	5,169	5,058	5,032	5,271	5,151	5,431	5,297	5,473	5,498	5,650	5,762	5,897	5,913	6,200	6,377	6,376	5,496	5,381	5,409	5,400	4,916	0	0	0	0	0	0	0	0	0	0	5,923	
41	5,131	4,752	4,721	5,173	5,151	5,333	5,547	5,454	5,373	5,512	5,642	5,634	5,692	5,742	5,909	5,949	6,192	6,394	6,494	6,463	5,541	5,522	5,499	5,462	5,850	0	0	0	0	0	0	0	0	6,075		
42	5,381	5,034	4,807	5,080	5,153	5,291	5,532	5,487	5,525	5,592	5,686	5,696	5,865	5,914	5,943	5,997	6,173	6,335	6,451	6,585	6,663	5,803	5,559	5,560	5,680	4,877	0	0	0	0	0	0	0	0	6,208	
43	5,061	4,951	4,645	5,127	5,174	5,281	5,430	5,430	5,465	5,577	5,771	5,759	5,913	5,925	6,007	6,067	6,241	6,349	6,402	6,536	6,766	6,760	5,899	5,715	5,778	5,813	5,421	0	0	0	0	0	0	0	6,306	
44	5,823	5,348	5,065	5,038	5,351	5,413	5,731	5,714	5,390	5,721	5,948	5,952	6,005	6,040	6,154	6,244	6,426	6,540	6,478	6,767	6,927	7,185	6,149	5,851	5,921	6,109	6,601	0	0	0	0	0	0	0	6,494	
45	5,854	5,610	4,971	5,617	5,195	5,329	5,240	5,549	5,682	5,679	5,699	6,223	6,059	6,171	6,039	6,300	6,239	6,407	6,585	6,668	6,724	6,900	7,429	7,633	6,457	6,039	6,143	6,249	5,840	0	0	0	0	6,729		
46	6,539	6,145	4,988	5,165	5,281	5,460	5,180	5,536	5,513	5,892	5,952	6,125	5,924	6,205	6,129	6,291	6,339	6,412	6,612	6,788	6,873	6,931	7,298	7,651	7,866	6,609	6,183	6,249	6,428	6,080	0	0	0	6,927		
47	5,811	6,316	5,049	5,255	5,060	4,871	5,065	5,583	5,405	5,641	6,045	6,099	6,010	6,177	6,305	6,476	6,379	6,629	6,611	6,694	7,183	7,201	7,210	7,520	7,934	8,082	6,789	6,461	6,469	6,530	6,923	7,122	7,122	7,333		
48	5,900	4,910	5,190	4,720	5,627	5,422	5,464	5,718	5,689	6,143	6,179	5,963	6,211	6,227	6,218	6,458	6,637	6,555	6,724	6,804	6,973	7,273	7,508	7,481	7,908	8,065	8,452	7,031	6,580	6,598	6,751	7,333	7,333	7,333		
49	6,050	6,593	4,673	5,451	6,262	5,404	5,671	5,563	5,604	5,367	6,150	6,113	6,183	6,236	6,323	6,546	6,632	6,648	6,679	6,826	7,157	7,303	7,555	7,717	7,706	7,970	8,472	8,551	7,083	6,703	7,062	7,453	7,453	7,453		
50	6,844	6,761	5,448	5,624	6,374	6,450	5,817	5,392	5,755	6,249	6,227	6,114	6,257	6,092	6,353	6,590	6,640	6,543	6,952	6,983	7,025	7,253	7,470	7,736	7,855	7,875	8,258	8,626	8,564	6,996	7,241	7,592	7,592	7,592		
51	6,727	6,550	5,362	5,434	5,067	5,644	5,450	5,691	5,348	5,866	6,293	6,393	5,966	6,738	6,266	6,475	6,541	6,761	6,829	6,944	7,149	7,414	7,683	7,599	7,886	8,038	8,225	8,331	8,751	8,902	7,625	7,712	7,712	7,712		
52	6,957	5,673	5,243	5,763	5,511	5,482	5,772	6,084	5,982	6,414	6,688	6,019	5,999	6,260	6,318	6,548	6,951	6,857	6,859	6,922	7,250	7,541	7,067	7,864	7,897	8,041	8,220	8,183	8,459	8,850	8,630	7,730	7,730	7,730		
53	5,753	6,982	5,360	5,686	6,172	5,136	6,114	6,280	5,873	6,348	6,898	6,650	6,363	6,284	6,850	6,541	6,736	6,847	6,943	6,923	7,032	7,655	7,415	7,455	7,821	8,017	8,452	8,473	8,394	8,564	9,172	7,775	7,775	7,775		
54	6,945	7,406	5,497	5,772	6,892	6,762	6,259	6,933	5,653	6,594	5,952	5,955	6,609	6,579	6,645	6,271	6,878	7,113	7,014	6,844	7,424	7,355	7,766	7,482	7,971	8,136	8,110	8,339	8,784	8,457	9,583	7,937	7,937	7,937		
55	6,952	6,271	6,118	5,300	5,981	5,625	6,631	6,318	4,721	6,402	6,574	6,320	7,310	6,093	6,734	6,573	6,847	7,390	6,450	6,847	7,253	7,460	7,319	7,806	7,907	7,675	8,120	8,31								

**Enlisted Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2005 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	0		
17	1,266	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	1,266		
18	1,292	1,459	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	1,293		
19	1,326	1,483	1,645	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	1,371		
20	1,369	1,496	1,657	1,819	1,692	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	1,478	
21	1,378	1,511	1,667	1,827	1,981	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	1,592	
22	1,396	1,519	1,686	1,833	1,987	2,029	1,776	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	1,701	
23	1,418	1,530	1,700	1,843	1,990	2,052	2,200	2,125	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	1,791	
24	1,446	1,540	1,711	1,855	2,001	2,057	2,237	2,300	2,072	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	1,875
25	1,479	1,556	1,725	1,869	2,012	2,065	2,235	2,279	2,453	2,236	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	1,963
26	1,502	1,572	1,745	1,882	2,028	2,079	2,244	2,280	2,478	2,479	2,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,052
27	1,513	1,584	1,758	1,902	2,041	2,093	2,249	2,283	2,467	2,526	2,624	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,138
28	1,556	1,598	1,775	1,911	2,062	2,101	2,265	2,291	2,471	2,522	2,655	2,653	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,221
29	1,587	1,623	1,785	1,928	2,071	2,123	2,273	2,310	2,476	2,523	2,651	2,694	2,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,304
30	1,644	1,642	1,792	1,941	2,087	2,141	2,290	2,332	2,492	2,530	2,650	2,686	2,826	2,930	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,388
31	1,684	1,684	1,835	1,959	2,123	2,168	2,308	2,345	2,503	2,547	2,652	2,691	2,811	2,868	2,864	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,484
32	1,728	1,710	1,856	2,002	2,134	2,185	2,341	2,368	2,522	2,569	2,661	2,700	2,814	2,862	3,015	3,107	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,579
33	1,838	1,763	1,934	2,012	2,170	2,220	2,372	2,391	2,534	2,585	2,687	2,715	2,819	2,865	3,012	3,078	3,231	3,307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,680
34	1,897	1,858	1,945	2,066	2,240	2,272	2,385	2,424	2,552	2,613	2,702	2,749	2,836	2,874	3,013	3,063	3,185	3,295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,780
35	1,967	1,869	1,981	2,149	2,309	2,317	2,461	2,464	2,588	2,639	2,736	2,776	2,863	2,885	3,025	3,062	3,164	3,239	3,508	3,965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,873
36	2,498	1,915	2,013	2,196	2,300	2,405	2,474	2,457	2,604	2,683	2,766	2,809	2,879	2,902	3,037	3,073	3,164	3,239	3,349	3,388	2,949	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,982
37	2,838	2,268	2,068	2,237	2,376	2,433	2,515	2,583	2,633	2,696	2,791	2,859	2,919	2,931	3,043	3,084	3,174	3,225	3,343	3,414	3,730	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,098
38	2,909	2,959	2,407	2,196	2,443	2,521	2,573	2,589	2,694	2,740	2,816	2,903	2,951	2,934	3,083	3,113	3,173	3,230	3,328	3,388	3,610	3,659	3,516	0	0	0	0	0	0	0	0	0	0	0	0	3,196
39	2,959	2,894	3,011	2,456	2,449	2,494	2,668	2,646	2,759	2,793	2,848	2,900	2,976	3,000	3,085	3,119	3,186	3,231	3,324	3,372	3,615	3,785	3,876	3,566	0	0	0	0	0	0	0	0	0	0	0	3,280
40	3,052	2,886	2,989	3,113	2,707	2,503	2,634	2,712	2,749	2,841	2,917	2,990	3,000	3,000	3,111	3,167	3,201	3,255	3,326	3,387	3,619	3,838	4,085	4,139	0	0	0	0	0	0	0	0	0	0	0	3,381
41	3,117	3,063	3,112	3,183	3,244	2,971	2,763	2,742	2,812	2,865	2,972	3,005	3,049	3,003	3,139	3,190	3,230	3,275	3,333	3,407	3,629	3,838	4,054	4,159	4,546	4,355	0	0	0	0	0	0	0	0	3,490	
42	3,210	3,275	3,183	3,176	3,165	3,311	2,916	2,734	2,884	2,904	3,012	3,045	3,080	3,147	3,155	3,246	3,283	3,317	3,373	3,409	3,635	3,833	3,997	4,137	4,433	4,549	0	0	0	0	0	0	0	0	3,581	
43	3,384	3,209	3,161	3,228	3,229	3,369	3,371	3,143	2,916	3,012	3,055	3,162	3,175	3,149	3,194	3,283	3,287	3,307	3,371	3,412	3,643	3,842	4,035	4,128	4,424	4,609	4,617	0	0	0	0	0	0	0	0	3,674
44	3,249	3,179	3,293	3,169	3,208	3,436	3,382	3,389	3,190	2,881	3,122	3,105	3,153	3,204	3,314	3,354	3,364	3,347	3,404	3,418	3,697	3,834	4,015	4,128	4,428	4,585	5,125	5,281	4,604	0	0	0	0	0	3,775	
45	3,570	3,316	3,053	3,235	3,297	3,475	3,330	3,395	3,434	3,232	3,103	3,260	3,120	3,265	3,304	3,305	3,367	3,352	3,390	3,452	3,698	3,857	4,049	4,089	4,346	4,588	5,102	5,265	5,196	0	0	0	0	0	3,843	
46	3,548	3,571	3,144	3,304	3,271	3,574	3,474	3,401	3,366	3,558	3,325	3,102	3,258	3,260	3,283	3,448	3,358	3,454	3,426	3,474	3,673	3,857	4,054	4,110	4,436	4,627	5,145	5,288	5,336	5,394	5,394	3,950	0	3,950		
47	3,504	3,451	3,359	3,480	3,337	3,289	3,495	3,415	3,545	3,440	3,704	3,399	3,090	3,138	3,341	3,352	3,402	3,505	3,457	3,479	3,722	3,905	4,036	4,127	4,459	4,560	5,088	5,254	5,366	5,394	5,394	4,030	0	4,030		
48	3,511	3,460	3,223	3,213	3,272	3,333	3,299	3,403	3,353	3,629	3,823	3,670	3,348	3,221	3,282	3,353	3,480	3,454	3,536	3,449	3,774	3,941	4,116	4,106	4,365	4,649	5,140	5,193	5,324	5,387	5,278	5,049	0	5,049		
49	3,767	3,439	3,978	3,295	3,252	3,431	3,616	3,431	3,645	3,697	3,556	3,356	3,586	3,546	3,260	3,463	3,479	3,584	3,573	3,564	3,888	3,913	4,088	4,178	4,501	4,585	5,064	5,172	5,380	5,338	5,165	4,046	0	4,046		
50	3,833	3,589	3,200	3,625	3,602	3,460	3,212	3,411	3,597	3,687	3,792	3,587	3,886	3,629	3,531	3,530	3,440	3,452	3,462	3,468	3,866	4,025	4,125	4,173	4,461	4,557	5,173	5,182	5,385	5,394	5,012	4,034	0	4,034		
51	3,862	4,099	3,711	3,361	4,608	3,402	3,486	3,677	3,479	3,673	3,836	3,459	3,714	3,994	3,814	3,642	3,369	3,501	3,484	3,607	3,880	4,018	4,135	4,202	4,448	4,687	5,095	5,133	5,350	5,339	5,361	4,051	0	4,051		
52	3,692	3,322	3,571	3,633	3,559	3,575	3,844	3,524	3,132	3,375	3,350	3,417	4,195	3,750	3,662	4,006	3,623	3,436	3,482	3,524	4,006	4,177	4,262	4,287	4,343	4,586	5,269	5,174	5,270	5,394	5,254	4,033	0	4,033		
53	3,834	3,653	3,247	4,194	3,429	3,944	3,570	3,610	3,862	3,572	2,958	3,351	3,922	3,938	3,938	4,073	3,841	3,731	3,368	3,712	4,113	4,232	4,364	4,470	4,572	4,623	4,884	5,078	5,394	5,394	5,061	4,087	0	4,087		
54	4,306	4,150	3,613	2,527	3,446	3,826	3,577	3,339	4,114	3,937	3,668	3,938	3,682	3,974	3,673	3,815	4,090	4,198	3,842	3,715	4,068	4,238	4,502	4,682	4,629	4,856	5,131	5,111	5,234	5,241	5,250	4,171	0	4,171		
55	3,863	4,127	4,059	3,858	3,640	4,216	3,980	3,778	4,114	3,923	3,796	3,748	4,048	3,614	3,882	4,285	4,195	4,250	4,256	3,997	4,181	4,389														

**All DOD Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY2005 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	0
17	1,266	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	1,266
18	1,292	1,459	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	1,293
19	1,326	1,484	1,645	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	1,371
20	1,369	1,496	1,658	1,857	1,692	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	1,479
21	1,381	1,512	1,668	1,827	1,981	3,125	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	1,592
22	1,550	1,523	1,687	1,833	1,987	2,033	1,776	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	1,716
23	1,741	1,674	1,707	1,846	1,992	2,055	2,228	2,375	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	1,835
24	1,675	1,837	1,961	1,869	2,006	2,059	2,241	2,329	2,301	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,952
25	1,621	1,787	2,213	2,235	2,042	2,075	2,240	2,284	2,506	2,296	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,103
26	1,718	1,752	2,138	2,533	2,546	2,123	2,256	2,291	2,490	2,476	2,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,258
27	1,804	1,808	2,032	2,418	2,977	2,660	2,289	2,301	2,481	2,549	2,624	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,402
28	1,833	1,889	2,101	2,279	2,817	3,057	2,895	2,330	2,491	2,548	2,700	2,965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,530
29	1,848	1,900	2,196	2,359	2,607	2,950	3,273	2,884	2,528	2,558	2,691	2,751	2,774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,652
30	1,930	1,919	2,177	2,434	2,665	2,728	3,132	3,305	3,106	2,605	2,705	2,745	2,915	3,187	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,770
31	1,963	2,010	2,234	2,428	2,809	2,842	2,965	3,203	3,475	3,190	2,770	2,768	2,893	2,984	3,151	6,118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,900
32	2,038	2,026	2,230	2,524	2,749	2,944	3,117	3,069	3,390	3,588	3,505	2,855	2,911	2,962	3,147	3,278	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,032
33	2,122	2,116	2,346	2,557	2,794	2,917	3,206	3,194	3,262	3,499	3,917	3,630	3,009	3,001	3,152	3,252	3,273	3,307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,184
34	2,196	2,159	2,314	2,638	2,824	2,906	3,053	3,266	3,384	3,451	3,825	4,140	3,728	3,083	3,173	3,216	3,381	3,563	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,312
35	2,208	2,217	2,340	2,695	2,967	2,926	3,174	3,158	3,485	3,491	3,699	4,018	4,285	3,795	3,278	3,226	3,330	3,469	4,064	3,965	0	0	0	0	0	0	0	0	0	0	0	0	0	3,440
36	2,866	2,303	2,442	2,746	2,964	3,055	3,234	3,202	3,346	3,625	3,800	3,875	4,243	4,322	4,053	3,316	3,343	3,419	3,552	3,783	2,949	0	0	0	0	0	0	0	0	0	0	0	0	3,573
37	3,335	2,936	2,526	2,850	3,099	3,182	3,301	3,344	3,390	3,489	3,911	3,921	4,037	4,242	4,509	4,129	3,408	3,414	3,525	3,590	3,966	0	0	0	0	0	0	0	0	0	0	0	0	3,684
38	3,423	3,618	3,018	2,830	3,067	3,152	3,295	3,387	3,406	3,489	3,709	3,979	4,146	4,064	4,482	4,594	4,273	3,500	3,501	3,540	3,827	4,314	3,516	0	0	0	0	0	0	0	0	0	3,795	
39	3,457	3,764	3,747	3,216	3,125	3,094	3,364	3,393	3,385	3,546	3,661	3,946	4,134	4,202	4,255	4,508	4,902	4,343	3,539	3,518	3,813	4,032	4,517	3,566	0	0	0	0	0	0	0	0	3,948	
40	3,737	3,830	4,014	4,047	3,521	3,216	3,399	3,289	3,509	3,495	3,870	3,909	3,961	4,243	4,224	4,290	4,797	4,969	4,295	3,572	3,829	4,079	4,340	4,361	0	0	0	0	0	0	0	0	4,134	
41	3,737	3,743	3,937	4,065	4,032	3,819	3,514	3,578	3,548	3,705	3,914	3,932	3,974	4,100	4,257	4,344	4,461	4,899	4,857	4,390	3,863	4,070	4,309	4,365	4,981	4,355	0	0	0	0	0	0	4,323	
42	3,867	4,040	3,841	4,121	3,889	4,121	3,903	3,481	3,587	3,725	3,938	3,941	4,055	4,167	4,267	4,459	4,581	4,595	4,733	4,864	4,849	4,121	4,230	4,353	4,675	4,569	0	0	0	0	0	0	4,483	
43	3,897	4,028	3,751	4,150	4,062	4,325	4,416	4,014	3,501	3,968	4,001	4,057	4,154	4,158	4,319	4,329	4,509	4,542	4,515	4,684	5,280	5,115	4,349	4,369	4,659	4,900	4,751	0	0	0	0	0	4,616	
44	4,010	4,134	4,319	3,820	4,010	4,331	4,362	4,587	4,091	3,558	4,049	4,109	4,172	4,276	4,394	4,403	4,467	4,638	4,516	4,557	5,240	5,555	5,528	4,507	4,683	4,803	5,368	5,831	4,604	0	0	4,807		
45	4,304	4,328	4,012	4,391	4,031	4,263	4,236	4,169	4,745	4,133	3,937	4,189	4,275	4,361	4,283	4,406	4,461	4,509	4,624	4,621	4,913	5,405	5,951	6,003	4,782	4,880	5,407	5,547	5,472	0	0	5,010		
46	4,493	4,858	4,017	4,061	3,921	4,431	4,279	4,215	4,178	4,700	4,448	4,056	4,179	4,347	4,204	4,496	4,641	4,620	4,549	4,621	5,025	5,265	5,821	6,321	6,616	5,056	5,459	5,556	5,639	5,688	5,394	5,238		
47	4,358	4,724	4,154	4,344	3,823	3,951	4,517	4,551	4,325	4,601	5,075	4,489	4,024	4,406	4,495	4,415	4,591	4,706	4,573	4,691	5,347	5,497	5,566	6,159	6,904	7,035	5,621	5,568	5,697	5,773	6,312	5,492		
48	4,535	4,233	4,509	3,919	4,194	4,435	4,382	4,447	4,443	5,052	5,141	4,757	5,052	4,359	4,318	4,554	4,522	4,613	4,689	4,731	5,088	5,544	5,733	5,872	6,744	7,301	7,787	5,901	5,698	5,736	6,166	5,718		
49	4,839	5,016	4,350	4,171	4,226	4,479	4,484	4,295	4,602	4,684	5,285	4,734	4,976	5,210	4,604	4,883	4,879	4,886	4,594	4,950	5,546	5,423	5,846	6,058	6,590	6,946	8,118	7,814	6,042	5,833	6,552	5,957		
50	5,009	4,972	4,605	4,482	4,757	4,768	4,911	4,278	4,733	5,010	4,755	4,838	5,175	5,023	4,814	4,894	4,867	4,663	4,663	5,237	5,812	5,743	6,300	6,850	6,644	7,770	8,029	7,796	6,037	6,658	6,067			
51	4,976	5,658	4,536	4,397	4,837	4,700	3,954	4,886	3,946	4,570	5,537	5,148	4,768	5,748	5,435	5,182	4,818	4,778	4,614	4,855	5,606	5,635	6,029	6,048	7,017	6,813	7,498	7,514	8,223	8,183	7,207	6,261		
52	5,450	4,217	4,547	5,053	4,535	4,051	4,762	4,324	5,168	4,655	5,282	4,718	5,484	5,481	5,297	5,361	5,335	4,984	4,926	4,889	5,567	5,808	5,856	6,410	6,740	6,865	7,741	7,387	7,949	8,316	8,352	6,359		
53	4,451	5,793	4,656	5,089	4,474	4,494	4,969	4,277	4,867	5,099	6,241	5,707	5,278	5,614	6,049	5,343	5,303	5,101	4,699	4,979	5,251	5,733	5,959	6,267	6,992	6,762	7,605	7,920	7,807	7,974	8,921	6,339		
54	5,801	5,597	4,555	5,231	4,431	4,479	4,080	5,626	5,345	5,145	4,810	4,745	5,146	5,338	5,193	5,534	5,717	6,053	4,797	4,751	5,502	5,668	6,097	6,082	6,693	7,349	7,835	7,615	8,286	7,493	9,348	6,417		
55	5,665	4,809	5,088	4,645	5,200	4,686	4,974	4,794	4,316	5,245	4,987	5,218	5,883	5,031	5,593	5,192	5,300	5,724	5,224	4,909	5,317	5,531	5,834	6,273	6,991	6,799	7,355	7,520	8,210	7,796	9,440	6,400		
56	5,025	4,603	6,103	5,083	4,470	5,454	5,128	5,081	4,693	5,021	5,343	4,355	5,308	5,472	5,683	5,265	5,240	5,292	5,298	5,362	5,937	6,004	5,727	6,660	6,445	6,401	7,515	7,790	8,006	8,125	9,603	6,441		
57	6,283	6,309	6,3																															

### Officers Active Duty Personnel by Years of Service and Age for FY2005 Valuation

Age	Years of Active Service																														Total					
	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	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	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	0	0
19	0	3	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	3
20	8	7	2	1	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
21	37	14	12	5	0	1	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	69	
22	2,013	75	51	17	4	1	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	2,161	
23	3,827	2,370	122	58	35	24	4	6	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	6,446	
24	1,739	4,075	2,361	142	61	46	33	5	4	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	8,466	
25	671	1,854	4,047	2,416	184	97	68	37	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,379	
26	640	933	2,082	3,824	2,095	223	106	142	59	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,105	
27	549	698	953	1,952	3,374	1,887	164	140	139	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,945	
28	405	608	784	941	1,779	2,949	1,807	162	142	216	113	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,908	
29	276	443	690	790	858	1,654	2,707	1,539	207	225	239	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,748	
30	225	320	483	698	688	796	1,503	2,424	1,458	258	257	341	184	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,637	
31	163	252	383	476	653	683	806	1,478	2,172	1,405	312	342	400	236	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,764	
32	135	198	248	417	427	602	707	798	1,314	2,015	1,386	346	417	479	221	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,712	
33	119	167	206	303	342	424	596	705	796	1,231	1,929	1,362	432	502	518	334	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,967	
34	118	108	165	270	251	326	366	575	710	834	1,287	1,944	1,305	476	523	650	402	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,312	
35	74	119	133	215	218	247	331	372	611	685	793	1,324	2,045	1,428	510	551	758	430	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,848	
36	78	107	115	175	178	190	256	294	361	545	614	776	1,308	1,907	1,288	444	589	722	401	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,333	
37	81	89	112	135	159	169	192	231	247	306	467	544	732	1,268	1,670	1,259	444	562	711	378	4	0	0	0	0	0	0	0	0	0	0	0	0	0	9,760	
38	65	67	70	114	109	125	135	188	182	221	283	418	552	691	1,246	1,661	1,336	434	543	664	324	5	0	0	0	0	0	0	0	0	0	0	0	0	9,433	
39	61	65	66	86	108	93	109	127	123	170	187	280	378	548	690	1,157	2,042	1,268	419	505	574	254	4	0	0	0	0	0	0	0	0	0	0	0	9,314	
40	67	72	75	75	73	103	108	97	112	123	189	199	273	428	476	655	1,468	1,912	1,265	396	457	551	217	2	0	0	0	0	0	0	0	0	0	0	9,393	
41	49	58	78	74	69	74	96	102	104	121	152	171	202	278	379	511	779	1,440	1,904	1,405	328	433	457	178	7	0	0	0	0	0	0	0	0	9,449		
42	46	47	47	66	59	56	77	86	82	95	115	124	154	220	294	393	623	850	1,261	1,894	1,115	300	319	318	180	1	0	0	0	0	0	0	0	8,822		
43	52	39	35	50	57	60	69	64	61	98	85	102	128	149	216	269	388	569	758	1,201	1,382	924	250	257	253	159	2	0	0	0	0	0	0	7,677		
44	39	37	33	30	50	43	56	66	55	62	81	83	87	129	166	181	263	398	558	754	842	1,105	823	205	193	170	126	5	0	0	0	0	0	6,640		
45	27	30	17	33	29	37	46	41	56	53	63	64	101	92	112	139	197	258	397	537	462	664	897	707	142	146	189	110	3	0	0	0	5,649			
46	24	31	18	24	21	25	42	24	28	45	50	53	65	79	89	111	164	192	250	363	365	356	583	783	611	100	127	169	76	3	0	0	4,871			
47	30	24	16	18	11	20	28	33	26	38	41	42	47	68	74	81	123	148	185	273	286	299	296	454	639	570	85	100	127	70	3	0	4,255			
48	27	16	17	15	18	19	24	23	21	30	33	37	50	53	60	75	68	102	145	209	179	214	225	257	364	573	517	87	77	87	44	3,666				
49	23	26	15	13	11	17	19	15	21	26	34	27	38	60	68	76	87	96	96	172	141	135	183	205	219	272	491	369	70	67	87	3,179				
50	25	17	10	9	10	7	15	14	10	16	17	24	25	43	30	70	74	70	93	116	92	124	118	166	176	161	229	353	276	59	96	2,545				
51	14	21	5	8	7	11	5	15	3	9	27	19	22	39	39	56	58	76	72	92	114	60	87	100	130	111	119	175	294	241	106	2,135				
52	14	8	7	8	4	2	10	5	10	8	11	13	20	40	32	32	53	62	68	88	64	64	75	92	87	97	98	100	142	208	190	1,712				
53	9	18	4	9	8	6	11	3	4	11	15	10	15	22	29	35	41	40	51	73	53	50	57	62	73	63	77	77	74	105	215	1,320				
54	17	4	7	5	4	2	3	7	8	5	5	4	13	11	22	28	28	35	31	52	44	39	44	43	42	57	59	45	49	63	192	968				
55	14	7	5	6	6	2	3	4	1	8	6	4	9	16	15	25	21	20	23	30	24	27	29	25	33	34	28	34	28	44	161	702				
56	4	4	3	6	3	10	6	7	8	10	4	3	6	11	15	16	20	18	28	24	27	28	28	28	20	20	23	22	19	24	150	595				
57	8	5	2	6	3	2	3	4	6	6	6	3	5	15	8	13	19	19	21	22	22	13	25	23	22	17	19	24	19	25	109	494				
58	5	7	4	4	3	2	3	8	1	7	8	5	4	10	5	13	18	17	16	25	18	13	12	22	20	15	10	19	15	13	80	402				
59	7	4	3	1	2	1	3	3	3	6	3	6	4	1	8	9	8	18	20	8	18	13	11	14	19	16	14	12	16	7	67	325				
60+	4	6	2	1	2	4	4	3	3	2	4	13	9	5	11	15	20	15	19	22	19	14	11	19	23	26	19	18	22	90	444					
Total	11,789	13,053	13,488	13,496	11,973	11,040	10,521	9,847	9,151	8,982	8,816	8,805	9,030	9,306	8,796	8,858	10,091	9,776	9,346	9,302	6,957	5,687	4,747	3,968	3,254	2,603	2,238	1,720	1,303	1,038	1,590	240,571				

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

Average Age 35.4

Average YAS 10.9

### Enlisted Active Duty Personnel by Years of Service and Age for FY2005 Valuation

Age	Years of Active Service																														Total			
	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	0
17	252	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	252
18	14,774	146	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	14,920	
19	36,143	14,331	64	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	50,538	
20	29,751	36,767	14,612	53	1	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	81,184	
21	17,158	30,526	34,872	14,537	118	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	97,211	
22	11,353	18,464	27,104	31,840	10,562	80	2	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	99,405	
23	8,164	12,616	16,725	22,854	21,746	8,873	71	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91,050	
24	5,962	8,885	11,079	14,022	14,959	17,918	6,741	35	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,603	
25	4,333	6,531	7,957	9,543	9,304	12,415	14,380	6,001	36	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,504	
26	3,097	4,646	5,878	6,990	6,415	7,802	10,458	12,871	4,421	18	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,597	
27	2,222	3,262	4,253	5,019	4,318	5,160	6,322	9,556	9,812	3,387	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,319	
28	1,637	2,376	3,118	3,678	3,157	3,656	4,364	6,137	8,007	7,700	2,552	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,389	
29	1,234	1,825	2,133	2,632	2,391	2,598	3,180	4,113	5,354	6,703	5,933	2,226	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,327	
30	979	1,366	1,674	1,973	1,783	1,978	2,313	2,924	3,608	4,414	5,292	5,667	2,200	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,180	
31	796	983	1,247	1,471	1,322	1,423	1,772	2,196	2,693	3,111	3,725	5,070	5,483	2,157	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,454	
32	643	789	980	1,136	1,025	1,059	1,253	1,630	1,970	2,219	2,447	3,308	5,317	5,377	1,973	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,136	
33	570	658	725	842	830	852	982	1,225	1,554	1,680	1,907	2,305	3,490	4,983	4,815	2,372	12	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,804	
34	545	601	736	731	882	741	882	947	1,188	1,326	1,469	1,702	2,442	3,497	4,468	5,851	2,700	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,522	
35	537	549	615	654	537	615	691	849	955	1,126	1,141	1,411	1,766	2,550	3,137	4,855	6,257	2,566	11	1	0	0	0	0	0	0	0	0	0	0	0	0	30,823	
36	243	468	459	532	449	464	503	635	766	792	826	1,009	1,232	1,753	2,025	2,941	5,021	5,521	2,911	22	1	0	0	0	0	0	0	0	0	0	0	0	28,573	
37	175	171	445	398	372	362	404	470	541	612	582	724	966	1,334	1,444	1,975	3,060	4,562	6,048	3,216	14	0	0	0	0	0	0	0	0	0	0	0	0	27,875
38	131	87	194	338	317	332	335	397	424	491	471	559	644	951	1,146	1,478	2,079	2,795	5,227	6,846	2,061	10	1	0	0	0	0	0	0	0	0	0	0	27,314
39	127	72	85	183	276	299	289	308	354	390	398	415	500	691	912	1,161	1,517	2,144	3,542	5,904	4,090	1,308	6	1	0	0	0	0	0	0	0	0	24,972	
40	125	79	71	90	138	261	264	313	283	339	318	344	480	523	715	947	1,290	1,571	2,717	4,107	3,386	3,037	899	5	0	0	0	0	0	0	0	0	0	22,302
41	110	86	74	93	98	132	260	229	258	280	279	314	375	416	560	711	1,095	1,325	2,045	2,962	2,348	2,719	2,142	947	14	1	0	0	0	0	0	19,853		
42	106	61	69	67	103	81	127	231	226	216	217	243	286	377	443	498	764	1,157	1,593	2,240	1,665	1,753	1,818	1,777	748	15	0	0	0	0	0	0	16,881	
43	118	44	53	53	76	60	67	104	205	165	159	194	230	261	324	447	550	833	1,251	1,749	1,254	1,194	1,237	1,429	1,207	500	10	0	0	0	0	0	13,774	
44	93	47	24	57	64	49	60	63	99	168	146	152	152	208	253	302	424	551	1,016	1,272	833	881	901	888	884	869	384	7	1	0	0	10,848		
45	57	38	17	35	46	50	51	73	40	91	133	140	156	152	201	239	320	423	631	941	689	641	697	602	545	578	457	274	4	0	0	8,321		
46	52	31	20	35	44	30	47	39	46	47	67	115	123	135	186	190	217	295	459	686	499	421	487	471	350	362	292	436	198	4	1	6,385		
47	51	30	18	19	28	27	15	30	36	34	29	62	100	95	116	157	185	237	338	451	323	318	304	269	241	186	284	296	140	2	4,741			
48	36	14	9	17	28	17	24	28	24	23	26	41	34	87	110	119	138	171	256	338	257	231	247	234	178	165	130	139	182	215	29	3,547		
49	26	26	13	19	23	15	26	22	22	18	17	27	33	37	87	89	109	130	196	233	137	168	178	181	117	118	57	103	110	118	32	2,487		
50	39	22	6	12	14	9	8	18	9	15	26	26	21	33	36	87	98	113	138	225	120	100	126	112	74	95	43	74	88	88	34	1,909		
51	22	12	5	8	7	8	16	10	9	13	12	14	25	22	20	47	69	118	141	154	102	66	76	84	44	64	36	60	54	61	24	1,403		
52	12	13	5	4	4	6	11	11	4	11	8	13	8	18	20	28	50	75	91	131	69	68	57	63	42	50	19	36	27	38	17	1,009		
53	19	10	2	6	13	7	9	9	4	9	3	4	12	9	11	33	35	51	86	112	83	64	52	41	25	37	24	15	18	24	14	841		
54	13	5	7	1	10	7	13	4	2	6	5	6	13	10	21	12	20	20	72	105	59	46	46	43	26	18	6	13	8	27	11	655		
55	10	15	5	5	3	4	5	6	2	7	8	3	7	12	10	32	28	26	38	51	46	49	28	28	16	14	11	11	5	11	4	500		
56	11	11	1	6	7	6	4	5	7	5	4	7	6	6	14	23	19	29	38	32	23	28	38	18	14	16	6	6	5	6	0	401		
57	8	4	2	8	4	2	5	3	5	0	3	5	5	9	11	15	15	20	28	28	24	31	27	17	15	11	7	1	1	1	0	315		
58	9	5	0	4	2	1	2	2	2	3	9	2	3	2	11	15	13	16	23	29	30	30	25	11	8	10	8	4	7	1	0	287		
59	10	10	3	3	1	0	1	4	5	3	2	2	5	2	8	3	11	10	19	27	22	17	21	23	10	12	5	3	4	0	2	248		
60+	1	3	0	0	0	2	1	0	0	1	0	2	1	3	3	3	3	6	11	10	7	7	12	13	4	5	0	2	2	1	0	103		
Total	141,754	146,685	135,359	119,968	81,277	67,401	55,958	51,499	42,973	35,407	28,223	26,119	26,120	25,719	23,085	24,640	26,099	24,781	28,926	31,872	18,142	13,189	9,439	7,292	4,590	3,181	1,681	1,468	1,010	735	170	1,204,762		

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

Average Age 28.0

Average YAS 6.7

### All DOD Active Duty Personnel by Years of Service and Age for FY2005 Valuation

Age	Years of Active Service																														Total			
	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	252	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	252	
18	14,774	146	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	14,920	
19	36,143	14,334	64	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	50,541	
20	29,759	36,774	14,614	54	1	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	81,202	
21	17,195	30,540	34,884	14,542	118	1	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	97,280	
22	13,366	18,539	27,155	31,857	10,566	81	2	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	101,566	
23	11,991	14,986	16,847	22,912	21,781	8,897	75	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	97,496	
24	7,701	12,960	13,440	14,164	15,020	17,964	6,774	40	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88,069	
25	5,004	8,385	12,004	11,959	9,488	12,512	14,448	6,038	39	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,883	
26	3,737	5,579	7,960	10,814	8,510	8,025	10,564	13,013	4,480	19	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72,702	
27	2,771	3,960	5,206	6,971	7,692	7,047	6,486	9,696	9,951	3,476	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63,264	
28	2,042	2,984	3,902	4,619	4,936	6,605	6,171	6,299	8,149	7,916	2,665	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56,297	
29	1,510	2,268	2,823	3,422	3,249	4,252	5,887	5,652	5,561	6,928	6,172	2,346	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50,075	
30	1,204	1,686	2,157	2,671	2,471	2,774	3,816	5,348	5,066	4,672	5,549	6,008	2,384	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,817	
31	959	1,235	1,630	1,947	1,975	2,106	2,578	3,674	4,865	4,516	4,037	5,412	5,883	2,393	7	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,218	
32	778	987	1,228	1,553	1,452	1,661	1,960	2,428	3,284	4,234	3,833	3,654	5,734	5,856	2,194	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,848	
33	689	825	931	1,145	1,172	1,276	1,578	1,930	2,350	2,911	3,836	3,667	3,922	5,485	5,333	2,706	13	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,771	
34	663	709	901	1,001	933	1,067	1,248	1,522	1,898	2,160	2,756	3,646	3,747	3,973	4,991	6,501	3,102	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,834	
35	611	668	748	869	755	862	1,022	1,221	1,566	1,811	1,934	2,735	3,811	3,978	3,647	5,406	7,015	2,996	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	41,671
36	321	575	574	707	627	654	759	929	1,127	1,337	1,440	1,785	2,540	3,660	3,293	3,385	5,610	6,243	3,312	27	1	0	0	0	0	0	0	0	0	0	0	0	0	38,906
37	256	260	557	533	531	531	596	701	788	918	1,049	1,268	1,698	2,602	3,114	3,234	3,504	5,124	6,759	3,594	18	0	0	0	0	0	0	0	0	0	0	0	0	37,635
38	196	154	264	452	426	457	470	585	606	712	754	977	1,196	1,642	2,392	3,139	3,415	3,229	5,770	7,510	2,385	15	1	0	0	0	0	0	0	0	0	0	0	36,747
39	188	137	151	269	384	392	398	435	477	560	585	695	878	1,239	1,602	2,318	3,559	3,412	3,961	6,409	4,664	1,562	10	1	0	0	0	0	0	0	0	0	0	34,286
40	192	151	146	165	211	364	372	410	395	462	507	543	753	951	1,191	1,602	2,758	3,483	3,982	4,503	3,843	3,588	1,116	7	0	0	0	0	0	0	0	0	0	31,695
41	159	144	152	167	167	206	356	331	362	381	431	485	577	694	939	1,222	1,874	2,765	3,949	4,367	2,676	3,152	2,599	1,125	21	1	0	0	0	0	0	0	29,302	
42	152	108	116	133	162	137	204	317	308	311	332	367	440	597	737	891	1,387	2,007	2,854	4,134	2,780	2,053	2,137	2,095	928	16	0	0	0	0	0	0	25,703	
43	170	83	88	103	133	120	136	168	266	263	244	296	358	410	540	716	938	1,402	2,009	2,950	2,636	2,118	1,487	1,686	1,460	659	12	0	0	0	0	0	21,451	
44	132	84	57	87	114	92	116	129	154	230	227	235	239	337	419	483	687	949	1,574	2,026	1,675	1,986	1,724	1,093	1,077	1,039	510	12	1	0	0	0	17,488	
45	84	68	34	68	75	87	97	114	96	144	196	204	257	244	313	378	517	681	1,028	1,478	1,151	1,305	1,594	1,309	687	724	646	384	7	0	0	0	13,970	
46	76	62	38	59	65	55	89	63	74	92	117	168	188	214	275	301	381	487	709	1,049	864	777	1,070	1,254	961	462	419	605	274	7	1	0	11,256	
47	81	54	34	37	39	47	43	63	62	72	70	104	147	163	190	238	308	385	523	724	609	619	614	758	908	811	271	384	423	210	5	8,996		
48	63	30	26	32	46	36	48	51	45	53	59	78	84	140	170	194	206	273	401	547	436	445	472	491	542	738	647	226	259	302	73	7,213		
49	49	52	28	32	34	32	45	37	43	44	51	54	71	97	155	165	196	226	292	405	278	303	361	386	336	390	548	472	180	185	119	5,666		
50	64	39	16	21	24	16	23	32	19	31	43	50	46	76	66	157	172	183	231	341	212	224	244	278	250	256	272	427	364	147	130	4,454		
51	36	33	10	16	14	19	21	25	12	22	39	33	47	61	59	103	127	194	213	246	216	126	163	184	174	175	155	235	348	302	130	3,538		
52	26	21	12	12	8	8	21	16	14	19	19	26	28	58	52	60	103	137	159	219	133	132	132	155	129	147	117	136	169	246	207	2,721		
53	28	28	6	15	21	13	20	12	8	20	18	14	27	31	40	68	76	91	137	185	136	114	109	103	98	100	101	92	92	129	229	2,161		
54	30	9	14	6	14	9	16	11	10	11	10	10	26	21	43	40	48	55	103	157	103	85	90	86	68	75	65	58	57	90	203	1,623		
55	24	22	10	11	9	6	8	10	3	15	14	7	16	28	25	53	48	49	68	75	73	78	53	61	50	43	45	45	33	55	165	1,202		
56	15	15	4	12	10	16	10	12	15	15	8	10	12	17	29	39	39	47	66	56	50	56	66	46	34	36	29	28	24	30	150	996		
57	16	9	4	14	7	4	8	7	11	6	9	8	10	24	19	28	34	39	49	50	46	44	52	40	37	28	26	25	20	26	109	809		
58	14	12	4	8	5	3	5	10	3	10	17	7	7	12	16	28	31	33	39	54	48	43	37	33	28	25	18	23	22	14	80	689		
59	17	14	6	4	3	1	4	7	8	9	5	8	9	3	16	12	19	28	39	35	40	30	32	37	29	28	19	15	20	7	69	573		
60+	5	9	2	1	2	6	5	3	3	3	4	15	10	8	14	18	23	21	30	32	26	21	23	27	31	19	21	20	23	90	547			
Total	153,543	159,738	148,847	133,464	93,250	78,441	66,479	61,346	52,124	44,389	37,039	34,924	35,150	35,025	31,881	33,498	36,190	34,557	38,272	41,174	25,099	18,876	14,186	11,260	7,844	5,784	3,919	3,188	2,313	1,773	1,760	1,445,333		

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

Average Age 29.3

Average YAS 7.4

## All DOD Selected Reserve Officer Personnel for FY2005 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+
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	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
20	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27
21	107	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	115
22	316	27	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	349
23	608	67	14	5	5	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	706
24	803	130	27	11	1	11	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	987
25	817	179	93	25	22	7	6	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1,152
26	750	228	153	69	64	19	7	3	0	0	0	0	0	0	0	0	0	0	0	0	0	1,293
27	688	233	152	138	131	47	23	9	2	0	0	0	0	0	0	0	0	0	0	0	0	1,423
28	634	238	163	128	261	104	36	11	9	3	0	0	0	0	0	0	0	0	0	0	0	1,587
29	585	242	180	165	271	197	96	34	10	14	2	0	0	0	0	0	0	0	0	0	0	1,796
30	666	272	213	186	296	195	195	74	24	16	12	3	0	0	0	0	0	0	0	0	0	2,152
31	786	280	227	196	338	270	179	144	83	31	11	6	4	0	1	0	0	0	0	0	0	2,556
32	770	365	252	202	300	252	217	180	132	83	27	12	6	8	0	0	0	0	0	0	0	2,806
33	851	408	271	214	320	292	224	179	138	140	64	15	13	6	2	2	0	0	0	0	0	3,139
34	961	457	344	267	340	296	277	256	155	184	118	71	23	12	5	4	1	0	0	0	0	3,771
35	1,109	595	421	343	398	349	294	262	215	202	179	131	65	19	9	5	4	1	1	0	0	4,602
36	1,113	641	434	324	421	314	311	263	248	229	247	198	145	47	16	12	1	0	2	0	0	4,966
37	1,035	685	520	337	400	280	269	242	202	222	273	262	170	89	35	7	6	2	1	0	0	5,037
38	1,009	675	464	374	451	359	287	237	194	272	334	280	210	107	54	23	8	4	2	1	0	5,345
39	971	610	501	417	458	378	265	232	241	276	352	350	256	149	76	29	16	7	0	2	4	5,590
40	841	606	464	415	445	363	313	266	238	238	303	294	259	149	112	70	19	12	3	2	0	5,412
41	827	570	489	371	424	385	338	282	237	265	299	292	240	157	145	99	45	26	5	1	7	5,504
42	776	631	430	400	425	381	331	332	279	266	230	267	252	190	144	114	49	44	15	8	4	5,568
43	654	489	365	324	353	355	316	275	299	262	265	266	206	164	124	91	49	29	19	9	6	4,920
44	662	439	327	314	340	330	283	257	241	260	252	278	238	154	116	91	57	30	13	2	12	4,696
45	547	352	256	265	287	289	271	249	235	272	227	245	217	140	99	82	63	38	14	1	12	4,161
46	412	298	223	227	289	269	250	226	208	202	197	199	183	129	98	87	52	30	16	7	8	3,610
47	425	274	166	203	250	240	253	192	218	165	174	176	161	145	106	68	44	33	9	8	17	3,327
48	403	263	183	196	220	237	238	201	163	162	133	150	169	112	100	67	36	23	8	8	13	3,085
49	353	237	188	180	226	224	210	172	161	134	128	131	148	84	110	69	54	23	2	4	7	2,845
50	358	280	157	176	202	180	201	144	127	134	114	94	122	120	103	67	48	37	11	9	11	2,695
51	296	261	149	151	189	181	166	137	105	120	87	92	77	79	90	57	33	23	15	6	7	2,321
52	301	279	148	141	141	158	156	120	93	71	71	67	77	66	55	40	19	17	9	6	7	2,042
53	240	242	154	152	147	176	125	90	72	59	69	60	49	44	41	30	23	17	4	3	10	1,807
54	206	240	158	135	145	145	80	78	81	58	48	36	44	35	20	22	22	18	6	7	3	1,587
55	208	204	166	165	148	109	95	73	54	48	58	37	25	24	28	18	18	9	5	5	4	1,501
56	167	195	172	154	125	115	89	58	56	40	41	24	26	30	18	7	11	12	5	2	2	1,349
57	170	188	144	133	130	144	99	55	44	43	24	28	22	16	16	7	8	11	1	1	5	1,289
58	136	152	160	153	139	144	85	68	57	39	36	26	18	17	13	14	12	11	3	0	6	1,289
59	118	127	140	125	126	120	91	60	43	34	31	20	21	15	16	5	2	5	3	1	2	1,105
60	49	55	50	60	41	38	24	18	27	9	10	9	4	3	5	2	2	5	2	0	1	414
61	19	35	16	14	14	11	9	2	4	5	4	2	2	0	1	0	0	0	1	0	0	139
62	15	17	9	9	9	6	2	2	6	1	1	1	1	1	1	1	0	0	0	0	0	82
63+	28	32	18	15	8	7	4	1	5	3	1	4	0	1	1	0	2	0	0	0	0	130
Total	22,819	12,798	9,172	7,882	9,300	7,982	6,720	5,488	4,706	4,562	4,422	4,126	3,453	2,312	1,760	1,190	704	467	175	93	148	110,279

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary. Numbers have been adjusted to budget. Age is age nearest birthday.

Average Age 40.9

Average Years of Active Service 4.7

## All DOD Selected Reserve Enlisted Personnel for FY2005 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+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,423	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	12,460	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	22,011	334	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	26,048	2,061	92	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	25,447	5,750	474	159	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	23,789	8,863	1,384	772	341	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	21,789	10,243	2,435	1,452	1,330	181	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	17,574	9,302	2,693	1,906	2,326	508	136	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	13,946	7,502	2,520	2,042	2,835	837	381	68	22	0	0	0	0	0	0	0	0	0	0	0	0	0
26	10,975	5,824	2,313	2,107	2,918	1,027	586	194	48	8	0	0	0	0	0	0	0	0	0	0	0	0
27	8,765	4,452	1,952	1,844	2,912	1,115	680	272	142	17	3	0	0	0	0	0	0	0	0	0	0	0
28	7,090	3,689	1,727	1,588	2,544	1,085	778	347	298	88	23	1	0	0	0	0	0	0	0	0	0	0
29	6,334	3,038	1,474	1,479	2,441	1,079	753	440	372	190	61	10	4	0	0	0	0	0	0	0	0	0
30	5,502	2,642	1,357	1,293	2,046	963	741	517	421	290	137	33	10	8	0	0	0	0	0	0	0	0
31	5,125	2,469	1,348	1,212	1,994	1,000	764	559	488	338	213	89	32	10	1	0	0	0	0	0	0	0
32	4,718	2,224	1,378	1,136	1,831	930	695	572	497	409	257	148	69	23	3	2	0	0	0	0	0	0
33	4,742	2,326	1,516	1,193	1,727	922	777	619	467	475	334	199	126	58	23	3	2	0	0	0	0	0
34	4,959	2,361	1,566	1,299	1,901	1,047	822	669	594	464	479	272	177	63	53	22	6	1	0	0	0	0
35	4,999	2,617	1,670	1,518	2,162	1,108	903	828	649	545	550	325	208	132	76	41	13	3	0	0	0	0
36	4,675	2,415	1,579	1,540	2,107	1,167	932	734	640	532	551	342	248	133	83	57	23	8	4	0	0	0
37	4,329	2,400	1,554	1,463	2,096	1,145	950	815	672	505	554	336	280	215	106	74	33	23	5	2	3	17,560
38	3,869	2,221	1,495	1,400	1,945	1,225	1,015	744	720	536	600	359	288	190	131	86	58	21	16	2	3	16,924
39	3,550	2,134	1,485	1,374	1,881	1,249	1,088	827	705	524	575	422	273	205	140	132	61	32	19	4	6	16,686
40	3,475	1,840	1,453	1,450	1,761	1,205	980	788	725	557	604	373	272	211	192	136	75	32	17	8	6	16,160
41	3,092	1,848	1,400	1,440	1,679	1,141	943	753	720	608	651	485	353	221	187	205	96	55	25	12	10	15,924
42	2,793	1,704	1,233	1,331	1,544	1,147	920	726	682	586	608	512	394	276	204	200	107	50	21	4	21	15,063
43	2,443	1,581	1,199	1,183	1,457	1,128	827	681	576	536	574	483	411	304	207	170	110	52	20	8	20	13,970
44	2,036	1,459	1,012	1,082	1,311	970	804	595	479	471	443	404	352	331	219	172	83	46	13	9	16	12,307
45	1,714	1,264	942	1,001	1,180	901	736	543	458	412	413	363	342	293	242	190	87	36	17	9	13	11,156
46	1,372	998	787	867	1,013	801	692	471	407	357	314	289	250	225	177	182	101	65	22	5	7	9,402
47	1,180	970	738	730	921	763	578	405	333	269	266	198	189	146	142	144	81	57	23	9	15	8,157
48	1,038	849	667	694	878	672	564	372	296	236	229	198	166	145	115	115	72	52	21	10	12	7,401
49	881	753	585	695	788	634	487	350	254	192	193	169	113	108	82	80	57	46	20	11	13	6,511
50	694	645	584	631	686	592	470	326	249	203	185	153	119	88	79	67	50	35	16	8	11	5,891
51	624	535	511	574	543	525	374	276	223	173	121	131	93	68	57	48	36	28	10	14	15	4,979
52	561	495	540	553	484	471	342	220	192	155	119	104	102	52	52	37	30	20	13	3	9	4,554
53	529	519	588	566	456	428	300	238	157	155	102	90	59	49	32	28	30	25	4	2	6	4,363
54	386	480	600	529	430	433	272	220	141	145	89	85	55	36	27	15	17	9	6	3	8	3,986
55	361	457	673	514	399	356	258	164	102	90	64	59	51	33	29	32	8	12	3	4	11	3,680
56	274	412	558	565	401	402	251	150	117	86	55	66	42	31	29	16	11	14	5	6	8	3,499
57	197	330	441	484	444	385	242	158	89	87	49	44	39	29	28	13	13	8	4	4	6	3,094
58	196	281	459	535	451	410	257	140	120	81	60	44	28	20	13	15	10	6	5	5	5	3,141
59	169	229	377	414	394	358	208	150	98	65	51	21	30	19	18	10	10	5	6	3	4	2,639
60	91	99	121	152	136	130	93	45	29	23	14	11	14	5	6	4	3	3	2	1	2	984
61	20	6	18	13	9	9	1	0	3	4	0	0	1	1	0	0	0	0	0	0	0	0
62	9	6	10	7	3	0	3	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0
63+	5	2	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	268,259	102,639	47,512	42,790	54,724	30,469	22,627	16,007	13,185	10,412	9,542	6,818	5,190	3,728	2,753	2,296	1,283	744	317	146	230	641,671

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary. Numbers have been adjusted to budget. Age is age nearest birthday.

Average Age 31.9

Average Years of Active Service 2.4

### All DOD Selected Reserve Personnel for FY2005 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+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,423	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,423
18	12,460	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,470
19	22,013	334	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,351
20	26,075	2,061	92	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,231
21	25,554	5,750	482	159	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,964
22	24,105	8,890	1,387	775	341	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,517
23	22,397	10,310	2,449	1,457	1,335	186	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,159
24	18,377	9,432	2,720	1,917	2,327	519	139	31	0	0	0	0	0	0	0	0	0	0	0	0	0	35,462
25	14,763	7,681	2,613	2,067	2,857	844	387	71	22	0	0	0	0	0	0	0	0	0	0	0	0	31,305
26	11,725	6,052	2,466	2,176	2,982	1,046	593	197	48	8	0	0	0	0	0	0	0	0	0	0	0	27,293
27	9,453	4,685	2,104	1,982	3,043	1,162	703	281	144	17	3	0	0	0	0	0	0	0	0	0	0	23,577
28	7,724	3,927	1,890	1,716	2,805	1,189	814	358	307	91	23	1	0	0	0	0	0	0	0	0	0	20,845
29	6,919	3,280	1,654	1,644	2,712	1,276	849	474	382	204	63	10	4	0	0	0	0	0	0	0	0	19,471
30	6,168	2,914	1,570	1,479	2,342	1,158	936	591	445	306	149	36	10	8	0	0	0	0	0	0	0	18,112
31	5,911	2,749	1,575	1,408	2,332	1,270	943	703	571	369	224	95	36	10	2	0	0	0	0	0	0	18,198
32	5,488	2,589	1,630	1,338	2,131	1,182	912	752	629	492	284	160	75	31	3	2	0	0	0	0	0	17,698
33	5,593	2,734	1,787	1,407	2,047	1,214	1,001	798	605	615	398	214	139	64	25	5	2	0	0	0	0	18,648
34	5,920	2,818	1,910	1,566	2,241	1,343	1,099	925	749	648	597	343	200	75	58	26	7	1	0	0	0	20,526
35	6,108	3,212	2,091	1,861	2,560	1,457	1,197	1,090	864	747	729	456	273	151	85	46	17	4	1	0	0	22,949
36	5,788	3,056	2,013	1,864	2,528	1,481	1,243	997	888	761	798	540	393	180	99	69	24	8	6	0	0	22,736
37	5,364	3,085	2,074	1,800	2,496	1,425	1,219	1,057	874	727	827	598	450	304	141	81	39	25	6	2	3	22,597
38	4,878	2,896	1,959	1,774	2,396	1,584	1,302	981	914	808	934	639	498	297	185	109	66	25	18	3	3	22,269
39	4,521	2,744	1,986	1,791	2,339	1,627	1,353	1,059	946	800	927	772	529	354	216	161	77	39	19	6	10	22,276
40	4,316	2,446	1,917	1,865	2,206	1,568	1,293	1,054	963	795	907	667	531	360	304	206	94	44	20	10	6	21,572
41	3,919	2,418	1,889	1,811	2,103	1,526	1,281	1,035	957	873	950	777	593	378	332	304	141	81	30	13	17	21,428
42	3,569	2,335	1,663	1,731	1,969	1,528	1,251	1,058	961	852	838	779	646	466	348	314	156	94	36	12	25	20,631
43	3,097	2,070	1,564	1,507	1,810	1,483	1,143	956	875	798	839	749	617	468	331	261	159	81	39	17	26	18,890
44	2,698	1,898	1,339	1,396	1,651	1,300	1,087	852	720	731	695	682	590	485	335	263	140	76	26	11	28	17,003
45	2,261	1,616	1,198	1,266	1,467	1,190	1,007	792	693	684	640	608	559	433	341	272	150	74	31	10	25	15,317
46	1,784	1,296	1,010	1,094	1,302	1,070	942	697	615	559	511	488	433	354	275	269	153	95	38	12	15	13,012
47	1,605	1,244	904	933	1,171	1,003	831	597	551	434	440	374	350	291	248	212	125	90	32	17	32	11,484
48	1,441	1,112	850	890	1,098	909	802	573	459	398	362	348	335	257	215	182	108	75	29	18	25	10,486
49	1,234	990	773	875	1,014	858	697	522	415	326	321	300	261	192	192	149	111	69	22	15	20	9,356
50	1,052	925	741	807	888	772	671	470	376	337	299	247	241	208	182	134	98	72	27	17	22	8,586
51	920	796	660	725	732	706	540	413	328	293	208	223	170	147	147	105	69	51	25	20	22	7,300
52	862	774	688	694	625	629	498	340	285	226	190	171	179	118	107	77	49	37	22	9	16	6,596
53	769	761	742	718	603	604	425	328	229	214	171	150	108	93	73	58	53	42	8	5	16	6,170
54	592	720	758	664	575	578	352	298	222	203	137	121	99	71	47	37	39	27	12	10	11	5,573
55	569	661	839	679	547	465	353	237	156	138	122	96	76	57	57	50	26	21	8	9	15	5,181
56	441	607	730	719	526	517	340	208	173	126	96	90	68	61	47	23	22	26	10	8	10	4,848
57	367	518	585	617	574	529	341	213	133	130	73	72	61	45	44	20	21	19	5	5	11	4,383
58	332	433	619	688	590	554	342	208	177	120	96	70	46	37	26	29	22	17	8	5	11	4,430
59	287	356	517	539	520	478	299	210	141	99	82	41	51	34	34	15	12	10	9	4	6	3,744
60	140	154	171	212	177	168	117	63	56	32	24	20	18	8	11	6	5	8	4	1	3	1,398
61	39	41	34	27	23	20	10	2	7	9	4	2	3	1	1	0	0	0	1	0	0	224
62	24	23	19	16	12	6	5	3	6	1	2	1	1	1	1	0	0	0	0	0	0	122
63+	33	34	18	15	8	8	5	1	5	3	1	4	0	1	1	0	2	0	0	0	0	139
Total	291,078	115,437	56,684	50,672	64,024	38,451	29,347	21,495	17,891	14,974	13,964	10,944	8,643	6,040	4,513	3,486	1,987	1,211	492	239	378	751,950

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary. Numbers have been adjusted to budget. Age is age nearest birthday.

Average Age 33.2

Average Years of Active Service 2.7

### All DOD Non-Selected Reserve With 20 Good Years Officer Personnel for FY2005 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	1	0	0	0	1	0	2	5	2	0	1	0	0	0	0	0	0	1	13
37	0	1	1	1	3	0	0	1	0	4	7	3	1	0	0	0	0	0	0	0	0	22
38	0	5	10	6	1	2	0	0	2	6	0	1	1	1	0	0	0	0	0	0	0	35
39	1	8	17	9	6	8	6	3	6	3	2	6	8	2	3	0	1	0	0	0	0	89
40	1	29	23	14	15	10	11	6	10	11	3	6	15	3	2	1	1	1	0	1	1	164
41	3	53	32	24	42	32	20	18	8	10	11	8	9	8	14	6	0	1	1	0	0	300
42	6	59	54	35	41	35	28	32	26	29	35	27	16	14	18	9	3	4	1	1	1	474
43	12	60	58	34	54	53	59	61	71	48	34	31	34	20	43	15	8	8	1	0	2	706
44	4	78	41	34	57	92	72	97	108	102	65	52	72	30	41	30	11	8	2	1	5	1,002
45	14	75	47	45	91	123	104	129	163	104	99	93	59	55	43	26	11	5	3	1	2	1,292
46	25	79	50	60	112	147	142	158	204	141	122	119	77	48	27	29	25	9	3	1	2	1,580
47	22	97	53	56	144	177	153	186	226	154	130	124	120	83	54	45	21	13	5	3	5	1,871
48	33	100	54	78	180	226	184	212	219	159	150	172	125	96	65	57	40	12	4	4	9	2,179
49	23	102	83	116	194	239	226	298	249	183	191	195	154	106	86	53	30	12	7	2	4	2,553
50	29	114	85	108	216	263	226	283	257	190	209	228	164	140	109	60	34	22	8	5	6	2,756
51	55	139	102	120	230	294	238	258	275	194	187	216	168	125	114	57	35	19	10	9	3	2,848
52	50	160	120	160	251	346	312	305	258	213	232	215	216	144	110	72	32	23	20	2	1	3,242
53	64	255	182	197	341	385	379	326	277	227	195	183	206	147	111	87	37	30	15	9	9	3,662
54	69	316	225	249	373	396	359	320	242	211	211	209	198	148	97	65	40	27	8	6	3	3,772
55	75	482	290	319	474	448	405	346	286	252	222	158	150	150	77	87	46	25	7	9	3	4,311
56	100	703	429	493	566	531	427	402	321	259	221	191	188	120	97	100	45	42	14	4	3	5,256
57	123	860	578	654	799	600	497	467	385	269	271	224	186	152	82	75	56	28	12	4	6	6,328
58	109	852	711	846	1,011	674	535	465	400	307	268	263	194	144	117	99	62	32	3	4	1	7,097
59	132	777	722	1,132	1,246	881	614	472	414	308	281	309	250	157	84	81	43	37	7	7	1	7,955
60	37	243	290	478	517	325	259	165	154	109	122	124	82	69	27	34	13	17	6	3	0	3,074
61	3	5	12	15	11	9	12	4	3	7	3	4	1	0	0	3	0	1	0	0	0	93
62	4	3	4	3	9	9	4	1	4	3	1	1	0	0	0	0	0	0	1	0	0	47
63+	4	10	14	39	53	20	16	12	4	0	0	4	0	2	0	2	4	6	0	0	0	190
Total	998	5,665	4,287	5,326	7,037	6,325	5,288	5,028	4,572	3,505	3,277	3,168	2,694	1,965	1,421	1,093	598	382	138	76	68	62,911

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.  
Age is age nearest birthday.

Average Age 54.0

Average Years of Active Service 6.5

## All DOD Non-Selected Reserve With 20 Good Years Enlisted Personnel for FY2005 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	2	4	1	1	0	3	0	0	2	0	2	1	0	1	0	0	0	0	0	0	2	19
37	0	6	3	0	3	5	3	1	0	1	3	3	0	1	0	0	0	0	0	0	2	31
38	1	33	20	12	15	7	10	5	6	3	11	6	3	5	6	1	2	0	0	0	2	148
39	9	92	72	58	42	38	29	26	28	13	20	18	12	9	8	4	2	1	2	0	3	486
40	10	175	127	92	113	76	55	45	49	48	49	38	30	26	16	11	9	1	1	0	5	976
41	20	283	132	137	212	168	119	89	83	95	116	82	51	51	42	26	19	8	1	0	5	1,739
42	20	350	186	172	295	215	167	128	165	136	152	154	88	87	46	37	26	7	2	0	2	2,435
43	24	467	212	201	399	344	234	189	214	182	207	176	142	88	66	55	43	12	3	1	9	3,268
44	38	525	225	271	501	423	312	183	264	216	268	190	169	159	111	56	44	14	3	4	10	3,986
45	45	559	244	311	590	491	351	254	326	274	249	192	197	203	153	81	53	14	11	1	11	4,610
46	47	644	267	427	749	547	368	266	264	237	278	199	153	171	162	112	53	35	21	0	18	5,018
47	60	664	259	469	824	565	422	301	309	280	248	221	143	164	163	127	61	45	8	5	15	5,353
48	99	725	337	471	1,079	679	399	325	279	267	284	208	166	158	159	104	79	62	15	4	10	5,909
49	93	901	404	587	1,138	686	469	370	261	252	226	185	172	160	143	106	86	59	17	19	5	6,339
50	134	806	433	721	1,125	690	459	359	288	243	241	192	168	135	90	71	55	50	23	11	0	6,294
51	132	907	421	758	1,109	681	447	369	347	258	227	184	180	88	87	59	57	26	16	13	16	6,382
52	163	978	544	757	1,144	688	450	365	456	349	262	135	172	121	83	70	45	31	14	6	3	6,836
53	199	1,677	925	1,092	1,294	623	541	360	493	339	287	183	168	139	73	64	54	37	17	18	6	8,589
54	213	1,841	1,051	1,186	1,335	664	477	388	479	370	350	192	135	115	76	35	28	18	13	12	20	8,998
55	199	2,024	1,656	1,381	1,562	795	413	310	423	323	297	216	177	103	74	61	31	22	17	2	17	10,103
56	205	1,995	2,110	1,803	1,902	916	536	365	409	391	319	189	155	119	58	45	27	14	9	0	11	11,578
57	224	1,886	2,374	1,988	2,413	1,048	614	361	422	329	343	241	199	118	98	53	42	18	4	7	5	12,787
58	222	1,972	2,450	2,283	2,724	1,366	665	427	411	339	330	214	193	123	81	67	40	32	9	8	22	13,978
59	212	2,007	2,266	2,340	3,162	1,465	738	407	389	329	293	219	215	123	99	57	46	29	15	4	19	14,434
60	87	729	1,019	901	1,138	554	291	186	139	116	139	65	67	63	31	29	5	11	5	0	5	5,580
61	7	14	38	31	40	18	9	7	2	5	5	7	2	2	0	0	0	0	0	0	0	187
62	4	11	25	22	11	2	9	7	7	4	7	2	0	2	0	0	0	0	0	0	0	113
63+	18	26	65	63	86	45	18	3	16	10	16	8	8	3	3	3	3	5	0	0	0	399
Total	2,487	22,301	17,866	18,535	25,005	13,802	8,605	6,096	6,531	5,409	5,229	3,720	3,165	2,537	1,928	1,334	910	551	226	115	223	146,575

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.  
Age is age nearest birthday.

Average Age 52.9

Average Years of Active Service 4.9

### All DOD Non-Selected Reserve With 20 Good Years Personnel for FY2005 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	2	4	1	2	0	3	0	1	2	2	7	3	0	2	0	0	0	0	0	0	3	32
37	0	7	4	1	6	5	3	2	0	5	10	6	1	1	0	0	0	0	0	0	2	53
38	1	38	30	18	16	9	10	5	8	9	11	7	4	6	6	1	2	0	0	0	2	183
39	10	100	89	67	48	46	35	29	34	16	22	24	20	11	11	4	3	1	2	0	3	575
40	11	204	150	106	128	86	66	51	59	59	52	44	45	29	18	12	10	2	1	1	6	1,140
41	23	336	164	161	254	200	139	107	91	105	127	90	60	59	56	32	19	9	2	0	5	2,039
42	26	409	240	207	336	250	195	160	191	165	187	181	104	101	64	46	29	11	3	1	3	2,909
43	36	527	270	235	453	397	293	250	285	230	241	207	176	108	109	70	51	20	4	1	11	3,974
44	42	603	266	305	558	515	384	280	372	318	333	242	241	189	152	86	55	22	5	5	15	4,988
45	59	634	291	356	681	614	455	383	489	378	348	285	256	258	196	107	64	19	14	2	13	5,902
46	72	723	317	487	861	694	510	424	468	378	400	318	230	219	189	141	78	44	24	1	20	6,598
47	82	761	312	525	968	742	575	487	535	434	378	345	263	247	217	172	82	58	13	8	20	7,224
48	132	825	391	549	1,259	905	583	537	498	426	434	380	291	254	224	161	119	74	19	8	19	8,088
49	116	1,003	487	703	1,332	925	695	668	510	435	417	380	326	266	229	159	116	71	24	21	9	8,892
50	163	920	518	829	1,341	953	685	642	545	433	450	420	332	275	199	131	89	72	31	16	6	9,050
51	187	1,046	523	878	1,339	975	685	627	622	452	414	400	348	213	201	116	92	45	26	22	19	9,230
52	213	1,138	664	917	1,395	1,034	762	670	714	562	494	350	388	265	193	142	77	54	34	8	4	10,078
53	263	1,932	1,107	1,289	1,635	1,008	920	686	770	566	482	366	374	286	184	151	91	67	32	27	15	12,251
54	282	2,157	1,276	1,435	1,708	1,060	836	708	721	581	561	401	333	263	173	100	68	45	21	18	23	12,770
55	274	2,506	1,946	1,700	2,036	1,243	818	656	709	575	519	374	327	253	151	148	77	47	24	11	20	14,414
56	305	2,698	2,539	2,296	2,468	1,447	963	767	730	650	540	380	343	239	155	145	72	56	23	4	14	16,834
57	347	2,746	2,952	2,642	3,212	1,648	1,111	828	807	598	614	465	385	270	180	128	98	46	16	11	11	19,115
58	331	2,824	3,161	3,129	3,735	2,040	1,200	892	811	646	598	477	387	267	198	166	102	64	12	12	23	21,075
59	344	2,784	2,988	3,472	4,408	2,346	1,352	879	803	637	574	528	465	280	183	138	89	66	22	11	20	22,389
60	124	972	1,309	1,379	1,655	879	550	351	293	225	261	189	149	132	58	63	18	28	11	3	5	8,654
61	10	19	50	46	51	27	21	11	5	12	8	11	3	2	0	3	0	1	0	0	0	280
62	8	14	29	25	20	11	13	8	11	7	8	3	0	2	0	0	0	0	1	0	0	160
63+	22	36	79	102	139	65	34	15	20	10	16	12	8	5	3	5	7	11	0	0	0	589
Total	3,485	27,966	22,153	23,861	32,042	20,127	13,893	11,124	11,103	8,914	8,506	6,888	5,859	4,502	3,349	2,427	1,508	933	364	191	291	209,486

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Note: Data taken from the actuarial valuation file created by the DoD Office of the Actuary.  
Age is age nearest birthday.

Average Age 53.2

Average Years of Active Service 5.4

## Retired Military Valuation Data for FY2005

All Officers

Age	Strength				Strength			Average Annual Net Retired Pay					Tera	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
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	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
21	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
23	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
25	0	2	7	0	9	0	0	\$0	\$9,480	\$12,686	\$0	\$11,973	\$0	\$0
26	0	1	12	0	13	0	0	\$0	\$9,060	\$10,856	\$0	\$10,718	\$0	\$0
27	0	2	18	0	20	0	0	\$0	\$3,750	\$15,049	\$0	\$13,919	\$0	\$0
28	0	3	18	0	21	0	0	\$0	\$8,472	\$15,257	\$0	\$14,287	\$0	\$0
29	0	4	24	0	28	0	0	\$0	\$12,711	\$13,609	\$0	\$13,481	\$0	\$0
30	0	9	18	0	27	0	0	\$0	\$7,227	\$14,153	\$0	\$11,844	\$0	\$0
31	0	15	31	0	46	0	0	\$0	\$8,110	\$15,876	\$0	\$13,344	\$0	\$0
32	0	20	32	0	52	0	0	\$0	\$4,858	\$15,925	\$0	\$11,668	\$0	\$0
33	0	23	27	0	50	0	0	\$0	\$7,114	\$18,978	\$0	\$13,521	\$0	\$0
34	0	28	28	0	56	0	0	\$0	\$8,341	\$15,555	\$0	\$11,948	\$0	\$0
35	0	37	29	0	66	0	0	\$0	\$8,540	\$20,176	\$0	\$13,653	\$0	\$0
36	2	51	27	0	80	0	0	\$35,820	\$7,549	\$16,528	\$0	\$11,286	\$0	\$0
37	3	47	27	0	77	0	0	\$28,056	\$9,532	\$20,210	\$0	\$13,998	\$0	\$0
38	25	51	23	0	99	2	0	\$23,192	\$9,294	\$17,075	\$0	\$14,611	\$5,934	\$0
39	150	55	23	0	228	2	0	\$23,987	\$8,532	\$15,329	\$0	\$19,385	\$12,582	\$0
40	321	91	26	0	438	3	0	\$23,685	\$10,615	\$19,072	\$0	\$20,696	\$6,516	\$0
41	533	109	19	0	661	8	0	\$25,176	\$10,553	\$21,834	\$0	\$22,669	\$14,933	\$0
42	1,158	114	18	0	1,290	26	0	\$27,330	\$10,125	\$21,927	\$0	\$25,734	\$16,028	\$0
43	1,927	139	27	0	2,093	67	0	\$29,981	\$11,325	\$22,855	\$0	\$28,650	\$16,043	\$0
44	2,801	155	15	0	2,971	107	0	\$30,956	\$12,265	\$29,134	\$0	\$29,971	\$19,120	\$0
45	3,688	138	24	0	3,850	239	0	\$31,166	\$13,117	\$28,268	\$0	\$30,501	\$18,992	\$0
46	4,518	172	18	0	4,708	469	0	\$31,344	\$15,186	\$24,149	\$0	\$30,726	\$20,607	\$0
47	5,367	205	15	0	5,587	774	0	\$31,346	\$14,612	\$24,242	\$0	\$30,713	\$21,006	\$0
48	6,379	209	10	0	6,598	1,186	0	\$32,189	\$15,445	\$29,994	\$0	\$31,655	\$21,466	\$0
49	7,084	216	12	0	7,312	1,453	0	\$32,739	\$18,383	\$34,362	\$0	\$32,317	\$22,318	\$0
50	7,997	206	16	0	8,219	1,635	0	\$33,355	\$18,517	\$34,928	\$0	\$32,986	\$22,848	\$0
51	8,507	250	12	0	8,769	1,576	0	\$34,416	\$18,810	\$33,979	\$0	\$33,971	\$23,707	\$0
52	9,197	287	14	0	9,498	1,382	0	\$35,517	\$20,458	\$33,450	\$0	\$35,059	\$24,132	\$0
53	9,585	283	14	0	9,882	1,062	0	\$36,018	\$20,264	\$36,523	\$0	\$35,568	\$24,772	\$0
54	9,745	287	13	0	10,045	784	0	\$36,409	\$21,257	\$37,162	\$0	\$35,977	\$24,590	\$0
55	10,280	315	10	0	10,605	490	0	\$37,066	\$23,616	\$46,363	\$0	\$36,675	\$24,488	\$0
56	11,071	361	16	0	11,448	381	0	\$37,271	\$22,584	\$43,728	\$0	\$36,817	\$24,503	\$0
57	12,010	404	8	0	12,422	294	0	\$37,240	\$23,214	\$37,421	\$0	\$36,784	\$25,376	\$0
58	13,048	527	8	0	13,583	255	0	\$37,759	\$23,364	\$30,012	\$0	\$37,196	\$25,208	\$0
59	13,996	646	8	0	14,650	210	0	\$38,606	\$23,177	\$36,854	\$0	\$37,924	\$26,203	\$0
60	9,828	491	4	2,696	13,019	115	21	\$39,017	\$23,733	\$36,288	\$19,352	\$34,367	\$26,952	\$12,635
61	10,042	511	1	6,660	17,214	81	40	\$39,250	\$24,129	\$45,876	\$19,306	\$31,085	\$26,564	\$13,960
62	10,326	495	1	6,448	17,270	76	36	\$39,402	\$24,360	\$23,352	\$18,693	\$31,238	\$27,567	\$14,099
63	10,282	502	0	6,492	17,276	62	41	\$39,130	\$25,646	\$0	\$18,386	\$30,943	\$29,355	\$11,368
64	9,055	393	0	5,303	14,751	38	30	\$38,718	\$25,885	\$0	\$17,805	\$30,858	\$29,155	\$9,518
65	9,246	398	0	4,808	14,452	18	35	\$38,766	\$27,074	\$0	\$17,754	\$31,453	\$26,647	\$12,553
66	9,289	344	0	4,534	14,167	11	36	\$39,020	\$29,375	\$0	\$17,576	\$31,923	\$36,230	\$12,518
67	9,028	344	0	4,605	13,977	8	45	\$38,940	\$30,176	\$0	\$16,959	\$31,482	\$37,557	\$12,433
68	8,623	312	0	4,498	13,433	11	35	\$39,860	\$33,032	\$0	\$16,420	\$31,853	\$34,659	\$12,035
69	8,290	311	0	4,322	12,923	9	19	\$39,897	\$31,650	\$0	\$16,306	\$31,809	\$26,148	\$10,764
70	8,264	313	0	4,160	12,737	6	21	\$40,281	\$31,680	\$0	\$15,938	\$32,119	\$34,226	\$10,787

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## Retired Military Valuation Data for FY2005

All Officers

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	8,729	306	0	4,317	13,352	7	17	\$41,122	\$32,460	\$0	\$15,909	\$32,772	\$33,809	\$9,404
72	8,462	284	0	4,005	12,751	6	10	\$41,361	\$34,133	\$0	\$16,243	\$33,311	\$38,858	\$10,278
73	8,676	327	0	4,164	13,167	8	7	\$41,996	\$34,166	\$0	\$15,865	\$33,538	\$34,158	\$13,181
74	8,326	395	0	4,398	13,119	7	7	\$42,594	\$34,474	\$0	\$15,148	\$33,149	\$33,804	\$12,927
75	8,372	386	0	4,741	13,499	2	1	\$43,159	\$33,880	\$0	\$14,809	\$32,937	\$25,410	\$20,580
76	7,686	405	0	4,518	12,609	1	5	\$43,600	\$34,625	\$0	\$14,565	\$32,908	\$35,256	\$13,145
77	6,349	392	0	4,051	10,792	1	4	\$44,849	\$35,819	\$0	\$14,414	\$33,097	\$29,328	\$15,126
78	4,644	286	0	2,891	7,821	1	1	\$45,888	\$35,888	\$0	\$15,012	\$34,109	\$21,360	\$15,636
79	3,873	284	0	2,726	6,883	2	1	\$46,776	\$37,119	\$0	\$14,738	\$33,689	\$44,166	\$20,556
80	4,162	301	0	3,248	7,711	0	0	\$47,868	\$36,409	\$0	\$14,222	\$33,249	\$0	\$0
81	4,822	473	0	4,075	9,370	0	0	\$47,576	\$31,930	\$0	\$14,009	\$32,188	\$0	\$0
82	4,952	667	0	4,277	9,896	0	0	\$46,821	\$30,946	\$0	\$13,448	\$31,328	\$0	\$0
83	5,094	800	0	4,484	10,378	0	0	\$46,012	\$29,124	\$0	\$13,330	\$30,589	\$0	\$0
84	5,731	941	0	4,688	11,360	0	1	\$45,273	\$28,928	\$0	\$13,472	\$30,796	\$0	\$8,580
85	5,369	1,065	0	4,574	11,008	0	0	\$43,921	\$29,191	\$0	\$14,120	\$30,113	\$0	\$0
86	4,750	970	0	3,947	9,667	0	0	\$43,572	\$29,810	\$0	\$14,880	\$30,476	\$0	\$0
87	3,970	857	0	3,455	8,282	0	0	\$42,871	\$29,534	\$0	\$15,379	\$30,022	\$0	\$0
88	3,033	717	0	2,822	6,572	0	0	\$42,107	\$30,296	\$0	\$15,551	\$29,416	\$0	\$0
89	2,226	519	0	2,079	4,824	0	0	\$41,736	\$30,018	\$0	\$16,017	\$29,391	\$0	\$0
90	1,724	378	0	1,525	3,627	0	0	\$40,201	\$30,556	\$0	\$16,793	\$29,354	\$0	\$0
91	1,066	251	0	1,198	2,515	0	0	\$41,602	\$29,328	\$0	\$17,735	\$29,008	\$0	\$0
92	727	178	0	754	1,659	0	1	\$40,317	\$29,462	\$0	\$17,860	\$28,946	\$0	\$15,432
93	451	123	0	577	1,151	0	0	\$40,402	\$30,044	\$0	\$17,407	\$27,768	\$0	\$0
94	339	78	0	386	803	0	0	\$40,544	\$27,835	\$0	\$17,548	\$28,255	\$0	\$0
95	212	60	0	315	587	0	0	\$41,759	\$34,991	\$0	\$16,408	\$27,463	\$0	\$0
96	144	40	0	200	384	0	0	\$38,631	\$24,026	\$0	\$16,181	\$25,417	\$0	\$0
97	97	24	0	139	260	0	0	\$40,860	\$23,576	\$0	\$15,472	\$25,691	\$0	\$0
98	75	18	0	84	177	0	0	\$40,056	\$24,849	\$0	\$14,543	\$26,402	\$0	\$0
99	31	12	0	41	84	0	0	\$44,211	\$35,582	\$0	\$15,113	\$28,776	\$0	\$0
100	16	4	0	23	43	0	0	\$33,148	\$25,719	\$0	\$13,364	\$21,875	\$0	\$0
101	13	1	0	8	22	0	0	\$52,011	\$8,520	\$0	\$20,913	\$38,726	\$0	\$0
102	9	2	0	7	18	0	0	\$47,572	\$26,796	\$0	\$11,187	\$31,114	\$0	\$0
103	4	0	0	2	6	0	0	\$43,860	\$0	\$0	\$8,646	\$32,122	\$0	\$0
104	1	1	0	2	4	0	0	\$27,228	\$27,780	\$0	\$9,858	\$18,681	\$0	\$0
105	3	0	0	2	5	0	0	\$48,592	\$0	\$0	\$15,156	\$35,218	\$0	\$0
106	1	0	0	0	1	0	0	\$26,868	\$0	\$0	\$0	\$26,868	\$0	\$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	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
110+	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	355,804	21,421	653	133,249	511,127	12,875	414	\$39,156	\$27,266	\$22,677	\$16,066	\$32,617	\$23,295	\$12,167
60+	216,412	15,959	6	133,249	365,626	470	414	\$41,625	\$30,161	\$35,730	\$16,066	\$31,810	\$28,680	\$12,167
62+	196,542	14,957	1	123,893	335,393	274	353	\$41,877	\$30,578	\$23,352	\$15,820	\$31,748	\$30,031	\$11,936
65+	166,879	13,567	0	105,650	286,096	98	246	\$42,371	\$31,123	\$0	\$15,388	\$31,873	\$32,708	\$12,009

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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 the appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2006.

Pay amounts do not include the 12/1/05 cost of living increase of 4.1%.

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

## Retired Military Valuation Data for FY2005

All Enlisted

Age	Strength				Strength			Average Annual Net Retired Pay					Tera	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret
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	1	0	1	0	0	\$0	\$0	\$7,140	\$0	\$7,140	\$0	\$0
19	0	0	23	0	23	0	0	\$0	\$0	\$7,142	\$0	\$7,142	\$0	\$0
20	0	1	80	0	81	0	0	\$0	\$4,920	\$7,119	\$0	\$7,092	\$0	\$0
21	0	7	149	0	156	0	0	\$0	\$5,760	\$6,693	\$0	\$6,651	\$0	\$0
22	0	8	215	0	223	0	0	\$0	\$2,459	\$6,504	\$0	\$6,358	\$0	\$0
23	0	23	332	0	355	0	0	\$0	\$4,369	\$6,499	\$0	\$6,361	\$0	\$0
24	0	31	371	0	402	0	0	\$0	\$4,657	\$6,499	\$0	\$6,357	\$0	\$0
25	0	45	403	0	448	0	0	\$0	\$4,283	\$6,191	\$0	\$5,999	\$0	\$0
26	0	79	331	0	410	0	0	\$0	\$3,499	\$6,493	\$0	\$5,916	\$0	\$0
27	0	106	316	0	422	0	0	\$0	\$3,391	\$6,631	\$0	\$5,817	\$0	\$0
28	0	124	306	0	430	0	0	\$0	\$2,936	\$6,944	\$0	\$5,788	\$0	\$0
29	0	139	275	0	414	0	0	\$0	\$3,002	\$7,103	\$0	\$5,726	\$0	\$0
30	0	135	232	0	367	0	0	\$0	\$3,229	\$7,031	\$0	\$5,632	\$0	\$0
31	0	213	206	0	419	0	0	\$0	\$3,393	\$7,314	\$0	\$5,321	\$0	\$0
32	0	233	164	0	397	0	0	\$0	\$3,524	\$7,999	\$0	\$5,373	\$0	\$0
33	0	272	198	0	470	0	0	\$0	\$3,278	\$7,866	\$0	\$5,211	\$0	\$0
34	0	325	166	0	491	0	0	\$0	\$3,331	\$7,585	\$0	\$4,769	\$0	\$0
35	0	402	153	0	555	0	0	\$0	\$3,623	\$7,620	\$0	\$4,725	\$0	\$0
36	4	396	135	0	535	0	0	\$14,250	\$3,487	\$8,348	\$0	\$4,794	\$0	\$0
37	17	430	151	0	598	2	0	\$13,648	\$3,693	\$8,321	\$0	\$5,145	\$4,722	\$0
38	956	467	124	0	1,547	15	0	\$16,433	\$4,069	\$8,015	\$0	\$12,026	\$6,690	\$0
39	4,708	576	107	0	5,391	36	0	\$15,243	\$4,501	\$8,413	\$0	\$13,960	\$5,966	\$0
40	9,156	708	119	0	9,983	158	0	\$14,685	\$4,722	\$9,369	\$0	\$13,915	\$7,909	\$0
41	14,093	817	116	0	15,026	392	0	\$14,538	\$5,109	\$10,847	\$0	\$13,996	\$8,444	\$0
42	18,662	947	80	0	19,689	863	0	\$14,378	\$5,728	\$11,487	\$0	\$13,950	\$8,694	\$0
43	23,260	1,027	119	0	24,406	1,707	0	\$14,572	\$6,108	\$11,459	\$0	\$14,201	\$9,268	\$0
44	27,427	1,108	82	0	28,617	3,040	0	\$14,862	\$6,323	\$13,668	\$0	\$14,528	\$9,581	\$0
45	30,640	1,186	86	0	31,912	4,183	0	\$15,007	\$6,193	\$14,344	\$0	\$14,678	\$9,951	\$0
46	32,006	1,231	74	0	33,311	4,839	0	\$15,140	\$6,668	\$13,054	\$0	\$14,822	\$10,303	\$0
47	32,451	1,242	38	0	33,731	5,189	0	\$15,270	\$6,787	\$18,075	\$0	\$14,961	\$10,875	\$0
48	32,845	1,385	34	0	34,264	5,051	0	\$15,476	\$7,262	\$14,771	\$0	\$15,143	\$11,174	\$0
49	32,381	1,428	34	0	33,843	4,297	0	\$15,733	\$7,725	\$14,370	\$0	\$15,394	\$11,358	\$0
50	32,066	1,546	25	0	33,637	3,222	0	\$15,921	\$7,910	\$17,487	\$0	\$15,554	\$11,230	\$0
51	32,234	1,626	32	0	33,892	2,375	0	\$16,127	\$8,026	\$17,234	\$0	\$15,740	\$11,235	\$0
52	31,639	1,718	32	0	33,389	1,664	0	\$16,288	\$8,631	\$13,037	\$0	\$15,891	\$11,177	\$0
53	31,840	1,814	22	0	33,676	1,194	0	\$16,566	\$8,779	\$18,889	\$0	\$16,148	\$10,893	\$0
54	29,442	1,772	22	0	31,236	958	0	\$16,680	\$8,936	\$14,684	\$0	\$16,239	\$10,993	\$0
55	28,473	1,934	13	0	30,420	735	0	\$17,014	\$8,907	\$18,159	\$0	\$16,499	\$11,203	\$0
56	29,190	2,122	19	0	31,331	568	0	\$17,372	\$9,061	\$16,965	\$0	\$16,809	\$11,406	\$0
57	29,716	2,334	17	0	32,067	459	0	\$17,674	\$9,127	\$16,607	\$0	\$17,051	\$11,403	\$0
58	30,080	2,465	8	0	32,553	393	0	\$18,005	\$8,969	\$26,069	\$0	\$17,323	\$11,429	\$0
59	30,078	2,213	8	0	32,299	327	0	\$18,247	\$9,459	\$20,040	\$0	\$17,645	\$11,913	\$0
60	21,200	1,538	8	4,704	27,450	188	91	\$18,320	\$10,025	\$15,164	\$8,704	\$16,207	\$11,906	\$6,155
61	22,059	1,467	7	11,636	35,169	137	233	\$18,333	\$10,799	\$19,925	\$8,544	\$14,780	\$12,192	\$5,587
62	24,135	1,383	3	11,478	36,999	118	209	\$18,203	\$11,291	\$21,564	\$8,327	\$14,881	\$12,638	\$5,924
63	26,366	1,341	3	11,045	38,755	80	182	\$18,120	\$11,529	\$18,208	\$8,260	\$15,082	\$13,313	\$5,766
64	24,779	1,188	2	8,995	34,964	56	161	\$17,970	\$12,027	\$26,112	\$7,856	\$15,167	\$13,253	\$5,290
65	24,225	1,100	0	7,857	33,182	37	115	\$17,875	\$12,864	\$0	\$7,728	\$15,306	\$14,910	\$5,356
66	24,272	936	0	7,832	33,040	21	125	\$17,725	\$12,718	\$0	\$7,632	\$15,191	\$14,283	\$4,669
67	25,802	999	0	7,820	34,621	32	148	\$17,859	\$12,776	\$0	\$7,510	\$15,375	\$15,685	\$4,798
68	27,791	1,015	0	7,842	36,648	15	156	\$17,978	\$12,873	\$0	\$7,404	\$15,574	\$14,594	\$4,270
69	27,773	952	0	7,452	36,177	6	132	\$18,209	\$12,929	\$0	\$7,567	\$15,878	\$14,888	\$4,279
70	27,657	944	0	7,212	35,813	3	142	\$18,209	\$12,776	\$0	\$7,579	\$15,925	\$15,892	\$5,001

## Retired Military Valuation Data for FY2005

All Enlisted

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	26,152	1,034	0	6,451	33,637	0	88	\$18,221	\$13,029	\$0	\$7,772	\$16,057	\$0	\$5,011
72	24,277	1,090	0	5,389	30,756	2	74	\$18,389	\$12,965	\$0	\$8,057	\$16,387	\$10,788	\$4,813
73	24,264	1,271	0	5,354	30,889	0	17	\$18,479	\$12,985	\$0	\$7,941	\$16,427	\$0	\$4,240
74	23,461	1,402	0	5,398	30,261	0	3	\$18,537	\$12,823	\$0	\$7,784	\$16,354	\$0	\$7,480
75	24,504	1,537	0	5,232	31,273	0	1	\$18,396	\$12,896	\$0	\$7,750	\$16,345	\$0	\$4,008
76	22,438	1,493	0	4,274	28,205	0	0	\$18,300	\$13,291	\$0	\$7,898	\$16,459	\$0	\$0
77	17,947	1,217	0	3,476	22,640	0	0	\$18,188	\$13,256	\$0	\$7,855	\$16,336	\$0	\$0
78	14,570	985	0	2,550	18,105	0	1	\$17,980	\$13,989	\$0	\$8,136	\$16,376	\$0	\$4,932
79	11,119	740	0	2,233	14,092	0	0	\$17,586	\$14,574	\$0	\$8,077	\$15,921	\$0	\$0
80	9,617	608	0	2,037	12,262	1	0	\$17,267	\$14,944	\$0	\$8,101	\$15,630	\$12,972	\$0
81	8,865	575	0	2,036	11,476	0	0	\$17,367	\$15,221	\$0	\$8,069	\$15,609	\$0	\$0
82	7,752	498	0	1,678	9,928	0	0	\$17,296	\$15,378	\$0	\$8,062	\$15,639	\$0	\$0
83	6,712	433	0	1,526	8,671	0	0	\$17,142	\$17,316	\$0	\$8,075	\$15,555	\$0	\$0
84	6,099	397	0	1,453	7,949	0	0	\$17,118	\$16,828	\$0	\$8,137	\$15,462	\$0	\$0
85	4,918	311	0	1,125	6,354	0	0	\$17,215	\$17,329	\$0	\$8,419	\$15,663	\$0	\$0
86	4,300	256	0	927	5,483	0	0	\$17,098	\$18,157	\$0	\$8,682	\$15,725	\$0	\$0
87	3,099	216	0	707	4,022	0	0	\$16,957	\$18,751	\$0	\$8,856	\$15,629	\$0	\$0
88	2,203	136	0	560	2,899	0	0	\$16,934	\$20,145	\$0	\$8,794	\$15,512	\$0	\$0
89	1,513	94	0	350	1,957	0	0	\$16,680	\$19,059	\$0	\$8,761	\$15,378	\$0	\$0
90	985	71	0	270	1,326	0	0	\$16,537	\$17,730	\$0	\$8,986	\$15,064	\$0	\$0
91	721	55	0	190	966	0	0	\$16,660	\$17,885	\$0	\$9,373	\$15,296	\$0	\$0
92	446	26	0	129	601	0	0	\$15,531	\$17,298	\$0	\$9,906	\$14,400	\$0	\$0
93	265	21	0	78	364	0	0	\$15,845	\$16,799	\$0	\$9,233	\$14,483	\$0	\$0
94	174	4	0	52	230	0	0	\$15,182	\$16,653	\$0	\$8,688	\$13,739	\$0	\$0
95	96	11	0	28	135	0	0	\$14,367	\$13,760	\$0	\$7,928	\$12,982	\$0	\$0
96	74	8	0	24	106	0	0	\$14,263	\$16,785	\$0	\$9,110	\$13,287	\$0	\$0
97	44	1	0	11	56	0	0	\$13,163	\$12,672	\$0	\$7,276	\$11,998	\$0	\$0
98	42	2	0	8	52	0	0	\$14,663	\$7,416	\$0	\$7,646	\$13,305	\$0	\$0
99	15	1	0	8	24	0	0	\$15,974	\$16,344	\$0	\$6,336	\$12,777	\$0	\$0
100	18	1	0	1	20	0	0	\$15,411	\$23,604	\$0	\$6,876	\$15,394	\$0	\$0
101	6	0	0	1	7	0	0	\$14,792	\$0	\$0	\$10,680	\$14,205	\$0	\$0
102	5	0	0	0	5	0	0	\$14,225	\$0	\$0	\$0	\$14,225	\$0	\$0
103	2	1	0	1	4	0	0	\$12,444	\$5,652	\$0	\$7,872	\$9,603	\$0	\$0
104	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
105	0	1	0	0	1	0	0	\$0	\$3,792	\$0	\$0	\$3,792	\$0	\$0
106	1	0	0	1	2	0	0	\$16,944	\$0	\$0	\$1,968	\$9,456	\$0	\$0
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	0	1	0	0	1	0	0	\$0	\$4,800	\$0	\$0	\$4,800	\$0	\$0
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
110+	1	0	0	0	1	0	0	\$21,048	\$0	\$0	\$0	\$21,048	\$0	\$0
Total	1,086,128	61,995	5,441	147,431	1,300,995	42,363	1,878	\$17,037	\$9,934	\$8,210	\$7,965	\$15,633	\$10,688	\$5,193
60+	522,764	27,360	23	147,431	697,578	696	1,878	\$18,044	\$13,052	\$18,797	\$7,965	\$15,718	\$12,861	\$5,193
62+	479,505	24,355	8	131,091	634,959	371	1,554	\$18,019	\$13,379	\$21,443	\$7,888	\$15,749	\$13,591	\$5,078
65+	404,225	20,443	0	99,573	524,241	117	1,002	\$18,004	\$13,720	\$0	\$7,798	\$15,899	\$14,906	\$4,742

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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 the appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2006.

Pay amounts do not include the 12/1/05 cost of living increase of 4.1%.

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

## Retired Military Valuation Data for FY2005

All DOD

Age	Strength				Strength			Average Annual Net Retired Pay					Tera	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Tera Non-Dis	Tera Res Ret
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	1	0	1	0	0	\$0	\$0	\$7,140	\$0	\$7,140	\$0	\$0
19	0	0	23	0	23	0	0	\$0	\$0	\$7,142	\$0	\$7,142	\$0	\$0
20	0	1	80	0	81	0	0	\$0	\$4,920	\$7,119	\$0	\$7,092	\$0	\$0
21	0	7	149	0	156	0	0	\$0	\$5,760	\$6,693	\$0	\$6,651	\$0	\$0
22	0	8	215	0	223	0	0	\$0	\$2,459	\$6,504	\$0	\$6,358	\$0	\$0
23	0	23	332	0	355	0	0	\$0	\$4,369	\$6,499	\$0	\$6,361	\$0	\$0
24	0	31	371	0	402	0	0	\$0	\$4,657	\$6,499	\$0	\$6,357	\$0	\$0
25	0	47	410	0	457	0	0	\$0	\$4,504	\$6,301	\$0	\$6,117	\$0	\$0
26	0	80	343	0	423	0	0	\$0	\$3,568	\$6,646	\$0	\$6,064	\$0	\$0
27	0	108	334	0	442	0	0	\$0	\$3,398	\$7,084	\$0	\$6,184	\$0	\$0
28	0	127	324	0	451	0	0	\$0	\$3,067	\$7,406	\$0	\$6,184	\$0	\$0
29	0	143	299	0	442	0	0	\$0	\$3,273	\$7,626	\$0	\$6,218	\$0	\$0
30	0	144	250	0	394	0	0	\$0	\$3,479	\$7,543	\$0	\$6,058	\$0	\$0
31	0	228	237	0	465	0	0	\$0	\$3,703	\$8,434	\$0	\$6,114	\$0	\$0
32	0	253	196	0	449	0	0	\$0	\$3,629	\$9,293	\$0	\$6,102	\$0	\$0
33	0	295	225	0	520	0	0	\$0	\$3,577	\$9,199	\$0	\$6,010	\$0	\$0
34	0	353	194	0	547	0	0	\$0	\$3,729	\$8,735	\$0	\$5,504	\$0	\$0
35	0	439	182	0	621	0	0	\$0	\$4,037	\$9,620	\$0	\$5,674	\$0	\$0
36	6	447	162	0	615	0	0	\$21,440	\$3,950	\$9,711	\$0	\$5,639	\$0	\$0
37	20	477	178	0	675	2	0	\$15,809	\$4,268	\$10,124	\$0	\$6,155	\$4,722	\$0
38	981	518	147	0	1,646	17	0	\$16,605	\$4,583	\$9,433	\$0	\$12,181	\$6,601	\$0
39	4,858	631	130	0	5,619	38	0	\$15,513	\$4,852	\$9,637	\$0	\$14,180	\$6,315	\$0
40	9,477	799	145	0	10,421	161	0	\$14,990	\$5,393	\$11,109	\$0	\$14,200	\$7,883	\$0
41	14,626	926	135	0	15,687	400	0	\$14,925	\$5,750	\$12,394	\$0	\$14,362	\$8,574	\$0
42	19,820	1,061	98	0	20,979	889	0	\$15,135	\$6,201	\$13,404	\$0	\$14,675	\$8,909	\$0
43	25,187	1,166	146	0	26,499	1,774	0	\$15,751	\$6,730	\$13,566	\$0	\$15,342	\$9,524	\$0
44	30,228	1,263	97	0	31,588	3,147	0	\$16,353	\$7,052	\$16,060	\$0	\$15,980	\$9,906	\$0
45	34,328	1,324	110	0	35,762	4,422	0	\$16,743	\$6,915	\$17,382	\$0	\$16,382	\$10,439	\$0
46	36,524	1,403	92	0	38,019	5,308	0	\$17,144	\$7,712	\$15,225	\$0	\$16,792	\$11,214	\$0
47	37,818	1,447	53	0	39,318	5,963	0	\$17,552	\$7,896	\$19,820	\$0	\$17,199	\$12,190	\$0
48	39,224	1,594	44	0	40,862	6,237	0	\$18,194	\$8,335	\$18,231	\$0	\$17,809	\$13,131	\$0
49	39,465	1,644	46	0	41,155	5,750	0	\$18,785	\$9,126	\$19,585	\$0	\$18,400	\$14,128	\$0
50	40,063	1,752	41	0	41,856	4,857	0	\$19,401	\$9,157	\$24,293	\$0	\$18,977	\$15,141	\$0
51	40,741	1,876	44	0	42,661	3,951	0	\$19,946	\$9,463	\$21,800	\$0	\$19,487	\$16,210	\$0
52	40,836	2,005	46	0	42,887	3,046	0	\$20,619	\$10,324	\$19,250	\$0	\$20,136	\$17,055	\$0
53	41,425	2,097	36	0	43,558	2,256	0	\$21,067	\$10,329	\$25,746	\$0	\$20,554	\$17,426	\$0
54	39,187	2,059	35	0	41,281	1,742	0	\$21,586	\$10,653	\$23,033	\$0	\$21,042	\$17,112	\$0
55	38,753	2,249	23	0	41,025	1,225	0	\$22,333	\$10,968	\$30,422	\$0	\$21,715	\$16,517	\$0
56	40,261	2,483	35	0	42,779	949	0	\$22,844	\$11,027	\$29,200	\$0	\$22,163	\$16,664	\$0
57	41,726	2,738	25	0	44,489	753	0	\$23,306	\$11,205	\$23,267	\$0	\$22,561	\$16,859	\$0
58	43,128	2,992	16	0	46,136	648	0	\$23,981	\$11,505	\$28,040	\$0	\$23,173	\$16,851	\$0
59	44,074	2,859	16	0	46,949	537	0	\$24,712	\$12,559	\$28,447	\$0	\$23,973	\$17,502	\$0
60	31,028	2,029	12	7,400	40,469	303	112	\$24,876	\$13,342	\$22,205	\$12,583	\$22,049	\$17,617	\$7,370
61	32,101	1,978	8	18,296	52,383	218	273	\$24,876	\$14,243	\$23,169	\$12,461	\$20,138	\$17,532	\$6,814
62	34,461	1,878	4	17,926	54,269	194	245	\$24,555	\$14,736	\$22,011	\$12,056	\$20,086	\$18,486	\$7,126
63	36,648	1,843	3	17,537	56,031	142	223	\$24,015	\$15,374	\$18,208	\$12,008	\$19,972	\$20,317	\$6,796
64	33,834	1,581	2	14,298	49,715	94	191	\$23,523	\$15,472	\$26,112	\$11,546	\$19,822	\$19,681	\$5,954
65	33,471	1,498	0	12,665	47,634	55	150	\$23,645	\$16,639	\$0	\$11,534	\$20,205	\$18,751	\$7,036
66	33,561	1,280	0	12,366	47,207	32	161	\$23,619	\$17,194	\$0	\$11,278	\$20,212	\$21,828	\$6,424
67	34,830	1,343	0	12,425	48,598	40	193	\$23,323	\$17,233	\$0	\$11,012	\$20,007	\$20,059	\$6,578
68	36,414	1,327	0	12,340	50,081	26	191	\$23,160	\$17,613	\$0	\$10,690	\$19,940	\$23,083	\$5,693
69	36,063	1,263	0	11,774	49,100	15	151	\$23,195	\$17,539	\$0	\$10,775	\$20,071	\$21,644	\$5,095
70	35,921	1,257	0	11,372	48,550	9	163	\$23,287	\$17,483	\$0	\$10,637	\$20,174	\$28,115	\$5,747

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# Retired Military Valuation Data for FY2005

All DOD

Age	Strength				Average Annual Net Retired Pay									
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret
71	34,881	1,340	0	10,768	46,989	7	105	\$23,952	\$17,466	\$0	\$11,034	\$20,807	\$33,809	\$5,722
72	32,739	1,374	0	9,394	43,507	8	84	\$24,327	\$17,341	\$0	\$11,547	\$21,347	\$31,841	\$5,463
73	32,940	1,598	0	9,518	44,056	8	24	\$24,673	\$17,320	\$0	\$11,408	\$21,540	\$34,158	\$6,848
74	31,787	1,797	0	9,796	43,380	7	10	\$24,838	\$17,582	\$0	\$11,090	\$21,433	\$33,804	\$11,293
75	32,876	1,923	0	9,973	44,772	2	2	\$24,702	\$17,108	\$0	\$11,105	\$21,347	\$25,410	\$12,294
76	30,124	1,898	0	8,792	40,814	1	5	\$24,755	\$17,843	\$0	\$11,324	\$21,541	\$35,256	\$13,145
77	24,296	1,609	0	7,527	33,432	1	4	\$25,155	\$18,753	\$0	\$11,385	\$21,747	\$29,328	\$15,126
78	19,214	1,271	0	5,441	25,926	1	2	\$24,725	\$18,917	\$0	\$11,790	\$21,726	\$21,360	\$10,284
79	14,992	1,024	0	4,959	20,975	2	1	\$25,127	\$20,827	\$0	\$11,738	\$21,752	\$44,166	\$20,556
80	13,779	909	0	5,285	19,973	1	0	\$26,511	\$22,052	\$0	\$11,863	\$22,432	\$12,972	\$0
81	13,687	1,048	0	6,111	20,846	0	0	\$28,009	\$22,763	\$0	\$12,030	\$23,061	\$0	\$0
82	12,704	1,165	0	5,955	19,824	0	0	\$28,805	\$24,291	\$0	\$11,931	\$23,471	\$0	\$0
83	11,806	1,233	0	6,010	19,049	0	0	\$29,599	\$24,977	\$0	\$11,996	\$23,746	\$0	\$0
84	11,830	1,338	0	6,141	19,309	0	1	\$30,758	\$25,338	\$0	\$12,210	\$24,483	\$0	\$8,580
85	10,287	1,376	0	5,699	17,362	0	0	\$31,153	\$26,510	\$0	\$12,995	\$24,825	\$0	\$0
86	9,050	1,226	0	4,874	15,150	0	0	\$30,993	\$27,377	\$0	\$13,701	\$25,137	\$0	\$0
87	7,069	1,073	0	4,162	12,304	0	0	\$31,510	\$27,363	\$0	\$14,271	\$25,317	\$0	\$0
88	5,236	853	0	3,382	9,471	0	0	\$31,516	\$28,678	\$0	\$14,432	\$25,160	\$0	\$0
89	3,739	613	0	2,429	6,781	0	0	\$31,597	\$28,338	\$0	\$14,971	\$25,347	\$0	\$0
90	2,709	449	0	1,795	4,953	0	0	\$31,597	\$28,528	\$0	\$15,619	\$25,528	\$0	\$0
91	1,787	306	0	1,388	3,481	0	0	\$31,539	\$27,271	\$0	\$16,590	\$25,203	\$0	\$0
92	1,173	204	0	883	2,260	0	1	\$30,893	\$27,912	\$0	\$16,698	\$25,078	\$0	\$15,432
93	716	144	0	655	1,515	0	0	\$31,313	\$28,112	\$0	\$16,434	\$24,576	\$0	\$0
94	513	82	0	438	1,033	0	0	\$31,942	\$27,289	\$0	\$16,496	\$25,023	\$0	\$0
95	308	71	0	343	722	0	0	\$33,221	\$31,702	\$0	\$15,716	\$24,756	\$0	\$0
96	218	48	0	224	490	0	0	\$30,359	\$22,819	\$0	\$15,423	\$22,793	\$0	\$0
97	141	25	0	150	316	0	0	\$32,217	\$23,139	\$0	\$14,871	\$23,265	\$0	\$0
98	117	20	0	92	229	0	0	\$30,941	\$23,106	\$0	\$13,943	\$23,428	\$0	\$0
99	46	13	0	49	108	0	0	\$35,003	\$34,102	\$0	\$13,680	\$25,221	\$0	\$0
100	34	5	0	24	63	0	0	\$23,758	\$25,296	\$0	\$13,094	\$19,817	\$0	\$0
101	19	1	0	9	29	0	0	\$40,257	\$8,520	\$0	\$19,776	\$32,807	\$0	\$0
102	14	2	0	7	23	0	0	\$35,662	\$26,796	\$0	\$11,187	\$27,442	\$0	\$0
103	6	1	0	3	10	0	0	\$33,388	\$5,652	\$0	\$8,388	\$23,114	\$0	\$0
104	1	1	0	2	4	0	0	\$27,228	\$27,780	\$0	\$9,858	\$18,681	\$0	\$0
105	3	1	0	2	6	0	0	\$48,592	\$3,792	\$0	\$15,156	\$29,980	\$0	\$0
106	2	0	0	1	3	0	0	\$21,906	\$0	\$0	\$1,968	\$15,260	\$0	\$0
107	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
108	0	1	0	0	1	0	0	\$0	\$4,800	\$0	\$0	\$4,800	\$0	\$0
109	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
110+	1	0	0	0	1	0	0	\$21,048	\$0	\$0	\$0	\$21,048	\$0	\$0
Total	1,441,932	83,416	6,094	280,680	1,812,122	55,238	2,292	\$22,495	\$14,385	\$9,760	\$11,811	\$20,424	\$13,627	\$6,453
60+	739,176	43,319	29	280,680	1,063,204	1,166	2,292	\$24,948	\$19,355	\$22,300	\$11,811	\$21,252	\$19,237	\$6,453
62+	676,047	39,312	9	254,984	970,352	645	1,907	\$24,955	\$19,922	\$21,655	\$11,742	\$21,279	\$20,575	\$6,347
65+	571,104	34,010	0	205,223	810,337	215	1,248	\$25,124	\$20,662	\$0	\$11,705	\$21,539	\$23,020	\$6,174

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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 the appropriate categories.

Amounts do not include increased Concurrent Receipt benefits as part of NDAA 2006.

Pay amounts do not include the 12/1/05 cost of living increase of 4.1%.

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

### DoD Survivor Valuation Data for FY2005

Age	Strength						Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	1	0	0	46	0	47	\$6,336	\$0	\$0	\$4,996	\$0	\$5,024
1	2	0	0	64	0	66	\$6,228	\$0	\$0	\$4,882	\$0	\$4,923
2	6	0	0	44	0	50	\$3,117	\$0	\$0	\$5,401	\$0	\$5,127
3	17	0	0	71	0	88	\$6,250	\$0	\$0	\$5,085	\$0	\$5,311
4	22	0	0	76	0	98	\$4,571	\$0	\$0	\$5,584	\$0	\$5,357
5	31	0	0	53	0	84	\$7,058	\$0	\$0	\$5,563	\$0	\$6,114
6	52	0	0	81	0	133	\$4,586	\$0	\$0	\$6,424	\$0	\$5,705
7	40	0	0	40	0	80	\$5,585	\$0	\$0	\$5,805	\$0	\$5,695
8	83	0	0	85	0	168	\$5,008	\$0	\$0	\$5,105	\$0	\$5,057
9	70	0	0	133	0	203	\$5,041	\$0	\$0	\$5,919	\$0	\$5,616
10	105	1	0	94	0	200	\$5,191	\$5,172	\$0	\$6,040	\$0	\$5,590
11	140	10	0	64	0	214	\$5,452	\$3,118	\$0	\$6,139	\$0	\$5,548
12	151	10	0	55	0	216	\$5,435	\$4,238	\$0	\$6,929	\$0	\$5,760
13	196	8	0	53	0	257	\$6,832	\$2,602	\$0	\$7,060	\$0	\$6,747
14	156	13	0	8	0	177	\$7,358	\$3,538	\$0	\$7,342	\$0	\$7,077
15	184	24	0	5	0	213	\$7,911	\$2,533	\$0	\$11,786	\$0	\$7,396
16	156	17	0	2	0	175	\$7,963	\$4,545	\$0	\$23,934	\$0	\$7,813
17	161	22	0	2	0	185	\$7,811	\$5,004	\$0	\$9,564	\$0	\$7,496
18	130	10	0	2	0	142	\$8,839	\$4,877	\$0	\$16,968	\$0	\$8,675
19	100	7	0	2	3	112	\$8,765	\$4,591	\$0	\$19,914	\$7,924	\$8,680
20	77	10	0	0	0	87	\$9,938	\$4,097	\$0	\$0	\$0	\$9,266
21	92	6	0	0	0	98	\$10,247	\$5,005	\$0	\$0	\$0	\$9,926
22	52	7	0	0	0	59	\$10,725	\$4,906	\$0	\$0	\$0	\$10,035
23	28	0	0	0	0	28	\$10,305	\$0	\$0	\$0	\$0	\$10,305
24	48	5	1	5	1	60	\$9,560	\$3,995	\$6,814	\$8,484	\$1,321	\$8,823
25	19	4	0	1	0	24	\$9,111	\$3,639	\$0	\$1,068	\$0	\$7,864
26	20	3	0	3	1	27	\$8,999	\$8,042	\$0	\$4,492	\$1,560	\$8,116
27	40	2	0	6	1	49	\$8,664	\$2,910	\$0	\$4,486	\$9,168	\$7,928
28	26	5	0	8	5	44	\$10,848	\$3,043	\$0	\$5,205	\$1,971	\$7,926
29	25	7	0	14	2	48	\$9,960	\$4,313	\$0	\$4,950	\$1,643	\$7,328
30	37	2	0	13	7	59	\$9,885	\$7,470	\$0	\$4,661	\$2,359	\$7,759
31	36	3	0	17	14	70	\$9,131	\$7,916	\$0	\$5,089	\$1,752	\$6,621
32	36	4	0	17	16	73	\$11,441	\$6,129	\$0	\$5,238	\$2,113	\$7,661
33	28	5	0	14	1	48	\$11,592	\$8,556	\$0	\$3,917	\$3,122	\$8,861
34	49	13	0	13	16	91	\$9,055	\$4,586	\$0	\$5,887	\$3,489	\$6,985
35	62	8	0	24	12	106	\$11,373	\$4,422	\$0	\$4,040	\$2,305	\$8,161
36	49	15	0	28	10	102	\$9,784	\$4,897	\$0	\$5,521	\$2,356	\$7,167
37	73	16	0	28	13	130	\$8,824	\$3,661	\$0	\$4,763	\$4,023	\$6,834
38	75	18	0	23	19	135	\$10,484	\$5,700	\$0	\$5,021	\$2,806	\$7,835
39	78	18	0	34	0	130	\$10,294	\$4,605	\$0	\$6,608	\$0	\$8,542
40	132	27	0	34	11	204	\$9,363	\$5,273	\$0	\$4,683	\$5,266	\$7,821
41	140	24	0	41	29	234	\$9,721	\$5,004	\$0	\$5,243	\$4,427	\$7,796
42	135	44	0	30	14	223	\$10,296	\$4,901	\$0	\$8,257	\$2,962	\$8,497
43	200	54	0	41	21	316	\$8,888	\$5,894	\$0	\$8,991	\$4,540	\$8,101
44	230	59	0	41	0	330	\$8,898	\$5,183	\$0	\$8,135	\$0	\$8,139
45	288	76	0	42	21	427	\$9,009	\$5,289	\$0	\$10,234	\$3,809	\$8,212
46	331	90	0	34	15	470	\$9,096	\$4,440	\$0	\$8,719	\$2,974	\$7,982
47	364	104	0	22	12	502	\$9,066	\$5,050	\$0	\$9,201	\$2,891	\$8,092
48	457	135	0	34	23	649	\$9,440	\$5,355	\$0	\$8,105	\$4,617	\$8,349
49	454	178	0	36	9	677	\$9,669	\$5,472	\$0	\$8,194	\$1,367	\$8,377
50	541	181	0	32	9	763	\$9,790	\$5,603	\$0	\$10,221	\$4,533	\$8,753
51	654	231	0	32	6	923	\$9,987	\$5,338	\$0	\$9,512	\$3,068	\$8,762
52	718	220	0	36	23	997	\$9,747	\$5,593	\$0	\$10,756	\$2,974	\$8,711
53	787	326	0	35	18	1,166	\$9,932	\$5,309	\$0	\$10,437	\$2,518	\$8,540
54	821	334	0	39	0	1,194	\$9,794	\$4,952	\$0	\$9,114	\$0	\$8,417
55	1,002	423	1	40	0	1,466	\$9,876	\$5,594	\$6,814	\$9,986	\$0	\$8,642
56	1,139	449	0	36	0	1,624	\$10,322	\$5,310	\$0	\$10,207	\$0	\$8,934
57	1,405	574	1	26	3	2,009	\$9,925	\$5,602	\$5,987	\$10,297	\$2,108	\$8,681
58	1,580	700	0	49	1	2,330	\$10,263	\$5,710	\$0	\$11,621	\$839	\$8,919
59	1,889	812	2	41	4	2,748	\$10,239	\$5,752	\$4,390	\$10,068	\$2,605	\$8,895
60	1,655	657	0	37	4	2,353	\$10,341	\$5,876	\$0	\$7,302	\$1,489	\$9,031

### DoD Survivor Valuation Data for FY2005

Age	Strength						Average Annual Net Survivor Pay					
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
61	2,066	802	1	39	9	2,917	\$10,344	\$5,894	\$4,640	\$9,321	\$1,326	\$9,077
62	2,472	908	0	39	4	3,423	\$10,442	\$5,853	\$0	\$7,128	\$1,077	\$9,176
63	2,848	1,101	0	47	12	4,008	\$10,309	\$6,042	\$0	\$8,365	\$2,014	\$9,090
64	3,145	1,123	0	47	15	4,330	\$10,397	\$5,889	\$0	\$6,807	\$1,591	\$9,158
65	3,269	1,207	1	52	29	4,558	\$10,497	\$5,917	\$10,708	\$6,603	\$2,139	\$9,187
66	3,785	1,271	1	52	35	5,144	\$10,648	\$5,963	\$6,814	\$7,532	\$1,454	\$9,396
67	4,172	1,401	4	50	39	5,666	\$10,881	\$5,892	\$8,580	\$7,142	\$2,221	\$9,553
68	4,734	1,501	3	59	62	6,359	\$10,927	\$5,893	\$8,934	\$9,587	\$2,024	\$9,638
69	5,080	1,592	4	75	118	6,869	\$10,947	\$5,902	\$8,129	\$8,553	\$2,071	\$9,597
70	5,659	1,817	7	55	133	7,671	\$11,094	\$5,971	\$7,914	\$8,884	\$1,872	\$9,702
71	6,029	1,883	3	75	201	8,191	\$11,167	\$6,086	\$9,010	\$9,301	\$2,181	\$9,761
72	6,069	1,895	3	84	245	8,296	\$11,435	\$6,148	\$8,302	\$9,913	\$2,076	\$9,934
73	6,577	2,094	3	78	323	9,075	\$11,632	\$6,119	\$6,202	\$9,774	\$1,984	\$9,998
74	6,732	2,299	3	77	356	9,467	\$12,106	\$6,374	\$7,862	\$10,163	\$2,504	\$10,336
75	6,851	2,285	3	76	415	9,630	\$12,189	\$6,530	\$6,036	\$10,234	\$2,470	\$10,410
76	6,956	2,375	3	54	448	9,836	\$12,239	\$6,515	\$9,743	\$10,590	\$2,225	\$10,391
77	7,095	2,595	8	50	486	10,234	\$12,616	\$6,601	\$7,797	\$12,770	\$2,450	\$10,605
78	7,237	2,723	10	52	543	10,565	\$12,728	\$6,828	\$6,809	\$10,678	\$2,406	\$10,661
79	7,699	3,033	8	55	613	11,408	\$13,415	\$6,997	\$8,216	\$10,771	\$2,674	\$11,115
80	8,073	3,198	8	58	651	11,988	\$13,756	\$7,183	\$7,725	\$12,655	\$2,871	\$11,402
81	8,385	3,510	5	59	743	12,702	\$14,127	\$7,408	\$5,778	\$11,540	\$3,131	\$11,612
82	8,611	3,746	11	53	816	13,237	\$14,605	\$7,436	\$8,005	\$11,130	\$3,008	\$11,842
83	8,047	3,754	8	41	801	12,651	\$14,995	\$7,663	\$6,808	\$9,606	\$2,979	\$12,036
84	7,739	3,840	19	45	790	12,433	\$15,118	\$7,934	\$8,737	\$12,314	\$3,261	\$12,126
85	6,581	3,359	13	38	753	10,744	\$15,460	\$8,199	\$7,782	\$12,253	\$3,377	\$12,322
86	5,417	2,945	14	19	618	9,013	\$15,508	\$8,232	\$7,513	\$9,848	\$3,288	\$12,268
87	4,227	2,454	13	18	493	7,205	\$15,491	\$8,583	\$7,293	\$14,017	\$3,213	\$12,280
88	3,412	1,981	17	10	372	5,792	\$15,522	\$8,736	\$9,186	\$9,707	\$2,909	\$12,362
89	2,688	1,604	7	8	350	4,657	\$15,625	\$8,784	\$8,993	\$13,589	\$3,056	\$12,311
90	2,106	1,363	8	5	300	3,782	\$15,705	\$8,948	\$8,055	\$14,962	\$3,435	\$12,279
91	1,642	1,049	7	9	236	2,943	\$15,613	\$8,987	\$7,761	\$12,903	\$2,744	\$12,192
92	1,279	820	11	7	222	2,339	\$15,450	\$8,839	\$6,855	\$12,389	\$2,991	\$11,901
93	987	635	9	7	175	1,813	\$16,247	\$8,927	\$7,978	\$7,581	\$3,166	\$12,346
94	684	458	8	1	130	1,281	\$15,783	\$8,947	\$8,086	\$32,148	\$2,701	\$11,976
95	461	344	5	1	109	920	\$15,961	\$8,352	\$9,489	\$5,712	\$2,631	\$11,490
96	336	273	8	2	106	725	\$15,744	\$8,908	\$10,627	\$8,346	\$3,311	\$11,275
97	252	165	7	1	64	489	\$15,848	\$8,018	\$8,359	\$1,800	\$2,837	\$11,367
98	142	119	4	1	46	312	\$16,588	\$8,864	\$8,368	\$16,152	\$3,202	\$11,562
99	94	62	1	0	32	189	\$17,782	\$8,404	\$10,708	\$0	\$2,916	\$12,151
100	50	49	5	0	19	123	\$15,067	\$8,330	\$9,874	\$0	\$3,537	\$10,391
101	28	30	0	0	5	63	\$18,561	\$8,315	\$0	\$0	\$3,542	\$12,490
102	28	8	0	0	10	46	\$18,335	\$7,708	\$0	\$0	\$4,744	\$13,532
103	10	7	0	0	5	22	\$12,445	\$11,140	\$0	\$0	\$2,165	\$9,694
104	5	6	2	0	3	16	\$15,221	\$7,104	\$10,521	\$0	\$4,025	\$9,491
105	4	2	2	0	0	8	\$11,193	\$7,212	\$9,638	\$0	\$0	\$9,809
106	2	0	0	0	2	4	\$14,742	\$0	\$0	\$0	\$3,720	\$9,231
107	0	0	2	0	0	2	\$0	\$0	\$10,223	\$0	\$0	\$10,223
108	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
109+	1	0	3	0	0	4	\$28,272	\$0	\$12,355	\$0	\$0	\$16,334
<b>Total</b>	<b>187,441</b>	<b>75,657</b>	<b>267</b>	<b>3,485</b>	<b>12,281</b>	<b>279,131</b>	<b>\$12,724</b>	<b>\$7,058</b>	<b>\$8,126</b>	<b>\$8,254</b>	<b>\$2,854</b>	<b>\$10,694</b>
<b>60+</b>	<b>171,421</b>	<b>70,343</b>	<b>262</b>	<b>1,536</b>	<b>11,941</b>	<b>255,503</b>	<b>\$13,020</b>	<b>\$7,181</b>	<b>\$8,173</b>	<b>\$9,824</b>	<b>\$2,841</b>	<b>\$10,913</b>
<b>62+</b>	<b>167,700</b>	<b>68,884</b>	<b>261</b>	<b>1,460</b>	<b>11,928</b>	<b>250,233</b>	<b>\$13,080</b>	<b>\$7,209</b>	<b>\$8,187</b>	<b>\$9,902</b>	<b>\$2,842</b>	<b>\$10,952</b>
<b>65+</b>	<b>159,235</b>	<b>65,752</b>	<b>261</b>	<b>1,327</b>	<b>11,897</b>	<b>238,472</b>	<b>\$13,223</b>	<b>\$7,269</b>	<b>\$8,187</b>	<b>\$10,147</b>	<b>\$2,845</b>	<b>\$11,041</b>

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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.  
 Amounts do not include increased survivor benefits as part of NDAA 2005.  
 Pay amounts do not include the 12/1/05 cost of living increase of 4.1%.  
 The liability calculated in this valuation, however, reflects the increased benefits.



APPENDIX D

ECONOMIC ASSUMPTIONS

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## ECONOMIC ASSUMPTIONS

In August, 2005, the DoD Retirement Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2005: 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. The Board also considers what other Federal retirement systems are assuming.

### 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. In its 2005 Congressional Report, The Civil Service Retirement System assumes a 3.25 percent CPI increase. The Trustees of the Social Security Administration in their 2005 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 2.8 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

The Board analyzes Tables D-2 & D-3 when setting 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 Fund 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 examines past real interest rates that would have been earned by the types of public debt securities in which the military retirement level is invested. The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a long period of time and that would not unduly weight recent experience or expected results during the near-term future.

Table D-2 depicts the average real yield rates on new purchases of the Fund. Because the Fund was established in 1984, the DoD Office of the Actuary compiled a Composite Series to simulate what new purchases would have yielded in the past. Particular emphasis is given to the rates since 1950.

Table D-3 shows the average real Military Retirement Fund effective yield. The effective yield calculation uses a “dollar-weighted yield.” “Dollar-weighted yields” are computed by taking the investment income over the average amount of principal invested throughout the year. This table first appeared in the 2004 report. Since the Fund’s inception, the average annual real yield is 5.75 percent.

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 2005 report. The Board of Actuaries of the Civil Service Retirement System used a 3.0 percent real interest rate assumption in its 2005 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-4 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 0.6 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 2005 valuation. The Social Security Trustees' 2005 report had an intermediate ultimate assumption for real wage growth of 1.1 percent.

The comparisons to Civil Service and Social Security are not meant to imply an expectation that all three systems should use exactly the same assumptions. They are different in terms of the trust funds themselves and in terms of the programs financed by the trust funds.

TABLE D-1

## AVERAGE CONSUMER PRICE INDEX (CPI-W) INCREASES

FROM DECEMBER 31 OF:		TO 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	2004	
1935	-3.04																							
1940	-1.34	0.38																						
1945	0.81	2.79	5.25																					
1950	2.22	4.03	5.91	6.57																				
1955	2.06	3.37	4.39	3.96	1.43																			
1960	2.07	3.12	3.82	3.35	1.77	2.12																		
1965	1.96	2.82	3.32	2.84	1.63	1.73	1.33																	
1970	2.28	3.07	3.52	3.18	2.35	2.65	2.92	4.54																
1975	2.79	3.54	4.00	3.79	3.24	3.70	4.23	5.71	6.90															
1980	3.41	4.16	4.64	4.55	4.22	4.79	5.46	6.88	8.07	9.24														
1985	3.52	4.20	4.63	4.55	4.27	4.75	5.28	6.29	6.89	6.88	4.57													
1990	3.56	4.18	4.57	4.49	4.24	4.64	5.07	5.83	6.16	5.92	4.29	4.02												
1995	3.49	4.05	4.40	4.31	4.06	4.40	4.73	5.30	5.46	5.10	3.75	3.35	2.68											
1996	3.49	4.04	4.38	4.29	4.05	4.37	4.69	5.24	5.37	5.01	3.72	3.34	2.78	3.29										
1997	3.46	4.00	4.32	4.24	3.99	4.30	4.60	5.12	5.23	4.85	3.59	3.19	2.60	2.40	1.51									
1998	3.43	3.96	4.28	4.18	3.94	4.24	4.52	5.01	5.09	4.70	3.48	3.06	2.47	2.11	1.53	1.55								
1999	3.42	3.94	4.25	4.16	3.92	4.20	4.47	4.94	5.01	4.62	3.44	3.04	2.50	2.27	1.94	2.15	2.76							
2000	3.42	3.93	4.24	4.14	3.90	4.18	4.44	4.90	4.96	4.57	3.44	3.06	2.59	2.50	2.30	2.56	3.08	3.40						
2001	3.39	3.89	4.19	4.09	3.85	4.12	4.37	4.79	4.84	4.44	3.33	2.95	2.47	2.29	2.09	2.24	2.47	2.33	1.28					
2002	3.38	3.87	4.16	4.06	3.82	4.08	4.32	4.73	4.76	4.37	3.29	2.92	2.46	2.30	2.14	2.27	2.45	2.34	1.82	2.37				
2003	3.35	3.84	4.12	4.02	3.78	4.03	4.26	4.65	4.66	4.27	3.22	2.85	2.40	2.22	2.07	2.17	2.29	2.17	1.77	2.02	1.67			
2004	3.35	3.83	4.11	4.01	3.78	4.02	4.24	4.61	4.63	4.24	3.23	2.88	2.47	2.35	2.24	2.34	2.47	2.42	2.17	2.48	2.53	3.40		
2005	3.35	3.83	4.10	4.00	3.77	4.01	4.22	4.59	4.59	4.21	3.23	2.90	2.54	2.46	2.37	2.48	2.61	2.59	2.43	2.72	2.83	3.42	3.45	

All figures are average annual percentage increases.

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

TABLE D-2

**AVERAGE REAL YIELD RATES ON NEW PURCHASES\*\*\***

FROM DECEMBER 31 OF:		TO 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	2004	
1935	6.51																							
1940	4.31	2.17																						
1945	1.72	-0.59	-3.28																					
1950	0.15	-1.88	-3.85	-4.41																				
1955	0.32	-1.17	-2.25	-1.73	1.02																			
1960	0.52	-0.64	-1.33	-0.67	1.25	1.48																		
1965	0.82	-0.10	-0.55	0.15	1.71	2.06	2.64																	
1970	0.88	0.10	-0.24	0.38	1.62	1.82	1.99	1.34																
1975	0.77	0.08	-0.22	0.30	1.27	1.34	1.29	0.62	-0.10															
1980	0.64	0.01	-0.25	0.19	0.97	0.96	0.83	0.24	-0.30	-0.51														
1985	1.25	0.74	0.58	1.08	1.89	2.03	2.14	2.02	2.25	3.44	7.54													
1990	1.55	1.12	1.01	1.50	2.27	2.44	2.60	2.60	2.92	3.94	6.24	4.95												
1995	1.68	1.29	1.21	1.67	2.37	2.54	2.69	2.70	2.97	3.75	5.21	4.06	3.19											
1996	1.70	1.32	1.24	1.70	2.38	2.55	2.70	2.71	2.97	3.72	5.08	3.97	3.17	3.07										
1997	1.74	1.37	1.30	1.75	2.43	2.60	2.75	2.77	3.04	3.76	5.05	4.03	3.38	3.88	4.70									
1998	1.76	1.39	1.33	1.77	2.44	2.61	2.76	2.77	3.03	3.73	4.93	3.95	3.32	3.55	3.79	2.90								
1999	1.78	1.42	1.35	1.80	2.45	2.61	2.76	2.78	3.03	3.69	4.83	3.87	3.28	3.40	3.51	2.93	2.96							
2000	1.79	1.44	1.38	1.81	2.46	2.62	2.76	2.77	3.02	3.65	4.72	3.79	3.22	3.26	3.30	2.84	2.81	2.66						
2001	1.79	1.44	1.38	1.81	2.44	2.60	2.74	2.75	2.98	3.58	4.58	3.67	3.10	3.02	3.01	2.59	2.49	2.26	1.86					
2002	1.78	1.43	1.37	1.79	2.41	2.56	2.69	2.69	2.91	3.47	4.40	3.49	2.89	2.68	2.61	2.20	2.03	1.72	1.25	0.65				
2003	1.78	1.44	1.38	1.80	2.40	2.55	2.67	2.67	2.88	3.42	4.29	3.41	2.82	2.59	2.53	2.17	2.02	1.79	1.50	1.32	2.00			
2004	1.77	1.43	1.37	1.78	2.37	2.51	2.63	2.62	2.82	3.33	4.14	3.27	2.67	2.39	2.30	1.97	1.81	1.58	1.32	1.13	1.38	0.76		
2005	1.77	1.44	1.38	1.78	2.36	2.49	2.61	2.60	2.79	3.28	4.05	3.19	2.61	2.33	2.25	1.95	1.81	1.62	1.41	1.30	1.52	1.28	1.80	

All figures are average annual percentages.

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

\*\*\* COMPOSITE SERIES: TREASURY LONG TERM SECURITIES WITH REMAINING MATURITIES OF 10 OR MORE YEARS FROM 1931 TO 1941;  
 AVERAGE OF TREASURY LONG TERM AND TREASURY 3-5 YEARS REMAINING MATURITY FROM 1941 TO 1961;  
 SPECIAL TREASURY CERTIFICATES (CSRS) FROM 1962 TO 1984;  
 MILITARY RETIREMENT SYSTEM TRUST FUND NEW INVESTMENTS BEGINNING WITH 1985

TABLE D-3

**AVERAGE REAL MILITARY RETIREMENT FUND EFFECTIVE YIELD \*\*\***

FROM PERIOD CORRESPONDING TO END OF FISCAL YEAR:		1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	
TO END OF FISCAL YEAR:		1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
	1985	10.31																					
	1986	10.68	11.05																				
	1987	9.19	8.63	6.26																			
	1988	8.35	7.71	6.07	5.88																		
	1989	7.74	7.11	5.82	5.60	5.32																	
	1990	7.04	6.39	5.26	4.92	4.45	3.59																
	1991	7.01	6.47	5.58	5.40	5.25	5.21	6.86															
	1992	6.93	6.46	5.71	5.60	5.53	5.61	6.63	6.41														
	1993	6.87	6.45	5.81	5.74	5.71	5.80	6.56	6.40	6.40													
	1994	6.76	6.38	5.80	5.74	5.72	5.79	6.35	6.19	6.08	5.75												
	1995	6.69	6.34	5.83	5.77	5.75	5.83	6.28	6.14	6.05	5.87	5.99											
	1996	6.56	6.23	5.76	5.70	5.68	5.73	6.09	5.94	5.82	5.63	5.56	5.14										
	1997	6.59	6.28	5.86	5.82	5.81	5.87	6.21	6.10	6.04	5.95	6.01	6.02	6.91									
	1998	6.60	6.32	5.93	5.90	5.90	5.97	6.27	6.18	6.15	6.10	6.18	6.25	6.81	6.71								
	1999	6.50	6.24	5.87	5.84	5.84	5.89	6.15	6.06	6.01	5.95	5.98	5.98	6.27	5.95	5.19							
	2000	6.37	6.12	5.77	5.74	5.72	5.76	5.98	5.88	5.82	5.73	5.73	5.68	5.82	5.46	4.83	4.48						
	2001	6.39	6.15	5.83	5.80	5.79	5.83	6.04	5.95	5.90	5.84	5.86	5.83	5.97	5.74	5.42	5.54	6.60					
	2002	6.29	6.06	5.76	5.72	5.71	5.74	5.92	5.84	5.78	5.71	5.71	5.67	5.76	5.53	5.23	5.25	5.64	4.68				
	2003	6.16	5.93	5.64	5.60	5.58	5.60	5.76	5.66	5.60	5.52	5.49	5.43	5.47	5.23	4.94	4.88	5.01	4.23	3.78			
	2004	5.94	5.72	5.43	5.38	5.35	5.35	5.48	5.37	5.29	5.19	5.13	5.04	5.02	4.76	4.44	4.29	4.24	3.46	2.86	1.95		
	2005	5.75	5.53	5.25	5.19	5.15	5.14	5.25	5.13	5.03	4.92	4.85	4.73	4.69	4.41	4.09	3.91	3.79	3.10	2.58	1.99	2.03	

All figures are average annual percentages.

Source: Office of the Actuary, Department of Defense

\*\*\* The effective yield calculation uses a "Dollar-Weighted Yield". "Dollar-Weighted Yields" are computed by taking the investment income over the average amount of principal invested throughout the year.

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TABLE D-4

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	2003	2004
TO DECEMBER 31 OF:																								
1935	N/A																							
1940	N/A	N/A																						
1945	N/A	N/A	N/A																					
1950	N/A	N/A	N/A	N/A	-2.21																			
1955	N/A	N/A	N/A	N/A	-0.48	1.28																		
1960	N/A	N/A	N/A	N/A	-0.49	0.39	-0.50																	
1965	N/A	N/A	N/A	N/A	0.58	1.52	1.65	3.84																
1970	N/A	N/A	N/A	N/A	0.97	1.79	1.96	3.21	2.58															
1975	N/A	N/A	N/A	N/A	1.31	2.03	2.22	3.14	2.80	3.02														
1980	N/A	N/A	N/A	N/A	0.79	1.30	1.31	1.76	1.08	0.34	-2.26													
1985	N/A	N/A	N/A	N/A	0.84	1.28	1.28	1.64	1.10	0.61	-0.57	1.16												
1990	N/A	N/A	N/A	N/A	0.67	1.04	1.01	1.26	0.75	0.30	-0.59	0.26	-0.64											
1995	N/A	N/A	N/A	N/A	0.64	0.96	0.92	1.13	0.68	0.31	-0.36	0.28	-0.16	0.33										
1996	N/A	N/A	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									
1997	N/A	N/A	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								
1998	N/A	N/A	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							
1999	N/A	N/A	N/A	N/A	0.68	0.98	0.95	1.14	0.75	0.44	-0.09	0.48	0.24	0.73	1.25	1.76	2.00	1.99						
2000	N/A	N/A	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	1.39	1.43	1.14	0.29					
2001	N/A	N/A	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	1.77	1.89	1.85	1.78	3.28				
2002	N/A	N/A	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	1.75	1.85	1.81	1.75	2.48	1.69			
2003	N/A	N/A	N/A	N/A	0.76	1.05	1.02	1.20	0.86	0.60	0.18	0.71	0.59	1.06	1.53	1.79	1.87	1.85	1.81	2.32	1.84	2.00		
2004	N/A	N/A	N/A	N/A	0.75	1.03	1.00	1.18	0.84	0.59	0.17	0.69	0.56	0.99	1.37	1.58	1.62	1.55	1.47	1.76	1.26	1.04	0.10	
2005	N/A	N/A	N/A	N/A	0.73	1.00	0.98	1.14	0.81	0.56	0.16	0.65	0.52	0.91	1.20	1.36	1.37	1.28	1.16	1.34	0.86	0.58	-0.12	-0.34

All figures are average annual percentage increases.  
Excludes annual targeted increases which began January, 2000 and concluded January, 2004.

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 .....	E-2

## 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 .....	F-2

## 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

**Economic Factors**

<u>Item</u>	<u>Description</u>
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.

**Active Duty**

<u>Item</u>	<u>Description</u>
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).

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
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).
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.

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
6) Reduction Factors for SBP	Premium amounts, as a percent of retired pay, by age and officer/enlisted status.
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.
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**

<u>Item</u>	<u>Description</u>
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.

TABLE F-1 (continued)

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

**Retiree**

<u>Item</u>	<u>Description</u>
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.

TABLE F-1 (continued)

**Survivor**

<u>Item</u>	<u>Description</u>
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/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 <i>less</i> 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.
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.
5) Partial DIC Offsets	It is possible to have part of DoD survivor pay offset by DIC. The percent of survivor pay of paid new survivors that is partially offset is the parameter. They are given by the member's active/reserve status.
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.

TABLE F-1 (continued)

<u>Item</u>	<u>Description</u>
7) Rates for Electing SBP Options	<p>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.</p>
8) Rates for Election of RSFPP Options	<p>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.</p>
9) Survivor Pay Adjustment Factors	<p>Survivor pay of current survivors is adjusted for changes in Dependency and Indemnity Compensation (DIC) and other effects during the year.</p>

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 the expected number of reentrants per year, per active member, in each 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 (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

<u>RATE</u>	<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	0.00068	39	0.00038	0.00058
17	0.00033	0.00076	40	0.00038	0.00063
18	0.00036	0.00081	41	0.00039	0.00067
19	0.00037	0.00081	42	0.00039	0.00072
20	0.00039	0.00079	43	0.00042	0.00075
21	0.00042	0.00077	44	0.00044	0.00079
22	0.00043	0.00071	45	0.00049	0.00083
23	0.00051	0.00065	46	0.00054	0.00089
24	0.00057	0.00058	47	0.00059	0.00096
25	0.00061	0.00053	48	0.00065	0.00106
26	0.00062	0.00049	49	0.00070	0.00118
27	0.00062	0.00047	50	0.00076	0.00132
28	0.00060	0.00045	51	0.00082	0.00149
29	0.00059	0.00046	52	0.00088	0.00167
30	0.00055	0.00047	53	0.00094	0.00186
31	0.00051	0.00048	54	0.00100	0.00206
32	0.00048	0.00048	55	0.00112	0.00229
33	0.00045	0.00048	56	0.00124	0.00256
34	0.00044	0.00048	57	0.00141	0.00290
35	0.00043	0.00049	58	0.00160	0.00329
36	0.00041	0.00050	59	0.00182	0.00372
37	0.00040	0.00051	60	0.00205	0.00421
38	0.00039	0.00055			

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.

**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. 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. 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>
16	0.00000	0.00000	0.00000
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
	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.

## OFFICER PROMOTION AND MERIT BASIC PAY INCREASE RATIOS

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.02960	1.05402	1.03101	1.04157	1.07941	1.01919	1.01625	1.05109	1.08448	1.08162	1.04729
2	1.02690	1.04637	1.03921	0.96253	1.07706	1.12327	1.26483	1.26021	1.24336	1.21657	1.13472
3	1.02117	1.03853	1.05810	1.10337	1.13526	1.20643	1.16530	1.14780	1.13234	1.12195	1.08004
4	1.01271	1.03292	1.04215	1.01499	1.07032	1.08744	1.13641	1.12337	1.10275	1.08820	1.06205
5	1.00156	1.03089	1.02304	1.04543	1.04426	1.02712	1.02409	1.03070	1.03715	1.03834	1.03465
6	1.00104	1.03252	1.06923	1.04631	1.04164	1.04448	1.04725	1.04022	1.03563	1.04188	1.05260
7	1.01239	1.03610	1.01804	1.02035	1.01049	1.00866	1.00468	1.01488	1.02372	1.02641	1.02294
8	1.03376	1.03959	1.05509	1.05325	1.03895	1.03553	1.04640	1.03919	1.03457	1.03947	1.04019
9	1.04431	1.04188	1.02131	1.02069	1.01761	1.01299	1.00878	1.01516	1.01995	1.01980	1.01903
10	1.05373	1.04037	1.05744	1.04990	1.03920	1.03625	1.04790	1.04074	1.03550	1.03661	1.03424
11	1.05483	1.03819	1.02031	1.02442	1.02613	1.02161	1.03065	1.05037	1.05889	1.04654	1.02979
12	1.05111	1.05792	1.05988	1.05456	1.04991	1.04556	1.08616	1.07245	1.05870	1.05128	1.03940
13	1.03345	1.02374	1.02416	1.02779	1.02372	1.02202	1.00967	1.01616	1.01978	1.02113	1.01862
14	1.01414	1.03220	1.05623	1.05332	1.04446	1.03648	1.03251	1.02831	1.02537	1.02597	1.02662
15	0.98835	1.03073	1.02689	1.02532	1.02438	1.02244	1.01192	1.01411	1.01858	1.02067	1.02149
16	0.97823	1.04934	1.04090	1.03735	1.03648	1.03519	1.03890	1.03954	1.03747	1.03377	1.03240
17	0.98404	1.02860	1.02405	1.02705	1.02391	1.02290	1.02838	1.02859	1.02631	1.02723	1.02257
18	1.00231	1.03436	1.04702	1.04331	1.03992	1.03496	1.03341	1.02813	1.02451	1.02479	1.02680
19	1.01170	1.02442	1.02579	1.02490	1.02042	1.01519	1.00713	1.00965	1.01110	1.01347	1.01540
20	1.02120	1.04516	1.03805	1.03243	1.02990	1.03632	1.04084	1.03832	1.03979	1.04265	1.04393
21	1.03972	1.01899	1.02369	1.02204	1.02019	1.01878	1.03677	1.04340	1.04301	1.03939	1.03162
22	1.06072	1.03302	1.02792	1.02674	1.02748	1.03874	1.05864	1.05585	1.05161	1.04677	1.03327
23	1.08588	1.02794	1.01921	1.02099	1.02088	1.02238	1.03059	1.02862	1.02738	1.02920	1.02167
24	1.08557	1.03514	1.02855	1.02584	1.03168	1.02992	1.03065	1.02608	1.02410	1.02229	1.01778
25	1.07207	1.02870	1.01868	1.02308	1.02020	1.02252	1.01391	1.01980	1.02364	1.02097	1.01033
26	1.04994	1.02872	1.03364	1.03687	1.03140	1.03227	1.04749	1.03802	1.03200	1.02402	1.01959
27	1.04246	1.02535	1.02308	1.02209	1.01986	1.01423	1.01555	1.01319	1.00928	1.00968	1.00811
28	1.04335	1.02647	1.02372	1.02178	1.02048	1.01660	1.02287	1.02553	1.02777	1.02693	1.01963
29	1.04587	1.02518	1.02389	1.02299	1.01448	1.02385	1.01917	1.01828	1.01227	1.01300	1.00478
30	1.05079	1.04399	1.04815	1.05554	1.05287	1.04764	1.05196	1.05376	1.04634	1.04455	1.02469
31	1.05236	1.03639	1.05120	1.04182	1.01942	1.02587	1.06809	1.07360	1.04792	1.07708	1.01670
32	1.04893	1.03758	1.04063	1.01630	1.00985	1.01923	1.05506	1.04896	1.02991	1.05567	1.03508
33	1.04531	1.03821	1.02932	1.02172	1.00741	1.02828	1.03054	1.03483	1.03263	1.03472	1.02905
34	1.04517	1.03832	1.01549	1.01640	1.02913	0.96704	0.91974	0.93854	0.98681	0.99179	1.04032

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.

## ENLISTED PROMOTION AND MERIT BASIC PAY INCREASE RATIOS

YOS	ENTRY AGE										
	16	17	18	19	20	21	22	23	24	25	26
1	1.12947	1.13723	1.15470	1.13375	1.11247	1.10710	1.10277	1.09680	1.09255	1.09084	1.09443
2	1.08924	1.10940	1.11242	1.10787	1.10528	1.10542	1.10660	1.10775	1.10800	1.10801	1.10786
3	1.06307	1.10367	1.10085	1.09924	1.09771	1.09737	1.09544	1.09242	1.09094	1.09023	1.08723
4	1.05160	1.09973	1.08218	1.07113	1.06609	1.06544	1.06455	1.06438	1.06373	1.06342	1.06529
5	1.04312	1.03506	1.03300	1.04023	1.04194	1.04082	1.04076	1.04089	1.04254	1.04273	1.04513
6	1.05899	1.08634	1.07878	1.06817	1.06464	1.06507	1.06590	1.06545	1.06526	1.06535	1.06329
7	1.02519	1.02836	1.02934	1.03663	1.03864	1.03782	1.03719	1.03705	1.03562	1.03497	1.03542
8	1.03964	1.09170	1.07953	1.06968	1.06506	1.06480	1.06461	1.06410	1.06402	1.06474	1.05992
9	1.02333	1.02151	1.02202	1.02710	1.02934	1.02902	1.02819	1.02767	1.02791	1.02754	1.02735
10	1.01796	1.05429	1.05364	1.04960	1.04729	1.04628	1.04597	1.04608	1.04515	1.04513	1.04341
11	1.02025	1.02075	1.01908	1.02131	1.02285	1.02318	1.02247	1.02334	1.02277	1.02407	1.02359
12	1.02849	1.05004	1.04551	1.04080	1.03922	1.03834	1.03762	1.03685	1.03607	1.03582	1.03442
13	1.03370	1.01930	1.01988	1.02425	1.02531	1.02532	1.02483	1.02372	1.02347	1.02356	1.02193
14	1.03482	1.05602	1.05054	1.04481	1.04324	1.04023	1.03830	1.03623	1.03595	1.03431	1.03209
15	1.03514	1.01447	1.02056	1.02290	1.02307	1.02359	1.02255	1.02320	1.02243	1.02260	1.02244
16	1.04109	1.03723	1.03590	1.03394	1.03308	1.03122	1.03066	1.03028	1.02850	1.02801	1.02475
17	1.05096	1.01520	1.02045	1.02220	1.02238	1.02364	1.02264	1.02245	1.02203	1.02152	1.01954
18	1.05790	1.04411	1.04084	1.03793	1.03672	1.03370	1.03250	1.03177	1.02999	1.02863	1.02587
19	1.05879	1.01788	1.01848	1.01929	1.01865	1.01887	1.01942	1.02034	1.01983	1.02081	1.01888
20	1.05565	1.05714	1.06111	1.06305	1.06599	1.07011	1.07480	1.07427	1.07836	1.07919	1.08526
21	1.05344	1.04808	1.04113	1.04125	1.04053	1.03979	1.04264	1.04470	1.04311	1.04769	1.04568
22	1.05288	1.06812	1.06966	1.06435	1.06217	1.06116	1.06117	1.06024	1.06227	1.05608	1.05456
23	1.05139	1.02925	1.02959	1.03359	1.03569	1.03721	1.03710	1.03556	1.03635	1.03809	1.03105
24	1.04806	1.05519	1.05994	1.05924	1.06065	1.06277	1.05913	1.05797	1.05929	1.05739	1.05144
25	1.04398	1.02416	1.02584	1.03018	1.03079	1.02679	1.02642	1.02223	1.02450	1.02881	1.02584
26	1.03847	1.08932	1.08575	1.08419	1.08210	1.07636	1.07333	1.07398	1.06622	1.04952	1.04457
27	1.03268	1.01962	1.02170	1.02152	1.02044	1.02117	1.02364	1.02133	1.02352	1.02863	1.02012
28	1.02745	1.01489	1.02237	1.02305	1.02114	1.01949	1.02161	1.02117	1.01667	1.01546	1.02454
29	1.02125	1.01649	1.00877	1.00802	1.00923	1.01069	1.00947	1.00904	1.00607	1.00752	1.00419
30	1.01520	1.00341	1.01462	1.00888	1.00528	1.00932	1.00628	1.00164	1.00597	1.01290	1.00868
31	1.00927	1.00963	1.00832	1.00419	1.00446	1.00843	0.99507	1.01022	1.01282	1.00402	1.03577
32	1.00354	1.00631	1.00680	1.00416	0.99933	1.00033	1.02788	0.99826	1.00537	1.00070	1.00210
33	0.99791	1.00435	0.99835	0.99080	1.00821	1.01017	1.00292	0.99272	1.00398	0.99823	0.99946
34	0.99218	1.00411	1.02166	1.01525	0.99839	0.99344	1.00117	0.98713	1.00315	0.99642	1.02711

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) column-transfer rates, (3) the distribution of new entrants or reentrants into the Selected Reserve, (4) a table that shows the timing of when new entrants or reentrants enter, and (5) 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.

Column-transfer rates give the rate at which a member will accrue enough active service to move from one completed years of total active federal military service column to the next as a result of active duty for special work, mobilizations, summer camp, and initial active duty for training. For simplicity, these rates are not shown in this report.

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 column-transfer rates are based on fiscal years 1998-2001. They are smoothed over all ages and years of active service 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. For simplicity, this table is not shown in this report.

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	0.046	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	0.046	0.217	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	0.046	0.217	0.113	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	0.046	0.217	0.113	0.105	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	0.119	0.217	0.113	0.105	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
22	0.183	0.217	0.113	0.105	0.122	0.138	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	0.160	0.217	0.113	0.105	0.122	0.138	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	0.000
24	0.117	0.143	0.113	0.105	0.122	0.138	0.150	0.127	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	0.102	0.162	0.105	0.122	0.138	0.150	0.127	0.180	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	0.104	0.106	0.160	0.152	0.122	0.138	0.150	0.127	0.180	0.141	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.112	0.104	0.145	0.156	0.172	0.138	0.150	0.127	0.180	0.141	0.105	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.138	0.096	0.119	0.153	0.187	0.186	0.150	0.127	0.180	0.141	0.105	0.157	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.135	0.122	0.130	0.158	0.185	0.201	0.121	0.127	0.180	0.141	0.105	0.157	0.192	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.165	0.102	0.132	0.145	0.171	0.189	0.172	0.152	0.180	0.141	0.105	0.157	0.192	0.152	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.149	0.110	0.111	0.130	0.132	0.164	0.183	0.190	0.097	0.141	0.105	0.157	0.192	0.152	0.150	0.000	0.000	0.000	0.000	0.000	0.000
32	0.130	0.096	0.114	0.123	0.127	0.138	0.145	0.135	0.131	0.114	0.105	0.157	0.192	0.152	0.150	0.106	0.000	0.000	0.000	0.000	0.000
33	0.115	0.092	0.096	0.132	0.117	0.119	0.125	0.144	0.126	0.134	0.119	0.157	0.192	0.152	0.150	0.106	0.072	0.000	0.000	0.000	0.000
34	0.120	0.084	0.108	0.120	0.108	0.135	0.122	0.124	0.135	0.137	0.137	0.128	0.192	0.152	0.150	0.106	0.072	0.073	0.000	0.000	0.000
35	0.116	0.077	0.100	0.103	0.104	0.111	0.114	0.124	0.130	0.127	0.122	0.132	0.157	0.152	0.150	0.106	0.072	0.073	0.071	0.000	0.000
36	0.112	0.079	0.093	0.107	0.099	0.089	0.094	0.103	0.113	0.101	0.092	0.127	0.122	0.127	0.150	0.106	0.072	0.073	0.071	0.134	0.000
37	0.111	0.083	0.089	0.100	0.094	0.091	0.099	0.113	0.119	0.098	0.095	0.093	0.095	0.100	0.107	0.106	0.072	0.073	0.071	0.134	0.121
38	0.112	0.071	0.086	0.104	0.089	0.081	0.092	0.115	0.109	0.102	0.098	0.112	0.087	0.093	0.106	0.106	0.072	0.073	0.071	0.134	0.121
39	0.111	0.067	0.075	0.098	0.083	0.087	0.090	0.090	0.099	0.101	0.111	0.095	0.096	0.079	0.111	0.106	0.072	0.073	0.071	0.134	0.121
40	0.104	0.066	0.072	0.083	0.080	0.073	0.072	0.097	0.074	0.090	0.085	0.091	0.078	0.074	0.094	0.106	0.072	0.073	0.071	0.134	0.121
41	0.093	0.063	0.064	0.074	0.066	0.080	0.078	0.090	0.089	0.074	0.108	0.100	0.097	0.076	0.076	0.106	0.072	0.073	0.071	0.134	0.121
42	0.092	0.060	0.065	0.083	0.076	0.067	0.078	0.080	0.097	0.082	0.100	0.097	0.086	0.080	0.093	0.092	0.072	0.073	0.071	0.134	0.121
43	0.087	0.062	0.058	0.071	0.076	0.073	0.069	0.076	0.074	0.068	0.086	0.088	0.090	0.099	0.089	0.070	0.072	0.073	0.071	0.134	0.121
44	0.078	0.056	0.054	0.070	0.065	0.054	0.058	0.073	0.065	0.053	0.067	0.080	0.068	0.055	0.069	0.051	0.072	0.073	0.071	0.134	0.121
45	0.079	0.049	0.062	0.062	0.054	0.047	0.064	0.074	0.066	0.049	0.050	0.052	0.060	0.051	0.066	0.051	0.072	0.073	0.071	0.134	0.121
46	0.080	0.042	0.046	0.060	0.048	0.038	0.047	0.049	0.046	0.056	0.055	0.085	0.046	0.049	0.067	0.051	0.072	0.073	0.071	0.134	0.121
47	0.080	0.040	0.042	0.048	0.035	0.050	0.046	0.037	0.050	0.047	0.050	0.055	0.056	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
48	0.082	0.035	0.049	0.042	0.045	0.037	0.036	0.049	0.037	0.026	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
49	0.078	0.038	0.043	0.043	0.037	0.034	0.037	0.036	0.042	0.050	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
50	0.084	0.036	0.039	0.051	0.052	0.045	0.041	0.029	0.039	0.044	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
51	0.075	0.046	0.051	0.043	0.052	0.037	0.042	0.034	0.046	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
52	0.092	0.047	0.054	0.058	0.037	0.036	0.041	0.045	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
53	0.088	0.050	0.040	0.067	0.041	0.046	0.046	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
54	0.074	0.054	0.076	0.051	0.049	0.034	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
55	0.079	0.051	0.054	0.036	0.049	0.054	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
56	0.077	0.055	0.052	0.066	0.047	0.043	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
57	0.083	0.051	0.054	0.057	0.047	0.044	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
58	0.090	0.036	0.042	0.032	0.047	0.044	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
59	0.136	0.058	0.099	0.079	0.047	0.044	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
60	0.217	0.060	0.065	0.025	0.047	0.044	0.054	0.051	0.044	0.039	0.037	0.035	0.044	0.034	0.044	0.051	0.072	0.073	0.071	0.134	0.121
61	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106	0.106
62	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	0.143
>62	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	0.143

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\* 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	0.191	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	0.213	0.224	0.246	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	0.201	0.259	0.294	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	0.193	0.231	0.241	0.282	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	0.205	0.239	0.280	0.308	0.247	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	0.240	0.259	0.285	0.324	0.275	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
24	0.269	0.273	0.269	0.299	0.325	0.302	0.327	0.249	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	0.277	0.305	0.325	0.330	0.340	0.363	0.329	0.361	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	0.273	0.326	0.346	0.331	0.337	0.334	0.303	0.268	0.281	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.255	0.233	0.303	0.320	0.296	0.303	0.307	0.279	0.265	0.264	0.185	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.226	0.205	0.266	0.278	0.261	0.280	0.282	0.274	0.257	0.227	0.245	0.296	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.209	0.191	0.243	0.249	0.234	0.240	0.261	0.259	0.242	0.252	0.247	0.248	0.349	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.197	0.168	0.208	0.228	0.206	0.210	0.234	0.238	0.233	0.223	0.208	0.260	0.280	0.241	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.176	0.150	0.187	0.196	0.186	0.188	0.207	0.207	0.196	0.214	0.201	0.208	0.232	0.214	0.107	0.000	0.000	0.000	0.000	0.000	0.000
32	0.163	0.126	0.159	0.176	0.168	0.165	0.176	0.185	0.185	0.167	0.177	0.204	0.222	0.178	0.295	0.162	0.000	0.000	0.000	0.000	0.000
33	0.149	0.115	0.145	0.155	0.148	0.158	0.160	0.176	0.154	0.152	0.156	0.193	0.199	0.197	0.242	0.152	0.283	0.000	0.000	0.000	0.000
34	0.139	0.094	0.143	0.142	0.132	0.136	0.155	0.148	0.139	0.153	0.148	0.156	0.168	0.172	0.170	0.130	0.133	0.637	0.000	0.000	0.000
35	0.126	0.086	0.137	0.124	0.118	0.121	0.121	0.138	0.121	0.138	0.132	0.138	0.140	0.166	0.162	0.138	0.219	0.159	0.133	0.000	0.000
36	0.112	0.073	0.120	0.114	0.102	0.100	0.105	0.120	0.110	0.109	0.122	0.123	0.128	0.123	0.136	0.144	0.193	0.125	0.133	0.190	0.000
37	0.111	0.074	0.110	0.109	0.095	0.086	0.096	0.100	0.095	0.100	0.112	0.116	0.108	0.113	0.139	0.133	0.183	0.127	0.133	0.190	0.174
38	0.116	0.076	0.102	0.104	0.092	0.077	0.090	0.092	0.092	0.098	0.096	0.099	0.122	0.106	0.123	0.119	0.148	0.167	0.133	0.190	0.174
39	0.115	0.078	0.086	0.099	0.084	0.072	0.086	0.094	0.090	0.094	0.102	0.099	0.100	0.110	0.119	0.122	0.132	0.138	0.133	0.190	0.174
40	0.115	0.076	0.079	0.093	0.078	0.065	0.083	0.095	0.087	0.079	0.090	0.089	0.099	0.102	0.123	0.115	0.109	0.106	0.133	0.190	0.174
41	0.117	0.068	0.077	0.085	0.074	0.065	0.071	0.089	0.083	0.085	0.084	0.090	0.094	0.082	0.112	0.108	0.110	0.127	0.133	0.190	0.174
42	0.105	0.071	0.072	0.080	0.066	0.052	0.069	0.083	0.066	0.076	0.099	0.100	0.104	0.102	0.106	0.108	0.135	0.096	0.133	0.190	0.174
43	0.104	0.064	0.067	0.072	0.063	0.048	0.067	0.063	0.070	0.074	0.075	0.084	0.104	0.100	0.111	0.095	0.081	0.096	0.133	0.190	0.174
44	0.098	0.059	0.065	0.075	0.052	0.049	0.065	0.065	0.063	0.059	0.066	0.087	0.079	0.077	0.067	0.094	0.130	0.096	0.133	0.190	0.174
45	0.082	0.052	0.055	0.071	0.059	0.045	0.050	0.071	0.057	0.058	0.070	0.065	0.096	0.107	0.094	0.077	0.094	0.096	0.133	0.190	0.174
46	0.075	0.049	0.056	0.064	0.050	0.037	0.050	0.067	0.048	0.047	0.083	0.067	0.068	0.070	0.093	0.070	0.094	0.096	0.133	0.190	0.174
47	0.074	0.048	0.045	0.057	0.047	0.034	0.055	0.048	0.040	0.052	0.047	0.085	0.062	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
48	0.079	0.046	0.050	0.052	0.045	0.024	0.054	0.049	0.039	0.060	0.059	0.060	0.063	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
49	0.068	0.043	0.051	0.051	0.039	0.030	0.034	0.035	0.033	0.050	0.055	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
50	0.074	0.050	0.047	0.054	0.039	0.020	0.046	0.054	0.056	0.045	0.060	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
51	0.076	0.047	0.046	0.053	0.038	0.022	0.032	0.044	0.047	0.045	0.066	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
52	0.067	0.045	0.053	0.048	0.039	0.019	0.047	0.041	0.037	0.044	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
53	0.066	0.050	0.047	0.047	0.037	0.023	0.035	0.043	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
54	0.068	0.047	0.047	0.049	0.040	0.018	0.037	0.046	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
55	0.061	0.047	0.052	0.043	0.048	0.022	0.038	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
56	0.070	0.055	0.055	0.047	0.048	0.027	0.054	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
57	0.081	0.054	0.055	0.057	0.045	0.024	0.054	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
58	0.049	0.028	0.047	0.054	0.038	0.033	0.054	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
59	0.124	0.124	0.113	0.126	0.118	0.082	0.054	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
60	0.126	0.067	0.062	0.065	0.059	0.029	0.054	0.047	0.037	0.031	0.058	0.054	0.048	0.056	0.063	0.070	0.094	0.096	0.133	0.190	0.174
61	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	0.143
62	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151
>62	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151

\* 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	0.000	0.003	0.005	0.005	0.004	0.006	0.006	0.003	0.012	0.006	0.011	0.009	0.017	0.036	0.010	0.090	0.105	0.098	0.107	0.082	0.100
38	0.001	0.003	0.005	0.005	0.004	0.006	0.006	0.013	0.013	0.006	0.011	0.009	0.017	0.036	0.010	0.090	0.105	0.098	0.107	0.082	0.100
39	0.002	0.011	0.005	0.005	0.017	0.020	0.006	0.010	0.019	0.006	0.011	0.009	0.017	0.036	0.010	0.090	0.105	0.098	0.107	0.082	0.100
40	0.006	0.017	0.007	0.005	0.019	0.018	0.006	0.019	0.020	0.021	0.011	0.009	0.017	0.036	0.010	0.090	0.105	0.098	0.107	0.082	0.100
41	0.004	0.018	0.027	0.016	0.022	0.029	0.016	0.033	0.026	0.027	0.020	0.027	0.034	0.036	0.010	0.090	0.105	0.098	0.107	0.082	0.100
42	0.005	0.017	0.031	0.029	0.026	0.042	0.030	0.035	0.049	0.043	0.031	0.027	0.041	0.039	0.035	0.090	0.105	0.098	0.107	0.082	0.100
43	0.004	0.025	0.047	0.032	0.044	0.060	0.067	0.065	0.064	0.079	0.065	0.056	0.050	0.057	0.057	0.090	0.105	0.098	0.107	0.082	0.100
44	0.007	0.037	0.046	0.037	0.043	0.059	0.073	0.086	0.088	0.093	0.080	0.060	0.066	0.072	0.068	0.090	0.105	0.098	0.107	0.082	0.100
45	0.009	0.033	0.045	0.036	0.051	0.058	0.083	0.084	0.095	0.097	0.086	0.098	0.103	0.084	0.115	0.090	0.105	0.098	0.107	0.082	0.100
46	0.012	0.049	0.048	0.052	0.060	0.069	0.075	0.098	0.067	0.074	0.096	0.083	0.093	0.091	0.109	0.090	0.105	0.098	0.107	0.082	0.100
47	0.012	0.059	0.061	0.044	0.061	0.060	0.070	0.089	0.096	0.062	0.072	0.105	0.088	0.066	0.097	0.090	0.105	0.098	0.107	0.082	0.100
48	0.019	0.074	0.061	0.056	0.071	0.076	0.079	0.093	0.087	0.095	0.107	0.091	0.074	0.107	0.097	0.090	0.105	0.098	0.107	0.082	0.100
49	0.019	0.107	0.085	0.096	0.101	0.115	0.119	0.130	0.144	0.117	0.138	0.088	0.126	0.151	0.125	0.090	0.105	0.098	0.107	0.082	0.100
50	0.027	0.116	0.120	0.101	0.127	0.137	0.135	0.154	0.140	0.137	0.190	0.159	0.145	0.168	0.150	0.090	0.105	0.098	0.107	0.082	0.100
51	0.017	0.110	0.117	0.113	0.128	0.153	0.163	0.142	0.172	0.137	0.151	0.184	0.191	0.182	0.188	0.090	0.105	0.098	0.107	0.082	0.100
52	0.027	0.100	0.123	0.097	0.156	0.142	0.173	0.189	0.185	0.133	0.194	0.205	0.205	0.207	0.231	0.090	0.105	0.098	0.107	0.082	0.100
53	0.026	0.096	0.105	0.113	0.156	0.153	0.164	0.181	0.180	0.170	0.182	0.187	0.184	0.196	0.098	0.090	0.105	0.098	0.107	0.082	0.100
54	0.018	0.083	0.109	0.109	0.141	0.150	0.169	0.204	0.133	0.206	0.222	0.255	0.238	0.255	0.200	0.090	0.105	0.098	0.107	0.082	0.100
55	0.036	0.102	0.116	0.106	0.112	0.176	0.143	0.232	0.181	0.234	0.207	0.215	0.239	0.385	0.082	0.090	0.105	0.098	0.107	0.082	0.100
56	0.028	0.069	0.102	0.109	0.123	0.112	0.149	0.139	0.146	0.064	0.064	0.064	0.064	0.064	0.082	0.090	0.105	0.098	0.107	0.082	0.100
57	0.027	0.089	0.101	0.080	0.085	0.151	0.143	0.108	0.137	0.064	0.064	0.064	0.064	0.064	0.082	0.090	0.105	0.098	0.107	0.082	0.100
58	0.028	0.066	0.097	0.083	0.085	0.120	0.167	0.149	0.140	0.064	0.064	0.064	0.064	0.064	0.082	0.090	0.105	0.098	0.107	0.082	0.100
59	0.032	0.032	0.032	0.032	0.032	0.032	0.032	0.032	0.032	0.064	0.064	0.064	0.064	0.064	0.082	0.090	0.105	0.098	0.107	0.082	0.100
60	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
61	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
62	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006
>62	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006	0.006

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\* 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	0.001	0.007	0.005	0.002	0.004	0.005	0.004	0.006	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
38	0.005	0.023	0.011	0.011	0.014	0.013	0.018	0.011	0.020	0.020	0.021	0.018	0.022	0.016	0.009	0.009	0.009	0.009	0.009	0.009	0.009
39	0.009	0.033	0.032	0.024	0.023	0.037	0.032	0.030	0.036	0.037	0.036	0.033	0.039	0.043	0.022	0.018	0.018	0.018	0.018	0.018	0.018
40	0.010	0.041	0.034	0.033	0.032	0.045	0.047	0.039	0.049	0.049	0.050	0.047	0.043	0.042	0.052	0.035	0.041	0.018	0.018	0.018	0.018
41	0.014	0.044	0.048	0.042	0.043	0.050	0.042	0.056	0.051	0.052	0.062	0.059	0.052	0.059	0.055	0.060	0.049	0.023	0.023	0.023	0.023
42	0.010	0.043	0.042	0.052	0.052	0.047	0.045	0.048	0.056	0.065	0.055	0.053	0.058	0.070	0.073	0.068	0.047	0.047	0.047	0.047	0.047
43	0.015	0.045	0.048	0.052	0.052	0.061	0.056	0.054	0.074	0.074	0.082	0.072	0.062	0.071	0.063	0.060	0.054	0.054	0.054	0.054	0.054
44	0.019	0.054	0.056	0.055	0.059	0.066	0.066	0.068	0.079	0.085	0.102	0.074	0.083	0.069	0.097	0.069	0.069	0.069	0.069	0.069	0.069
45	0.022	0.057	0.058	0.064	0.064	0.066	0.061	0.067	0.082	0.076	0.097	0.094	0.076	0.078	0.075	0.075	0.075	0.075	0.075	0.075	0.075
46	0.025	0.063	0.068	0.069	0.068	0.075	0.077	0.075	0.079	0.101	0.109	0.112	0.085	0.073	0.078	0.078	0.078	0.078	0.078	0.078	0.078
47	0.024	0.065	0.072	0.074	0.072	0.073	0.067	0.070	0.089	0.119	0.081	0.090	0.096	0.101	0.093	0.093	0.093	0.093	0.093	0.093	0.093
48	0.023	0.070	0.070	0.071	0.077	0.085	0.073	0.076	0.096	0.098	0.118	0.095	0.117	0.133	0.112	0.112	0.112	0.112	0.112	0.112	0.112
49	0.032	0.076	0.074	0.081	0.085	0.073	0.070	0.083	0.091	0.104	0.084	0.093	0.124	0.104	0.105	0.105	0.105	0.105	0.105	0.105	0.105
50	0.035	0.079	0.076	0.081	0.080	0.075	0.070	0.084	0.099	0.096	0.116	0.116	0.123	0.109	0.109	0.109	0.109	0.109	0.109	0.109	0.109
51	0.036	0.079	0.082	0.082	0.089	0.080	0.079	0.083	0.087	0.107	0.092	0.097	0.106	0.090	0.090	0.090	0.090	0.090	0.090	0.090	0.090
52	0.039	0.085	0.080	0.088	0.096	0.102	0.091	0.106	0.119	0.107	0.112	0.132	0.149	0.096	0.096	0.096	0.096	0.096	0.096	0.096	0.096
53	0.036	0.080	0.082	0.089	0.095	0.097	0.115	0.104	0.102	0.134	0.092	0.162	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113	0.113
54	0.050	0.097	0.107	0.094	0.102	0.122	0.114	0.134	0.141	0.172	0.119	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151	0.151
55	0.058	0.107	0.121	0.115	0.112	0.179	0.185	0.154	0.170	0.169	0.169	0.170	0.170	0.170	0.170	0.170	0.170	0.170	0.170	0.170	0.170
56	0.063	0.109	0.113	0.109	0.126	0.139	0.111	0.129	0.153	0.170	0.135	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176	0.176
57	0.055	0.114	0.134	0.107	0.126	0.152	0.116	0.131	0.149	0.149	0.122	0.199	0.199	0.199	0.199	0.199	0.199	0.199	0.199	0.199	0.199
58	0.082	0.113	0.130	0.119	0.134	0.157	0.135	0.122	0.174	0.185	0.236	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160	0.160
59	0.033	0.082	0.067	0.085	0.092	0.119	0.119	0.086	0.133	0.094	0.107	0.102	0.102	0.102	0.102	0.102	0.102	0.102	0.102	0.102	0.102
60	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
61	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
62	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004
>62	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004

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\* 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	0.318	0.206	0.164	0.153	0.143	0.063	0.043	0.026	0.022	0.104	0.071	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
38	0.318	0.206	0.164	0.153	0.143	0.063	0.043	0.026	0.022	0.104	0.071	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
39	0.318	0.206	0.164	0.153	0.143	0.063	0.043	0.026	0.022	0.104	0.071	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
40	0.318	0.106	0.164	0.153	0.136	0.063	0.043	0.026	0.022	0.104	0.071	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
41	0.220	0.069	0.164	0.097	0.105	0.063	0.077	0.026	0.022	0.085	0.119	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
42	0.127	0.105	0.095	0.096	0.073	0.046	0.061	0.046	0.032	0.044	0.096	0.051	0.084	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
43	0.127	0.063	0.066	0.087	0.048	0.045	0.044	0.040	0.043	0.041	0.072	0.053	0.048	0.078	0.049	0.047	0.025	0.180	0.032	0.043	0.028
44	0.154	0.078	0.029	0.048	0.064	0.033	0.046	0.035	0.049	0.044	0.021	0.035	0.047	0.062	0.104	0.047	0.025	0.180	0.032	0.043	0.028
45	0.061	0.051	0.077	0.076	0.058	0.040	0.035	0.035	0.040	0.049	0.028	0.028	0.028	0.051	0.084	0.047	0.025	0.180	0.032	0.043	0.028
46	0.141	0.052	0.046	0.041	0.048	0.032	0.041	0.017	0.032	0.032	0.036	0.040	0.029	0.041	0.064	0.047	0.025	0.151	0.032	0.043	0.028
47	0.097	0.045	0.049	0.058	0.040	0.029	0.032	0.033	0.031	0.019	0.018	0.021	0.039	0.036	0.056	0.056	0.025	0.027	0.032	0.043	0.028
48	0.072	0.035	0.059	0.042	0.034	0.022	0.022	0.015	0.015	0.020	0.014	0.034	0.049	0.026	0.047	0.053	0.025	0.027	0.032	0.043	0.028
49	0.069	0.031	0.036	0.034	0.025	0.027	0.021	0.012	0.029	0.014	0.010	0.020	0.016	0.021	0.043	0.014	0.025	0.027	0.032	0.043	0.028
50	0.047	0.024	0.027	0.030	0.026	0.016	0.023	0.016	0.021	0.014	0.011	0.011	0.015	0.021	0.039	0.014	0.025	0.027	0.032	0.043	0.028
51	0.055	0.021	0.031	0.028	0.024	0.019	0.013	0.012	0.012	0.014	0.012	0.010	0.013	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
52	0.047	0.014	0.021	0.015	0.021	0.012	0.010	0.008	0.018	0.012	0.008	0.011	0.012	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
53	0.038	0.023	0.020	0.016	0.012	0.013	0.011	0.011	0.010	0.013	0.008	0.010	0.005	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
54	0.032	0.026	0.014	0.011	0.010	0.008	0.008	0.008	0.010	0.012	0.009	0.008	0.005	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
55	0.044	0.024	0.020	0.012	0.013	0.011	0.007	0.009	0.007	0.012	0.011	0.007	0.005	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
56	0.020	0.023	0.014	0.009	0.006	0.011	0.007	0.009	0.007	0.017	0.011	0.006	0.005	0.009	0.011	0.014	0.025	0.027	0.032	0.043	0.028
57	0.029	0.014	0.011	0.012	0.006	0.008	0.009	0.010	0.007	0.011	0.012	0.006	0.005	0.009	0.011	0.024	0.025	0.027	0.032	0.043	0.028
58	0.031	0.018	0.014	0.007	0.008	0.010	0.007	0.008	0.010	0.011	0.048	0.006	0.005	0.009	0.023	0.021	0.025	0.027	0.032	0.043	0.028
59	0.157	0.108	0.124	0.110	0.090	0.091	0.083	0.077	0.074	0.088	0.084	0.081	0.114	0.099	0.105	0.098	0.064	0.080	0.174	0.043	0.028
60	0.077	0.083	0.045	0.036	0.016	0.019	0.161	0.023	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017	0.017
61	0.266	0.338	0.347	0.296	0.191	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239	0.239
62	0.266	0.477	0.327	0.376	0.205	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216	0.216
>62	0.455	0.460	0.470	0.318	0.219	0.267	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241	0.241

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\* 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	0.165	0.174	0.144	0.274	0.172	0.057	0.112	0.066	0.039	0.086	0.031	0.072	0.044	0.069	0.062	0.194	0.052	0.069	0.122	0.185	0.130
38	0.175	0.123	0.144	0.246	0.113	0.057	0.168	0.066	0.039	0.086	0.031	0.072	0.044	0.069	0.062	0.194	0.052	0.069	0.122	0.185	0.130
39	0.182	0.104	0.103	0.090	0.055	0.057	0.110	0.111	0.082	0.086	0.031	0.072	0.044	0.069	0.062	0.194	0.052	0.069	0.122	0.185	0.130
40	0.175	0.072	0.050	0.095	0.071	0.049	0.052	0.068	0.054	0.050	0.031	0.072	0.044	0.069	0.062	0.215	0.052	0.069	0.122	0.185	0.130
41	0.103	0.070	0.047	0.094	0.051	0.044	0.031	0.034	0.027	0.043	0.033	0.041	0.044	0.062	0.062	0.174	0.052	0.069	0.122	0.185	0.130
42	0.099	0.062	0.044	0.066	0.042	0.038	0.034	0.038	0.030	0.037	0.046	0.036	0.044	0.054	0.062	0.038	0.052	0.069	0.122	0.185	0.130
43	0.101	0.051	0.034	0.056	0.036	0.023	0.029	0.040	0.035	0.030	0.020	0.036	0.043	0.050	0.062	0.038	0.052	0.069	0.122	0.185	0.130
44	0.078	0.040	0.033	0.047	0.031	0.024	0.032	0.047	0.036	0.029	0.020	0.032	0.033	0.042	0.064	0.038	0.052	0.069	0.122	0.185	0.130
45	0.054	0.032	0.037	0.045	0.024	0.027	0.036	0.024	0.028	0.026	0.019	0.026	0.026	0.043	0.064	0.038	0.052	0.069	0.122	0.185	0.130
46	0.047	0.025	0.027	0.043	0.021	0.016	0.023	0.027	0.014	0.014	0.026	0.034	0.022	0.053	0.065	0.080	0.052	0.069	0.122	0.185	0.130
47	0.049	0.023	0.035	0.037	0.025	0.026	0.024	0.024	0.013	0.022	0.010	0.035	0.019	0.029	0.057	0.028	0.052	0.069	0.122	0.185	0.130
48	0.048	0.020	0.034	0.038	0.019	0.019	0.028	0.014	0.010	0.017	0.012	0.017	0.020	0.062	0.047	0.028	0.052	0.069	0.122	0.185	0.130
49	0.053	0.016	0.031	0.033	0.021	0.015	0.028	0.021	0.018	0.014	0.017	0.018	0.024	0.045	0.040	0.028	0.052	0.069	0.122	0.185	0.130
50	0.033	0.016	0.031	0.028	0.016	0.015	0.020	0.018	0.018	0.016	0.020	0.019	0.020	0.045	0.034	0.028	0.052	0.069	0.122	0.185	0.130
51	0.038	0.021	0.025	0.029	0.019	0.016	0.024	0.022	0.019	0.014	0.023	0.020	0.014	0.027	0.016	0.028	0.052	0.069	0.122	0.185	0.130
52	0.044	0.017	0.027	0.030	0.018	0.014	0.017	0.020	0.010	0.010	0.012	0.017	0.020	0.031	0.016	0.052	0.052	0.069	0.122	0.185	0.130
53	0.042	0.022	0.025	0.027	0.012	0.011	0.023	0.020	0.015	0.022	0.021	0.014	0.013	0.034	0.016	0.022	0.052	0.069	0.122	0.185	0.130
54	0.048	0.019	0.021	0.032	0.017	0.012	0.014	0.016	0.014	0.013	0.020	0.019	0.016	0.023	0.016	0.022	0.052	0.069	0.122	0.185	0.130
55	0.046	0.024	0.022	0.027	0.016	0.014	0.015	0.022	0.010	0.019	0.023	0.021	0.027	0.022	0.016	0.022	0.052	0.069	0.122	0.185	0.130
56	0.044	0.024	0.023	0.030	0.016	0.009	0.013	0.019	0.014	0.012	0.023	0.025	0.025	0.029	0.016	0.022	0.052	0.069	0.122	0.185	0.130
57	0.033	0.026	0.022	0.024	0.015	0.012	0.014	0.022	0.007	0.022	0.026	0.019	0.024	0.027	0.029	0.038	0.052	0.069	0.122	0.185	0.130
58	0.030	0.035	0.028	0.027	0.018	0.010	0.013	0.018	0.012	0.015	0.031	0.013	0.026	0.026	0.066	0.091	0.052	0.069	0.122	0.185	0.130
59	0.145	0.133	0.120	0.120	0.096	0.083	0.099	0.098	0.107	0.093	0.076	0.130	0.093	0.143	0.102	0.143	0.109	0.069	0.122	0.185	0.130
60	0.077	0.065	0.059	0.048	0.022	0.021	0.039	0.034	0.029	0.030	0.025	0.028	0.035	0.046	0.233	0.074	0.100	0.100	0.100	0.100	0.100
61	0.314	0.358	0.209	0.263	0.184	0.176	0.352	0.415	0.456	0.365	0.365	0.365	0.365	0.365	0.365	0.365	0.365	0.365	0.365	0.365	0.365
62	0.396	0.392	0.415	0.349	0.242	0.215	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355	0.355
>62	0.437	0.521	0.419	0.477	0.221	0.121	0.253	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350	0.350

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\* 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	0.220	0.243	0.264	0.281	0.296	0.308	0.317	0.323	0.327	0.328	0.326	0.321	0.313	0.303	0.289	0.273	0.254	0.233	0.208	0.181
60	0.473	0.570	0.605	0.631	0.653	0.672	0.690	0.706	0.721	0.735	0.749	0.762	0.774	0.785	0.797	0.807	0.818	0.828	0.838	0.848	0.857
61	0.139	0.159	0.202	0.226	0.240	0.249	0.252	0.253	0.250	0.246	0.239	0.231	0.222	0.211	0.200	0.187	0.174	0.160	0.145	0.130	0.114
62	0.081	0.126	0.178	0.217	0.251	0.281	0.308	0.332	0.355	0.377	0.397	0.416	0.435	0.453	0.470	0.486	0.502	0.518	0.533	0.547	0.561
>62	0.108	0.116	0.163	0.200	0.231	0.258	0.283	0.306	0.327	0.347	0.365	0.383	0.400	0.417	0.432	0.447	0.462	0.476	0.490	0.504	0.517

## 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	0.251	0.276	0.282	0.288	0.294	0.300	0.306	0.312	0.319	0.325	0.331	0.337	0.343	0.349	0.355	0.361	0.367	0.373	0.379	0.385	0.391
60	0.758	0.837	0.852	0.863	0.873	0.881	0.889	0.896	0.902	0.908	0.914	0.919	0.924	0.929	0.934	0.939	1.000	1.000	1.000	1.000	1.000
61	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443	0.443
62	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522	0.522
>62	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209	0.209

## 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	0.000	0.000	0.000	0.000
60	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.935	0.000	0.000	0.000	0.000
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	0.000	0.000	0.000	0.000
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	0.000	0.000	0.000	0.000
>62	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.121	0.000	0.000	0.000	0.000

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## 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	0.364	0.375	0.379	0.383	0.385	0.388	0.390	0.396	0.398	0.400	0.401	0.403	0.404	0.406	0.410	0.411	0.412	0.000	0.000	0.000	0.000
60	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.921	0.000	0.000	0.000	0.000
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	0.000	0.000	0.000	0.000
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	0.000	0.000	0.000	0.000
>62	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	0.000	0.000	0.000	0.000

## 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	24	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	56	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	67	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	108	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	144	11	11	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	136	18	37	10	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	139	20	46	37	19	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	159	26	40	47	61	20	4	1	1	1	0	0	0	0	0	0	0	0	0	0	0
28	180	38	36	50	86	47	11	4	2	2	1	0	0	0	0	0	0	0	0	0	0
29	197	35	31	48	74	65	46	13	4	2	3	1	1	0	0	0	0	0	0	0	0
30	189	42	29	50	72	57	59	48	13	4	4	3	1	0	0	0	0	0	0	0	0
31	157	44	29	48	68	38	43	62	46	32	6	3	3	1	1	0	0	0	0	0	0
32	136	49	23	50	68	38	37	44	72	102	23	3	3	3	2	0	0	0	0	0	0
33	119	41	21	46	64	36	31	37	54	126	77	18	4	3	1	1	2	0	0	0	0
34	121	43	25	46	60	31	35	30	42	82	79	53	12	4	4	1	1	1	0	0	0
35	109	44	22	37	51	35	33	33	38	58	59	70	45	8	5	2	0	1	0	0	0
36	84	33	14	28	38	29	29	29	35	47	41	58	50	24	14	2	1	1	1	1	0
37	75	27	15	19	28	20	22	22	28	31	39	39	33	26	39	6	2	1	0	0	0
38	51	23	9	18	23	14	19	18	20	21	27	37	28	16	33	13	4	2	1	0	0
39	48	16	7	20	24	15	16	15	19	18	23	30	23	15	19	12	8	3	0	0	0
40	46	14	3	16	18	15	16	14	13	14	18	25	19	12	9	10	4	2	0	0	1
41	30	17	6	15	20	13	14	15	15	14	19	22	16	13	11	5	2	3	1	1	0
42	31	10	6	10	21	15	10	13	12	12	12	16	12	11	7	7	3	1	1	1	1
43	24	7	7	12	13	14	10	9	10	10	10	13	13	8	9	3	2	2	1	1	1
44	19	9	5	13	13	9	10	10	8	7	10	12	8	6	8	4	3	1	0	0	1
45	22	9	5	10	13	7	6	6	9	9	6	9	8	6	6	3	3	1	0	1	1
46	18	7	4	9	12	7	9	6	7	5	6	5	7	6	3	3	2	1	1	0	0
47	17	7	7	7	10	6	5	5	3	4	4	5	3	2	4	2	1	0	1	0	0
48	14	6	4	8	7	5	4	5	4	3	1	4	3	2	3	1	1	0	1	1	1
49	14	7	5	8	6	4	2	2	3	4	4	3	4	2	1	1	2	1	0	0	1
50	12	5	4	6	6	3	3	4	4	3	3	3	2	3	1	2	0	1	1	0	0
51	9	4	4	5	5	4	2	2	3	2	1	2	2	2	1	2	1	0	1	0	1
52	8	4	4	4	3	3	2	2	2	2	2	2	1	1	1	1	1	1	0	0	0
53	7	3	4	3	4	2	2	3	1	1	1	2	1	0	1	1	0	0	0	1	1
54	6	2	1	2	2	2	2	1	1	1	1	1	0	1	1	0	0	0	0	0	0
55	5	2	0	2	1	1	1	1	2	0	0	0	0	0	1	0	0	0	0	0	0
56	3	1	1	2	1	1	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0
57	2	1	0	0	1	0	1	1	1	1	1	0	0	0	0	0	0	0	0	0	0
58	2	0	1	1	1	1	1	1	0	0	0	0	1	1	0	0	0	0	0	0	0
59	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	1	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0

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\* 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	1,364	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	11,077	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	9,621	21	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	5,891	56	32	77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3,336	117	527	496	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	1,865	147	697	1,287	491	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	1,371	161	460	1,422	1,630	70	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1,089	155	394	1,115	2,003	304	57	2	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,021	171	360	843	1,538	440	318	28	3	0	0	0	0	0	0	0	0	0	0	0	0
26	964	174	320	692	1,193	380	482	242	26	1	0	0	0	0	0	0	0	0	0	0	0
27	852	175	269	579	997	305	423	411	180	22	1	0	0	0	0	0	0	0	0	0	0
28	769	156	215	516	794	236	322	332	269	140	46	3	0	0	0	0	0	0	0	0	0
29	706	153	176	411	654	204	251	264	209	238	191	16	2	0	0	0	0	0	0	0	0
30	593	128	152	326	528	175	196	200	160	193	264	74	10	1	0	0	0	0	0	0	0
31	509	100	114	295	418	148	173	157	137	153	218	109	54	11	2	0	0	0	0	0	0
32	439	100	106	242	359	132	138	137	111	118	161	87	75	50	9	2	0	0	0	0	0
33	405	90	95	216	290	107	119	112	96	94	143	68	73	62	38	22	2	0	0	0	0
34	374	77	89	194	245	91	108	99	95	99	113	68	61	58	48	69	4	1	0	0	0
35	367	76	72	185	223	77	95	93	84	87	112	66	61	47	51	79	12	2	1	0	0
36	313	67	63	158	187	73	73	73	68	70	99	64	56	45	45	57	12	5	1	0	0
37	243	62	56	143	171	57	71	65	54	61	80	46	53	41	35	41	11	5	2	1	0
38	200	62	41	127	128	47	58	47	49	44	59	46	34	38	33	30	12	6	6	0	0
39	167	40	33	102	106	42	40	38	35	30	43	33	35	30	26	27	7	4	3	0	0
40	133	35	27	86	92	38	39	26	31	26	32	24	24	26	24	27	12	5	3	2	1
41	117	34	25	72	79	24	31	23	24	24	29	22	19	18	20	18	7	6	2	1	2
42	94	28	25	62	65	23	27	24	20	17	21	14	13	15	12	14	6	4	2	2	1
43	82	23	22	56	54	21	23	19	15	14	18	12	14	12	8	10	6	4	1	3	1
44	58	21	23	41	43	17	18	14	13	14	13	10	9	6	8	8	6	3	1	1	2
45	47	21	21	37	35	13	15	11	10	7	12	11	9	7	8	7	4	3	1	1	0
46	35	16	17	27	28	11	12	8	8	7	6	6	6	4	5	5	3	3	0	0	2
47	33	15	16	19	20	6	9	5	7	6	6	6	6	4	3	6	3	2	2	1	0
48	27	14	15	16	20	7	7	7	5	5	4	3	5	3	2	2	2	1	1	0	0
49	22	13	16	13	12	7	6	4	5	5	3	4	4	4	3	3	2	2	1	1	0
50	18	11	14	16	14	6	4	5	6	4	3	2	6	2	1	4	1	1	1	0	1
51	12	11	12	17	11	5	3	3	4	2	3	2	2	1	2	1	1	1	0	0	0
52	9	9	11	12	11	5	4	3	2	1	2	2	2	2	1	0	1	0	1	1	1
53	6	6	9	9	9	3	2	2	2	1	3	1	2	1	1	1	0	2	0	0	0
54	9	3	7	8	5	2	1	1	1	1	2	1	1	1	1	1	0	0	0	0	0
55	3	2	5	7	4	1	1	1	1	1	1	1	0	1	1	1	1	0	0	0	0
56	4	2	3	3	3	1	1	1	1	1	1	0	0	1	1	0	0	1	0	0	1
57	3	1	1	3	3	2	1	0	1	0	0	1	1	0	0	0	1	1	0	0	0
58	2	1	1	3	3	1	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0
59	2	1	2	2	1	0	1	1	0	0	0	0	0	0	0	1	0	1	0	1	0
60	1	0	2	0	1	0	0	0	0	0	0	1	0	0	1	0	0	0	1	0	0

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\* 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	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	1.014	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
23	1.010	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	0.000	0.000
24	1.053	1.068	1.000	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
25	1.068	1.054	1.036	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	1.049	1.019	1.024	1.035	1.103	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
27	1.040	1.049	1.009	1.032	1.030	1.081	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
28	1.041	1.040	1.028	1.036	1.025	1.031	1.155	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	1.044	1.051	1.057	1.050	1.020	1.017	1.040	1.156	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
30	1.050	1.064	1.053	1.038	1.034	1.017	1.019	1.023	1.143	1.120	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.041	1.043	1.036	1.042	1.030	1.035	1.021	1.029	1.044	1.064	1.084	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.038	1.043	1.038	1.020	1.030	1.035	1.033	1.033	1.041	1.023	1.044	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000
33	1.027	1.034	1.032	1.031	1.036	1.036	1.041	1.042	1.028	1.029	1.035	1.136	1.079	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000
34	1.023	1.029	1.033	1.035	1.026	1.025	1.030	1.026	1.033	1.027	1.023	1.037	1.072	1.052	1.000	1.000	1.000	1.000	0.000	0.000	0.000
35	1.020	1.030	1.047	1.041	1.040	1.031	1.033	1.037	1.040	1.040	1.038	1.038	1.059	1.065	1.000	1.000	1.000	1.000	1.000	0.000	0.000
36	1.025	1.028	1.031	1.040	1.040	1.031	1.035	1.034	1.026	1.026	1.030	1.038	1.029	1.055	1.136	1.000	1.000	1.000	1.000	1.000	0.000
37	1.017	1.023	1.024	1.031	1.034	1.028	1.025	1.030	1.032	1.029	1.022	1.024	1.021	1.034	1.019	1.202	1.000	1.000	1.000	1.000	0.000
38	1.016	1.017	1.018	1.018	1.031	1.029	1.032	1.023	1.016	1.023	1.019	1.016	1.032	1.008	1.018	1.035	1.133	1.095	1.011	0.987	1.000
39	1.007	1.019	1.018	1.013	1.023	1.022	1.025	1.026	1.024	1.019	1.033	1.018	1.019	1.030	1.009	1.019	1.018	1.048	1.048	1.048	1.000
40	1.015	1.006	1.018	1.022	1.016	1.025	1.019	1.026	1.021	1.024	1.018	1.025	1.022	1.029	1.028	1.015	1.001	1.037	1.037	1.037	1.000
41	1.012	1.020	1.020	1.019	1.017	1.021	1.019	1.013	1.024	1.013	1.018	1.024	1.030	1.027	1.030	1.031	1.043	1.042	1.042	1.042	1.000
42	1.012	1.019	1.018	1.018	1.025	1.030	1.019	1.025	1.021	1.029	1.020	1.028	1.017	1.020	1.020	1.029	1.016	1.028	1.028	1.028	1.034
43	1.009	1.026	1.030	1.024	1.020	1.029	1.027	1.018	1.021	1.024	1.028	1.020	1.033	1.027	1.024	1.012	1.030	1.001	0.980	0.980	1.023
44	1.015	1.023	1.018	1.013	1.018	1.024	1.027	1.022	1.019	1.013	1.012	1.023	1.021	1.025	1.018	1.025	1.033	1.026	1.047	1.047	1.054
45	1.016	1.014	1.013	1.031	1.015	1.014	1.029	1.025	1.018	1.011	1.017	1.001	1.015	1.006	1.011	1.004	1.013	1.025	1.043	1.043	1.035
46	1.021	1.022	1.024	1.019	1.021	1.016	1.017	1.027	1.027	1.028	1.023	1.016	1.008	1.018	1.010	1.019	1.008	1.033	0.991	0.991	0.993
47	1.022	1.028	1.022	1.020	1.023	1.012	1.039	1.026	1.018	1.014	1.018	1.022	1.018	1.024	1.020	1.033	1.015	1.010	1.020	1.020	1.020
48	1.021	1.023	1.036	1.017	1.015	1.016	1.006	1.024	1.013	1.026	1.015	1.027	1.002	1.003	1.013	1.006	1.007	1.033	1.027	1.027	1.027
49	1.022	1.024	1.010	1.022	1.014	1.021	1.014	1.008	1.019	1.020	1.037	1.036	1.019	1.023	0.997	1.016	1.043	0.985	1.071	1.071	1.071
50	1.015	1.003	1.010	1.016	1.008	1.001	1.015	1.019	1.010	1.014	1.024	1.028	1.044	1.039	1.033	1.009	1.016	1.022	0.990	0.990	0.990
51	0.997	1.005	1.016	1.010	1.008	1.004	1.018	1.007	1.005	0.997	1.009	1.019	1.012	1.016	1.013	1.020	1.005	0.986	1.020	1.020	1.020
52	1.010	0.999	1.002	1.006	1.008	1.011	0.990	0.997	1.010	1.044	0.993	1.014	1.024	1.016	1.041	1.025	1.024	1.037	1.045	1.045	1.045
53	0.993	1.020	1.003	0.998	1.001	1.005	0.998	1.008	1.002	0.998	1.016	0.970	1.011	1.016	1.054	0.990	0.998	1.061	0.986	0.986	0.986
54	0.994	1.011	0.992	1.010	0.998	1.000	1.020	0.999	1.032	1.004	0.978	1.028	0.991	0.990	0.998	1.035	1.007	0.976	0.976	0.976	0.976
55	1.015	1.000	1.016	0.991	1.000	0.984	0.998	0.950	0.994	0.997	1.021	1.017	0.987	1.001	0.997	1.040	1.063	1.063	1.063	1.063	1.063
56	0.991	1.003	1.019	1.008	1.019	0.996	1.019	0.994	1.006	1.025	0.982	0.998	0.951	1.064	0.994	0.994	0.994	0.994	0.994	0.994	0.994
57	1.011	1.004	1.009	1.001	0.992	1.017	0.988	1.024	0.952	1.000	1.060	1.003	1.006	0.906	1.007	1.007	1.007	1.007	1.007	1.007	1.007
58	1.025	1.011	0.998	0.988	0.981	0.993	0.992	0.988	1.042	0.966	0.975	1.018	1.029	1.052	0.986	0.986	0.986	0.986	0.986	0.986	0.986
59	0.977	1.018	1.003	1.008	1.031	1.005	1.025	0.984	0.955	1.053	1.012	0.962	1.037	0.984	0.984	0.984	0.984	0.984	0.984	0.984	0.984
60	1.051	1.069	1.048	1.060	1.066	1.051	0.987	1.065	1.031	0.944	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963	0.963
61	1.019	1.029	1.030	1.019	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	1.026	0.980	1.033	1.035	1.067	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059	1.059

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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	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	1.079	1.077	1.045	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	1.060	1.065	1.289	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	1.043	1.024	1.041	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	1.030	1.025	1.018	1.007	1.076	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	1.031	1.020	1.017	1.012	1.028	1.127	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	1.030	1.027	1.021	1.019	1.019	1.022	1.068	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	1.029	1.039	1.024	1.023	1.021	1.018	1.016	1.035	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	1.027	1.049	1.029	1.026	1.022	1.025	1.016	1.012	1.045	1.131	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	1.029	1.045	1.032	1.027	1.028	1.024	1.019	1.012	1.010	1.035	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.028	1.039	1.037	1.033	1.029	1.031	1.026	1.017	1.016	1.011	1.033	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	1.028	1.036	1.039	1.034	1.029	1.029	1.022	1.017	1.020	1.016	1.026	1.068	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	1.024	1.036	1.036	1.032	1.032	1.028	1.024	1.016	1.020	1.010	1.021	1.012	1.077	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	1.021	1.033	1.031	1.031	1.029	1.028	1.027	1.024	1.023	1.020	1.024	1.021	1.003	1.051	1.000	0.000	0.000	0.000	0.000	0.000	0.000
32	1.021	1.024	1.028	1.028	1.031	1.030	1.025	1.022	1.019	1.020	1.020	1.002	1.001	1.017	1.004	1.000	0.000	0.000	0.000	0.000	0.000
33	1.020	1.021	1.021	1.026	1.026	1.025	1.027	1.032	1.023	1.018	1.021	1.015	1.010	1.010	1.007	1.007	1.000	0.000	0.000	0.000	0.000
34	1.018	1.023	1.025	1.017	1.026	1.030	1.023	1.023	1.030	1.021	1.020	1.011	1.021	1.012	1.005	1.016	1.095	1.000	0.000	0.000	0.000
35	1.016	1.021	1.021	1.015	1.025	1.023	1.026	1.031	1.027	1.016	1.022	1.015	1.009	1.023	1.015	1.017	1.018	1.000	1.000	0.000	0.000
36	1.012	1.016	1.012	1.012	1.017	1.024	1.020	1.024	1.030	1.020	1.017	1.022	1.015	1.011	1.030	1.016	1.021	1.108	1.171	1.000	0.000
37	1.015	1.008	1.022	1.015	1.015	1.023	1.018	1.022	1.020	1.018	1.019	1.010	1.016	1.009	1.000	1.028	0.995	1.028	1.039	1.000	1.000
38	1.016	1.012	1.014	1.012	1.013	1.019	1.017	1.014	1.015	1.020	1.018	1.014	1.006	1.012	1.017	1.019	1.042	0.987	0.968	1.180	1.000
39	1.011	1.012	1.026	1.018	1.015	1.023	1.009	1.023	1.014	1.019	1.014	1.015	1.006	1.004	1.010	1.015	1.007	1.002	1.002	1.002	1.000
40	1.013	1.012	1.016	1.023	1.022	1.026	1.018	1.024	1.008	1.012	1.022	1.012	1.003	1.005	1.006	1.017	1.003	1.018	1.018	1.018	1.000
41	1.013	1.012	1.013	1.021	1.018	1.016	1.022	1.005	1.011	1.019	1.006	1.019	1.008	1.004	0.999	1.010	1.008	1.005	1.005	1.005	1.000
42	1.017	1.007	1.013	1.009	1.022	1.023	1.016	1.021	1.021	1.013	1.023	1.016	1.016	1.000	1.019	0.996	0.982	1.002	1.002	1.002	1.107
43	1.026	1.009	1.009	1.018	1.016	1.014	1.022	1.019	1.027	1.026	1.019	1.014	1.006	1.024	1.010	0.997	1.008	1.015	1.015	1.015	1.015
44	1.048	1.022	1.025	1.023	1.014	1.019	1.019	1.031	1.020	1.030	1.027	1.028	1.030	1.001	0.997	1.001	1.009	0.991	0.991	0.991	0.991
45	1.030	1.030	1.027	1.026	1.014	1.018	1.011	1.011	1.033	1.028	1.025	1.026	1.030	1.036	1.010	1.024	1.005	1.030	1.030	1.030	1.030
46	1.036	1.025	1.032	1.028	1.018	1.023	1.010	1.007	1.015	1.010	1.034	1.017	1.029	1.009	1.022	1.018	1.030	0.989	0.989	0.989	0.989
47	1.028	1.017	1.024	1.019	1.025	1.019	1.028	1.013	1.024	1.020	1.031	1.031	1.016	1.013	1.000	1.011	1.000	1.016	1.016	1.016	1.016
48	1.017	1.011	1.007	1.024	1.013	1.037	1.013	1.024	1.014	1.009	1.003	1.013	1.013	1.011	1.038	0.985	0.997	1.045	1.045	1.045	1.045
49	1.020	1.005	1.006	1.010	1.015	1.018	1.037	1.024	1.004	1.021	1.022	1.010	1.011	1.034	1.054	1.036	1.015	0.973	0.973	0.973	0.973
50	1.008	1.013	1.004	1.014	1.015	1.017	1.024	1.025	1.025	1.013	0.993	1.002	1.025	1.024	0.989	1.031	1.023	0.979	0.979	0.979	0.979
51	1.017	1.010	1.002	1.006	1.011	1.017	1.032	1.015	1.001	1.042	1.005	0.997	0.998	1.006	0.995	1.011	1.035	1.050	1.050	1.050	1.050
52	1.015	1.003	1.008	1.010	1.007	1.006	1.027	1.012	1.009	1.014	1.004	0.998	1.007	1.043	1.045	1.028	1.016	1.016	1.016	1.016	1.016
53	1.002	1.006	1.015	1.007	1.002	1.001	1.019	1.018	1.002	0.995	1.016	1.025	1.023	1.011	1.039	1.027	1.030	1.030	1.030	1.030	1.030
54	1.008	0.999	1.010	1.002	0.993	0.995	1.007	1.015	1.028	0.993	1.004	1.032	1.035	0.990	0.999	1.006	1.018	1.018	1.018	1.018	1.018
55	0.996	1.008	1.006	0.999	0.996	0.989	0.996	1.012	0.988	1.013	1.011	1.013	0.970	1.051	1.053	1.003	1.037	1.037	1.037	1.037	1.037
56	1.008	1.009	0.999	1.006	1.009	1.003	1.012	0.995	1.004	1.008	1.003	1.035	0.995	1.001	0.941	1.015	0.968	0.968	0.968	0.968	0.968
57	1.010	1.004	1.010	1.000	1.013	0.991	1.004	1.020	1.035	1.004	1.081	0.985	1.024	0.975	1.003	1.003	1.003	1.003	1.003	1.003	1.003
58	0.996	1.007	1.004	1.013	1.008	1.008	0.992	0.995	1.004	1.023	0.994	1.037	1.024	0.996	1.089	1.089	1.089	1.089	1.089	1.089	1.089
59	0.988	0.993	0.987	0.991	0.994	0.991	1.022	1.014	1.013	0.966	0.970	0.982	1.087	1.013	0.937	0.937	0.937	0.937	0.937	0.937	0.937
60	0.867	0.896	0.843	0.860	0.845	0.854	0.898	0.963	0.909	0.703	0.787	0.798	0.768	0.848	0.848	0.848	0.848	0.848	0.848	0.848	0.848
61	1.035	0.975	1.029	1.021	1.029	0.962	0.858	0.819	0.874	1.157	1.020	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998	0.998
62	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885	0.885

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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 Affairs 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)

Nondisability deaths  
[Number at beginning of year - ½ (Nondisability deaths + other losses)]

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

Permanent disability deaths  
[Number at beginning of year - ½ (Permanent disability deaths + other losses)]

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

Temporary disability deaths in category<sup>1</sup>  
[Number at beginning of year - ½ (Deaths + transfers + other losses)]

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

Losses other than death  
Number at beginning of year

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

Losses other than death  
Number at beginning of year

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

Losses other than death or transfers to permanent  
Number at beginning of year

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

Transfers to permanent  
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 (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

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>2003</u>	<u>2004</u>
<u>DEATH RATES</u>													
ND Officers									X	X			
ND Enlistees									X	X			
PD Officers									X	X	X		
PD Enlistees									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		
PD Enlistees									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	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	0.00035	0.00557	0.03057	0.01818	0.01419	0.00920	0.02712
32	0.00036	0.00569	0.02975	0.01769	0.01381	0.00896	0.02639
33	0.00036	0.00575	0.02900	0.01725	0.01346	0.00873	0.02573
34	0.00036	0.00576	0.03078	0.01830	0.01428	0.00927	0.02730
35	0.00036	0.00577	0.03255	0.01936	0.01511	0.00980	0.02888
36	0.00037	0.00585	0.03433	0.02042	0.01593	0.01034	0.03045
37	0.00038	0.00604	0.03612	0.02148	0.01676	0.01088	0.03204
38	0.00039	0.00604	0.03793	0.02256	0.01760	0.01142	0.03365
39	0.00042	0.00604	0.03974	0.02363	0.01844	0.01197	0.03525
40	0.00045	0.00604	0.04154	0.02471	0.01928	0.01251	0.03685
41	0.00048	0.00604	0.04333	0.02577	0.02011	0.01305	0.03843
42	0.00051	0.00604	0.04507	0.02680	0.02092	0.01357	0.03998
43	0.00056	0.00604	0.04678	0.02782	0.02171	0.01408	0.04149
44	0.00062	0.00604	0.04844	0.02880	0.02248	0.01458	0.04297
45	0.00069	0.00604	0.05008	0.02978	0.02324	0.01508	0.04442
46	0.00078	0.00604	0.05173	0.03076	0.02400	0.01557	0.04588
47	0.00088	0.00604	0.05339	0.03175	0.02477	0.01607	0.04736
48	0.00100	0.00604	0.05505	0.03274	0.02555	0.01658	0.04884
49	0.00115	0.00604	0.05673	0.03374	0.02633	0.01708	0.05032
50	0.00124	0.00629	0.05754	0.03422	0.02670	0.01733	0.05104
51	0.00144	0.00690	0.05836	0.03470	0.02708	0.01757	0.05177
52	0.00174	0.00756	0.05917	0.03519	0.02746	0.01782	0.05249
53	0.00212	0.00827	0.05996	0.03566	0.02782	0.01805	0.05319
54	0.00254	0.00904	0.06075	0.03612	0.02819	0.01829	0.05389
55	0.00298	0.00986	0.06152	0.03659	0.02855	0.01852	0.05457
56	0.00339	0.01075	0.06231	0.03705	0.02892	0.01876	0.05527
57	0.00381	0.01170	0.06311	0.03753	0.02929	0.01900	0.05598
58	0.00421	0.01272	0.06394	0.03802	0.02967	0.01925	0.05672
59	0.00465	0.01596	0.06480	0.03854	0.03007	0.01951	0.05748
60	0.00518	0.01880	0.06572	0.03908	0.03050	0.01979	0.05829
61	0.00584	0.01995	0.06671	0.03967	0.03096	0.02009	0.05917

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

**OFFICERS (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	0.00665	0.01957	0.06779	0.04031	0.03146	0.02041	0.06013
63	0.00763	0.01862	0.06900	0.04103	0.03202	0.02077	0.06120
64	0.00869	0.01858	0.07034	0.04183	0.03264	0.02118	0.06240
65	0.00986	0.02003	0.07187	0.04274	0.03335	0.02164	0.06375
66	0.01112	0.02338					
67	0.01255	0.02727					
68	0.01419	0.03126					
69	0.01603	0.03419					
70	0.01805	0.03602					
71	0.02027	0.03814					
72	0.02265	0.04069					
73	0.02540	0.04425					
74	0.02855	0.04750					
75	0.03210	0.05026					
76	0.03609	0.05254					
77	0.04053	0.05542					
78	0.04518	0.05975					
79	0.05038	0.06538					
80	0.05649	0.07265					
81	0.06351	0.08075					
82	0.07151	0.08970					
83	0.08070	0.09953					
84	0.09105	0.11077					
85	0.10273	0.12313					
86	0.11590	0.13604					
87	0.13059	0.14878					
88	0.14644	0.16254					
89	0.16396	0.17804					
90	0.18296	0.19684					
91	0.20331	0.21905					
92	0.22645	0.24528					
93	0.25136	0.27517					
94	0.27779	0.30975					
95	0.30550	0.34818					
96	0.33427	0.39034					
97	0.36399	0.43621					
98	0.39456	0.46776					
99	0.42591	0.49911					
100	0.45821	0.53094					
101	0.48676	0.56402					
102	0.51710	0.59918					
103	0.55165	0.63923					
104	0.59028	0.66667					
105	0.62955	0.66667					
106	0.66564	0.66667					
107	0.67323	0.66667					
108	0.67323	0.66667					
109	0.67323	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	0.00082	0.00394	0.01538	0.00961	0.00992	0.00794	0.01060
31	0.00084	0.00403	0.01615	0.01009	0.01041	0.00833	0.01112
32	0.00085	0.00403	0.01684	0.01052	0.01086	0.00869	0.01161
33	0.00086	0.00403	0.01751	0.01094	0.01129	0.00904	0.01207
34	0.00086	0.00403	0.01820	0.01137	0.01173	0.00939	0.01254
35	0.00085	0.00440	0.01893	0.01182	0.01220	0.00977	0.01304
36	0.00086	0.00476	0.01975	0.01233	0.01273	0.01019	0.01360
37	0.00089	0.00513	0.02063	0.01289	0.01330	0.01065	0.01421
38	0.00094	0.00549	0.02154	0.01345	0.01389	0.01112	0.01484
39	0.00099	0.00585	0.02235	0.01396	0.01441	0.01154	0.01540
40	0.00105	0.00622	0.02316	0.01447	0.01493	0.01195	0.01595
41	0.00108	0.00605	0.02411	0.01506	0.01554	0.01244	0.01661
42	0.00115	0.00594	0.02528	0.01579	0.01630	0.01305	0.01742
43	0.00125	0.00590	0.02655	0.01658	0.01712	0.01370	0.01829
44	0.00137	0.00592	0.02768	0.01729	0.01784	0.01428	0.01907
45	0.00155	0.00601	0.02863	0.01788	0.01846	0.01478	0.01972
46	0.00175	0.00617	0.02948	0.01842	0.01901	0.01522	0.02031
47	0.00199	0.00640	0.03036	0.01897	0.01958	0.01567	0.02092
48	0.00227	0.00669	0.03131	0.01956	0.02019	0.01616	0.02157
49	0.00259	0.00707	0.03234	0.02020	0.02085	0.01669	0.02228
50	0.00296	0.00753	0.03341	0.02087	0.02154	0.01724	0.02302
51	0.00336	0.00807	0.03518	0.02198	0.02268	0.01816	0.02424
52	0.00383	0.00872	0.03697	0.02309	0.02384	0.01908	0.02547
53	0.00436	0.00947	0.03870	0.02418	0.02495	0.01998	0.02667
54	0.00494	0.01034	0.04035	0.02520	0.02601	0.02082	0.02780
55	0.00559	0.01135	0.04192	0.02619	0.02703	0.02164	0.02888
56	0.00632	0.01250	0.04351	0.02718	0.02805	0.02246	0.02998
57	0.00712	0.01381	0.04519	0.02823	0.02914	0.02333	0.03114
58	0.00801	0.01527	0.04709	0.02941	0.03036	0.02430	0.03244
59	0.00900	0.01691	0.04925	0.03076	0.03175	0.02542	0.03393
60	0.01010	0.01870	0.05166	0.03227	0.03331	0.02666	0.03559
61	0.01135	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	0.01277	0.02274	0.05726	0.03577	0.03692	0.02955	0.03945
63	0.01440	0.02496	0.06033	0.03769	0.03890	0.03114	0.04157
64	0.01621	0.02729	0.06347	0.03965	0.04092	0.03276	0.04373
65	0.01824	0.02973	0.06662	0.04162	0.04295	0.03438	0.04590
66	0.02046	0.03229					
67	0.02285	0.03499					
68	0.02542	0.03786					
69	0.02818	0.04095					
70	0.03117	0.04432					
71	0.03443	0.04801					
72	0.03800	0.05210					
73	0.04190	0.05661					
74	0.04615	0.06162					
75	0.05083	0.06715					
76	0.05596	0.07326					
77	0.06153	0.07999					
78	0.06765	0.08737					
79	0.07431	0.09544					
80	0.08163	0.10424					
81	0.08946	0.11378					
82	0.09802	0.12410					
83	0.10744	0.13521					
84	0.11735	0.14712					
85	0.12791	0.15985					
86	0.13925	0.17339					
87	0.15115	0.18776					
88	0.16395	0.20295					
89	0.17748	0.21897					
90	0.19179	0.24203					
91	0.20683	0.26694					
92	0.22259	0.29352					
93	0.23909	0.32256					
94	0.25630	0.35439					
95	0.27417	0.38804					
96	0.29266	0.42243					
97	0.31869	0.45640					
98	0.34544	0.48942					
99	0.37290	0.52221					
100	0.40118	0.55552					
101	0.42617	0.59014					
102	0.45273	0.62692					
103	0.48300	0.66667					
104	0.51681	0.66667					
105	0.55120	0.66667					
106	0.58281	0.66667					
107	0.58945	0.66667					
108	0.58945	0.66667					
109	0.58945	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)

Non-Reserve			Reserve		
Age	Officer	Enlisted	Age	Officer	Enlisted
16	0.0727	0.1143	16	0.0000	0.0000
17	0.0727	0.1143	17	0.0000	0.0000
18	0.0727	0.1143	18	0.0000	0.0000
19	0.0502	0.0790	19	0.0000	0.0000
20	0.0502	0.0790	20	0.0000	0.0000
21	0.0502	0.0790	21	0.0000	0.0000
22	0.0502	0.0790	22	0.0000	0.0000
23	0.0502	0.0790	23	0.0000	0.0000
24	0.0502	0.0790	24	0.0000	0.0000
25	0.0502	0.0438	25	0.0000	0.0000
26	0.0502	0.0438	26	0.0000	0.0000
27	0.0502	0.0438	27	0.0000	0.0000
28	0.0502	0.0438	28	0.0000	0.0000
29	0.0502	0.0307	29	0.0000	0.0000
30	0.0502	0.0307	30	0.0000	0.0000
31	0.0502	0.0307	31	0.0000	0.0000
32	0.0435	0.0307	32	0.0000	0.0000
33	0.0435	0.0307	33	0.0000	0.0000
34	0.0434	0.0307	34	0.0000	0.0000
35	0.0434	0.0307	35	0.0000	0.0000
36	0.0408	0.0307	36	0.0000	0.0000
37	0.0408	0.0307	37	0.0000	0.0000
38	0.0408	0.0528	38	0.0000	0.0000
39	0.0408	0.0381	39	0.0000	0.0000
40	0.0408	0.0381	40	0.0000	0.0000
41	0.0263	0.0306	41	0.0000	0.0000
42	0.0235	0.0300	42	0.0000	0.0000
43	0.0208	0.0241	43	0.0000	0.0000
44	0.0183	0.0210	44	0.0000	0.0000
45	0.0159	0.0182	45	0.0000	0.0000
46	0.0138	0.0158	46	0.0000	0.0000
47	0.0118	0.0131	47	0.0000	0.0000
48	0.0092	0.0113	48	0.0000	0.0000
49	0.0076	0.0097	49	0.0000	0.0000
50	0.0062	0.0086	50	0.0000	0.0000
51	0.0050	0.0076	51	0.0000	0.0000
52	0.0046	0.0076	52	0.0000	0.0000
53	0.0039	0.0063	53	0.0000	0.0000
54	0.0026	0.0053	54	0.0000	0.0000
55	0.0021	0.0044	55	0.0000	0.0000
56	0.0017	0.0038	56	0.0000	0.0000
57	0.0014	0.0035	57	0.0000	0.0000
58	0.0011	0.0035	58	0.0000	0.0000
59	0.0009	0.0036	59	0.0000	0.0000
60	0.0009	0.0041	60	0.0109	0.0133
61	0.0005	0.0040	61	0.0079	0.0065
62	0.0002	0.0037	62	0.0269	0.0165
63	0.0000	0.0000	63	0.0062	0.0031
64	0.0000	0.0000	64	0.0000	0.0000
65	0.0000	0.0000	65	0.0000	0.0000
66	0.0000	0.0000	66	0.0000	0.0000
67	0.0000	0.0000	67	0.0000	0.0000
68	0.0000	0.0000	68	0.0000	0.0000
69	0.0000	0.0000	69	0.0000	0.0000
70	0.0000	0.0000	70	0.0000	0.0000
71	0.0000	0.0000	71	0.0000	0.0000
72	0.0000	0.0000	72	0.0000	0.0000
73	0.0000	0.0000	73	0.0000	0.0000
74	0.0000	0.0000	74	0.0000	0.0000
75	0.0000	0.0000	75	0.0000	0.0000
76	0.0000	0.0000	76	0.0000	0.0000
77	0.0000	0.0000	77	0.0000	0.0000
78	0.0000	0.0000	78	0.0000	0.0000
79	0.0000	0.0000	79	0.0000	0.0000
80	0.0000	0.0000	80	0.0000	0.0000
81	0.0000	0.0000	81	0.0000	0.0000
82	0.0000	0.0000	82	0.0000	0.0000

## 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	0.00593
1	0.00261	56	0.00639
2	0.00170	57	0.00693
3	0.00127	58	0.00752
4	0.00095	59	0.00821
5	0.00086	60	0.00898
6	0.00080	61	0.00983
7	0.00075	62	0.01078
8	0.00067	63	0.01185
9	0.00064	64	0.01302
10	0.00064	65	0.01427
11	0.00068	66	0.01558
12	0.00073	67	0.01694
13	0.00081	68	0.01832
14	0.00094	69	0.01975
15	0.00109	70	0.02125
16	0.00120	71	0.02285
17	0.00130	72	0.02457
18	0.00136	73	0.02643
19	0.00137	74	0.02848
20	0.00136	75	0.03075
21	0.00135	76	0.03329
22	0.00135	77	0.03614
23	0.00139	78	0.03939
24	0.00128	79	0.04312
25	0.00125	80	0.04742
26	0.00128	81	0.05236
27	0.00150	82	0.05800
28	0.00157	83	0.06436
29	0.00175	84	0.07154
30	0.00175	85	0.07958
31	0.00195	86	0.08858
32	0.00205	87	0.09862
33	0.00200	88	0.10963
34	0.00225	89	0.12177
35	0.00223	90	0.13498
36	0.00224	91	0.14927
37	0.00220	92	0.16464
38	0.00222	93	0.18118
39	0.00214	94	0.19880
40	0.00218	95	0.21744
41	0.00218	96	0.23714
42	0.00218	97	0.25778
43	0.00219	98	0.27937
44	0.00220	99	0.30186
45	0.00238	100	0.32542
46	0.00238	101	0.35001
47	0.00239	102	0.37568
48	0.00240	103	0.40065
49	0.00241	104	0.42772
50	0.00482	105	0.45447
51	0.00488	106	0.47843
52	0.00501	107	0.50213
53	0.00526	108	0.52437
54	0.00555	109	0.54496

## 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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Survivor .....	J-9

## 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. For years after 2080, the mortality improvement factors are assumed to be approximately 0.5%. 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	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	0.96223	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	0.96158	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	0.96201	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	0.96346	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	0.97264	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	0.99555	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	0.98723	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	0.99221	0.99250
23	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	0.98909	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	0.98604	0.99156	0.98522	0.98636	0.98789	0.99060	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	0.98533	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	0.98665	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	0.99039	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	0.99396	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	1.00141	0.99466	0.98677	0.98921	0.99015	0.99119	0.99169	0.99189	0.99187	0.99196	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	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	1.01184	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	0.99253	0.99246	0.99288
33	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	1.01052	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	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	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	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	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	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	1.01560	0.99912	0.98228	0.98487	0.98752	0.99005	0.99088	0.99110	0.99138	0.99158	0.99171	0.99188	0.99196	0.99229	0.99229	0.99262	0.99262	0.99271
41	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	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	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	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	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	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	0.99849	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	0.99756	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	0.99701	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	0.99620	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	0.99495	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	0.99103	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	0.98808	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	0.98561	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	0.98280	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	0.98083	0.98090	0.98264	0.98419	0.98725	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	0.97982	0.98109	0.98313	0.98469	0.98760	0.99044	0.99125	0.99154	0.99171	0.99198	0.99222	0.99238	0.99257	0.99279	0.99298	0.99318	0.99331	0.99345
58	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	0.98034	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	0.98095	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

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

Age

16	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	0.97731	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	0.97822	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	0.98258	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	0.98746	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	0.99021	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	0.99222	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	0.99222	0.99249
23	0.99181	0.99308	0.98465	0.98557	0.98743	0.99063	0.99173	0.99191	0.99195	0.99228	0.99176	0.99226	0.99221	0.99217	0.99228	0.99231	0.99247	0.99249
24	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	0.98521	0.99153	0.98523	0.98636	0.98789	0.99060	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	0.98403	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	0.98495	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	0.98987	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	0.99631	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	1.00301	0.99453	0.98678	0.98921	0.99015	0.99119	0.99169	0.99189	0.99188	0.99195	0.99222	0.99213	0.99226	0.99237	0.99233	0.99252	0.99267	0.99247
31	1.00879	0.99583	0.98692	0.98979	0.99058	0.99131	0.99176	0.99178	0.99178	0.99198	0.99240	0.99191	0.99244	0.99212	0.99268	0.99243	0.99282	0.99258
32	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	1.01085	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	1.00929	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	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	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	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	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	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	0.99267
40	1.01471	0.99913	0.98230	0.98490	0.98753	0.99005	0.99087	0.99109	0.99138	0.99157	0.99171	0.99188	0.99195	0.99228	0.99229	0.99262	0.99261	0.99270
41	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	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	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	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	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	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	0.99656	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	0.99558	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	0.99504	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	0.99210	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	0.99085	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	0.98882	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	0.98598	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	0.98294	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	0.98016	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	0.97821	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	0.97721	0.98129	0.98337	0.98491	0.98776	0.99051	0.99129	0.99157	0.99174	0.99201	0.99225	0.99242	0.99261	0.99282	0.99301	0.99321	0.99334	0.99348
58	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	0.97773	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	0.97834	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	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	0.97729	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	0.97719	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	0.97816	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	0.98020	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	0.99226	0.99233
20	0.98250	0.99407	0.98611	0.98846	0.98964	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	0.98438	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	0.98491	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	0.98351	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	0.98113	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	0.97805	0.99149	0.98513	0.98815	0.98912	0.99068	0.99155	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99219	0.99247	0.99242	0.99243
26	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	0.97680	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	0.98090	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	0.98679	0.99308	0.98642	0.99015	0.99060	0.99129	0.99162	0.99178	0.99182	0.99209	0.99218	0.99212	0.99227	0.99218	0.99234	0.99256	0.99257	0.99254
30	0.99324	0.99453	0.98670	0.99080	0.99126	0.99126	0.99171	0.99189	0.99188	0.99195	0.99222	0.99213	0.99225	0.99237	0.99232	0.99251	0.99268	0.99246
31	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	1.00153	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	1.00193	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	1.00075	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	0.99870	1.00005	0.98499	0.98934	0.99041	0.99096	0.99125	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	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	0.99833	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	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	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	1.01191	0.99913	0.98219	0.98619	0.98847	0.99010	0.99089	0.99109	0.99137	0.99157	0.99171	0.99187	0.99195	0.99229	0.99229	0.99261	0.99261	0.99270
41	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	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	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	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	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	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	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	0.99924	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	0.99813	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	0.99801	0.98491	0.97618	0.98078	0.98534	0.98927	0.99055	0.99058	0.99139	0.99139	0.99168	0.99187	0.99200	0.99231	0.99245	0.99269	0.99281	0.99302
51	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	0.99458	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	0.99161	0.98144	0.97653	0.98104	0.98597	0.98986	0.99111	0.99121	0.99168	0.99181	0.99207	0.99227	0.99240	0.99263	0.99282	0.99299	0.99316	0.99334
54	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	0.98557	0.98045	0.97762	0.98099	0.98628	0.99020	0.99132	0.99148	0.99145	0.99206	0.99217	0.99235	0.99251	0.99274	0.99291	0.99311	0.99326	0.99342
56	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	0.98265	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	0.98264	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	0.98327	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	0.98367	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	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	0.98439	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	0.98534	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	0.98582	0.98449	0.98581	0.98549	0.98639	0.98983	0.99129	0.99181	0.99207	0.99204	0.99242	0.99260	0.99283	0.99296	0.99313	0.99329	0.99347	0.99363
64	0.98738	0.98566	0.98674	0.98730	0.98700	0.98971	0.99140	0.99200	0.99226	0.99232	0.99240	0.99279	0.99293	0.99310	0.99322	0.99338	0.99354	0.99370
65	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	0.98834	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	0.98824	0.98781	0.98955	0.99052	0.98936	0.98898	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	0.98741	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	0.98694	0.98601	0.98974	0.99045	0.99057	0.98860	0.99036	0.99198	0.99261	0.99283	0.99285	0.99290	0.99327	0.99338	0.99353	0.99363	0.99377	0.99391
70	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	0.98782	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	0.98764	0.98411	0.99029	0.99105	0.99167	0.98954	0.98896	0.99106	0.99244	0.99281	0.99299	0.99286	0.99336	0.99344	0.99360	0.99371	0.99385	0.99399
73	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	0.98713	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	0.98710	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	0.98791	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	0.98894	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	0.99012	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	0.99167	0.98874	0.99290	0.99560	0.99382	0.99157	0.99027	0.98789	0.99014	0.99213	0.99287	0.99312	0.99314	0.99321	0.99364	0.99377	0.99393	0.99405
80	0.99237	0.98990	0.99409	0.99585	0.99400	0.99182	0.99042	0.98757	0.98941	0.99168	0.99269	0.99299	0.99307	0.99301	0.99361	0.99369	0.99387	0.99399
81	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	0.99476	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	0.99605	0.99372	0.99634	0.99622	0.99598	0.99259	0.99193	0.98991	0.98833	0.99120	0.99288	0.99345	0.99369	0.99354	0.99394	0.99409	0.99425	0.99438
84	0.99858	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	0.99407	0.99447	0.99454	0.99466
85	0.99958	0.99633	0.99765	0.99758	0.99675	0.99369	0.99320	0.99224	0.98923	0.99108	0.99334	0.99425	0.99446	0.99444	0.99428	0.99480	0.99480	0.99490
86	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	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	1.00303	0.99999	0.99993	0.99955	0.99642	0.99533	0.99390	0.99375	0.99173	0.99016	0.99287	0.99437	0.99482	0.99494	0.99473	0.99502	0.99510	0.99518
89	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	1.00442	1.00217	1.00035	1.00073	0.99725	0.99517	0.99384	0.99382	0.99294	0.99014	0.99191	0.99394	0.99474	0.99490	0.99487	0.99471	0.99517	0.99515
91	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	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	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	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	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	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	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	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	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	0.99483	0.99496	0.99493	0.99494
100	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	0.99480	0.99495	0.99496	0.99489
101	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	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	1.00703	1.00754	1.00162	1.00255	0.99874	0.99479	0.99396	0.99400	0.99390	0.99380	0.99301	0.99265	0.99317	0.99350	0.99461	0.99489	0.99501	0.99495
104	1.00706	1.00754	1.00163	1.00251	0.99873	0.99480	0.99396	0.99399	0.99391	0.99383	0.99312	0.99281	0.99329	0.99334	0.99455	0.99490	0.99502	0.99502
105	1.00709	1.00754	1.00164	1.00246	0.99872	0.99481	0.99396	0.99399	0.99393	0.99387	0.99324	0.99296	0.99340	0.99331	0.99443	0.99487	0.99500	0.99504
106	1.00712	1.00754	1.00164	1.00242	0.99871	0.99482	0.99396	0.99399	0.99395	0.99390	0.99335	0.99312	0.99351	0.99337	0.99432	0.99481	0.99498	0.99504
107	1.00716	1.00754	1.00165	1.00238	0.99871	0.99483	0.99396	0.99398	0.99396	0.99394	0.99347	0.99328	0.99363	0.99349	0.99416	0.99477	0.99496	0.99505
108	1.00719	1.00754	1.00166	1.00233	0.99870	0.99484	0.99396	0.99398	0.99398	0.99397	0.99359	0.99344	0.99374	0.99358	0.99415	0.99470	0.99493	0.99504
109	1.00722	1.00754	1.00167	1.00229	0.99869	0.99485	0.99396	0.99397	0.99399	0.99401	0.99371	0.99360	0.99386	0.99376	0.99405	0.99467	0.99491	0.99502
110	1.00726	1.00754	1.00167	1.00224	0.99868	0.99486	0.99396	0.99397	0.99401	0.99404	0.99383	0.99376	0.99397	0.99399	0.99401	0.99465	0.99484	0.99500

### Non-Disabled Retired Enlisted Mortality Improvement Rates

Age	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	0.97651	0.99417	0.99046	0.98896	0.98986	0.99122	0.99187	0.99203	0.99205	0.99202	0.99231	0.99204	0.99204	0.99245	0.99179	0.99262	0.99229	0.99202
17	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	0.97733	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	0.97936	0.99421	0.98902	0.98744	0.98904	0.99105	0.99202	0.99188	0.99214	0.99212	0.99226	0.99216	0.99236	0.99238	0.99205	0.99259	0.99226	0.99233
20	0.98164	0.99407	0.98804	0.98655	0.98827	0.99085	0.99197	0.99200	0.99184	0.99224	0.99212	0.99225	0.99218	0.99242	0.99209	0.99236	0.99230	0.99261
21	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	0.98404	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	0.98263	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	0.98026	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	0.97719	0.99148	0.98696	0.98635	0.98782	0.99065	0.99153	0.99194	0.99200	0.99211	0.99203	0.99215	0.99209	0.99228	0.99220	0.99247	0.99241	0.99243
26	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	0.97596	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	0.98007	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	0.98596	0.99306	0.98805	0.98856	0.98943	0.99126	0.99161	0.99178	0.99182	0.99209	0.99218	0.99212	0.99226	0.99218	0.99234	0.99256	0.99257	0.99254
30	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	0.99251	0.99268	0.99246
31	0.99762	0.99582	0.98843	0.98980	0.99055	0.99135	0.99177	0.99177	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99268	0.99242	0.99282	0.99258
32	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	1.00113	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	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	0.99269
35	0.99791	1.00004	0.98640	0.98798	0.98939	0.99094	0.99124	0.99156	0.99168	0.99180	0.99192	0.99212	0.99216	0.99240	0.99230	0.99260	0.99251	0.99289
36	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	1.00095	1.00065	0.98487	0.98653	0.98840	0.99042	0.99111	0.99137	0.99156	0.99162	0.99185	0.99200	0.99200	0.99234	0.99239	0.99249	0.99256	0.99270
38	1.00578	1.00045	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	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	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	0.99229	0.99261	0.99261	0.99270
41	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	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	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	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	1.00886	0.99360	0.97706	0.98160	0.98492	0.98852	0.99001	0.99025	0.99057	0.99083	0.99098	0.99131	0.99156	0.99171	0.99190	0.99215	0.99240	0.99239
46	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	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	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	0.99887	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	0.99803	0.98487	0.97630	0.97994	0.98513	0.98900	0.99044	0.99089	0.99120	0.99134	0.99163	0.99186	0.99199	0.99230	0.99243	0.99267	0.99279	0.99301
51	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	0.99480	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	0.99180	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	0.98859	0.98074	0.97828	0.98070	0.98487	0.99000	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	0.98564	0.98033	0.97915	0.98061	0.98545	0.99004	0.99113	0.99142	0.99167	0.99192	0.99213	0.99230	0.99251	0.99274	0.99289	0.99309	0.99324	0.99341
56	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	0.98263	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	0.98260	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	0.98313	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	0.99300	0.99319	0.99331	0.99349
60	0.98379	0.98191	0.98311	0.98305	0.98574	0.98938	0.99116	0.99147	0.99169	0.99196	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	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	0.98428	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	0.98492	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	0.98574	0.98439	0.98604	0.98645	0.98689	0.98940	0.99045	0.99177	0.99195	0.99215	0.99240	0.99257	0.99280	0.99294	0.99314	0.99329	0.99346	0.99362
64	0.98664	0.98555	0.98721	0.98772	0.98787	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	0.98734	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	0.98791	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	0.98832	0.98770	0.98981	0.99059	0.99059	0.98909	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	0.98826	0.98694	0.98986	0.99096	0.99086	0.98924	0.99035	0.99124	0.99252	0.99268	0.99284	0.99303	0.99316	0.99334	0.99347	0.99361	0.99374	0.99387
69	0.98801	0.98580	0.98984	0.99089	0.99102	0.98953	0.99009	0.99088	0.99260	0.99268	0.99285	0.99304	0.99320	0.99335	0.99350	0.99363	0.99377	0.99390
70	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	0.98785	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	0.98754	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	0.98717	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	0.98682	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	0.98690	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	0.98718	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	0.98781	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	0.98883	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	0.99000	0.98867	0.99406	0.99476	0.99399	0.99214	0.99085	0.98895	0.98978	0.99079	0.99288	0.99296	0.99317	0.99340	0.99357	0.99374	0.99392	0.99408
80	0.99145	0.98982	0.99477	0.99547	0.99412	0.99211	0.99082	0.98903	0.98887	0.99076	0.99257	0.99284	0.99305	0.99329	0.99348	0.99366	0.99385	0.99401
81	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	0.99432	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	0.99634	0.99368	0.99670	0.99723	0.99534	0.99275	0.99228	0.99114	0.98893	0.99058	0.99174	0.99343	0.99355	0.99372	0.99393	0.99408	0.99423	0.99438
84	0.99846	0.99502	0.99717	0.99774	0.99577	0.99342	0.99288	0.99194	0.98983	0.99070	0.99174	0.99394	0.99396	0.99410	0.99428	0.99440	0.99453	0.99465
85	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	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	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	1.00439	1.00005	0.99851	0.99972	0.99727	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	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	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	0.99476	0.99486	0.99497	0.99505	0.99513
91	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	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	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	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	1.00729	1.00661	1.00128	1.00185	0.99863	0.99490	0.99393	0.99392	0.99382	0.99380	0.99163	0.99182	0.99332	0.99463	0.99476	0.99486	0.99497	0.99506
96	1.00747	1.00712	1.00149	1.00203	0.99872	0.99493	0.99394	0.99393	0.99384	0.99384	0.99244	0.99156	0.99324	0.99436	0.99477	0.99486	0.99496	0.99507
97	1.00759	1.00746	1.00163	1.00215	0.99878	0.99495	0.99395	0.99394	0.99387	0.99387	0.99357	0.99105	0.99327	0.99388	0.99478	0.99486	0.99495	0.99507
98	1.00764	1.00763	1.00170	1.00220	0.99880	0.99495	0.99396	0.99394	0.99388	0.99389	0.99362	0.99150	0.99296	0.99376	0.99480	0.99486	0.99495	0.99506
99	1.00764	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99389	0.99391	0.99366	0.99196	0.99273	0.99349	0.99484	0.99486	0.99495	0.99506
100	1.00763	1.00763	1.00170	1.00220	0.99879	0.99495	0.99396	0.99394	0.99391	0.99393	0.99370	0.99237	0.99229	0.99364	0.99473	0.99486	0.99495	0.99506
101	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	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	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	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	1.00759	1.00763	1.00170	1.00218	0.99874	0.99493	0.99396	0.99395	0.99397	0.99402	0.99390	0.99385	0.99268	0.99320	0.99396	0.99482	0.99494	0.99503
106	1.00759	1.00763	1.00170	1.00217	0.99873	0.99492	0.99396	0.99395	0.99398	0.99403	0.99395	0.99391	0.99287	0.99339	0.99392	0.99465	0.99494	0.99502
107	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	1.00757	1.00763	1.00170	1.00217	0.99871	0.99491	0.99397	0.99396	0.99400	0.99407	0.99403	0.99403	0.99327	0.99390	0.99383	0.99433	0.99493	0.99500
109	1.00756	1.00763	1.00170	1.00216	0.99870	0.99491	0.99397	0.99396	0.99402	0.99409	0.99407	0.99409	0.99347	0.99415	0.99379	0.99424	0.99493	0.99499
110	1.00756	1.00763	1.00170	1.00216	0.99870	0.99491	0.99397	0.99396	0.99403	0.99411	0.99412	0.99415	0.99367	0.99434	0.99371	0.99437	0.99486	0.99497

### Survivor Mortality Improvement Rates

Age	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	0.98701	0.99702	0.99258	0.99320	0.99442	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
17	0.98560	0.99660	0.99269	0.99276	0.99417	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
18	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
19	0.98428	0.99492	0.99117	0.99075	0.99321	0.99456	0.99531	0.99535	0.99460	0.99564	0.99517	0.99387	0.99345	0.99366	0.99245	0.99289	0.99211	0.99323
20	0.98333	0.99374	0.98870	0.98980	0.99173	0.99396	0.99593	0.99551	0.99479	0.99644	0.99537	0.99465	0.99351	0.99363	0.99218	0.99321	0.99245	0.99305
21	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
22	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
23	0.98337	0.99213	0.98906	0.98249	0.99013	0.99316	0.99557	0.99582	0.99615	0.99659	0.99583	0.99541	0.99493	0.99410	0.99256	0.99313	0.99242	0.99292
24	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
25	0.98539	0.99291	0.96024	0.97650	0.99093	0.99298	0.99486	0.99536	0.99486	0.99564	0.99525	0.99496	0.99425	0.99427	0.99412	0.99261	0.99334	0.99248
26	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
27	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
28	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
29	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
30	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
31	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
32	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
33	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
34	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	0.99355	0.99341	0.99291	0.99342
35	1.01479	1.00362	0.98561	0.98767	0.98027	0.98236	0.99329	0.99328	0.99398	0.99417	0.99381	0.99386	0.99363	0.99357	0.99350	0.99350	0.99298	0.99347
36	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
37	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
38	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
39	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
40	1.02348	0.99868	0.98166	0.98230	0.98671	0.98774	0.98844	0.99285	0.99302	0.99299	0.99318	0.99327	0.99338	0.99311	0.99331	0.99382	0.99328	0.99378
41	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
42	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
43	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
44	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
45	1.00274	0.99113	0.98236	0.98318	0.98537	0.99038	0.99068	0.99019	0.99243	0.99262	0.99301	0.99276	0.99329	0.99319	0.99311	0.99344	0.99325	0.99355
46	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
47	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
48	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
49	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
50	0.99276	0.98678	0.98652	0.98766	0.98931	0.99084	0.99196	0.99201	0.99164	0.99288	0.99298	0.99324	0.99331	0.99351	0.99358	0.99370	0.99386	0.99392
51	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
52	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
53	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
54	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
55	0.99255	0.98868	0.98903	0.99173	0.99297	0.99354	0.99241	0.99252	0.99249	0.99241	0.99312	0.99331	0.99346	0.99357	0.99385	0.99385	0.99399	0.99410
56	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
57	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
58	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
59	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
60	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	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	0.99342	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	0.99385	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	0.99501	0.99314	0.99551	0.99636	0.99628	0.99484	0.99415	0.99329	0.99246	0.99268	0.99308	0.99282	0.99328	0.99349	0.99361	0.99376	0.99392	0.99402
64	0.99592	0.99435	0.99677	0.99771	0.99665	0.99509	0.99454	0.99376	0.99278	0.99305	0.99321	0.99303	0.99349	0.99367	0.99380	0.99393	0.99410	0.99418
65	0.99711	0.99553	0.99795	0.99886	0.99708	0.99536	0.99468	0.99444	0.99309	0.99316	0.99333	0.99332	0.99366	0.99382	0.99398	0.99409	0.99423	0.99433
66	0.99779	0.99637	0.99876	0.99955	0.99745	0.99522	0.99486	0.99492	0.99335	0.99333	0.99332	0.99356	0.99377	0.99393	0.99407	0.99421	0.99434	0.99444
67	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	0.99862	0.99625	0.99888	0.99982	0.99723	0.99498	0.99509	0.99505	0.99411	0.99334	0.99353	0.99386	0.99362	0.99402	0.99416	0.99429	0.99443	0.99454
69	0.99854	0.99557	0.99838	0.99939	0.99700	0.99459	0.99499	0.99506	0.99441	0.99340	0.99357	0.99378	0.99365	0.99401	0.99415	0.99428	0.99441	0.99455
70	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	0.99863	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	0.99876	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	0.99868	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	0.99853	0.99440	0.99631	0.99764	0.99580	0.99336	0.99374	0.99497	0.99508	0.99447	0.99342	0.99357	0.99385	0.99374	0.99406	0.99422	0.99438	0.99453
75	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	0.99384	0.99411	0.99425	0.99441	0.99455
76	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	0.99880	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	0.99904	0.99497	0.99525	0.99667	0.99497	0.99273	0.99259	0.99396	0.99509	0.99511	0.99411	0.99331	0.99352	0.99391	0.99376	0.99410	0.99427	0.99445
79	0.99914	0.99487	0.99495	0.99635	0.99461	0.99228	0.99214	0.99336	0.99482	0.99493	0.99435	0.99317	0.99335	0.99371	0.99360	0.99396	0.99415	0.99433
80	0.99966	0.99495	0.99477	0.99620	0.99429	0.99187	0.99170	0.99276	0.99442	0.99470	0.99457	0.99302	0.99310	0.99342	0.99351	0.99379	0.99400	0.99419
81	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	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	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	0.99392	0.99427	0.99443
84	1.00194	0.99571	0.99475	0.99624	0.99477	0.99296	0.99278	0.99316	0.99438	0.99568	0.99569	0.99512	0.99397	0.99408	0.99440	0.99427	0.99456	0.99470
85	1.00287	0.99603	0.99488	0.99638	0.99513	0.99352	0.99336	0.99365	0.99458	0.99592	0.99604	0.99583	0.99440	0.99439	0.99461	0.99463	0.99480	0.99491
86	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	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	1.00397	0.99782	0.99627	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	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	0.99475	0.99499	0.99487	0.99506
90	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	0.99500
91	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	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	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	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	0.99453	0.99460	0.99480	0.99477
95	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	0.99497	0.99455	0.99459	0.99475	0.99481
96	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	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	0.99495	0.99459	0.99458	0.99470	0.99487
98	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	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99358	0.99362	0.99375	0.99387	0.99403	0.99435	0.99469	0.99478	0.99476	0.99460	0.99469	0.99485
100	1.00495	1.00389	1.00145	1.00201	0.99816	0.99431	0.99357	0.99362	0.99374	0.99386	0.99401	0.99427	0.99461	0.99473	0.99479	0.99462	0.99469	0.99482
101	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	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	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	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	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	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	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	1.00498	1.00389	1.00045	1.00193	0.99815	0.99433	0.99357	0.99362	0.99374	0.99385	0.99397	0.99409	0.99422	0.99438	0.99453	0.99465	0.99471	0.99477
109	1.00498	1.00389	0.99900	1.00200	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99409	0.99421	0.99435	0.99451	0.99462	0.99472	0.99477
110	1.00499	1.00389	0.99801	1.00200	0.99815	0.99432	0.99358	0.99362	0.99374	0.99385	0.99397	0.99409	0.99420	0.99434	0.99448	0.99460	0.99471	0.99477

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>
2005	240,571	1,204,762	1,445,333
2006	234,288	1,189,159	1,423,447
2007	228,910	1,164,985	1,393,895
2008	227,744	1,157,907	1,385,651
2009	226,136	1,154,006	1,380,142
2010	225,534	1,151,765	1,377,299
2011	225,002	1,149,533	1,374,535
2012	225,002	1,149,533	1,374,535
2013	225,002	1,149,533	1,374,535
2014	225,002	1,149,533	1,374,535
2015	225,002	1,149,533	1,374,535
2016	225,002	1,149,533	1,374,535
2017	225,002	1,149,533	1,374,535
2018	225,002	1,149,533	1,374,535
2019	225,002	1,149,533	1,374,535
2020	225,002	1,149,533	1,374,535
2021	225,002	1,149,533	1,374,535
2022	225,002	1,149,533	1,374,535
2023	225,002	1,149,533	1,374,535
2024	225,002	1,149,533	1,374,535
2025	225,002	1,149,533	1,374,535
2026	225,002	1,149,533	1,374,535
2027	225,002	1,149,533	1,374,535
2028	225,002	1,149,533	1,374,535
2029	225,002	1,149,533	1,374,535
2030	225,002	1,149,533	1,374,535
2031	225,002	1,149,533	1,374,535
2032	225,002	1,149,533	1,374,535
2033	225,002	1,149,533	1,374,535
2034	225,002	1,149,533	1,374,535
2035	225,002	1,149,533	1,374,535
2036	225,002	1,149,533	1,374,535
2037	225,002	1,149,533	1,374,535
2038	225,002	1,149,533	1,374,535
2039	225,002	1,149,533	1,374,535
2040	225,002	1,149,533	1,374,535
2041	225,002	1,149,533	1,374,535
2042	225,002	1,149,533	1,374,535
2043	225,002	1,149,533	1,374,535
2044	225,002	1,149,533	1,374,535
2045	225,002	1,149,533	1,374,535
2046	225,002	1,149,533	1,374,535
2047	225,002	1,149,533	1,374,535
2048	225,002	1,149,533	1,374,535
2049	225,002	1,149,533	1,374,535
2050	225,002	1,149,533	1,374,535
2051	225,002	1,149,533	1,374,535
2052	225,002	1,149,533	1,374,535
2053	225,002	1,149,533	1,374,535
2054	225,002	1,149,533	1,374,535

\*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>
2055	225,002	1,149,533	1,374,535
2056	225,002	1,149,533	1,374,535
2057	225,002	1,149,533	1,374,535
2058	225,002	1,149,533	1,374,535
2059	225,002	1,149,533	1,374,535
2060	225,002	1,149,533	1,374,535
2061	225,002	1,149,533	1,374,535
2062	225,002	1,149,533	1,374,535
2063	225,002	1,149,533	1,374,535
2064	225,002	1,149,533	1,374,535
2065	225,002	1,149,533	1,374,535
2066	225,002	1,149,533	1,374,535
2067	225,002	1,149,533	1,374,535
2068	225,002	1,149,533	1,374,535
2069	225,002	1,149,533	1,374,535
2070	225,002	1,149,533	1,374,535
2071	225,002	1,149,533	1,374,535
2072	225,002	1,149,533	1,374,535
2073	225,002	1,149,533	1,374,535
2074	225,002	1,149,533	1,374,535
2075	225,002	1,149,533	1,374,535
2076	225,002	1,149,533	1,374,535
2077	225,002	1,149,533	1,374,535
2078	225,002	1,149,533	1,374,535
2079	225,002	1,149,533	1,374,535
2080	225,002	1,149,533	1,374,535
2081	225,002	1,149,533	1,374,535
2082	225,002	1,149,533	1,374,535
2083	225,002	1,149,533	1,374,535
2084	225,002	1,149,533	1,374,535
2085	225,002	1,149,533	1,374,535
2086	225,002	1,149,533	1,374,535
2087	225,002	1,149,533	1,374,535
2088	225,002	1,149,533	1,374,535
2089	225,002	1,149,533	1,374,535
2090	225,002	1,149,533	1,374,535
2091	225,002	1,149,533	1,374,535
2092	225,002	1,149,533	1,374,535
2093	225,002	1,149,533	1,374,535
2094	225,002	1,149,533	1,374,535
2095	225,002	1,149,533	1,374,535
2096	225,002	1,149,533	1,374,535
2097	225,002	1,149,533	1,374,535
2098	225,002	1,149,533	1,374,535
2099	225,002	1,149,533	1,374,535
2100	225,002	1,149,533	1,374,535
2101	225,002	1,149,533	1,374,535
2102	225,002	1,149,533	1,374,535
2103	225,002	1,149,533	1,374,535
2104	225,002	1,149,533	1,374,535

\*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>
2006	\$14,501,669	\$32,003,093	\$46,504,762
2007	\$14,528,054	\$31,856,725	\$46,384,779
2008	\$14,631,030	\$31,837,794	\$46,468,824
2009	\$14,763,797	\$32,048,532	\$46,812,330
2010	\$14,902,009	\$32,384,340	\$47,286,348
2011	\$15,101,641	\$32,859,180	\$47,960,821
2012	\$15,325,386	\$33,409,716	\$48,735,102
2013	\$15,566,406	\$34,017,697	\$49,584,102
2014	\$15,819,453	\$34,679,422	\$50,498,876
2015	\$16,087,619	\$35,399,739	\$51,487,359
2016	\$16,567,253	\$36,586,613	\$53,153,866
2017	\$17,065,003	\$37,789,080	\$54,854,083
2018	\$17,576,732	\$39,003,269	\$56,580,001
2019	\$18,106,125	\$40,241,322	\$58,347,447
2020	\$18,658,907	\$41,510,029	\$60,168,935
2021	\$19,234,871	\$42,803,491	\$62,038,361
2022	\$19,824,305	\$44,123,331	\$63,947,635
2023	\$20,433,609	\$45,513,331	\$65,946,941
2024	\$21,078,229	\$46,995,930	\$68,074,159
2025	\$21,762,920	\$48,574,884	\$70,337,804
2026	\$22,501,308	\$50,252,042	\$72,753,350
2027	\$23,312,751	\$52,032,066	\$75,344,817
2028	\$24,166,271	\$53,913,174	\$78,079,444
2029	\$25,039,093	\$55,876,418	\$80,915,511
2030	\$25,948,399	\$57,925,489	\$83,873,888
2031	\$26,903,580	\$60,063,711	\$86,967,290
2032	\$27,901,187	\$62,295,642	\$90,196,830
2033	\$28,940,561	\$64,622,019	\$93,562,581
2034	\$30,026,330	\$67,049,864	\$97,076,195
2035	\$31,157,329	\$69,580,632	\$100,737,961
2036	\$32,332,775	\$72,212,277	\$104,545,052
2037	\$33,554,450	\$74,941,178	\$108,495,628
2038	\$34,812,234	\$77,770,927	\$112,583,161
2039	\$36,104,935	\$80,700,549	\$116,805,485
2040	\$37,441,878	\$83,735,053	\$121,176,931
2041	\$38,827,600	\$86,877,213	\$125,704,813
2042	\$40,262,150	\$90,130,337	\$130,392,488
2043	\$41,742,150	\$93,500,732	\$135,242,882
2044	\$43,274,912	\$96,997,105	\$140,272,017
2045	\$44,869,415	\$100,626,486	\$145,495,900
2046	\$46,529,200	\$104,392,965	\$150,922,165
2047	\$48,259,344	\$108,299,723	\$156,559,067
2048	\$50,058,880	\$112,354,012	\$162,412,891
2049	\$51,925,776	\$116,560,588	\$168,486,364
2050	\$53,864,109	\$120,925,095	\$174,789,204
2051	\$55,879,400	\$125,453,676	\$181,333,076
2052	\$57,974,533	\$130,153,360	\$188,127,893
2053	\$60,152,175	\$135,030,288	\$195,182,463
2054	\$62,416,275	\$140,092,205	\$202,508,480
2055	\$64,769,979	\$145,346,496	\$210,116,474

\*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>
2056	\$67,215,734	\$150,799,853	\$218,015,587
2057	\$69,756,221	\$156,458,493	\$226,214,714
2058	\$72,391,651	\$162,330,589	\$234,722,240
2059	\$75,122,623	\$168,423,420	\$243,546,043
2060	\$77,953,907	\$174,744,955	\$252,698,861
2061	\$80,890,146	\$181,303,303	\$262,193,448
2062	\$83,934,251	\$188,107,030	\$272,041,281
2063	\$87,087,984	\$195,165,017	\$282,253,000
2064	\$90,355,517	\$202,487,144	\$292,842,660
2065	\$93,742,938	\$210,083,542	\$303,826,479
2066	\$97,255,470	\$217,964,417	\$315,219,887
2067	\$100,898,590	\$226,140,152	\$327,038,743
2068	\$104,676,811	\$234,622,078	\$339,298,889
2069	\$108,594,284	\$243,421,630	\$352,015,914
2070	\$112,656,734	\$252,550,701	\$365,207,435
2071	\$116,870,786	\$262,021,664	\$378,892,451
2072	\$121,242,820	\$271,847,517	\$393,090,336
2073	\$125,779,039	\$282,041,598	\$407,820,636
2074	\$130,486,572	\$292,617,948	\$423,104,520
2075	\$135,372,920	\$303,591,110	\$438,964,030
2076	\$140,445,123	\$314,976,055	\$455,421,177
2077	\$145,710,382	\$326,788,154	\$472,498,536
2078	\$151,175,359	\$339,043,573	\$490,218,932
2079	\$156,846,661	\$351,758,930	\$508,605,591
2080	\$162,732,069	\$364,951,460	\$527,683,529
2081	\$168,839,869	\$378,638,961	\$547,478,830
2082	\$175,178,133	\$392,839,912	\$568,018,045
2083	\$181,754,607	\$407,573,494	\$589,328,101
2084	\$188,577,640	\$422,859,694	\$611,437,334
2085	\$195,656,463	\$438,719,236	\$634,375,699
2086	\$203,000,576	\$455,173,587	\$658,174,163
2087	\$210,619,788	\$472,244,977	\$682,864,765
2088	\$218,524,004	\$489,956,551	\$708,480,555
2089	\$226,723,295	\$508,332,281	\$735,055,576
2090	\$235,228,496	\$527,397,037	\$762,625,533
2091	\$244,051,169	\$547,176,626	\$791,227,795
2092	\$253,203,287	\$567,697,855	\$820,901,142
2093	\$262,697,131	\$588,988,518	\$851,685,649
2094	\$272,545,728	\$611,077,489	\$883,623,218
2095	\$282,762,903	\$633,994,739	\$916,757,642
2096	\$293,362,858	\$657,771,360	\$951,134,218
2097	\$304,360,276	\$682,439,587	\$986,799,863
2098	\$315,770,197	\$708,032,902	\$1,023,803,099
2099	\$327,608,098	\$734,586,031	\$1,062,194,129
2100	\$339,890,242	\$762,134,999	\$1,102,025,241
2101	\$352,633,623	\$790,717,166	\$1,143,350,788
2102	\$365,855,765	\$820,371,283	\$1,186,227,049
2103	\$379,574,606	\$851,137,553	\$1,230,712,159
2104	\$393,808,727	\$883,057,693	\$1,276,866,420

\*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
2005	110,279	641,671	751,950			
2006	116,135	658,718	774,853	\$1,641,517	\$3,464,285	\$5,105,802
2007	111,547	640,558	752,105	\$1,693,037	\$3,538,230	\$5,231,268
2008	109,231	628,418	737,649	\$1,679,328	\$3,543,293	\$5,222,621
2009	108,665	625,093	733,758	\$1,692,222	\$3,579,437	\$5,271,659
2010	108,022	622,679	730,701	\$1,718,978	\$3,642,427	\$5,361,405
2011	107,430	619,635	727,065	\$1,747,946	\$3,713,102	\$5,461,048
2012	107,430	619,635	727,065	\$1,781,863	\$3,790,634	\$5,572,497
2013	107,430	619,635	727,065	\$1,821,892	\$3,879,468	\$5,701,361
2014	107,430	619,635	727,065	\$1,862,986	\$3,971,542	\$5,834,527
2015	107,430	619,635	727,065	\$1,905,148	\$4,066,469	\$5,971,617
2016	107,430	619,635	727,065	\$1,972,225	\$4,214,478	\$6,186,703
2017	107,430	619,635	727,065	\$2,042,314	\$4,367,879	\$6,410,193
2018	107,430	619,635	727,065	\$2,115,681	\$4,526,892	\$6,642,573
2019	107,430	619,635	727,065	\$2,192,040	\$4,691,703	\$6,883,743
2020	107,430	619,635	727,065	\$2,271,601	\$4,862,495	\$7,134,097
2021	107,430	619,635	727,065	\$2,354,448	\$5,039,433	\$7,393,882
2022	107,430	619,635	727,065	\$2,440,584	\$5,222,855	\$7,663,439
2023	107,430	619,635	727,065	\$2,530,405	\$5,413,251	\$7,943,656
2024	107,430	619,635	727,065	\$2,624,170	\$5,611,279	\$8,235,449
2025	107,430	619,635	727,065	\$2,721,912	\$5,817,555	\$8,539,468
2026	107,430	619,635	727,065	\$2,823,819	\$6,032,431	\$8,856,249
2027	107,430	619,635	727,065	\$2,929,919	\$6,256,059	\$9,185,979
2028	107,430	619,635	727,065	\$3,040,062	\$6,488,537	\$9,528,599
2029	107,430	619,635	727,065	\$3,154,319	\$6,730,010	\$9,884,328
2030	107,430	619,635	727,065	\$3,272,897	\$6,980,719	\$10,253,615
2031	107,430	619,635	727,065	\$3,395,947	\$7,241,100	\$10,637,048
2032	107,430	619,635	727,065	\$3,523,808	\$7,511,626	\$11,035,434
2033	107,430	619,635	727,065	\$3,656,814	\$7,792,666	\$11,449,479
2034	107,430	619,635	727,065	\$3,795,215	\$8,084,311	\$11,879,527
2035	107,430	619,635	727,065	\$3,939,076	\$8,386,685	\$12,325,761
2036	107,430	619,635	727,065	\$4,088,288	\$8,700,114	\$12,788,403
2037	107,430	619,635	727,065	\$4,242,889	\$9,024,987	\$13,267,876
2038	107,430	619,635	727,065	\$4,403,120	\$9,361,765	\$13,764,885
2039	107,430	619,635	727,065	\$4,569,218	\$9,710,984	\$14,280,202
2040	107,430	619,635	727,065	\$4,741,519	\$10,073,250	\$14,814,769
2041	107,430	619,635	727,065	\$4,920,313	\$10,449,230	\$15,369,543
2042	107,430	619,635	727,065	\$5,105,972	\$10,839,453	\$15,945,425
2043	107,430	619,635	727,065	\$5,298,819	\$11,244,429	\$16,543,248
2044	107,430	619,635	727,065	\$5,498,884	\$11,664,915	\$17,163,799
2045	107,430	619,635	727,065	\$5,706,127	\$12,101,709	\$17,807,836
2046	107,430	619,635	727,065	\$5,920,898	\$12,555,289	\$18,476,187
2047	107,430	619,635	727,065	\$6,143,573	\$13,026,113	\$19,169,686
2048	107,430	619,635	727,065	\$6,374,366	\$13,514,733	\$19,889,100
2049	107,430	619,635	727,065	\$6,613,557	\$14,021,638	\$20,635,195
2050	107,430	619,635	727,065	\$6,861,676	\$14,547,509	\$21,409,185
2051	107,430	619,635	727,065	\$7,119,074	\$15,093,090	\$22,212,164
2052	107,430	619,635	727,065	\$7,386,103	\$15,659,111	\$23,045,213
2053	107,430	619,635	727,065	\$7,663,130	\$16,246,345	\$23,909,475
2054	107,430	619,635	727,065	\$7,950,536	\$16,855,593	\$24,806,128

**NONRETIRED RESERVISTS (continued)**

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2055	107,430	619,635	727,065	\$8,248,711	\$17,487,682	\$25,736,393
2056	107,430	619,635	727,065	\$8,558,062	\$18,143,470	\$26,701,532
2057	107,430	619,635	727,065	\$8,879,009	\$18,823,850	\$27,702,859
2058	107,430	619,635	727,065	\$9,211,987	\$19,529,744	\$28,741,731
2059	107,430	619,635	727,065	\$9,557,449	\$20,262,108	\$29,819,557
2060	107,430	619,635	727,065	\$9,915,863	\$21,021,935	\$30,937,798
2061	107,430	619,635	727,065	\$10,287,715	\$21,810,256	\$32,097,971
2062	107,430	619,635	727,065	\$10,673,509	\$22,628,138	\$33,301,647
2063	107,430	619,635	727,065	\$11,073,769	\$23,476,691	\$34,550,460
2064	107,430	619,635	727,065	\$11,489,038	\$24,357,064	\$35,846,102
2065	107,430	619,635	727,065	\$11,919,877	\$25,270,452	\$37,190,329
2066	107,430	619,635	727,065	\$12,366,873	\$26,218,091	\$38,584,964
2067	107,430	619,635	727,065	\$12,830,630	\$27,201,268	\$40,031,898
2068	107,430	619,635	727,065	\$13,311,778	\$28,221,313	\$41,533,091
2069	107,430	619,635	727,065	\$13,810,968	\$29,279,611	\$43,090,579
2070	107,430	619,635	727,065	\$14,328,878	\$30,377,594	\$44,706,473
2071	107,430	619,635	727,065	\$14,866,210	\$31,516,753	\$46,382,963
2072	107,430	619,635	727,065	\$15,423,692	\$32,698,629	\$48,122,321
2073	107,430	619,635	727,065	\$16,002,079	\$33,924,827	\$49,926,906
2074	107,430	619,635	727,065	\$16,602,157	\$35,197,007	\$51,799,163
2075	107,430	619,635	727,065	\$17,224,737	\$36,516,894	\$53,741,631
2076	107,430	619,635	727,065	\$17,870,664	\$37,886,277	\$55,756,942
2077	107,430	619,635	727,065	\$18,540,814	\$39,307,013	\$57,847,827
2078	107,430	619,635	727,065	\$19,236,094	\$40,781,026	\$60,017,120
2079	107,430	619,635	727,065	\$19,957,448	\$42,310,314	\$62,267,762
2080	107,430	619,635	727,065	\$20,705,852	\$43,896,951	\$64,602,804
2081	107,430	619,635	727,065	\$21,482,322	\$45,543,087	\$67,025,409
2082	107,430	619,635	727,065	\$22,287,909	\$47,250,953	\$69,538,862
2083	107,430	619,635	727,065	\$23,123,706	\$49,022,864	\$72,146,570
2084	107,430	619,635	727,065	\$23,990,845	\$50,861,221	\$74,852,067
2085	107,430	619,635	727,065	\$24,890,502	\$52,768,517	\$77,659,020
2086	107,430	619,635	727,065	\$25,823,896	\$54,747,337	\$80,571,233
2087	107,430	619,635	727,065	\$26,792,293	\$56,800,362	\$83,592,655
2088	107,430	619,635	727,065	\$27,797,004	\$58,930,376	\$86,727,380
2089	107,430	619,635	727,065	\$28,839,392	\$61,140,266	\$89,979,657
2090	107,430	619,635	727,065	\$29,920,869	\$63,433,026	\$93,353,895
2091	107,430	619,635	727,065	\$31,042,902	\$65,811,765	\$96,854,666
2092	107,430	619,635	727,065	\$32,207,011	\$68,279,706	\$100,486,717
2093	107,430	619,635	727,065	\$33,414,773	\$70,840,195	\$104,254,969
2094	107,430	619,635	727,065	\$34,667,828	\$73,496,703	\$108,164,530
2095	107,430	619,635	727,065	\$35,967,871	\$76,252,829	\$112,220,700
2096	107,430	619,635	727,065	\$37,316,666	\$79,112,310	\$116,428,977
2097	107,430	619,635	727,065	\$38,716,041	\$82,079,022	\$120,795,063
2098	107,430	619,635	727,065	\$40,167,893	\$85,156,986	\$125,324,878
2099	107,430	619,635	727,065	\$41,674,189	\$88,350,373	\$130,024,562
2100	107,430	619,635	727,065	\$43,236,971	\$91,663,512	\$134,900,483
2101	107,430	619,635	727,065	\$44,858,357	\$95,100,894	\$139,959,251
2102	107,430	619,635	727,065	\$46,540,546	\$98,667,177	\$145,207,723
2103	107,430	619,635	727,065	\$48,285,816	\$102,367,196	\$150,653,013
2104	107,430	619,635	727,065	\$50,096,535	\$106,205,966	\$156,302,501

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

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2005	489,053	1,233,559	1,722,612	22,074	67,436	89,510	1,812,122
2006	491,318	1,249,978	1,741,296	20,907	65,929	86,836	1,828,132
2007	494,460	1,267,454	1,761,914	19,804	64,420	84,225	1,846,139
2008	496,831	1,281,177	1,778,007	18,774	62,913	81,688	1,859,695
2009	498,342	1,291,785	1,790,126	17,822	61,409	79,231	1,869,357
2010	498,601	1,299,060	1,797,662	16,946	59,915	76,862	1,874,523
2011	498,064	1,302,610	1,800,674	16,148	58,468	74,616	1,875,291
2012	497,374	1,304,599	1,801,973	15,430	57,071	72,502	1,874,475
2013	496,659	1,304,469	1,801,128	14,789	55,722	70,511	1,871,639
2014	495,687	1,301,678	1,797,365	14,217	54,417	68,635	1,866,000
2015	494,604	1,297,964	1,792,568	13,712	53,164	66,876	1,859,444
2016	493,614	1,295,181	1,788,795	13,269	51,978	65,247	1,854,042
2017	492,547	1,293,441	1,785,988	12,881	50,862	63,743	1,849,731
2018	491,333	1,292,496	1,783,829	12,543	49,814	62,357	1,846,186
2019	490,024	1,291,466	1,781,490	12,247	48,821	61,068	1,842,558
2020	488,635	1,291,061	1,779,697	11,986	47,881	59,867	1,839,563
2021	487,353	1,291,514	1,778,868	11,752	46,996	58,748	1,837,616
2022	486,091	1,291,729	1,777,820	11,541	46,154	57,696	1,835,515
2023	484,644	1,290,457	1,775,101	11,347	45,340	56,688	1,831,789
2024	483,001	1,287,794	1,770,795	11,166	44,557	55,723	1,826,518
2025	480,937	1,282,972	1,763,908	10,995	43,799	54,794	1,818,702
2026	478,277	1,278,208	1,756,485	10,831	43,089	53,920	1,810,404
2027	475,212	1,272,302	1,747,513	10,673	42,413	53,086	1,800,599
2028	472,260	1,266,423	1,738,683	10,528	41,777	52,304	1,790,987
2029	469,267	1,260,444	1,729,710	10,391	41,181	51,573	1,781,283
2030	466,292	1,254,597	1,720,889	10,262	40,624	50,887	1,771,776
2031	463,214	1,248,316	1,711,531	10,142	40,102	50,244	1,761,775
2032	460,100	1,241,738	1,701,838	10,031	39,616	49,648	1,751,486
2033	457,007	1,234,787	1,691,795	9,928	39,166	49,094	1,740,888
2034	454,010	1,227,800	1,681,810	9,833	38,749	48,582	1,730,393
2035	451,098	1,220,841	1,671,939	9,749	38,366	48,115	1,720,054
2036	448,268	1,214,195	1,662,463	9,673	38,018	47,691	1,710,154
2037	445,585	1,207,814	1,653,399	9,605	37,705	47,310	1,700,709
2038	443,145	1,201,784	1,644,929	9,547	37,424	46,972	1,691,901
2039	440,893	1,196,048	1,636,940	9,498	37,176	46,675	1,683,615
2040	438,826	1,190,612	1,629,438	9,457	36,959	46,416	1,675,854
2041	436,923	1,185,452	1,622,375	9,422	36,770	46,192	1,668,567
2042	435,211	1,180,570	1,615,781	9,395	36,607	46,002	1,661,783
2043	433,674	1,175,873	1,609,547	9,372	36,468	45,841	1,655,387
2044	432,266	1,171,336	1,603,602	9,355	36,351	45,705	1,649,307
2045	430,993	1,166,935	1,597,929	9,341	36,252	45,593	1,643,522
2046	429,815	1,162,783	1,592,597	9,330	36,171	45,501	1,638,098
2047	428,720	1,158,869	1,587,588	9,322	36,105	45,427	1,633,015
2048	427,757	1,155,287	1,583,044	9,315	36,053	45,368	1,628,412
2049	426,920	1,152,053	1,578,973	9,311	36,012	45,323	1,624,296
2050	426,192	1,149,207	1,575,399	9,308	35,982	45,290	1,620,689
2051	425,554	1,146,732	1,572,287	9,306	35,961	45,267	1,617,553
2052	425,013	1,144,672	1,569,685	9,305	35,947	45,252	1,614,937
2053	424,559	1,143,016	1,567,575	9,305	35,939	45,244	1,612,819
2054	424,191	1,141,772	1,565,962	9,305	35,937	45,242	1,611,204

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

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

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2055	423,907	1,140,922	1,564,829	9,307	35,938	45,245	1,610,074
2056	423,706	1,140,469	1,564,174	9,309	35,943	45,251	1,609,426
2057	423,591	1,140,383	1,563,973	9,311	35,950	45,262	1,609,235
2058	423,584	1,140,657	1,564,242	9,315	35,960	45,275	1,609,516
2059	423,684	1,141,265	1,564,948	9,319	35,971	45,290	1,610,238
2060	423,886	1,142,181	1,566,067	9,325	35,982	45,307	1,611,374
2061	424,186	1,143,367	1,567,552	9,330	35,995	45,325	1,612,877
2062	424,585	1,144,789	1,569,374	9,337	36,007	45,344	1,614,718
2063	425,079	1,146,408	1,571,487	9,343	36,020	45,363	1,616,850
2064	425,655	1,148,189	1,573,844	9,350	36,032	45,383	1,619,226
2065	426,302	1,150,096	1,576,398	9,357	36,044	45,402	1,621,800
2066	427,009	1,152,101	1,579,110	9,364	36,056	45,420	1,624,530
2067	427,764	1,154,179	1,581,942	9,371	36,067	45,438	1,627,380
2068	428,561	1,156,312	1,584,873	9,378	36,077	45,455	1,630,328
2069	429,391	1,158,487	1,587,878	9,384	36,087	45,471	1,633,349
2070	430,242	1,160,693	1,590,935	9,389	36,096	45,485	1,636,420
2071	431,101	1,162,916	1,594,017	9,394	36,104	45,498	1,639,515
2072	431,958	1,165,149	1,597,107	9,399	36,111	45,510	1,642,617
2073	432,804	1,167,383	1,600,187	9,402	36,118	45,520	1,645,707
2074	433,629	1,169,612	1,603,241	9,405	36,124	45,529	1,648,770
2075	434,429	1,171,828	1,606,257	9,407	36,129	45,536	1,651,793
2076	435,198	1,174,024	1,609,223	9,408	36,134	45,542	1,654,765
2077	435,934	1,176,197	1,612,131	9,409	36,138	45,547	1,657,678
2078	436,638	1,178,345	1,614,982	9,409	36,141	45,551	1,660,533
2079	437,311	1,180,465	1,617,775	9,409	36,144	45,553	1,663,329
2080	437,953	1,182,556	1,620,509	9,409	36,146	45,555	1,666,064
2081	438,563	1,184,600	1,623,163	9,408	36,148	45,556	1,668,719
2082	439,144	1,186,600	1,625,744	9,407	36,150	45,557	1,671,301
2083	439,701	1,188,558	1,628,259	9,406	36,151	45,557	1,673,816
2084	440,239	1,190,473	1,630,712	9,406	36,152	45,557	1,676,269
2085	440,760	1,192,349	1,633,109	9,405	36,152	45,557	1,678,666
2086	441,271	1,194,187	1,635,457	9,404	36,152	45,557	1,681,014
2087	441,773	1,195,988	1,637,761	9,404	36,153	45,556	1,683,317
2088	442,272	1,197,754	1,640,026	9,403	36,153	45,556	1,685,582
2089	442,771	1,199,488	1,642,259	9,403	36,153	45,556	1,687,815
2090	443,272	1,201,193	1,644,464	9,403	36,153	45,556	1,690,021
2091	443,776	1,202,874	1,646,650	9,403	36,153	45,557	1,692,207
2092	444,286	1,204,533	1,648,819	9,404	36,154	45,557	1,694,377
2093	444,801	1,206,174	1,650,976	9,404	36,154	45,558	1,696,533
2094	445,322	1,207,801	1,653,123	9,404	36,154	45,559	1,698,681
2095	445,848	1,209,415	1,655,263	9,405	36,154	45,559	1,700,822
2096	446,377	1,211,020	1,657,397	9,405	36,155	45,560	1,702,957
2097	446,910	1,212,615	1,659,525	9,406	36,155	45,561	1,705,086
2098	447,445	1,214,202	1,661,647	9,406	36,156	45,562	1,707,209
2099	447,981	1,215,783	1,663,764	9,407	36,156	45,563	1,709,327
2100	448,517	1,217,360	1,665,877	9,407	36,157	45,564	1,711,441
2101	449,053	1,218,934	1,667,987	9,408	36,157	45,565	1,713,551
2102	449,586	1,220,506	1,670,092	9,408	36,158	45,565	1,715,657
2103	450,117	1,222,076	1,672,193	9,408	36,158	45,566	1,717,759
2104	450,644	1,223,646	1,674,290	9,408	36,158	45,566	1,719,857

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

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

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2006	\$16,718,213	\$20,651,530	\$37,369,743	\$605,863	\$683,247	\$1,279,776	\$38,658,854
2007	\$17,436,176	\$21,808,474	\$39,244,652	\$593,790	\$702,431	\$1,282,923	\$40,540,871
2008	\$18,033,453	\$22,806,430	\$40,839,882	\$577,876	\$715,316	\$1,278,977	\$42,133,074
2009	\$18,655,007	\$23,787,436	\$42,442,444	\$569,680	\$727,963	\$1,285,328	\$43,740,086
2010	\$19,183,460	\$24,614,968	\$43,798,428	\$552,999	\$733,693	\$1,275,542	\$45,085,119
2011	\$19,687,381	\$25,345,107	\$45,032,488	\$535,567	\$732,237	\$1,261,681	\$46,300,292
2012	\$20,187,482	\$26,032,241	\$46,219,723	\$519,480	\$729,459	\$1,245,926	\$47,468,661
2013	\$20,693,360	\$26,692,941	\$47,386,302	\$505,133	\$726,312	\$1,230,077	\$48,617,747
2014	\$21,205,180	\$27,323,242	\$48,528,422	\$492,650	\$723,162	\$1,215,286	\$49,744,234
2015	\$21,800,979	\$28,031,520	\$49,832,498	\$483,828	\$722,902	\$1,206,731	\$51,039,229
2016	\$22,434,019	\$28,783,591	\$51,217,611	\$477,431	\$723,934	\$1,201,365	\$52,418,976
2017	\$23,081,695	\$29,570,154	\$52,651,849	\$472,824	\$725,886	\$1,198,710	\$53,850,559
2018	\$23,742,171	\$30,393,432	\$54,135,603	\$470,038	\$728,826	\$1,198,863	\$55,334,466
2019	\$24,417,133	\$31,248,906	\$55,666,039	\$469,011	\$732,713	\$1,201,724	\$56,867,763
2020	\$25,104,846	\$32,136,975	\$57,241,821	\$469,511	\$737,404	\$1,206,914	\$58,448,735
2021	\$25,808,505	\$33,069,939	\$58,878,444	\$471,225	\$743,011	\$1,214,235	\$60,092,679
2022	\$26,531,690	\$34,036,071	\$60,567,761	\$474,175	\$749,482	\$1,223,657	\$61,791,418
2023	\$27,268,412	\$35,006,788	\$62,275,200	\$478,071	\$756,552	\$1,234,623	\$63,509,822
2024	\$28,011,125	\$35,967,839	\$63,978,964	\$482,733	\$764,071	\$1,246,803	\$65,225,768
2025	\$28,756,184	\$36,912,071	\$65,668,254	\$488,037	\$772,112	\$1,260,150	\$66,928,404
2026	\$29,488,510	\$37,849,942	\$67,338,452	\$493,920	\$780,860	\$1,274,781	\$68,613,232
2027	\$30,208,441	\$38,787,545	\$68,995,986	\$500,199	\$790,405	\$1,290,604	\$70,286,590
2028	\$31,003,238	\$39,731,274	\$70,734,513	\$507,120	\$800,711	\$1,307,831	\$72,042,344
2029	\$31,815,052	\$40,692,943	\$72,507,995	\$514,858	\$811,921	\$1,326,779	\$73,834,774
2030	\$32,639,941	\$41,796,593	\$74,436,534	\$523,252	\$824,036	\$1,347,288	\$75,783,822
2031	\$33,478,469	\$42,916,524	\$76,394,993	\$532,262	\$837,016	\$1,369,278	\$77,764,272
2032	\$34,334,992	\$44,056,927	\$78,391,919	\$541,961	\$851,007	\$1,392,968	\$79,784,887
2033	\$35,211,674	\$45,221,994	\$80,433,668	\$552,352	\$866,010	\$1,418,362	\$81,852,030
2034	\$36,102,619	\$46,406,378	\$82,508,997	\$563,465	\$882,079	\$1,445,544	\$83,954,542
2035	\$37,015,996	\$47,613,169	\$84,629,164	\$575,459	\$899,307	\$1,474,765	\$86,103,930
2036	\$37,953,601	\$48,857,146	\$86,810,747	\$588,375	\$917,806	\$1,506,180	\$88,316,927
2037	\$38,926,146	\$50,146,498	\$89,072,644	\$602,265	\$937,713	\$1,539,979	\$90,612,623
2038	\$39,944,773	\$51,483,526	\$91,428,299	\$617,272	\$959,138	\$1,576,410	\$93,004,709
2039	\$41,012,125	\$52,876,743	\$93,888,869	\$633,493	\$982,135	\$1,615,628	\$95,504,497
2040	\$42,125,589	\$54,331,629	\$96,457,218	\$650,868	\$1,006,807	\$1,657,675	\$98,114,893
2041	\$43,283,707	\$55,849,407	\$99,133,114	\$669,403	\$1,033,189	\$1,702,592	\$100,835,706
2042	\$44,491,531	\$57,436,757	\$101,928,288	\$689,115	\$1,061,284	\$1,750,400	\$103,678,687
2043	\$45,755,450	\$59,088,716	\$104,844,165	\$709,985	\$1,091,138	\$1,801,123	\$106,645,288
2044	\$47,081,910	\$60,804,616	\$107,886,526	\$731,985	\$1,122,748	\$1,854,732	\$109,741,258
2045	\$48,472,196	\$62,587,448	\$111,059,645	\$755,089	\$1,156,147	\$1,911,236	\$112,970,881
2046	\$49,913,475	\$64,431,284	\$114,344,759	\$779,275	\$1,191,367	\$1,970,642	\$116,315,402
2047	\$51,413,723	\$66,335,732	\$117,749,455	\$804,471	\$1,228,461	\$2,032,933	\$119,782,387
2048	\$52,985,639	\$68,309,673	\$121,295,313	\$830,699	\$1,267,446	\$2,098,145	\$123,393,458
2049	\$54,632,350	\$70,366,262	\$124,998,612	\$858,007	\$1,308,388	\$2,166,395	\$127,165,007
2050	\$56,354,240	\$72,520,996	\$128,875,235	\$886,412	\$1,351,336	\$2,237,748	\$131,112,983
2051	\$58,154,362	\$74,780,752	\$132,935,114	\$915,938	\$1,396,308	\$2,312,246	\$135,247,360
2052	\$60,033,723	\$77,148,837	\$137,182,560	\$946,659	\$1,443,328	\$2,389,988	\$139,572,548
2053	\$61,996,568	\$79,633,458	\$141,630,026	\$978,606	\$1,492,481	\$2,471,087	\$144,101,113
2054	\$64,045,354	\$82,240,219	\$146,285,572	\$1,011,833	\$1,543,738	\$2,555,572	\$148,841,144
2055	\$66,186,003	\$84,974,468	\$151,160,470	\$1,046,409	\$1,597,247	\$2,643,656	\$153,804,126

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes pay 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	
2056	\$68,423,619	\$87,843,909	\$156,267,529	\$1,082,379	\$1,653,094	\$2,735,473	\$159,003,002
2057	\$70,764,016	\$90,854,996	\$161,619,013	\$1,119,852	\$1,711,374	\$2,831,226	\$164,450,239
2058	\$73,216,374	\$94,012,495	\$167,228,870	\$1,158,946	\$1,772,185	\$2,931,131	\$170,160,001
2059	\$75,788,995	\$97,323,343	\$173,112,339	\$1,199,729	\$1,835,603	\$3,035,331	\$176,147,670
2060	\$78,487,364	\$100,794,579	\$179,281,943	\$1,242,320	\$1,901,689	\$3,144,009	\$182,425,952
2061	\$81,315,975	\$104,433,099	\$185,749,074	\$1,286,804	\$1,970,508	\$3,257,312	\$189,006,386
2062	\$84,281,477	\$108,245,132	\$192,526,609	\$1,333,295	\$2,042,209	\$3,375,504	\$195,902,113
2063	\$87,390,308	\$112,235,410	\$199,625,718	\$1,381,837	\$2,116,860	\$3,498,697	\$203,124,416
2064	\$90,643,174	\$116,407,605	\$207,050,779	\$1,432,489	\$2,194,551	\$3,627,040	\$210,677,818
2065	\$94,046,437	\$120,766,340	\$214,812,777	\$1,485,325	\$2,275,384	\$3,760,709	\$218,573,486
2066	\$97,605,900	\$125,315,476	\$222,921,376	\$1,540,390	\$2,359,464	\$3,899,854	\$226,821,230
2067	\$101,325,123	\$130,059,745	\$231,384,868	\$1,597,736	\$2,446,907	\$4,044,643	\$235,429,511
2068	\$105,210,191	\$135,004,861	\$240,215,052	\$1,657,405	\$2,537,816	\$4,195,221	\$244,410,273
2069	\$109,266,053	\$140,157,225	\$249,423,278	\$1,719,485	\$2,632,291	\$4,351,776	\$253,775,054
2070	\$113,495,508	\$145,524,674	\$259,020,182	\$1,784,047	\$2,730,452	\$4,514,499	\$263,534,680
2071	\$117,902,184	\$151,114,843	\$269,017,027	\$1,851,104	\$2,832,423	\$4,683,527	\$273,700,554
2072	\$122,488,879	\$156,935,331	\$279,424,210	\$1,920,711	\$2,938,333	\$4,859,045	\$284,283,255
2073	\$127,259,566	\$162,994,617	\$290,254,183	\$1,992,948	\$3,048,317	\$5,041,265	\$295,295,448
2074	\$132,218,075	\$169,300,662	\$301,518,737	\$2,067,869	\$3,162,531	\$5,230,400	\$306,749,137
2075	\$137,368,518	\$175,861,390	\$313,229,908	\$2,145,547	\$3,281,127	\$5,426,674	\$318,656,582
2076	\$142,716,232	\$182,685,575	\$325,401,806	\$2,226,064	\$3,404,261	\$5,630,325	\$331,032,132
2077	\$148,266,815	\$189,781,765	\$338,048,580	\$2,309,511	\$3,532,074	\$5,841,585	\$343,890,165
2078	\$154,027,332	\$197,159,440	\$351,186,772	\$2,395,992	\$3,664,712	\$6,060,704	\$357,247,476
2079	\$160,005,040	\$204,828,848	\$364,833,888	\$2,485,633	\$3,802,335	\$6,287,969	\$371,121,857
2080	\$166,207,338	\$212,799,957	\$379,007,295	\$2,578,560	\$3,945,112	\$6,523,671	\$385,530,966
2081	\$172,641,117	\$221,082,177	\$393,723,294	\$2,674,913	\$4,093,218	\$6,768,131	\$400,491,426
2082	\$179,314,290	\$229,684,966	\$408,999,256	\$2,774,846	\$4,246,850	\$7,021,696	\$416,020,952
2083	\$186,236,882	\$238,620,129	\$424,857,012	\$2,878,511	\$4,406,219	\$7,284,729	\$432,141,741
2084	\$193,418,981	\$247,899,901	\$441,318,882	\$2,986,065	\$4,571,548	\$7,557,613	\$448,876,495
2085	\$200,871,502	\$257,536,952	\$458,408,454	\$3,097,676	\$4,743,071	\$7,840,747	\$466,249,201
2086	\$208,606,558	\$267,544,446	\$476,151,004	\$3,213,514	\$4,921,024	\$8,134,539	\$484,285,543
2087	\$216,636,596	\$277,936,011	\$494,572,607	\$3,333,754	\$5,105,651	\$8,439,406	\$503,012,013
2088	\$224,974,784	\$288,725,825	\$513,700,609	\$3,458,575	\$5,297,205	\$8,755,780	\$522,456,390
2089	\$233,634,897	\$299,928,910	\$533,563,807	\$3,588,161	\$5,495,945	\$9,084,106	\$542,647,913
2090	\$242,630,590	\$311,561,089	\$554,191,679	\$3,722,698	\$5,702,143	\$9,424,841	\$563,616,520
2091	\$251,975,866	\$323,639,085	\$575,614,951	\$3,862,371	\$5,916,078	\$9,778,449	\$585,393,400
2092	\$261,685,068	\$336,180,420	\$597,865,488	\$4,007,367	\$6,138,040	\$10,145,407	\$608,010,896
2093	\$271,772,832	\$349,203,120	\$620,975,952	\$4,157,880	\$6,368,335	\$10,526,215	\$631,502,167
2094	\$282,254,030	\$362,726,089	\$644,980,119	\$4,314,104	\$6,607,279	\$10,921,382	\$655,901,501
2095	\$293,143,647	\$376,769,133	\$669,912,780	\$4,476,236	\$6,855,197	\$11,331,433	\$681,244,213
2096	\$304,456,892	\$391,352,640	\$695,809,532	\$4,644,480	\$7,112,429	\$11,756,909	\$707,566,440
2097	\$316,209,545	\$406,497,548	\$722,707,093	\$4,819,046	\$7,379,322	\$12,198,368	\$734,905,461
2098	\$328,418,205	\$422,225,572	\$750,643,777	\$5,000,153	\$7,656,238	\$12,656,391	\$763,300,169
2099	\$341,099,780	\$438,559,409	\$779,659,190	\$5,188,035	\$7,943,550	\$13,131,585	\$792,790,775
2100	\$354,271,431	\$455,522,835	\$809,794,267	\$5,382,931	\$8,241,646	\$13,624,577	\$823,418,844
2101	\$367,950,824	\$473,140,456	\$841,091,279	\$5,585,094	\$8,550,927	\$14,136,022	\$855,227,301
2102	\$382,156,344	\$491,437,743	\$873,594,087	\$5,794,790	\$8,871,812	\$14,666,602	\$888,260,689
2103	\$396,907,307	\$510,441,134	\$907,348,441	\$6,012,297	\$9,204,733	\$15,217,029	\$922,565,471
2104	\$412,223,770	\$530,177,992	\$942,401,762	\$6,237,906	\$9,550,141	\$15,788,047	\$958,189,809

\*This projection includes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes pay 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
2006	11,087	23,316	196	1,054	\$33,084	\$14,938	\$37,533	\$12,714
2007	12,006	25,407	194	1,036	\$31,612	\$14,732	\$38,468	\$13,126
2008	11,553	24,216	194	1,012	\$32,830	\$15,161	\$39,537	\$13,418
2009	10,989	22,859	194	1,000	\$34,394	\$15,599	\$40,572	\$13,667
2010	10,162	21,511	193	991	\$36,363	\$16,193	\$41,567	\$13,900
2011	9,598	19,935	192	981	\$38,231	\$16,841	\$42,532	\$14,142
2012	9,421	19,369	192	977	\$39,715	\$17,474	\$43,440	\$14,401
2013	9,373	18,599	191	973	\$40,941	\$18,089	\$44,423	\$14,656
2014	9,162	17,420	189	967	\$42,456	\$18,838	\$45,442	\$14,894
2015	9,053	17,283	187	964	\$43,635	\$19,114	\$46,530	\$15,152
2016	9,079	17,995	186	967	\$44,821	\$19,461	\$47,697	\$15,501
2017	8,981	18,653	184	971	\$46,201	\$19,940	\$49,014	\$15,948
2018	8,832	19,125	183	975	\$47,915	\$20,528	\$50,599	\$16,456
2019	8,747	19,258	182	975	\$49,592	\$21,359	\$52,300	\$17,016
2020	8,688	19,791	180	975	\$50,816	\$21,944	\$53,926	\$17,572
2021	8,773	20,396	178	976	\$52,093	\$22,535	\$55,650	\$18,173
2022	8,821	20,434	177	974	\$53,509	\$23,177	\$57,469	\$18,750
2023	8,744	19,990	175	967	\$54,912	\$23,828	\$59,239	\$19,301
2024	8,689	19,425	173	961	\$56,261	\$24,534	\$61,020	\$19,873
2025	8,457	18,497	171	954	\$58,419	\$25,443	\$62,917	\$20,477
2026	8,122	18,278	168	955	\$59,944	\$25,892	\$64,639	\$21,042
2027	7,912	17,749	166	952	\$61,575	\$26,689	\$66,326	\$21,661
2028	7,960	17,685	167	952	\$63,440	\$27,479	\$68,160	\$22,352
2029	7,948	17,658	168	953	\$65,547	\$28,144	\$70,099	\$23,079
2030	7,996	17,729	168	953	\$67,102	\$28,887	\$71,992	\$23,843
2031	7,963	17,554	168	952	\$69,216	\$29,875	\$74,127	\$24,641
2032	7,950	17,294	169	952	\$71,556	\$31,031	\$76,471	\$25,469
2033	7,979	17,063	169	952	\$73,453	\$32,088	\$78,557	\$26,331
2034	8,058	17,048	169	952	\$75,510	\$33,234	\$81,050	\$27,250
2035	8,119	17,104	170	951	\$78,132	\$34,260	\$83,883	\$28,228
2036	8,153	17,269	171	952	\$80,966	\$35,532	\$86,671	\$29,274
2037	8,216	17,424	172	953	\$84,471	\$36,715	\$89,834	\$30,371
2038	8,332	17,589	173	953	\$88,262	\$38,049	\$93,484	\$31,531
2039	8,388	17,710	174	954	\$91,516	\$39,515	\$97,288	\$32,735
2040	8,430	17,806	174	955	\$95,003	\$41,080	\$101,045	\$33,981
2041	8,448	17,874	175	955	\$98,046	\$42,663	\$105,033	\$35,272
2042	8,473	17,926	175	956	\$101,732	\$44,420	\$109,205	\$36,611
2043	8,480	17,917	175	956	\$106,162	\$46,274	\$113,433	\$37,992
2044	8,452	17,874	175	956	\$110,963	\$48,182	\$117,711	\$39,420
2045	8,430	17,812	175	955	\$115,624	\$50,116	\$122,146	\$40,898
2046	8,396	17,797	175	955	\$120,334	\$52,195	\$126,743	\$42,438
2047	8,359	17,774	174	955	\$124,960	\$54,267	\$131,479	\$44,031
2048	8,350	17,781	174	955	\$129,725	\$56,413	\$136,346	\$45,684
2049	8,343	17,780	174	955	\$134,542	\$58,628	\$141,383	\$47,397
2050	8,330	17,778	173	955	\$139,510	\$60,849	\$146,575	\$49,174
2051	8,315	17,772	173	955	\$144,656	\$63,126	\$151,943	\$51,014
2052	8,305	17,775	173	955	\$149,959	\$65,487	\$157,498	\$52,921
2053	8,293	17,768	173	955	\$155,410	\$67,923	\$163,217	\$54,897
2054	8,283	17,764	172	955	\$161,063	\$70,457	\$169,141	\$56,947
2055	8,274	17,755	172	955	\$166,934	\$73,076	\$175,335	\$59,075

\*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 pay 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
2056	8,268	17,756	172	954	\$173,017	\$75,817	\$181,752	\$61,286
2057	8,265	17,751	172	954	\$179,362	\$78,644	\$188,453	\$63,581
2058	8,275	17,751	172	954	\$186,094	\$81,590	\$195,483	\$65,964
2059	8,282	17,751	172	954	\$193,056	\$84,643	\$202,831	\$68,437
2060	8,289	17,753	172	955	\$200,272	\$87,816	\$210,442	\$71,004
2061	8,295	17,755	172	955	\$207,747	\$91,103	\$218,368	\$73,668
2062	8,305	17,759	173	955	\$215,568	\$94,521	\$226,629	\$76,433
2063	8,316	17,762	173	955	\$223,750	\$98,065	\$235,208	\$79,302
2064	8,323	17,764	173	955	\$232,209	\$101,744	\$244,107	\$82,278
2065	8,328	17,765	173	955	\$240,996	\$105,560	\$253,361	\$85,366
2066	8,331	17,767	173	955	\$250,131	\$109,525	\$262,969	\$88,571
2067	8,332	17,768	173	955	\$259,632	\$113,637	\$272,945	\$91,896
2068	8,335	17,770	173	955	\$269,495	\$117,905	\$283,291	\$95,345
2069	8,337	17,770	173	955	\$279,700	\$122,333	\$294,019	\$98,924
2070	8,338	17,772	173	955	\$290,274	\$126,927	\$305,124	\$102,637
2071	8,337	17,772	173	955	\$301,226	\$131,693	\$316,624	\$106,489
2072	8,336	17,773	173	955	\$312,580	\$136,637	\$328,539	\$110,484
2073	8,334	17,773	173	955	\$324,345	\$141,765	\$340,870	\$114,629
2074	8,331	17,773	173	955	\$336,498	\$147,085	\$353,628	\$118,928
2075	8,328	17,772	173	955	\$349,093	\$152,603	\$366,851	\$123,389
2076	8,324	17,772	173	955	\$362,137	\$158,328	\$380,553	\$128,016
2077	8,320	17,771	173	955	\$375,661	\$164,267	\$394,756	\$132,817
2078	8,318	17,771	173	955	\$389,704	\$170,428	\$409,493	\$137,798
2079	8,317	17,771	173	955	\$404,263	\$176,820	\$424,788	\$142,965
2080	8,315	17,771	173	955	\$419,360	\$183,452	\$440,652	\$148,327
2081	8,314	17,771	173	955	\$435,013	\$190,331	\$457,112	\$153,890
2082	8,314	17,771	173	955	\$451,259	\$197,469	\$474,199	\$159,661
2083	8,314	17,771	173	955	\$468,131	\$204,875	\$491,935	\$165,649
2084	8,315	17,771	173	955	\$485,641	\$212,558	\$510,341	\$171,862
2085	8,316	17,771	173	955	\$503,816	\$220,529	\$529,454	\$178,307
2086	8,316	17,771	173	955	\$522,687	\$228,801	\$549,298	\$184,995
2087	8,317	17,771	173	955	\$542,284	\$237,382	\$569,903	\$191,934
2088	8,318	17,772	173	955	\$562,637	\$246,286	\$591,297	\$199,132
2089	8,320	17,772	173	955	\$583,763	\$255,523	\$613,507	\$206,602
2090	8,321	17,772	173	955	\$605,688	\$265,108	\$636,557	\$214,351
2091	8,322	17,772	173	955	\$628,441	\$275,052	\$660,477	\$222,391
2092	8,323	17,773	173	955	\$652,057	\$285,370	\$685,299	\$230,732
2093	8,324	17,773	173	955	\$676,568	\$296,074	\$711,053	\$239,387
2094	8,325	17,773	173	955	\$701,989	\$307,180	\$737,766	\$248,366
2095	8,325	17,773	173	955	\$728,359	\$318,702	\$765,475	\$257,681
2096	8,325	17,773	173	955	\$755,711	\$330,657	\$794,217	\$267,346
2097	8,325	17,774	173	955	\$784,085	\$343,060	\$824,029	\$277,373
2098	8,325	17,774	173	955	\$813,520	\$355,928	\$854,950	\$287,776
2099	8,325	17,774	173	955	\$844,050	\$369,278	\$887,025	\$298,569
2100	8,324	17,774	173	955	\$875,715	\$383,129	\$920,294	\$309,767
2101	8,324	17,774	173	955	\$908,556	\$397,500	\$954,800	\$321,385
2102	8,323	17,774	173	955	\$942,620	\$412,409	\$990,593	\$333,439
2103	8,323	17,774	173	955	\$977,956	\$427,877	\$1,027,721	\$345,944
2104	8,323	17,774	173	955	\$1,014,609	\$443,926	\$1,066,235	\$358,919

\*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 pay 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>
2005	187,441	75,657	267	3,485	12,281	279,131
2006	192,763	79,732	234	3,617	11,604	287,950
2007	197,417	83,532	208	3,733	10,902	295,793
2008	201,433	87,088	184	3,833	10,204	302,742
2009	204,790	90,389	162	3,916	9,512	308,769
2010	207,476	93,436	143	3,981	8,830	313,867
2011	209,516	96,243	126	4,036	8,161	318,082
2012	210,938	98,831	111	4,075	7,508	321,464
2013	211,777	101,227	98	4,101	6,874	324,077
2014	212,082	103,458	85	4,116	6,262	326,005
2015	211,886	105,559	75	4,126	5,675	327,321
2016	211,263	107,571	65	4,126	5,118	328,144
2017	210,258	109,523	57	4,120	4,592	328,551
2018	208,920	111,442	49	4,113	4,100	328,624
2019	207,292	113,347	43	4,091	3,644	328,416
2020	205,410	115,256	37	4,059	3,223	327,985
2021	203,318	117,178	32	4,017	2,838	327,383
2022	201,048	119,112	28	3,981	2,490	326,659
2023	198,636	121,055	24	3,948	2,177	325,840
2024	196,111	122,999	21	3,918	1,898	324,947
2025	193,507	124,930	18	3,892	1,652	323,999
2026	190,854	126,831	15	3,874	1,436	323,009
2027	188,183	128,685	13	3,863	1,248	321,991
2028	185,526	130,475	11	3,855	1,086	320,954
2029	182,916	132,189	10	3,850	947	319,912
2030	180,381	133,810	8	3,848	830	318,878
2031	177,935	135,314	7	3,855	731	317,842
2032	175,598	136,676	6	3,863	649	316,791
2033	173,375	137,875	5	3,872	580	315,707
2034	171,272	138,896	4	3,883	524	314,579
2035	169,283	139,722	3	3,897	478	313,384
2036	167,401	140,340	3	3,916	440	312,100
2037	165,611	140,743	2	3,935	409	310,699
2038	163,897	140,930	2	3,954	383	309,166
2039	162,244	140,913	2	3,973	362	307,493
2040	160,634	140,706	1	3,991	343	305,676
2041	159,046	140,331	1	4,015	328	303,720
2042	157,467	139,812	1	4,036	314	301,629
2043	155,882	139,181	1	4,056	301	299,420
2044	154,279	138,467	1	4,074	289	297,110
2045	152,649	137,701	1	4,090	278	294,718
2046	150,991	136,913	1	4,106	268	292,278
2047	149,297	136,124	0	4,125	257	289,804
2048	147,562	135,352	0	4,142	247	287,303
2049	145,783	134,608	0	4,157	237	284,785
2050	143,960	133,900	0	4,169	227	282,256
2051	142,101	133,238	0	4,180	217	279,736
2052	140,211	132,623	0	4,189	207	277,230
2053	138,297	132,055	0	4,197	197	274,747
2054	136,370	131,533	0	4,208	188	272,299

\*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>
2055	134,441	131,052	0	4,216	179	269,888
2056	132,527	130,613	0	4,222	169	267,532
2057	130,640	130,213	0	4,226	161	265,240
2058	128,793	129,850	0	4,229	152	263,024
2059	127,000	129,523	0	4,229	144	260,896
2060	125,273	129,230	0	4,230	136	258,869
2061	123,626	128,975	0	4,233	128	256,962
2062	122,074	128,759	0	4,234	121	255,187
2063	120,626	128,580	0	4,234	114	253,554
2064	119,292	128,440	0	4,232	107	252,072
2065	118,078	128,338	0	4,230	101	250,746
2066	116,986	128,273	0	4,226	95	249,581
2067	116,019	128,244	0	4,224	89	248,576
2068	115,176	128,246	0	4,221	84	247,728
2069	114,451	128,276	0	4,221	79	247,028
2070	113,841	128,330	0	4,219	74	246,465
2071	113,339	128,403	0	4,217	70	246,029
2072	112,940	128,490	0	4,214	66	245,710
2073	112,636	128,589	0	4,210	62	245,497
2074	112,420	128,695	0	4,206	58	245,379
2075	112,283	128,805	0	4,203	54	245,345
2076	112,217	128,917	0	4,201	50	245,385
2077	112,213	129,028	0	4,201	47	245,488
2078	112,261	129,136	0	4,200	43	245,641
2079	112,353	129,242	0	4,199	40	245,833
2080	112,480	129,342	0	4,196	36	246,055
2081	112,637	129,442	0	4,193	33	246,305
2082	112,817	129,540	0	4,190	30	246,576
2083	113,012	129,636	0	4,186	27	246,861
2084	113,218	129,730	0	4,183	24	247,156
2085	113,430	129,824	0	4,180	21	247,455
2086	113,644	129,917	0	4,179	19	247,758
2087	113,856	130,009	0	4,177	17	248,058
2088	114,063	130,101	0	4,177	14	248,356
2089	114,264	130,194	0	4,176	12	248,646
2090	114,455	130,287	0	4,175	11	248,928
2091	114,637	130,380	0	4,173	9	249,200
2092	114,810	130,474	0	4,170	8	249,462
2093	114,973	130,568	0	4,168	7	249,716
2094	115,128	130,663	0	4,164	5	249,961
2095	115,276	130,759	0	4,161	4	250,201
2096	115,419	130,856	0	4,158	4	250,436
2097	115,557	130,953	0	4,156	3	250,669
2098	115,693	131,051	0	4,155	2	250,902
2099	115,827	131,150	0	4,157	2	251,136
2100	115,961	131,249	0	4,159	2	251,370
2101	116,094	131,348	0	4,163	1	251,607
2102	116,229	131,448	0	4,169	1	251,847
2103	116,366	131,549	0	4,177	1	252,092
2104	116,505	131,649	0	4,187	1	252,342

\*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>
2006	\$2,075,506	\$503,275	\$1,648	\$29,556	\$35,298	\$2,645,283
2007	\$2,356,764	\$561,090	\$1,637	\$31,281	\$34,316	\$2,985,089
2008	\$2,672,039	\$622,205	\$1,653	\$32,998	\$32,959	\$3,361,854
2009	\$2,886,747	\$667,806	\$1,580	\$34,454	\$31,478	\$3,622,065
2010	\$3,007,252	\$698,932	\$1,426	\$35,630	\$29,941	\$3,773,181
2011	\$3,123,233	\$729,628	\$1,285	\$36,825	\$28,364	\$3,919,335
2012	\$3,232,603	\$759,723	\$1,158	\$38,010	\$26,744	\$4,058,238
2013	\$3,334,230	\$789,213	\$1,040	\$39,083	\$25,084	\$4,188,650
2014	\$3,428,253	\$818,440	\$934	\$40,034	\$23,403	\$4,311,063
2015	\$3,527,676	\$850,845	\$838	\$41,073	\$21,789	\$4,442,221
2016	\$3,624,878	\$884,913	\$753	\$42,018	\$20,198	\$4,572,760
2017	\$3,716,592	\$920,208	\$676	\$42,911	\$18,621	\$4,699,008
2018	\$3,803,105	\$957,258	\$606	\$43,747	\$17,075	\$4,821,792
2019	\$3,885,123	\$996,502	\$541	\$44,433	\$15,579	\$4,942,177
2020	\$3,963,333	\$1,038,352	\$483	\$45,043	\$14,144	\$5,061,355
2021	\$4,038,268	\$1,083,166	\$430	\$45,812	\$12,784	\$5,180,461
2022	\$4,110,569	\$1,131,229	\$384	\$46,634	\$11,505	\$5,300,322
2023	\$4,180,813	\$1,182,645	\$341	\$47,334	\$10,317	\$5,421,450
2024	\$4,249,493	\$1,237,552	\$302	\$48,137	\$9,225	\$5,544,710
2025	\$4,317,076	\$1,295,922	\$268	\$48,895	\$8,234	\$5,670,395
2026	\$4,383,996	\$1,357,661	\$236	\$49,742	\$7,342	\$5,798,978
2027	\$4,450,746	\$1,422,642	\$209	\$50,651	\$6,548	\$5,930,796
2028	\$4,518,019	\$1,490,768	\$183	\$51,564	\$5,850	\$6,066,385
2029	\$4,587,783	\$1,561,918	\$159	\$52,700	\$5,240	\$6,207,801
2030	\$4,660,031	\$1,635,906	\$139	\$53,982	\$4,716	\$6,354,775
2031	\$4,735,712	\$1,712,434	\$120	\$55,388	\$4,267	\$6,507,920
2032	\$4,815,403	\$1,791,076	\$104	\$56,836	\$3,890	\$6,667,309
2033	\$4,899,664	\$1,871,377	\$88	\$58,353	\$3,579	\$6,833,062
2034	\$4,989,004	\$1,952,891	\$76	\$59,948	\$3,323	\$7,005,242
2035	\$5,083,614	\$2,035,126	\$65	\$61,651	\$3,116	\$7,183,572
2036	\$5,183,609	\$2,117,508	\$55	\$63,454	\$2,951	\$7,367,577
2037	\$5,288,823	\$2,199,515	\$47	\$65,305	\$2,822	\$7,556,511
2038	\$5,398,822	\$2,280,641	\$40	\$67,283	\$2,719	\$7,749,504
2039	\$5,513,233	\$2,360,587	\$33	\$69,341	\$2,641	\$7,945,835
2040	\$5,631,727	\$2,439,188	\$28	\$71,506	\$2,580	\$8,145,030
2041	\$5,753,953	\$2,516,519	\$24	\$73,807	\$2,532	\$8,346,836
2042	\$5,879,189	\$2,592,574	\$20	\$76,154	\$2,494	\$8,550,432
2043	\$6,006,763	\$2,667,530	\$17	\$78,599	\$2,463	\$8,755,373
2044	\$6,136,448	\$2,742,073	\$15	\$81,140	\$2,434	\$8,962,110
2045	\$6,267,873	\$2,816,805	\$13	\$83,782	\$2,405	\$9,170,878
2046	\$6,401,095	\$2,892,441	\$11	\$86,515	\$2,376	\$9,382,439
2047	\$6,535,948	\$2,969,732	\$10	\$89,393	\$2,345	\$9,597,428
2048	\$6,671,988	\$3,049,179	\$9	\$92,323	\$2,311	\$9,815,810
2049	\$6,808,781	\$3,131,400	\$8	\$95,356	\$2,273	\$10,037,819
2050	\$6,945,965	\$3,216,828	\$7	\$98,511	\$2,230	\$10,263,542
2051	\$7,083,236	\$3,306,003	\$7	\$101,777	\$2,182	\$10,493,204
2052	\$7,220,184	\$3,399,187	\$6	\$105,172	\$2,128	\$10,726,677
2053	\$7,356,456	\$3,496,778	\$6	\$108,702	\$2,071	\$10,964,013
2054	\$7,491,878	\$3,599,255	\$6	\$112,393	\$2,010	\$11,205,541
2055	\$7,626,410	\$3,707,050	\$6	\$116,171	\$1,945	\$11,451,581

\*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.

\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2056	\$7,760,350	\$3,820,568	\$6	\$120,112	\$1,879	\$11,702,915
2057	\$7,894,105	\$3,940,347	\$6	\$124,183	\$1,808	\$11,960,448
2058	\$8,028,138	\$4,066,810	\$6	\$128,412	\$1,740	\$12,225,106
2059	\$8,163,139	\$4,200,442	\$6	\$132,829	\$1,671	\$12,498,088
2060	\$8,300,131	\$4,341,810	\$6	\$137,427	\$1,602	\$12,780,977
2061	\$8,440,313	\$4,491,444	\$6	\$142,256	\$1,535	\$13,075,554
2062	\$8,585,527	\$4,649,995	\$5	\$147,244	\$1,470	\$13,384,241
2063	\$8,737,666	\$4,818,000	\$5	\$152,429	\$1,408	\$13,709,507
2064	\$8,898,338	\$4,995,972	\$5	\$157,864	\$1,347	\$14,053,527
2065	\$9,069,264	\$5,184,395	\$5	\$163,540	\$1,291	\$14,418,495
2066	\$9,251,955	\$5,383,625	\$5	\$169,468	\$1,237	\$14,806,291
2067	\$9,448,113	\$5,594,021	\$5	\$175,692	\$1,186	\$15,219,017
2068	\$9,659,214	\$5,815,911	\$5	\$182,202	\$1,139	\$15,658,471
2069	\$9,886,688	\$6,049,476	\$5	\$189,044	\$1,096	\$16,126,309
2070	\$10,131,979	\$6,294,830	\$5	\$196,139	\$1,055	\$16,624,009
2071	\$10,395,904	\$6,552,174	\$4	\$203,562	\$1,016	\$17,152,660
2072	\$10,680,200	\$6,821,540	\$4	\$211,344	\$980	\$17,714,068
2073	\$10,985,613	\$7,102,955	\$4	\$219,472	\$944	\$18,308,988
2074	\$11,312,907	\$7,396,457	\$3	\$227,976	\$910	\$18,938,253
2075	\$11,662,672	\$7,702,035	\$3	\$236,849	\$875	\$19,602,434
2076	\$12,035,416	\$8,019,741	\$3	\$246,162	\$840	\$20,302,163
2077	\$12,431,637	\$8,349,671	\$2	\$255,857	\$804	\$21,037,972
2078	\$12,851,654	\$8,691,992	\$2	\$265,930	\$767	\$21,810,346
2079	\$13,295,914	\$9,046,853	\$2	\$276,397	\$728	\$22,619,894
2080	\$13,764,912	\$9,414,406	\$1	\$287,300	\$689	\$23,467,307
2081	\$14,259,233	\$9,795,023	\$1	\$298,657	\$648	\$24,353,562
2082	\$14,778,892	\$10,189,148	\$1	\$310,522	\$607	\$25,279,170
2083	\$15,324,017	\$10,597,132	\$1	\$322,875	\$565	\$26,244,591
2084	\$15,894,727	\$11,019,402	\$1	\$335,766	\$522	\$27,250,418
2085	\$16,491,171	\$11,456,461	\$0	\$349,186	\$480	\$28,297,298
2086	\$17,113,546	\$11,908,882	\$0	\$363,245	\$438	\$29,386,111
2087	\$17,762,208	\$12,377,265	\$0	\$377,761	\$397	\$30,517,632
2088	\$18,437,481	\$12,862,312	\$0	\$392,969	\$356	\$31,693,117
2089	\$19,139,902	\$13,364,700	\$0	\$408,745	\$318	\$32,913,665
2090	\$19,870,090	\$13,885,200	\$0	\$425,129	\$281	\$34,180,700
2091	\$20,628,639	\$14,424,550	\$0	\$442,186	\$247	\$35,495,622
2092	\$21,416,442	\$14,983,570	\$0	\$459,945	\$215	\$36,860,173
2093	\$22,234,473	\$15,563,123	\$0	\$478,480	\$186	\$38,276,262
2094	\$23,083,741	\$16,164,084	\$0	\$497,727	\$160	\$39,745,712
2095	\$23,965,509	\$16,787,417	\$0	\$517,783	\$136	\$41,270,846
2096	\$24,881,196	\$17,434,076	\$0	\$538,703	\$115	\$42,854,090
2097	\$25,832,387	\$18,105,042	\$0	\$560,470	\$96	\$44,497,995
2098	\$26,820,736	\$18,801,299	\$0	\$583,227	\$80	\$46,205,342
2099	\$27,847,912	\$19,523,901	\$0	\$606,920	\$66	\$47,978,800
2100	\$28,915,681	\$20,273,902	\$0	\$631,450	\$54	\$49,821,087
2101	\$30,025,884	\$21,052,416	\$0	\$657,176	\$44	\$51,735,519
2102	\$31,180,302	\$21,860,583	\$0	\$683,879	\$35	\$53,724,800
2103	\$32,380,821	\$22,699,579	\$0	\$711,695	\$28	\$55,792,122
2104	\$33,629,382	\$23,570,624	\$0	\$740,720	\$22	\$57,940,747

\*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.

\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2006	\$51,610,564	\$41,304,136	80.0%
2007	\$51,616,047	\$43,525,960	84.3%
2008	\$51,691,445	\$45,494,928	88.0%
2009	\$52,083,989	\$47,362,151	90.9%
2010	\$52,647,753	\$48,858,300	92.8%
2011	\$53,421,869	\$50,219,626	94.0%
2012	\$54,307,599	\$51,526,899	94.9%
2013	\$55,285,463	\$52,806,397	95.5%
2014	\$56,333,403	\$54,055,297	96.0%
2015	\$57,458,976	\$55,481,450	96.6%
2016	\$59,340,569	\$56,991,736	96.0%
2017	\$61,264,276	\$58,549,567	95.6%
2018	\$63,222,574	\$60,156,258	95.1%
2019	\$65,231,190	\$61,809,940	94.8%
2020	\$67,303,032	\$63,510,090	94.4%
2021	\$69,432,243	\$65,273,140	94.0%
2022	\$71,611,075	\$67,091,740	93.7%
2023	\$73,890,596	\$68,931,272	93.3%
2024	\$76,309,608	\$70,770,478	92.7%
2025	\$78,877,271	\$72,598,799	92.0%
2026	\$81,609,599	\$74,412,210	91.2%
2027	\$84,530,795	\$76,217,386	90.2%
2028	\$87,608,044	\$78,108,729	89.2%
2029	\$90,799,839	\$80,042,575	88.2%
2030	\$94,127,504	\$82,138,597	87.3%
2031	\$97,604,338	\$84,272,192	86.3%
2032	\$101,232,264	\$86,452,196	85.4%
2033	\$105,012,060	\$88,685,092	84.5%
2034	\$108,955,721	\$90,959,784	83.5%
2035	\$113,063,723	\$93,287,502	82.5%
2036	\$117,333,455	\$95,684,504	81.5%
2037	\$121,763,504	\$98,169,134	80.6%
2038	\$126,348,046	\$100,754,213	79.7%
2039	\$131,085,687	\$103,450,332	78.9%
2040	\$135,991,700	\$106,259,923	78.1%
2041	\$141,074,356	\$109,182,542	77.4%
2042	\$146,337,913	\$112,229,119	76.7%
2043	\$151,786,130	\$115,400,661	76.0%
2044	\$157,435,816	\$118,703,368	75.4%
2045	\$163,303,737	\$122,141,759	74.8%
2046	\$169,398,352	\$125,697,841	74.2%
2047	\$175,728,753	\$129,379,815	73.6%
2048	\$182,301,991	\$133,209,268	73.1%
2049	\$189,121,558	\$137,202,826	72.5%
2050	\$196,198,389	\$141,376,525	72.1%
2051	\$203,545,240	\$145,740,564	71.6%
2052	\$211,173,106	\$150,299,225	71.2%
2053	\$219,091,938	\$155,065,126	70.8%
2054	\$227,314,609	\$160,046,685	70.4%
2055	\$235,852,867	\$165,255,707	70.1%

\*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.

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

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2056	\$244,717,120	\$170,705,917	69.8%
2057	\$253,917,573	\$176,410,687	69.5%
2058	\$263,463,971	\$182,385,107	69.2%
2059	\$273,365,600	\$188,645,758	69.0%
2060	\$283,636,659	\$195,206,929	68.8%
2061	\$294,291,419	\$202,081,940	68.7%
2062	\$305,342,928	\$209,286,354	68.5%
2063	\$316,803,460	\$216,833,923	68.4%
2064	\$328,688,762	\$224,731,345	68.4%
2065	\$341,016,809	\$232,991,981	68.3%
2066	\$353,804,851	\$241,627,521	68.3%
2067	\$367,070,641	\$250,648,528	68.3%
2068	\$380,831,980	\$260,068,744	68.3%
2069	\$395,106,493	\$269,901,363	68.3%
2070	\$409,913,908	\$280,158,689	68.3%
2071	\$425,275,414	\$290,853,214	68.4%
2072	\$441,212,658	\$301,997,323	68.4%
2073	\$457,747,542	\$313,604,436	68.5%
2074	\$474,903,683	\$325,687,390	68.6%
2075	\$492,705,661	\$338,259,016	68.7%
2076	\$511,178,119	\$351,334,295	68.7%
2077	\$530,346,363	\$364,928,137	68.8%
2078	\$550,236,053	\$379,057,822	68.9%
2079	\$570,873,354	\$393,741,751	69.0%
2080	\$592,286,332	\$408,998,273	69.1%
2081	\$614,504,239	\$424,844,988	69.1%
2082	\$637,556,907	\$441,300,122	69.2%
2083	\$661,474,671	\$458,386,332	69.3%
2084	\$686,289,400	\$476,126,913	69.4%
2085	\$712,034,719	\$494,546,499	69.5%
2086	\$738,745,396	\$513,671,654	69.5%
2087	\$766,457,420	\$533,529,645	69.6%
2088	\$795,207,935	\$554,149,507	69.7%
2089	\$825,035,233	\$575,561,578	69.8%
2090	\$855,979,428	\$597,797,220	69.8%
2091	\$888,082,462	\$620,889,022	69.9%
2092	\$921,387,859	\$644,871,069	70.0%
2093	\$955,940,618	\$669,778,429	70.1%
2094	\$991,787,748	\$695,647,213	70.1%
2095	\$1,028,978,342	\$722,515,059	70.2%
2096	\$1,067,563,195	\$750,420,530	70.3%
2097	\$1,107,594,926	\$779,403,456	70.4%
2098	\$1,149,127,977	\$809,505,511	70.4%
2099	\$1,192,218,690	\$840,769,575	70.5%
2100	\$1,236,925,724	\$873,239,931	70.6%
2101	\$1,283,310,039	\$906,962,820	70.7%
2102	\$1,331,434,772	\$941,985,489	70.7%
2103	\$1,381,365,172	\$978,357,593	70.8%
2104	\$1,433,168,921	\$1,016,130,556	70.9%

\*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.

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

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.



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	
2005	355,804	1,086,128	1,441,932	22,074	67,436	89,510	1,531,442
2006	356,520	1,091,780	1,448,300	20,907	65,929	86,836	1,535,136
2007	356,769	1,095,789	1,452,557	19,804	64,420	84,225	1,536,782
2008	357,000	1,097,068	1,454,069	18,774	62,913	81,688	1,535,756
2009	357,297	1,097,053	1,454,350	17,822	61,409	79,231	1,533,581
2010	357,299	1,095,402	1,452,701	16,946	59,915	76,862	1,529,562
2011	357,118	1,091,755	1,448,873	16,148	58,468	74,616	1,523,489
2012	356,967	1,087,567	1,444,534	15,430	57,071	72,502	1,517,036
2013	356,733	1,082,372	1,439,105	14,789	55,722	70,511	1,509,616
2014	356,297	1,075,856	1,432,154	14,217	54,417	68,635	1,500,788
2015	355,622	1,068,608	1,424,230	13,712	53,164	66,876	1,491,107
2016	354,787	1,062,044	1,416,832	13,269	51,978	65,247	1,482,079
2017	353,851	1,056,453	1,410,304	12,881	50,862	63,743	1,474,047
2018	352,830	1,051,791	1,404,621	12,543	49,814	62,357	1,466,979
2019	351,709	1,047,133	1,398,841	12,247	48,821	61,068	1,459,909
2020	350,396	1,042,745	1,393,141	11,986	47,881	59,867	1,453,007
2021	348,982	1,038,982	1,387,963	11,752	46,996	58,748	1,446,712
2022	347,504	1,035,106	1,382,610	11,541	46,154	57,696	1,440,306
2023	345,804	1,029,955	1,375,759	11,347	45,340	56,688	1,432,446
2024	343,862	1,023,976	1,367,838	11,166	44,557	55,723	1,423,561
2025	341,701	1,016,583	1,358,284	10,995	43,799	54,794	1,413,078
2026	339,090	1,010,013	1,349,103	10,831	43,089	53,920	1,403,023
2027	336,193	1,002,829	1,339,022	10,673	42,413	53,086	1,392,108
2028	333,608	996,057	1,329,665	10,528	41,777	52,304	1,381,969
2029	331,088	989,346	1,320,434	10,391	41,181	51,573	1,372,007
2030	328,603	982,896	1,311,499	10,262	40,624	50,887	1,362,385
2031	326,119	976,298	1,302,417	10,142	40,102	50,244	1,352,661
2032	323,719	969,960	1,293,679	10,031	39,616	49,648	1,343,327
2033	321,359	963,586	1,284,946	9,928	39,166	49,094	1,334,039
2034	319,040	957,243	1,276,283	9,833	38,749	48,582	1,324,866
2035	316,770	950,846	1,267,616	9,749	38,366	48,115	1,315,731
2036	314,556	944,663	1,259,219	9,673	38,018	47,691	1,306,910
2037	312,430	938,562	1,250,992	9,605	37,705	47,310	1,298,302
2038	310,473	932,660	1,243,133	9,547	37,424	46,972	1,290,105
2039	308,624	926,916	1,235,540	9,498	37,176	46,675	1,282,215
2040	306,884	921,373	1,228,257	9,457	36,959	46,416	1,274,672
2041	305,240	916,039	1,221,279	9,422	36,770	46,192	1,267,471
2042	303,726	910,935	1,214,661	9,395	36,607	46,002	1,260,663
2043	302,334	905,996	1,208,329	9,372	36,468	45,841	1,254,170
2044	301,020	901,236	1,202,257	9,355	36,351	45,705	1,247,962
2045	299,787	896,629	1,196,416	9,341	36,252	45,593	1,242,008
2046	298,596	892,273	1,190,869	9,330	36,171	45,501	1,236,370
2047	297,446	888,136	1,185,582	9,322	36,105	45,427	1,231,009
2048	296,390	884,290	1,180,681	9,315	36,053	45,368	1,226,049
2049	295,429	880,752	1,176,181	9,311	36,012	45,323	1,221,505
2050	294,552	877,572	1,172,124	9,308	35,982	45,290	1,217,414
2051	293,747	874,728	1,168,475	9,306	35,961	45,267	1,213,742
2052	293,022	872,263	1,165,285	9,305	35,947	45,252	1,210,537
2053	292,370	870,169	1,162,539	9,305	35,939	45,244	1,207,783
2054	291,790	868,454	1,160,244	9,305	35,937	45,242	1,205,486

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

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

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2055	291,284	867,100	1,158,384	9,307	35,938	45,245	1,203,629
2056	290,849	866,114	1,156,963	9,309	35,943	45,251	1,202,215
2057	290,492	865,468	1,155,959	9,311	35,950	45,262	1,201,221
2058	290,233	865,155	1,155,388	9,315	35,960	45,275	1,200,662
2059	290,070	865,150	1,155,220	9,319	35,971	45,290	1,200,510
2060	290,002	865,432	1,155,434	9,325	35,982	45,307	1,200,741
2061	290,026	865,966	1,155,992	9,330	35,995	45,325	1,201,317
2062	290,144	866,725	1,156,869	9,337	36,007	45,344	1,202,212
2063	290,354	867,671	1,158,025	9,343	36,020	45,363	1,203,388
2064	290,645	868,772	1,159,417	9,350	36,032	45,383	1,204,800
2065	291,009	869,997	1,161,006	9,357	36,044	45,402	1,206,408
2066	291,435	871,321	1,162,756	9,364	36,056	45,420	1,208,177
2067	291,914	872,721	1,164,635	9,371	36,067	45,438	1,210,073
2068	292,440	874,182	1,166,622	9,378	36,077	45,455	1,212,077
2069	293,005	875,690	1,168,695	9,384	36,087	45,471	1,214,166
2070	293,598	877,236	1,170,833	9,389	36,096	45,485	1,216,318
2071	294,204	878,807	1,173,011	9,394	36,104	45,498	1,218,509
2072	294,814	880,396	1,175,210	9,399	36,111	45,510	1,220,720
2073	295,418	881,993	1,177,412	9,402	36,118	45,520	1,222,932
2074	296,007	883,591	1,179,599	9,405	36,124	45,529	1,225,128
2075	296,574	885,183	1,181,757	9,407	36,129	45,536	1,227,294
2076	297,114	886,762	1,183,876	9,408	36,134	45,542	1,229,419
2077	297,623	888,324	1,185,947	9,409	36,138	45,547	1,231,494
2078	298,103	889,864	1,187,967	9,409	36,141	45,551	1,233,518
2079	298,553	891,382	1,189,935	9,409	36,144	45,553	1,235,489
2080	298,974	892,875	1,191,849	9,409	36,146	45,555	1,237,404
2081	299,364	894,330	1,193,694	9,408	36,148	45,556	1,239,250
2082	299,727	895,748	1,195,475	9,407	36,150	45,557	1,241,033
2083	300,070	897,130	1,197,199	9,406	36,151	45,557	1,242,757
2084	300,393	898,477	1,198,870	9,406	36,152	45,557	1,244,427
2085	300,703	899,790	1,200,493	9,405	36,152	45,557	1,246,050
2086	301,002	901,070	1,202,072	9,404	36,152	45,557	1,247,629
2087	301,295	902,318	1,203,613	9,404	36,153	45,556	1,249,169
2088	301,586	903,535	1,205,121	9,403	36,153	45,556	1,250,677
2089	301,877	904,725	1,206,602	9,403	36,153	45,556	1,252,158
2090	302,172	905,889	1,208,061	9,403	36,153	45,556	1,253,617
2091	302,471	907,032	1,209,503	9,403	36,153	45,557	1,255,060
2092	302,776	908,157	1,210,933	9,404	36,154	45,557	1,256,490
2093	303,087	909,265	1,212,352	9,404	36,154	45,558	1,257,910
2094	303,405	910,361	1,213,766	9,404	36,154	45,559	1,259,324
2095	303,728	911,447	1,215,175	9,405	36,154	45,559	1,260,734
2096	304,055	912,524	1,216,580	9,405	36,155	45,560	1,262,140
2097	304,386	913,595	1,217,981	9,406	36,155	45,561	1,263,542
2098	304,720	914,658	1,219,378	9,406	36,156	45,562	1,264,940
2099	305,056	915,716	1,220,772	9,407	36,156	45,563	1,266,335
2100	305,392	916,771	1,222,164	9,407	36,157	45,564	1,267,727
2101	305,727	917,824	1,223,552	9,408	36,157	45,565	1,269,116
2102	306,061	918,876	1,224,937	9,408	36,158	45,565	1,270,502
2103	306,392	919,927	1,226,319	9,408	36,158	45,566	1,271,885
2104	306,721	920,977	1,227,697	9,408	36,158	45,566	1,273,264

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

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

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2006	\$14,496,209	\$19,387,425	\$33,883,634	\$605,863	\$683,247	\$1,289,111	\$35,172,745
2007	\$15,066,642	\$20,377,528	\$35,444,169	\$593,790	\$702,431	\$1,296,219	\$36,740,390
2008	\$15,523,079	\$21,202,793	\$36,725,873	\$577,876	\$715,316	\$1,293,192	\$38,019,065
2009	\$16,018,505	\$22,022,675	\$38,041,180	\$569,680	\$727,963	\$1,297,643	\$39,338,823
2010	\$16,437,406	\$22,703,147	\$39,140,553	\$552,999	\$733,693	\$1,286,690	\$40,427,244
2011	\$16,841,999	\$23,298,698	\$40,140,697	\$535,567	\$732,237	\$1,267,804	\$41,408,501
2012	\$17,246,232	\$23,858,986	\$41,105,218	\$519,480	\$729,459	\$1,248,938	\$42,354,156
2013	\$17,653,069	\$24,397,782	\$42,050,851	\$505,133	\$726,312	\$1,231,445	\$43,282,296
2014	\$18,062,036	\$24,913,283	\$42,975,318	\$492,650	\$723,162	\$1,215,812	\$44,191,131
2015	\$18,539,250	\$25,501,210	\$44,040,459	\$483,828	\$722,902	\$1,206,731	\$45,247,190
2016	\$19,039,737	\$26,123,449	\$45,163,186	\$477,431	\$723,934	\$1,201,365	\$46,364,551
2017	\$19,547,164	\$26,770,972	\$46,318,136	\$472,824	\$725,886	\$1,198,710	\$47,516,846
2018	\$20,065,311	\$27,447,846	\$47,513,158	\$470,038	\$728,826	\$1,198,863	\$48,712,021
2019	\$20,596,148	\$28,150,280	\$48,746,428	\$469,011	\$732,713	\$1,201,724	\$49,948,152
2020	\$21,135,828	\$28,874,970	\$50,010,799	\$469,511	\$737,404	\$1,206,914	\$51,217,713
2021	\$21,684,211	\$29,633,273	\$51,317,485	\$471,225	\$743,011	\$1,214,235	\$52,531,720
2022	\$22,245,895	\$30,418,760	\$52,664,655	\$474,175	\$749,482	\$1,223,657	\$53,888,312
2023	\$22,818,174	\$31,206,907	\$54,025,082	\$478,071	\$756,552	\$1,234,623	\$55,259,704
2024	\$23,393,865	\$31,987,782	\$55,381,647	\$482,733	\$764,071	\$1,246,803	\$56,628,451
2025	\$23,971,936	\$32,758,923	\$56,730,859	\$488,037	\$772,112	\$1,260,150	\$57,991,008
2026	\$24,539,811	\$33,532,307	\$58,072,118	\$493,920	\$780,860	\$1,274,781	\$59,346,899
2027	\$25,096,150	\$34,311,080	\$59,407,230	\$500,199	\$790,405	\$1,290,604	\$60,697,833
2028	\$25,728,874	\$35,097,990	\$60,826,864	\$507,120	\$800,711	\$1,307,831	\$62,134,695
2029	\$26,378,969	\$35,902,530	\$62,281,499	\$514,858	\$811,921	\$1,326,779	\$63,608,278
2030	\$27,039,875	\$36,846,945	\$63,886,820	\$523,252	\$824,036	\$1,347,288	\$65,234,108
2031	\$27,712,596	\$37,805,731	\$65,518,327	\$532,262	\$837,016	\$1,369,278	\$66,887,605
2032	\$28,402,769	\$38,786,057	\$67,188,826	\$541,961	\$851,007	\$1,392,968	\$68,581,795
2033	\$29,111,247	\$39,792,641	\$68,903,888	\$552,352	\$866,010	\$1,418,362	\$70,322,250
2034	\$29,828,697	\$40,814,911	\$70,643,608	\$563,465	\$882,079	\$1,445,544	\$72,089,152
2035	\$30,559,906	\$41,852,017	\$72,411,923	\$575,459	\$899,307	\$1,474,765	\$73,886,688
2036	\$31,304,724	\$42,916,687	\$74,221,412	\$588,375	\$917,806	\$1,506,180	\$75,727,592
2037	\$32,069,679	\$44,014,806	\$76,084,485	\$602,265	\$937,713	\$1,539,979	\$77,624,464
2038	\$32,866,448	\$45,148,445	\$78,014,893	\$617,272	\$959,138	\$1,576,410	\$79,591,303
2039	\$33,699,184	\$46,325,074	\$80,024,258	\$633,493	\$982,135	\$1,615,628	\$81,639,886
2040	\$34,566,848	\$47,549,164	\$82,116,012	\$650,868	\$1,006,807	\$1,657,675	\$83,773,687
2041	\$35,469,437	\$48,822,615	\$84,292,052	\$669,403	\$1,033,189	\$1,702,592	\$85,994,644
2042	\$36,412,809	\$50,151,612	\$86,564,421	\$689,115	\$1,061,284	\$1,750,400	\$88,314,821
2043	\$37,399,487	\$51,529,933	\$88,929,420	\$709,985	\$1,091,138	\$1,801,123	\$90,730,543
2044	\$38,429,078	\$52,957,533	\$91,386,611	\$731,985	\$1,122,748	\$1,854,732	\$93,241,343
2045	\$39,500,572	\$54,438,160	\$93,938,732	\$755,089	\$1,156,147	\$1,911,236	\$95,849,968
2046	\$40,602,496	\$55,964,631	\$96,567,127	\$779,275	\$1,191,367	\$1,970,642	\$98,537,769
2047	\$41,744,251	\$57,535,302	\$99,279,553	\$804,471	\$1,228,461	\$2,032,933	\$101,312,485
2048	\$42,938,505	\$59,157,695	\$102,096,200	\$830,699	\$1,267,446	\$2,098,145	\$104,194,345
2049	\$44,188,268	\$60,843,768	\$105,032,037	\$858,007	\$1,308,388	\$2,166,395	\$107,198,432
2050	\$45,493,943	\$62,609,590	\$108,103,534	\$886,412	\$1,351,336	\$2,237,748	\$110,341,282
2051	\$46,858,064	\$64,462,431	\$111,320,495	\$915,938	\$1,396,308	\$2,312,246	\$113,632,741
2052	\$48,280,971	\$66,404,667	\$114,685,637	\$946,659	\$1,443,328	\$2,389,988	\$117,075,625
2053	\$49,766,040	\$68,443,740	\$118,209,781	\$978,606	\$1,492,481	\$2,471,087	\$120,680,868
2054	\$51,315,015	\$70,584,622	\$121,899,637	\$1,011,833	\$1,543,738	\$2,555,572	\$124,455,209
2055	\$52,933,175	\$72,831,849	\$125,765,024	\$1,046,409	\$1,597,247	\$2,643,656	\$128,408,679

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes pay 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	
2056	\$54,624,725	\$75,192,565	\$129,817,290	\$1,082,379	\$1,653,094	\$2,735,473	\$132,552,763
2057	\$56,395,042	\$77,672,553	\$134,067,596	\$1,119,852	\$1,711,374	\$2,831,226	\$136,898,822
2058	\$58,252,421	\$80,275,874	\$138,528,294	\$1,158,946	\$1,772,185	\$2,931,131	\$141,459,425
2059	\$60,204,313	\$83,008,571	\$143,212,885	\$1,199,729	\$1,835,603	\$3,035,331	\$146,248,216
2060	\$62,255,636	\$85,877,036	\$148,132,672	\$1,242,320	\$1,901,689	\$3,144,009	\$151,276,681
2061	\$64,410,214	\$88,887,510	\$153,297,725	\$1,286,804	\$1,970,508	\$3,257,312	\$156,555,037
2062	\$66,673,922	\$92,045,668	\$158,719,590	\$1,333,295	\$2,042,209	\$3,375,504	\$162,095,094
2063	\$69,052,878	\$95,355,631	\$164,408,510	\$1,381,837	\$2,116,860	\$3,498,697	\$167,907,207
2064	\$71,547,180	\$98,820,504	\$170,367,684	\$1,432,489	\$2,194,551	\$3,627,040	\$173,994,724
2065	\$74,162,566	\$102,444,192	\$176,606,758	\$1,485,325	\$2,275,384	\$3,760,709	\$180,367,467
2066	\$76,903,983	\$106,229,843	\$183,133,826	\$1,540,390	\$2,359,464	\$3,899,854	\$187,033,680
2067	\$79,774,373	\$110,181,385	\$189,955,759	\$1,597,736	\$2,446,907	\$4,044,643	\$194,000,402
2068	\$82,778,848	\$114,303,798	\$197,082,646	\$1,657,405	\$2,537,816	\$4,195,221	\$201,277,867
2069	\$85,921,281	\$118,602,492	\$204,523,773	\$1,719,485	\$2,632,291	\$4,351,776	\$208,875,548
2070	\$89,203,612	\$123,084,429	\$212,288,040	\$1,784,047	\$2,730,452	\$4,514,499	\$216,802,539
2071	\$92,628,637	\$127,756,144	\$220,384,781	\$1,851,104	\$2,832,423	\$4,683,527	\$225,068,308
2072	\$96,197,840	\$132,624,109	\$228,821,950	\$1,920,711	\$2,938,333	\$4,859,045	\$233,680,995
2073	\$99,914,136	\$137,695,586	\$237,609,722	\$1,992,948	\$3,048,317	\$5,041,265	\$242,650,987
2074	\$103,779,768	\$142,977,129	\$246,756,898	\$2,067,869	\$3,162,531	\$5,230,400	\$251,987,298
2075	\$107,797,293	\$148,475,261	\$256,272,555	\$2,145,547	\$3,281,127	\$5,426,674	\$261,699,228
2076	\$111,969,947	\$154,197,250	\$266,167,197	\$2,226,064	\$3,404,261	\$5,630,325	\$271,797,522
2077	\$116,301,901	\$160,150,136	\$276,452,037	\$2,309,511	\$3,532,074	\$5,841,585	\$282,293,622
2078	\$120,798,313	\$166,341,606	\$287,139,918	\$2,395,992	\$3,664,712	\$6,060,704	\$293,200,622
2079	\$125,464,789	\$172,780,099	\$298,244,888	\$2,485,633	\$3,802,335	\$6,287,969	\$304,532,857
2080	\$130,306,688	\$179,473,658	\$309,780,346	\$2,578,560	\$3,945,112	\$6,523,671	\$316,304,017
2081	\$135,329,087	\$186,429,989	\$321,759,076	\$2,674,913	\$4,093,218	\$6,768,131	\$328,527,207
2082	\$140,538,005	\$193,656,911	\$334,194,917	\$2,774,846	\$4,246,850	\$7,021,696	\$341,216,613
2083	\$145,941,222	\$201,164,101	\$347,105,323	\$2,878,511	\$4,406,219	\$7,284,729	\$354,390,053
2084	\$151,546,520	\$208,961,601	\$360,508,121	\$2,986,065	\$4,571,548	\$7,557,613	\$368,065,734
2085	\$157,362,414	\$217,059,826	\$374,422,240	\$3,097,676	\$4,743,071	\$7,840,747	\$382,262,987
2086	\$163,398,510	\$225,469,544	\$388,868,053	\$3,213,514	\$4,921,024	\$8,134,539	\$397,002,592
2087	\$169,664,674	\$234,201,949	\$403,866,624	\$3,333,754	\$5,105,651	\$8,439,406	\$412,306,029
2088	\$176,171,431	\$243,268,709	\$419,440,140	\$3,458,575	\$5,297,205	\$8,755,780	\$428,195,920
2089	\$182,929,801	\$252,682,222	\$435,612,023	\$3,588,161	\$5,495,945	\$9,084,106	\$444,696,129
2090	\$189,950,590	\$262,455,624	\$452,406,214	\$3,722,698	\$5,702,143	\$9,424,841	\$461,831,055
2091	\$197,244,865	\$272,602,827	\$469,847,692	\$3,862,371	\$5,916,078	\$9,778,449	\$479,626,141
2092	\$204,823,886	\$283,138,402	\$487,962,287	\$4,007,367	\$6,138,040	\$10,145,407	\$498,107,695
2093	\$212,699,162	\$294,077,387	\$506,776,550	\$4,157,880	\$6,368,335	\$10,526,215	\$517,302,765
2094	\$220,882,339	\$305,435,595	\$526,317,933	\$4,314,104	\$6,607,279	\$10,921,382	\$537,239,316
2095	\$229,385,047	\$317,229,597	\$546,614,643	\$4,476,236	\$6,855,197	\$11,331,433	\$557,946,076
2096	\$238,218,980	\$329,476,407	\$567,695,387	\$4,644,480	\$7,112,429	\$11,756,909	\$579,452,296
2097	\$247,396,323	\$342,193,513	\$589,589,837	\$4,819,046	\$7,379,322	\$12,198,368	\$601,788,205
2098	\$256,929,889	\$355,399,015	\$612,328,905	\$5,000,153	\$7,656,238	\$12,656,391	\$624,985,296
2099	\$266,832,691	\$369,111,902	\$635,944,593	\$5,188,035	\$7,943,550	\$13,131,585	\$649,076,178
2100	\$277,117,840	\$383,352,081	\$660,469,921	\$5,382,931	\$8,241,646	\$13,624,577	\$674,094,498
2101	\$287,798,801	\$398,140,088	\$685,938,890	\$5,585,094	\$8,550,927	\$14,136,022	\$700,074,911
2102	\$298,889,609	\$413,497,223	\$712,386,832	\$5,794,790	\$8,871,812	\$14,666,602	\$727,053,433
2103	\$310,405,049	\$429,445,572	\$739,850,621	\$6,012,297	\$9,204,733	\$15,217,029	\$755,067,651
2104	\$322,360,480	\$446,007,985	\$768,368,465	\$6,237,906	\$9,550,141	\$15,788,047	\$784,156,512

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection includes pay 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
2006	9,295	29,721	436	2,754	\$46,497	\$21,128	\$32,716	\$12,593
2007	9,007	28,766	430	2,700	\$45,940	\$21,473	\$33,642	\$12,982
2008	9,138	26,688	426	2,634	\$46,505	\$22,313	\$34,654	\$13,257
2009	9,324	26,001	425	2,602	\$47,216	\$22,753	\$35,545	\$13,493
2010	9,121	24,928	421	2,577	\$48,394	\$23,568	\$36,346	\$13,709
2011	8,994	23,441	417	2,548	\$49,602	\$24,400	\$37,101	\$13,933
2012	9,059	23,364	417	2,540	\$50,635	\$24,892	\$37,810	\$14,180
2013	9,001	22,771	415	2,530	\$51,911	\$25,496	\$38,554	\$14,431
2014	8,817	21,813	412	2,517	\$53,648	\$26,157	\$39,310	\$14,668
2015	8,592	21,393	410	2,510	\$55,403	\$26,671	\$40,110	\$14,931
2016	8,434	22,301	408	2,519	\$56,936	\$26,955	\$40,983	\$15,287
2017	8,343	23,448	406	2,532	\$58,742	\$27,329	\$41,997	\$15,741
2018	8,278	24,505	405	2,543	\$60,712	\$27,818	\$43,252	\$16,254
2019	8,209	24,592	404	2,543	\$62,997	\$29,039	\$44,615	\$16,810
2020	8,059	24,904	401	2,543	\$65,084	\$29,954	\$45,925	\$17,360
2021	8,000	25,520	400	2,547	\$67,490	\$30,972	\$47,330	\$17,953
2022	7,983	25,369	399	2,542	\$69,951	\$32,141	\$48,832	\$18,517
2023	7,810	24,029	396	2,523	\$72,670	\$33,762	\$50,290	\$19,054
2024	7,617	23,118	393	2,509	\$75,389	\$35,177	\$51,751	\$19,614
2025	7,441	21,612	391	2,492	\$78,441	\$37,141	\$53,349	\$20,203
2026	7,027	22,331	387	2,498	\$80,922	\$36,878	\$54,775	\$20,771
2027	6,773	21,612	384	2,493	\$83,316	\$38,026	\$56,247	\$21,391
2028	7,112	21,923	387	2,495	\$83,841	\$38,768	\$58,006	\$22,089
2029	7,204	21,891	388	2,498	\$85,762	\$39,687	\$59,842	\$22,825
2030	7,264	22,066	387	2,499	\$87,566	\$40,652	\$61,628	\$23,599
2031	7,286	21,845	388	2,498	\$89,927	\$41,977	\$63,622	\$24,407
2032	7,386	22,040	389	2,499	\$92,023	\$43,055	\$65,803	\$25,249
2033	7,436	21,949	389	2,499	\$94,316	\$44,227	\$67,812	\$26,128
2034	7,478	21,932	390	2,499	\$96,964	\$45,671	\$70,122	\$27,058
2035	7,517	21,832	391	2,499	\$100,257	\$47,179	\$72,707	\$28,044
2036	7,553	22,007	392	2,501	\$103,121	\$48,851	\$75,261	\$29,093
2037	7,605	22,043	393	2,502	\$106,808	\$50,514	\$78,095	\$30,189
2038	7,727	22,183	394	2,504	\$111,394	\$52,438	\$81,251	\$31,341
2039	7,774	22,261	396	2,506	\$115,608	\$54,401	\$84,525	\$32,537
2040	7,809	22,361	396	2,507	\$120,137	\$56,434	\$87,771	\$33,774
2041	7,826	22,466	397	2,508	\$124,397	\$58,492	\$91,185	\$35,057
2042	7,864	22,564	398	2,509	\$129,363	\$60,702	\$94,741	\$36,386
2043	7,883	22,567	398	2,509	\$134,694	\$63,016	\$98,354	\$37,757
2044	7,852	22,558	398	2,509	\$139,819	\$65,414	\$102,017	\$39,175
2045	7,819	22,493	397	2,508	\$145,294	\$67,932	\$105,811	\$40,642
2046	7,755	22,517	397	2,508	\$151,050	\$70,501	\$109,735	\$42,170
2047	7,688	22,476	396	2,508	\$157,100	\$73,205	\$113,781	\$43,752
2048	7,677	22,471	396	2,507	\$162,921	\$75,980	\$117,976	\$45,392
2049	7,666	22,451	395	2,507	\$168,956	\$78,848	\$122,329	\$47,093
2050	7,648	22,453	395	2,507	\$175,216	\$81,812	\$126,817	\$48,857
2051	7,625	22,426	395	2,507	\$181,728	\$84,901	\$131,466	\$50,685
2052	7,612	22,424	394	2,507	\$188,386	\$88,084	\$136,294	\$52,580
2053	7,596	22,404	394	2,506	\$195,243	\$91,373	\$141,274	\$54,544
2054	7,583	22,391	394	2,506	\$202,357	\$94,791	\$146,440	\$56,582
2055	7,573	22,366	394	2,506	\$209,739	\$98,333	\$151,847	\$58,697

\*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 pay 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
2056	7,565	22,366	393	2,506	\$217,375	\$102,020	\$157,453	\$60,895
2057	7,562	22,356	393	2,506	\$225,322	\$105,829	\$163,304	\$63,176
2058	7,580	22,357	393	2,506	\$233,670	\$109,789	\$169,435	\$65,544
2059	7,595	22,357	394	2,506	\$242,318	\$113,896	\$175,834	\$68,002
2060	7,608	22,363	394	2,506	\$251,289	\$118,158	\$182,460	\$70,554
2061	7,619	22,369	394	2,506	\$260,594	\$122,570	\$189,353	\$73,201
2062	7,635	22,380	394	2,506	\$270,305	\$127,155	\$196,529	\$75,949
2063	7,653	22,387	394	2,507	\$280,472	\$131,914	\$203,976	\$78,800
2064	7,664	22,394	395	2,507	\$291,025	\$136,856	\$211,693	\$81,758
2065	7,672	22,396	395	2,507	\$302,014	\$141,987	\$219,708	\$84,826
2066	7,675	22,403	395	2,507	\$313,475	\$147,313	\$228,020	\$88,011
2067	7,675	22,405	395	2,507	\$325,427	\$152,841	\$236,642	\$91,314
2068	7,678	22,409	395	2,507	\$337,798	\$158,578	\$245,583	\$94,741
2069	7,681	22,411	395	2,507	\$350,591	\$164,531	\$254,854	\$98,297
2070	7,681	22,415	395	2,507	\$363,860	\$170,706	\$264,452	\$101,986
2071	7,679	22,416	395	2,507	\$377,623	\$177,115	\$274,390	\$105,812
2072	7,677	22,418	395	2,507	\$391,889	\$183,763	\$284,690	\$109,782
2073	7,673	22,418	395	2,507	\$406,679	\$190,660	\$295,354	\$113,900
2074	7,668	22,418	395	2,507	\$421,968	\$197,814	\$306,395	\$118,172
2075	7,662	22,417	395	2,507	\$437,814	\$205,237	\$317,842	\$122,604
2076	7,656	22,417	395	2,507	\$454,226	\$212,937	\$329,709	\$127,202
2077	7,650	22,416	395	2,507	\$471,241	\$220,925	\$342,017	\$131,972
2078	7,647	22,416	395	2,507	\$488,872	\$229,213	\$354,792	\$136,921
2079	7,645	22,415	395	2,507	\$507,140	\$237,810	\$368,054	\$142,056
2080	7,643	22,415	395	2,507	\$526,079	\$246,729	\$381,814	\$147,383
2081	7,642	22,415	395	2,507	\$545,711	\$255,980	\$396,093	\$152,910
2082	7,642	22,416	395	2,507	\$566,072	\$265,578	\$410,918	\$158,645
2083	7,643	22,416	395	2,507	\$587,201	\$275,536	\$426,307	\$164,595
2084	7,645	22,417	395	2,507	\$609,131	\$285,867	\$442,279	\$170,768
2085	7,646	22,418	395	2,507	\$631,895	\$296,585	\$458,862	\$177,173
2086	7,648	22,418	395	2,507	\$655,535	\$307,706	\$476,075	\$183,818
2087	7,649	22,419	395	2,507	\$680,090	\$319,244	\$493,944	\$190,712
2088	7,651	22,420	395	2,507	\$705,586	\$331,215	\$512,494	\$197,865
2089	7,654	22,421	395	2,507	\$732,046	\$343,635	\$531,748	\$205,287
2090	7,656	22,422	395	2,507	\$759,509	\$356,522	\$551,728	\$212,987
2091	7,658	22,423	395	2,507	\$788,018	\$369,892	\$572,457	\$220,975
2092	7,659	22,424	395	2,507	\$817,612	\$383,763	\$593,965	\$229,264
2093	7,661	22,425	395	2,507	\$848,333	\$398,156	\$616,277	\$237,863
2094	7,662	22,425	395	2,507	\$880,206	\$413,088	\$639,418	\$246,784
2095	7,662	22,426	395	2,507	\$913,276	\$428,581	\$663,422	\$256,040
2096	7,662	22,427	395	2,507	\$947,586	\$444,654	\$688,319	\$265,644
2097	7,661	22,427	395	2,507	\$983,184	\$461,331	\$714,144	\$275,607
2098	7,661	22,428	395	2,507	\$1,020,111	\$478,633	\$740,931	\$285,943
2099	7,660	22,428	395	2,507	\$1,058,409	\$496,585	\$768,718	\$296,668
2100	7,660	22,428	395	2,507	\$1,098,133	\$515,209	\$797,541	\$307,794
2101	7,659	22,429	395	2,507	\$1,139,334	\$534,531	\$827,439	\$319,338
2102	7,658	22,429	395	2,507	\$1,182,066	\$554,578	\$858,454	\$331,314
2103	7,658	22,430	395	2,507	\$1,226,387	\$575,376	\$890,629	\$343,740
2104	7,657	22,430	395	2,507	\$1,272,358	\$596,954	\$924,008	\$356,632

\*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 pay 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>
2005	187,441	75,657	267	3,485	12,281	279,131
2006	192,763	71,239	234	3,617	11,595	279,448
2007	197,417	66,863	208	3,733	10,889	279,110
2008	201,433	62,548	184	3,833	10,189	278,187
2009	204,790	58,313	162	3,916	9,497	276,678
2010	207,476	54,180	143	3,981	8,816	274,596
2011	209,516	50,176	126	4,036	8,148	272,002
2012	210,938	46,319	111	4,075	7,497	268,940
2013	211,777	42,623	98	4,101	6,865	265,463
2014	212,082	39,106	85	4,116	6,254	261,645
2015	211,886	35,775	75	4,126	5,669	257,531
2016	211,263	32,645	65	4,126	5,113	253,213
2017	210,258	29,720	57	4,120	4,588	248,743
2018	208,920	27,000	49	4,113	4,097	244,178
2019	207,292	24,480	43	4,091	3,641	239,546
2020	205,410	22,155	37	4,059	3,221	234,883
2021	203,318	20,019	32	4,017	2,836	230,223
2022	201,048	18,062	28	3,981	2,489	225,607
2023	198,636	16,273	24	3,948	2,176	221,057
2024	196,111	14,641	21	3,918	1,897	216,588
2025	193,507	13,155	18	3,892	1,651	212,223
2026	190,854	11,802	15	3,874	1,435	207,979
2027	188,183	10,572	13	3,863	1,247	203,877
2028	185,526	9,454	11	3,855	1,085	199,932
2029	182,916	8,439	10	3,850	947	196,162
2030	180,381	7,519	8	3,848	829	192,586
2031	177,935	6,685	7	3,855	730	189,212
2032	175,598	5,930	6	3,863	648	186,044
2033	173,375	5,247	5	3,872	580	183,079
2034	171,272	4,632	4	3,883	523	180,314
2035	169,283	4,078	3	3,897	477	177,738
2036	167,401	3,580	3	3,916	439	175,338
2037	165,611	3,133	2	3,935	408	173,089
2038	163,897	2,734	2	3,954	382	170,969
2039	162,244	2,379	2	3,973	361	168,958
2040	160,634	2,063	1	3,991	343	167,032
2041	159,046	1,784	1	4,015	327	165,172
2042	157,467	1,538	1	4,036	313	163,354
2043	155,882	1,321	1	4,056	300	161,560
2044	154,279	1,132	1	4,074	289	159,774
2045	152,649	968	1	4,090	278	157,984
2046	150,991	825	1	4,106	267	156,189
2047	149,297	701	0	4,125	256	154,380
2048	147,562	595	0	4,142	246	152,546
2049	145,783	504	0	4,157	236	150,681
2050	143,960	427	0	4,169	226	148,783
2051	142,101	361	0	4,180	216	146,859
2052	140,211	305	0	4,189	206	144,912
2053	138,297	258	0	4,197	197	142,949
2054	136,370	219	0	4,208	187	140,984

\*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>
2055	134,441	186	0	4,216	178	139,021
2056	132,527	158	0	4,222	169	137,076
2057	130,640	135	0	4,226	160	135,161
2058	128,793	116	0	4,229	151	133,289
2059	127,000	100	0	4,229	143	131,473
2060	125,273	87	0	4,230	135	129,725
2061	123,626	76	0	4,233	127	128,062
2062	122,074	67	0	4,234	120	126,495
2063	120,626	59	0	4,234	113	125,032
2064	119,292	52	0	4,232	106	123,683
2065	118,078	46	0	4,230	100	122,454
2066	116,986	42	0	4,226	94	121,349
2067	116,019	37	0	4,224	89	120,369
2068	115,176	34	0	4,221	84	119,514
2069	114,451	31	0	4,221	79	118,782
2070	113,841	28	0	4,219	74	118,162
2071	113,339	25	0	4,217	70	117,651
2072	112,940	23	0	4,214	65	117,242
2073	112,636	21	0	4,210	61	116,928
2074	112,420	19	0	4,206	57	116,702
2075	112,283	17	0	4,203	53	116,556
2076	112,217	15	0	4,201	50	116,483
2077	112,213	13	0	4,201	46	116,474
2078	112,261	12	0	4,200	43	116,516
2079	112,353	11	0	4,199	39	116,602
2080	112,480	9	0	4,196	36	116,722
2081	112,637	8	0	4,193	33	116,871
2082	112,817	7	0	4,190	30	117,044
2083	113,012	6	0	4,186	27	117,232
2084	113,218	5	0	4,183	24	117,431
2085	113,430	4	0	4,180	21	117,636
2086	113,644	4	0	4,179	19	117,845
2087	113,856	3	0	4,177	17	118,052
2088	114,063	2	0	4,177	14	118,257
2089	114,264	2	0	4,176	12	118,454
2090	114,455	2	0	4,175	11	118,643
2091	114,637	1	0	4,173	9	118,821
2092	114,810	1	0	4,170	8	118,989
2093	114,973	1	0	4,168	7	119,148
2094	115,128	1	0	4,164	5	119,299
2095	115,276	0	0	4,161	4	119,442
2096	115,419	0	0	4,158	4	119,581
2097	115,557	0	0	4,156	3	119,716
2098	115,693	0	0	4,155	2	119,851
2099	115,827	0	0	4,157	2	119,986
2100	115,961	0	0	4,159	2	120,121
2101	116,094	0	0	4,163	1	120,259
2102	116,229	0	0	4,169	1	120,399
2103	116,366	0	0	4,177	1	120,543
2104	116,505	0	0	4,187	1	120,693

\*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>
2006	\$2,075,837	\$538,354	\$2,127	\$27,430	\$35,287	\$2,679,036
2007	\$2,357,313	\$521,238	\$1,918	\$30,041	\$34,295	\$2,944,805
2008	\$2,673,381	\$500,981	\$1,745	\$32,612	\$32,934	\$3,241,653
2009	\$2,889,121	\$477,910	\$1,582	\$34,482	\$31,451	\$3,434,546
2010	\$3,010,368	\$452,668	\$1,427	\$35,667	\$29,914	\$3,530,044
2011	\$3,127,100	\$427,395	\$1,286	\$36,870	\$28,338	\$3,620,990
2012	\$3,237,226	\$402,107	\$1,160	\$38,064	\$26,721	\$3,705,278
2013	\$3,339,610	\$376,875	\$1,042	\$39,146	\$25,064	\$3,781,737
2014	\$3,434,394	\$351,957	\$935	\$40,105	\$23,385	\$3,850,777
2015	\$3,534,603	\$328,770	\$840	\$41,153	\$21,774	\$3,927,140
2016	\$3,632,609	\$306,515	\$755	\$42,108	\$20,186	\$4,002,172
2017	\$3,725,140	\$284,996	\$677	\$43,010	\$18,611	\$4,072,434
2018	\$3,812,487	\$264,375	\$607	\$43,855	\$17,067	\$4,138,391
2019	\$3,895,360	\$244,723	\$542	\$44,550	\$15,572	\$4,200,747
2020	\$3,974,451	\$226,114	\$484	\$45,170	\$14,139	\$4,260,358
2021	\$4,050,296	\$208,564	\$432	\$45,949	\$12,779	\$4,318,020
2022	\$4,123,539	\$192,119	\$385	\$46,781	\$11,501	\$4,374,326
2023	\$4,194,762	\$176,726	\$342	\$47,492	\$10,314	\$4,429,636
2024	\$4,264,454	\$162,390	\$303	\$48,306	\$9,222	\$4,484,676
2025	\$4,333,088	\$149,066	\$269	\$49,076	\$8,232	\$4,539,731
2026	\$4,401,092	\$136,694	\$237	\$49,936	\$7,339	\$4,595,299
2027	\$4,468,963	\$125,213	\$210	\$50,858	\$6,545	\$4,651,789
2028	\$4,537,389	\$114,555	\$183	\$51,785	\$5,847	\$4,709,761
2029	\$4,608,341	\$104,672	\$160	\$52,936	\$5,237	\$4,771,346
2030	\$4,681,808	\$95,503	\$140	\$54,234	\$4,713	\$4,836,397
2031	\$4,758,735	\$86,995	\$120	\$55,657	\$4,264	\$4,905,771
2032	\$4,839,696	\$79,094	\$104	\$57,123	\$3,887	\$4,979,904
2033	\$4,925,244	\$71,758	\$89	\$58,658	\$3,577	\$5,059,325
2034	\$5,015,882	\$64,950	\$77	\$60,271	\$3,321	\$5,144,500
2035	\$5,111,793	\$58,645	\$65	\$61,993	\$3,113	\$5,235,609
2036	\$5,213,085	\$52,819	\$55	\$63,816	\$2,948	\$5,332,724
2037	\$5,319,587	\$47,446	\$47	\$65,685	\$2,819	\$5,435,584
2038	\$5,430,852	\$42,492	\$40	\$67,682	\$2,716	\$5,543,782
2039	\$5,546,507	\$37,934	\$34	\$69,760	\$2,638	\$5,656,872
2040	\$5,666,220	\$33,758	\$29	\$71,943	\$2,577	\$5,774,527
2041	\$5,789,640	\$29,952	\$25	\$74,265	\$2,529	\$5,896,411
2042	\$5,916,051	\$26,488	\$20	\$76,632	\$2,491	\$6,021,682
2043	\$6,044,774	\$23,351	\$17	\$79,096	\$2,460	\$6,149,698
2044	\$6,175,600	\$20,518	\$15	\$81,658	\$2,431	\$6,280,222
2045	\$6,308,158	\$17,974	\$13	\$84,320	\$2,402	\$6,412,867
2046	\$6,442,523	\$15,701	\$11	\$87,075	\$2,373	\$6,547,684
2047	\$6,578,541	\$13,682	\$10	\$89,976	\$2,341	\$6,684,550
2048	\$6,715,772	\$11,884	\$9	\$92,928	\$2,307	\$6,822,901
2049	\$6,853,802	\$10,297	\$8	\$95,987	\$2,269	\$6,962,363
2050	\$6,992,260	\$8,902	\$7	\$99,167	\$2,226	\$7,102,562
2051	\$7,130,879	\$7,691	\$7	\$102,461	\$2,178	\$7,243,216
2052	\$7,269,229	\$6,633	\$6	\$105,887	\$2,124	\$7,383,878
2053	\$7,406,958	\$5,723	\$6	\$109,448	\$2,067	\$7,524,202
2054	\$7,543,872	\$4,936	\$6	\$113,172	\$2,006	\$7,663,993
2055	\$7,679,964	\$4,264	\$6	\$116,986	\$1,941	\$7,803,161

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2056	\$7,815,531	\$3,688	\$6	\$120,966	\$1,875	\$7,942,066
2057	\$7,951,006	\$3,197	\$6	\$125,078	\$1,804	\$8,081,092
2058	\$8,086,830	\$2,780	\$6	\$129,350	\$1,736	\$8,220,703
2059	\$8,223,719	\$2,429	\$6	\$133,815	\$1,667	\$8,361,636
2060	\$8,362,709	\$2,133	\$6	\$138,464	\$1,598	\$8,504,910
2061	\$8,505,008	\$1,884	\$6	\$143,346	\$1,531	\$8,651,775
2062	\$8,652,463	\$1,673	\$5	\$148,393	\$1,465	\$8,804,000
2063	\$8,806,973	\$1,495	\$5	\$153,638	\$1,404	\$8,963,516
2064	\$8,970,155	\$1,344	\$5	\$159,138	\$1,343	\$9,131,986
2065	\$9,143,735	\$1,216	\$5	\$164,882	\$1,287	\$9,311,125
2066	\$9,329,232	\$1,105	\$5	\$170,884	\$1,233	\$9,502,459
2067	\$9,528,352	\$1,010	\$5	\$177,184	\$1,182	\$9,707,734
2068	\$9,742,581	\$928	\$5	\$183,774	\$1,135	\$9,928,423
2069	\$9,973,349	\$855	\$5	\$190,701	\$1,092	\$10,166,001
2070	\$10,222,103	\$791	\$5	\$197,883	\$1,051	\$10,421,833
2071	\$10,489,665	\$731	\$4	\$205,398	\$1,012	\$10,696,810
2072	\$10,777,772	\$678	\$4	\$213,275	\$977	\$10,992,706
2073	\$11,087,173	\$628	\$4	\$221,501	\$940	\$11,310,246
2074	\$11,418,630	\$581	\$3	\$230,107	\$906	\$11,650,227
2075	\$11,772,735	\$537	\$3	\$239,085	\$871	\$12,013,231
2076	\$12,149,994	\$496	\$3	\$248,506	\$837	\$12,399,836
2077	\$12,550,907	\$456	\$2	\$258,313	\$801	\$12,810,479
2078	\$12,975,795	\$418	\$2	\$268,499	\$764	\$13,245,478
2079	\$13,425,107	\$381	\$2	\$279,083	\$726	\$13,705,300
2080	\$13,899,340	\$346	\$1	\$290,106	\$687	\$14,190,481
2081	\$14,399,084	\$313	\$1	\$301,586	\$646	\$14,701,630
2082	\$14,924,360	\$280	\$1	\$313,578	\$605	\$15,238,824
2083	\$15,475,300	\$249	\$1	\$326,063	\$563	\$15,802,176
2084	\$16,052,030	\$220	\$1	\$339,089	\$520	\$16,391,861
2085	\$16,654,703	\$193	\$0	\$352,648	\$479	\$17,008,023
2086	\$17,283,526	\$167	\$0	\$366,852	\$437	\$17,650,983
2087	\$17,938,866	\$144	\$0	\$381,518	\$396	\$18,320,924
2088	\$18,621,052	\$122	\$0	\$396,881	\$356	\$19,018,412
2089	\$19,330,635	\$104	\$0	\$412,818	\$317	\$19,743,873
2090	\$20,068,243	\$85	\$0	\$429,368	\$281	\$20,497,977
2091	\$20,834,480	\$70	\$0	\$446,599	\$247	\$21,281,395
2092	\$21,630,251	\$56	\$0	\$464,537	\$215	\$22,095,060
2093	\$22,456,543	\$45	\$0	\$483,259	\$186	\$22,940,033
2094	\$23,314,375	\$35	\$0	\$502,700	\$160	\$23,817,270
2095	\$24,205,027	\$27	\$0	\$522,958	\$136	\$24,728,148
2096	\$25,129,929	\$20	\$0	\$544,088	\$115	\$25,674,152
2097	\$26,090,681	\$14	\$0	\$566,074	\$96	\$26,656,865
2098	\$27,088,949	\$10	\$0	\$589,059	\$80	\$27,678,098
2099	\$28,126,419	\$7	\$0	\$612,990	\$66	\$28,739,483
2100	\$29,204,875	\$5	\$0	\$637,765	\$54	\$29,842,700
2101	\$30,326,168	\$3	\$0	\$663,748	\$44	\$30,989,963
2102	\$31,492,101	\$2	\$0	\$690,718	\$35	\$32,182,856
2103	\$32,704,570	\$1	\$0	\$718,810	\$28	\$33,423,410
2104	\$33,965,540	\$0	\$0	\$748,124	\$22	\$34,713,686

\*This projection excludes reservists.

\*\*Future mortality improvement is assumed.

\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2006	\$46,504,762	\$37,851,781	81.4%
2007	\$46,384,779	\$39,685,195	85.6%
2008	\$46,468,824	\$41,260,718	88.8%
2009	\$46,812,330	\$42,773,368	91.4%
2010	\$47,286,348	\$43,957,289	93.0%
2011	\$47,960,821	\$45,029,491	93.9%
2012	\$48,735,102	\$46,059,434	94.5%
2013	\$49,584,102	\$47,064,033	94.9%
2014	\$50,498,876	\$48,041,908	95.1%
2015	\$51,487,359	\$49,174,330	95.5%
2016	\$53,153,866	\$50,366,723	94.8%
2017	\$54,854,083	\$51,589,280	94.0%
2018	\$56,580,001	\$52,850,412	93.4%
2019	\$58,347,447	\$54,148,899	92.8%
2020	\$60,168,935	\$55,478,071	92.2%
2021	\$62,038,361	\$56,849,740	91.6%
2022	\$63,947,635	\$58,262,638	91.1%
2023	\$65,946,941	\$59,689,340	90.5%
2024	\$68,074,159	\$61,113,127	89.8%
2025	\$70,337,804	\$62,530,739	88.9%
2026	\$72,753,350	\$63,942,198	87.9%
2027	\$75,344,817	\$65,349,622	86.7%
2028	\$78,079,444	\$66,844,456	85.6%
2029	\$80,915,511	\$68,379,624	84.5%
2030	\$83,873,888	\$70,070,505	83.5%
2031	\$86,967,290	\$71,793,376	82.6%
2032	\$90,196,830	\$73,561,699	81.6%
2033	\$93,562,581	\$75,381,575	80.6%
2034	\$97,076,195	\$77,233,652	79.6%
2035	\$100,737,961	\$79,122,297	78.5%
2036	\$104,545,052	\$81,060,316	77.5%
2037	\$108,495,628	\$83,060,048	76.6%
2038	\$112,583,161	\$85,135,085	75.6%
2039	\$116,805,485	\$87,296,758	74.7%
2040	\$121,176,931	\$89,548,214	73.9%
2041	\$125,704,813	\$91,891,055	73.1%
2042	\$130,392,488	\$94,336,503	72.3%
2043	\$135,242,882	\$96,880,241	71.6%
2044	\$140,272,017	\$99,521,565	70.9%
2045	\$145,495,900	\$102,262,835	70.3%
2046	\$150,922,165	\$105,085,453	69.6%
2047	\$156,559,067	\$107,997,035	69.0%
2048	\$162,412,891	\$111,017,246	68.4%
2049	\$168,486,364	\$114,160,795	67.8%
2050	\$174,789,204	\$117,443,844	67.2%
2051	\$181,333,076	\$120,875,957	66.7%
2052	\$188,127,893	\$124,459,503	66.2%
2053	\$195,182,463	\$128,205,070	65.7%
2054	\$202,508,480	\$132,119,202	65.2%
2055	\$210,116,474	\$136,211,840	64.8%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

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

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

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.

**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>
2056	\$218,015,587	\$140,494,829	64.4%
2057	\$226,214,714	\$144,979,914	64.1%
2058	\$234,722,240	\$149,680,128	63.8%
2059	\$243,546,043	\$154,609,852	63.5%
2060	\$252,698,861	\$159,781,591	63.2%
2061	\$262,193,448	\$165,206,812	63.0%
2062	\$272,041,281	\$170,899,094	62.8%
2063	\$282,253,000	\$176,870,723	62.7%
2064	\$292,842,660	\$183,126,710	62.5%
2065	\$303,826,479	\$189,678,592	62.4%
2066	\$315,219,887	\$196,536,139	62.3%
2067	\$327,038,743	\$203,708,136	62.3%
2068	\$339,298,889	\$211,206,290	62.2%
2069	\$352,015,914	\$219,041,549	62.2%
2070	\$365,207,435	\$227,224,372	62.2%
2071	\$378,892,451	\$235,765,118	62.2%
2072	\$393,090,336	\$244,673,701	62.2%
2073	\$407,820,636	\$253,961,233	62.3%
2074	\$423,104,520	\$263,637,525	62.3%
2075	\$438,964,030	\$273,712,459	62.4%
2076	\$455,421,177	\$284,197,358	62.4%
2077	\$472,498,536	\$295,104,101	62.5%
2078	\$490,218,932	\$306,446,100	62.5%
2079	\$508,605,591	\$318,238,157	62.6%
2080	\$527,683,529	\$330,494,498	62.6%
2081	\$547,478,830	\$343,228,837	62.7%
2082	\$568,018,045	\$356,455,437	62.8%
2083	\$589,328,101	\$370,192,229	62.8%
2084	\$611,437,334	\$384,457,595	62.9%
2085	\$634,375,699	\$399,271,010	62.9%
2086	\$658,174,163	\$414,653,575	63.0%
2087	\$682,864,765	\$430,626,953	63.1%
2088	\$708,480,555	\$447,214,332	63.1%
2089	\$735,055,576	\$464,440,002	63.2%
2090	\$762,625,533	\$482,329,032	63.2%
2091	\$791,227,795	\$500,907,536	63.3%
2092	\$820,901,142	\$520,202,755	63.4%
2093	\$851,685,649	\$540,242,798	63.4%
2094	\$883,623,218	\$561,056,586	63.5%
2095	\$916,757,642	\$582,674,224	63.6%
2096	\$951,134,218	\$605,126,448	63.6%
2097	\$986,799,863	\$628,445,070	63.7%
2098	\$1,023,803,099	\$652,663,394	63.7%
2099	\$1,062,194,129	\$677,815,661	63.8%
2100	\$1,102,025,241	\$703,937,198	63.9%
2101	\$1,143,350,788	\$731,064,874	63.9%
2102	\$1,186,227,049	\$759,236,289	64.0%
2103	\$1,230,712,159	\$788,491,061	64.1%
2104	\$1,276,866,420	\$818,870,198	64.1%

\*Outlays include retired pay and survivor benefits.

\*\*This projection excludes reservists.

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

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

\*\*\*\*\*This projection is adjusted for the increase in survivor benefits due to Public Law 108-375.



APPENDIX M

MARKET VALUE OF ASSETS AND ACCUMULATED BENEFITS

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## STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Under Generally Accepted Accounting Principles (GAAP) (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, 2005

Assets

Investments, at fair market value, in U.S. Government securities <sup>1</sup>	\$ 197,354,456
Accounts receivable	
Accrued interest <sup>2</sup>	3,416,888
Due from military retirees or their survivors	26,738
Cash	22,896
<u>Total Assets</u>	\$ 200,820,978
Accounts payable	(3,321,072)
<u>Total Assets Available for Benefits</u>	\$ 197,499,906

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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 by the U.S. Department of Treasury – Bureau of Public Debt on September 30, 2005.

<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, 2005

Net assets available for benefits at beginning of plan year	\$ 196,124,715
Investment income	13,718,593
Net appreciation in fair market value of investments	(11,091,106)
Contributions from services	15,015,443
Appropriation to amortize the initial unfunded liability	21,358,000
Appropriation for Treasury Normal Cost Contribution	1,539,000
Total additions	\$ 40,539,930
Benefits paid to participants <sup>1</sup>	\$ 39,164,739
Net assets available for benefits at end of plan year	\$ 197,499,906

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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	\$ 38,963,906
Decrease in liability for benefits due at end of year	<u>200,833</u>
Benefits paid on accrual basis	\$ 39,164,739

## 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 GAAP 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, 2005, was \$790.2 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 GAAP. 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, 2005  
 (\$ in billions)

For the Plan Year Ended  
 September 30, 2005

Accumulated Plan Benefits

Actuarial present value of vested benefits

Participants currently receiving payments	\$ 592.2
Other vested participants <sup>1</sup>	<u>122.0</u>
Total vested	\$ 714.1

Actuarial present value of nonvested benefits<sup>2</sup> \$ 76.1

Total actuarial present value of accumulated plan benefits \$ 790.2

Total Assets<sup>3</sup> \$ 200.8

Excess of Accumulated Benefits over Total Assets \$ 589.4

- <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

SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2006, VALUATION

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Summary of Changes for the September 30, 2006, Valuation .....	N-2

## SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2006, VALUATION

### CHANGES IN ACTUARIAL ASSUMPTIONS

At its August 2006 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2006, valuation.

#### *Temporary Disability Retiree Death, Other Loss, and Transfer-to-Permanent Disability Rates*

The Board approved an updated set of Temporary Disability rates. The new rates did not change either the full- or part-time Normal Cost Percentages (NCPs). The change is estimated to decrease the unfunded liability by \$0.7 billion.

#### *Survivor Pay Adjustment Factors*

The Board approved a refined set of adjustment factors used to project survivor pay. This refinement had no impact on the NCPs and is estimated to raise the unfunded liability by \$0.1 billion.

#### *Career Status Bonus Take-Rate Assumption*

The Board approved an update to the assumed percent of REDUX service members electing to receive the \$30,000 Career Status Bonus. This update will raise the full-time DoD NCP by four-tenths of a percentage point with no change to the part-time NCP. This update is estimated to increase the unfunded liability by \$2.9 billion.

#### *Valuation Interest Rate Assumption*

The Board decided to change the annual valuation interest rate assumption used to discount future benefits to 6.00% (from 6.25%). This change will increase the full-time DoD NCP by 2.0 percentage points, and the part-time DoD NCP by 1.6% percentage points. The unfunded liability is estimated to increase by \$33.5 billion.

### CHANGES IN BENEFITS

In the National Defense Authorization Act of 2007, Congress repealed the 75% multiplier cap used in the computation of retired pay for retirees retiring after January 1, 2007. This benefit will raise the full-time NCP by one-tenth of a percentage point with no change to the part-time NCP. This benefit change is estimated to increase the unfunded liability by \$1.5 billion.

APPENDIX O

TREASURY PAYMENTS

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Calculation of the October 1, 2006, Treasury Payment.....	O-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 UFL 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 UFL are determined.

Experience gains and losses, which create changes in the UFL, 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 UFL caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation, changes to the UFL 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 follow.

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

Amortization payments for changes in the UFL 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 UFL due to actual experience differing from expected experience would be amortized. The amortization schedules would be identical if these changes in the UFL had been due to changes in benefits. This example is hypothetical.

In FY05 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, 2005. 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, 2006, and the last payment is made on October 1, 2035. 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, 2006:

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

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

$$= 21.695182$$

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 FY06 creates a change in the UFL of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2006. The amortization schedules for this change and for the FY05 change are combined as follows. First, the unamortized balance of the FY05 experience change is determined. After the -\$676 million amortization payment is made on October 1, 2006, the remaining unamortized balance is -\$13,987 million. This balance is calculated as  $[-13,987 = (-13,800 \times 1.0625) + 676]$ . The +\$8,400 million experience change for FY06 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 FY05 experience change and a new 30-year period for the FY06 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, 2007:

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

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, 2007. A new combined amortization schedule covering FY05, FY06, and the new UFL caused by experience changes in FY07 is determined as follows.

First, the combined FY05 and FY06 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, 2006, is -\$5,658 million [ $-5,658 = (-5,587 \times 1.0625) + 278$ ]. This amount (-\$5,658) is then combined with an assumed FY07 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 FY07 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, 2008, 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, 2008:

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

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 O-1 shows the schedule of amortization payments for the experience changes in FY05; FY05 and FY06 combined; and FY05, FY06, and FY07 combined.

TABLE O-1

Projected Amortization Payments for Experience Changes  
(Amounts in Millions)

<u>Date</u>	<u>Payment on the FY05 Experience Change</u>	<u>Payment on the Combined FY05 and FY06 Experience Change</u>	<u>Payment on the Combined FY05, FY06 and FY07 Experience Change</u>
10/1/06	\$ -676		
10/1/07	-701	\$ -278	
10/1/08	-727	-288	\$ 230
10/1/09	-755	-299	239
10/1/10	-783	-310	248
10/1/11	-812	-322	257

Changes in Actuarial Assumptions

The third type of change in the UFL 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 UFL 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, 2006,  
TREASURY PAYMENT

The following pages display the calculation of the October 1, 2006, Treasury payment based on the September 30, 2005, 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 due to Concurrent Receipt along with the unfunded liability payment in the October 1st contribution.

TABLE O-2

TOTAL TREASURY PAYMENT  
OCTOBER 1, 2006

(\$ in billions)

Amortization payment for:

1.	Initial unfunded liability	\$ 50.437
2.	Changes in benefits	\$ 6.313
3.	Gains and Losses Amortization	
	a. Changes in actuarial assumptions	\$ (11.238)
	b. Actuarial experience	\$ (19.464)
	Total amortization payment	\$ 26.048
	Normal cost payment	\$ 2.452
	Total Treasury payment	\$ 28.500

TABLE O-3

CALCULATION OF OCTOBER 1, 2006,  
PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

(\$ in billions)

1.	Unamortized balance of initial UFL (10/1/04 balance $\times$ 1.0625)	9/30/05	\$ 1,030.312
2.	Payment on UFL	10/1/05	\$ 48.614
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/05	\$ 981.698
4.	Balance on 9/30/06 (3. $\times$ 1.0625)	9/30/05	\$ 1,043.054
5.	Number of Annual Payments Remaining	9/30/06	28
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.0625 \div 1.0375) - 1$		20.680
7.	Payment on initial UFL due 10/1/06 (4. $\div$ 6.)		\$ 50.437

TABLE O-4

CALCULATION OF OCTOBER 1, 2006,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM BENEFIT CHANGES

(\$ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/04 balance x 1.0625)	9/30/05	\$ 128.186
2. Payment on UFL	10/1/05	\$ 6.081
3. Unamortized UFL balance after payment (1. - 2.)	10/1/05	\$ 122.105
4. Additional (new) UFL due to benefit changes	9/30/05	\$ 0.076
5. Unamortized UFL balance due to benefit changes (3. + 4.)	10/1/05	\$ 122.180
6. Balance on 9/30/06 (5. × 1.0625)	9/30/06	\$ 129.816
7. Total number of years of prior amortization schedule		28.77
8. Remaining number of years of prior amortization schedule (7. - 1)		27.77
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. × 8.) + (4. × 30)] ÷ (3. + 4.)		27.77
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 ÷ 1.0375) - 1		20.563
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/06	\$ 6.313

TABLE O-5

CALCULATION OF OCTOBER 1, 2006,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM ASSUMPTION CHANGES

(\$ in billions)

1. Unamortized balance of UFL due to assumption changes (10/1/04 balance $\times$ 1.0625)	9/30/05	\$ (170.349)
2. Payment on UFL	10/1/05	\$ (11.337)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/05	\$ (159.012)
4. Additional (new) UFL	9/30/05	\$ 4.580
5. Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/05	\$ (154.432)
6. Balance on 9/30/06 (5. $\times$ 1.0625)	9/30/06	\$ (164.084)
7. Number of years in prior amortization schedule		18.32
8. Remaining number of years in prior amortization schedule (7. - 1)		17.32
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		17.68
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.0375) - 1		14.601
11. Payment on UFL due to assumption changes (6. $\div$ 10.)	10/1/06	\$ (11.238)

TABLE O-6

CALCULATION OF OCTOBER 1, 2006,  
PAYMENT ON UNFUNDED LIABILITY (UFL)  
RESULTING FROM EXPERIENCE GAINS AND LOSSES

(\$ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/04 balance $\times$ 1.0625)	9/30/05	\$ (303.076)
2. Payment on UFL	10/1/05	\$ (20.178)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/05	\$ (282.898)
4. Additional (new) UFL	9/30/05	\$ 13.056
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/05	\$ (269.842)
6. Balance on 9/30/06 (5. $\times$ 1.0625)	9/30/06	\$ (286.707)
7. Number of years in prior amortization schedule		18.31
8. Remaining number of years in prior amortization schedule (7. - 1)		17.31
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. $\times$ 8.) + (4. $\times$ 30)] $\div$ (3. + 4.)		17.87
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.0625 $\div$ 1.0375) - 1		14.730
11. Payment on UFL due to experience gains and losses (6. $\div$ 10.)	10/1/06	\$ (19.464)