



VALUATION OF THE MILITARY RETIREMENT SYSTEM

SEPTEMBER 30, 2006

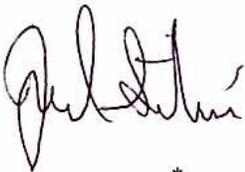
**DoD Office of the Actuary
November 2007**

ACTUARIAL CERTIFICATION

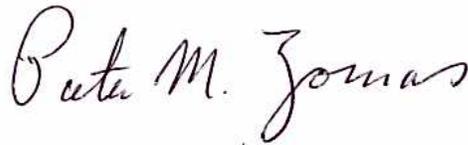
This report on the military retirement system as of September 30, 2006, has been prepared in accordance with generally accepted actuarial principles and practices. In preparing the report, we have relied upon information maintained by the Office of the Secretary of Defense regarding plan provisions, assets, and participants. The purpose of the actuarial valuation documented in this report is to develop actuarial liability and funding amounts to support the Secretary of Defense and the DoD Retirement Board of Actuaries (Board) in meeting the requirements of Chapter 74, Title 10, United States Code. Use of these results for other purposes may not be appropriate.

We have performed the valuation using methods and assumptions approved by the Board. 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% interest rate .

In our opinion, the actuarial assumptions are reasonable and the valuation results present a fair picture of the financial condition of the military retirement system.



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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.

Interest Rate

The Board adopted a 6% interest rate assumption, down from 6.25% used in the prior year's valuation. This is discussed in greater detail in Appendix D. The new interest rate increased the full-time normal cost percentage (NCP) by 2.5 percentage-points, and the part-time NCP by 1.7 percentage-points. The change led to a \$34.8 billion actuarial loss to the Fund.

Career Status Bonus (CSB)/Redux Election Proportion

The Board approved an updated CSB/Redux Election Proportion parameter (see Appendix F). This increased the full-time NCP by 0.5 percentage points, and had no effect on the part-time NCP. The change increased the unfunded liability by \$3.6 billion.

Survivor Pay Adjustment Factors

The Board approved an updated set of Survivor Pay Adjustment factors (see Appendix F). This change had no significant impact on either the full- or part-time NCPs. The change decreased the unfunded liability by \$0.1 billion.

Temporary Disability Retiree Decrement Rates

The Board approved new death and other loss rates for temporarily disabled retirees (see Appendix I). They did not change the NCPs and decreased the unfunded liability by \$0.7 billion.

Valuation Refinement

The Board approved a minor refinement to the projection of temporarily disabled retirees. This refinement had no significant impact on the NCPs and unfunded liability.

CHANGES IN BENEFITS

In FY 2007, Congress repealed the 75% multiplier cap used in the computation of nondisability retired pay for retirees retiring after January 1, 2007. The new legislation raised the full-time NCP by 0.1 percentage point and had no effect on the part-time NCP. The change increased the unfunded liability by \$1.5 billion.

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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, optional survivor coverage, and special compensation programs for certain disabled retirees. 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.

Public Law 98-94 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 Military Retirement 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 (1) basic pay (2) the housing allowance, which varies by grade, location, and dependency status, and a subsistence allowance, and (3) 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 (DMDC). Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service (DFAS). Reserve data were obtained from the Reserve Component Common Personnel Data System (RCCPDS), the official source for all reserve strengths and statistics.

Active duty data came from files provided by the four military personnel centers; these data were edited and adjusted by approximately 0.1 percent to agree with official totals supplied by the Comptroller. Dollar amounts include the January 1, 2007, across-the-board pay raise, and the targeted pay raise effective April 1, 2007, for active duty and reserve personnel. These totals are summarized in Table 1.

TABLE 1

INITIAL ACCOUNTING FIGURES AS OF SEPTEMBER 30, 2006

Total Active Duty Personnel + Full-Time Reservists	1,443,236
Total Monthly Basic Pay	\$4.01 billion
Total Selected Drilling Reservists	754,515
Total Monthly Basic Pay	\$0.43 billion
Total Number of Nondisability Retirees ***	1,745,520
Total Monthly Retired Pay	\$3.15 billion
Total Number of Disability Retirees ***	87,230
Total Monthly Retired Pay	\$0.10 billion
Total Number of Surviving Families	283,939
Total Monthly Survivor Annuities	\$0.22 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 (GORGO¹). Due to recent law changes, additional adjustments to the pay projection are 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. Basic pay is also increased by individual promotion and longevity increases. Generally, retired pay and survivor annuities are increased by cost-of-living adjustments (COLAs) of 3 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 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.

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.

¹ GORGO is the name given to the program by a former DoD Chief Actuary. It was named after a monster featured in a 1961 British science fiction movie based on a variation of *Godzilla*.

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 Retirement 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. 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, 2006; 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 FY13. 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 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 \$79 billion, the investment income is \$215 billion, and fund disbursements are \$130 billion. The beginning-of-year fund balance is \$3,602 billion. The two sources of fund income will cover benefit payments plus 3.75 percent of the beginning-of-the-year fund balance. That is, \$79 billion plus \$215 billion exceeds \$130 billion plus \$135 billion ($\$3,602 \text{ billion} \times .0375$)—the amount that would be required for the fund to grow by 3.75 percent during the year. The lack of equality in the later years of the projection is due to (1) mortality improvement, which keeps the retired population from being stationary, (2) the difference between the short-term economic assumptions and the ultimate economic assumptions (see Table 9 Footnote), and the fact that the projection uses Unfunded Liability amortization payments determined in the September 30, 2006, valuation.

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 L.

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, 2006
Assets	
Investments, at book value	
U.S. Government securities ¹	\$205,358,770
Accounts receivable	
Accrued interest ²	\$3,033,344
Due from military retirees or their survivors	\$23,259
Cash	<u>\$30,735</u>
Actuarial value of assets	\$208,446,107

¹ 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.

² 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, 2006
Actuarial value of assets at beginning of plan year	\$197,856,691
Investment income	
Interest	\$14,515,976
Net appreciation (depreciation) in book value of investments ¹	\$(2,198,170)
Contributions	
From Services	\$13,895,849
Appropriation to amortize the unfunded liability	\$23,180,000
Appropriation for Treasury Normal Cost Contribution	\$2,344,000
Total additions	\$51,737,655
Less: Benefits paid to participants	\$41,148,239
Actuarial value of assets	\$208,446,107

¹ Investments bought, sold and held during the plan year ended September 30, 2006, appreciated (depreciated) in value by \$(2,198,170) as follows:

Amortized discount	\$12,893
Amortized premium	\$(2,211,063)
Gain (loss) on sale	\$0
	\$(2,198,170)

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, active duty military personnel who first became members of a uniformed service on or after August 1, 1986, are HI-3 unless they elect Career Status Bonus (CSB)/Redux, which provides them with a bonus in exchange for reduced benefits 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 FY07 NCPs are summarized below:

<u>Benefit Formula</u>	<u>Full-Time</u>	<u>Part-Time</u>
FINAL PAY	39.1%	21.9%
HI-3	35.5	20.7
CSB/REDUX ²	34.3	20.7

Public Law 108-136, 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 FY07 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 FY07 (t = 2007), 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 = 26). The data and methodology used to derive this table are described in Appendix E.

Thus, 98 percent of the basic payroll for FY07 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 FY07 will be for personnel whose retirement benefits are based on FINAL PAY.³ Of the 98 percent associated with post-FY80 new entrants, 92.3 percent is expected to be

² This NCP represents a blend of NCPs for CSB/Redux and HI-3 benefit formulas based on the CSB/Redux Election Proportion (see Appendix F).

³ 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 CSB/REDUX members (entering on or after August 1, 1986) and the remaining 5.7 percent to the HI-3 members. The 92.3 percent was derived by interpolating between the factors for FY86 (k = 21) and FY87 (k = 20) years of entry. The FY07 weighted aggregate full- and part-time NCPs are obtained by weighting their respective NCPs for the CSB/REDUX formula by 92.3 percent, the normal cost percentages for the HI-3 formula by 5.7 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 NCP is 34.4 percent, and the weighted aggregate part-time NCP is 20.8 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 FY07 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>CSB/REDUX</u>	<u>FY07 Weighted</u>
Nondisability benefits	37.0%	33.6%	32.4%	32.6%
Disability benefits	0.7	0.6	0.6	0.6
Survivor benefits	<u>1.4</u>	<u>1.2</u>	<u>1.2</u>	<u>1.2</u>
Total	39.1%	35.5%	34.3%	34.4%
 <u>PART-TIME</u>				
Nondisability benefits	19.7%	18.7%	18.7%	18.7%
Disability benefits	0.0	0.0	0.0	0.0
Survivor benefits	<u>2.2</u>	<u>2.1</u>	<u>2.1</u>	<u>2.1</u>
Total	21.9%	20.7%	20.7%	20.8%
 Note that columns may not add exactly due to rounding.				
 *** Refer to Table 7 for the breakdown of 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, 47 percent of new officers and 15 percent of new enlistees attain 20 years of active duty service.⁴ 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 2016, 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 34.3 percent ($34.3 = 28.9 + 5.4$); part-time 20.7 percent ($20.7 = 19.1 + 1.6$)] 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

4 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 active duty 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 Board again shortened the amortization period in 2007 to 42 years in order for the payments to cover the interest on the unfunded liability each year. The initial unfunded liability is now expected to be fully amortized in 2025.

Changes in the unfunded liability can also arise because of modifications in benefit formulas, changes in actuarial assumptions, and deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30 years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption (currently 3.75 percent). A detailed description of the methods used to calculate the payment streams for changes in unfunded liability is in Appendix N.

Unfunded Accrued Liability as of September 30, 2006

Table 7 summarizes the calculation of the unfunded accrued liability as of September 30, 2006. 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, 2006, 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 are 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 CSB/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, 2006, 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 resulting normal costs back to September 30, 2006. 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 FY07 are 34.4 percent full-time and 20.8 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 future normal costs and the amortized cost value of the fund from the present value of future benefits leaves an unfunded liability of \$765.3 billion as of September 30, 2006. This was 6 percent more than the expected unfunded liability of \$722.1 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 FY06 loss of \$43.2 billion (\$722.1 billion minus \$765.3 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, 2006, 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, 2006
(\$ in billions)

	For the Plan Year Ended September 30, 2006
1. Present value of future benefits	
a. Annuitants now on roll	\$636.3
b. Nonretired reservists	\$118.0
c. Active duty personnel ¹	<u>\$369.0</u>
TOTAL	\$1,123.3
2. Present value of future normal cost contributions	\$149.6
3. Actuarial accrued liability	\$973.7
4. Actuarial value of assets ²	\$208.4
5. Unfunded accrued liability	\$765.3
6. DoD normal cost percentage (NCP) ³ to be applied to basic pay in the following fiscal year	
a. Full-time	29.0%
b. Part-time	19.1%
7. Treasury normal cost percentage (NCP) ⁴ to be applied to basic pay in the following fiscal year	
a. Full-time	5.4%
b. Part-time	1.6%

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

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

² The actuarial value of assets is determined using the amortized cost method of valuation.

³ 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.

⁴ 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

FY06 CHANGE IN UNFUNDED LIABILITY
(\$ in billions)

	For the Plan Year Ended September 30, 2006	
1. Actual unfunded accrued liability (9/30/06)	\$765.3	
2. Expected unfunded accrued liability (9/30/06)	\$722.1	
3. Total loss	(\$43.2)	(4.4%)
a. Total experience loss	(\$4.0)	(0.4%)
Interest assumption	(\$0.7)	(0.3%)
COLA & salary assumptions	\$1.8	(0.2%)
Non-economic assumptions	(\$5.2)	(0.5%)
b. Total benefit change loss	(\$1.5)	(0.2%)
NDAA 2007 Remove 75% Multiplier Cap	(\$1.5)	(0.2%)
c. Total assumption change loss	(\$37.6)	(3.9%)
Discount Rate Lowered to 6%	(\$34.8)	(3.6%)
CSB/Redux Election Proportion	(\$3.6)	(0.4%)
Temporary Disabled Retiree Rates	\$0.7	(0.1%)
Survivor Pay Factors and RSFPP Changes	\$0.1	(0.0%)
Valuation Model Coding Refinement	\$0.0	(0.0%)

(Starting with this valuation report, percentages shown are ratios of absolute values of each gain or loss component to the accrued liability, except the percentage given for the assets: it is the ratio of the gain or loss to the actuarial value of assets. In this table, negative values represent actuarial losses.)

These changes in unfunded liability were used to calculate the October 1, 2007, unfunded liability payment. The total payment was determined to be \$46,187 million. This total payment includes (1) a payment of \$66,711 million to amortize the original unfunded liability, less (2) an amount of \$7,642 million to amortize changes in actuarial assumptions, plus (3) an amount of \$6,430 million to amortize benefit changes, less (4) an amount of \$19,312 million to amortize total combined experience gains and losses through FY06. The detailed calculations of these payment components are located in Appendix N. 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 \$2,776 million for FY08; thus, the total Treasury payment on October 1, 2007, is \$48,963 million (= \$46,107 million + \$2,776 million). Detailed calculations of the total Treasury payment are also located in Appendix N.

Other measures of a retirement system's liabilities (required for private sector plans under Generally Accepted Accounting Principles) are the "Accumulated Plan Benefits" and the market value of assets. These items and explanatory notes are included in Appendix L.

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 ²	Normal Cost Payments ³	Amortization of Unfunded Liability ⁴		Investment Income	Fund Disbursements ⁵	Fund Balance End of Year ⁶				
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)
2006	\$54.0	\$16.2	(0.300)	\$23.2	(0.430)	\$12.3	(0.228)	\$41.1	(0.761)	\$208.4	(3.859)

TABLE 9 (cont.)

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

Fiscal Year	Basic Payroll ²	Normal Cost Payments ³	Amortization of Unfunded Liability ⁴	Investment Income	Fund Disbursements ⁵	Fund Balance End of Year ⁶
2007	\$53.7	\$16.2 (0.302)	\$26.0 (0.484)	\$13.3 (0.248)	\$43.6 (0.812)	\$220.5 (4.106)
2008	\$56.5	\$18.7 (0.331)	\$46.2 (0.818)	\$15.3 (0.271)	\$45.6 (0.807)	\$255.0 (4.513)
2009	\$59.4	\$19.7 (0.332)	\$47.9 (0.806)	\$17.4 (0.293)	\$47.5 (0.800)	\$292.6 (4.926)
2010	\$63.0	\$20.8 (0.330)	\$49.7 (0.789)	\$19.8 (0.314)	\$49.0 (0.778)	\$333.8 (5.298)
2011	\$66.8	\$22.1 (0.331)	\$51.6 (0.772)	\$22.4 (0.335)	\$50.4 (0.754)	\$379.5 (5.681)
2012	\$70.5	\$23.3 (0.330)	\$53.5 (0.759)	\$25.2 (0.357)	\$51.7 (0.733)	\$429.9 (6.098)
2013	\$74.1	\$24.5 (0.331)	\$55.5 (0.749)	\$28.4 (0.383)	\$53.0 (0.715)	\$485.4 (6.551)
2014	\$77.7	\$25.7 (0.331)	\$57.6 (0.741)	\$31.8 (0.409)	\$54.2 (0.698)	\$546.3 (7.031)
2015	\$81.5	\$27.0 (0.331)	\$59.8 (0.734)	\$35.6 (0.437)	\$55.5 (0.681)	\$613.2 (7.524)
2016	\$85.4	\$28.3 (0.331)	\$62.0 (0.726)	\$39.8 (0.466)	\$57.1 (0.669)	\$686.2 (8.035)
2017	\$89.5	\$29.7 (0.332)	\$64.3 (0.718)	\$44.3 (0.495)	\$58.8 (0.657)	\$765.7 (8.555)
2018	\$93.8	\$31.1 (0.332)	\$66.7 (0.711)	\$49.2 (0.525)	\$60.6 (0.646)	\$852.1 (9.084)
2019	\$98.2	\$32.6 (0.332)	\$69.2 (0.705)	\$54.5 (0.555)	\$62.5 (0.636)	\$946.0 (9.633)
2020	\$102.8	\$34.1 (0.332)	\$71.8 (0.698)	\$60.3 (0.587)	\$64.4 (0.626)	\$1,047.9 (10.194)
2021	\$107.7	\$35.8 (0.332)	\$74.5 (0.692)	\$66.6 (0.618)	\$66.4 (0.617)	\$1,158.3 (10.755)
2022	\$112.7	\$37.5 (0.333)	\$77.3 (0.686)	\$73.4 (0.651)	\$68.5 (0.608)	\$1,278.0 (11.340)
2023	\$118.0	\$39.2 (0.332)	\$80.2 (0.680)	\$80.7 (0.684)	\$70.7 (0.599)	\$1,407.5 (11.928)
2024	\$123.6	\$41.1 (0.333)	\$83.2 (0.673)	\$88.7 (0.718)	\$72.8 (0.589)	\$1,547.7 (12.522)
2025	\$129.6	\$43.1 (0.333)	\$120.0 (0.926)	\$99.3 (0.766)	\$75.0 (0.579)	\$1,735.1 (13.388)
2026	\$135.9	\$45.2 (0.333)	\$127.1 (0.935)	\$111.0 (0.817)	\$77.1 (0.567)	\$1,941.2 (14.284)
2027	\$142.3	\$47.4 (0.333)	\$8.1 (0.057)	\$116.2 (0.817)	\$79.5 (0.559)	\$2,033.4 (14.290)
2028	\$148.6	\$49.4 (0.332)	\$13.4 (0.090)	\$122.0 (0.821)	\$82.1 (0.552)	\$2,136.2 (14.376)
2029	\$154.9	\$51.6 (0.333)	\$13.9 (0.090)	\$128.2 (0.828)	\$84.9 (0.548)	\$2,245.0 (14.493)
2030	\$161.4	\$53.7 (0.333)	\$14.5 (0.090)	\$134.8 (0.835)	\$88.0 (0.545)	\$2,359.9 (14.621)
2031	\$168.0	\$55.9 (0.333)	\$15.0 (0.089)	\$141.7 (0.843)	\$91.3 (0.543)	\$2,481.3 (14.770)
2032	\$174.8	\$58.2 (0.333)	\$15.6 (0.089)	\$149.0 (0.852)	\$94.7 (0.542)	\$2,609.2 (14.927)
2033	\$181.7	\$60.5 (0.333)	\$16.1 (0.089)	\$156.7 (0.862)	\$98.4 (0.542)	\$2,744.2 (15.103)
2034	\$188.9	\$62.9 (0.333)	\$13.6 (0.072)	\$164.6 (0.871)	\$102.2 (0.541)	\$2,883.1 (15.263)
2035	\$196.3	\$65.4 (0.333)	\$0.0 0.000	\$172.1 (0.877)	\$106.2 (0.541)	\$3,014.3 (15.356)
2036	\$203.9	\$67.9 (0.333)	\$0.0 0.000	\$179.9 (0.882)	\$110.4 (0.541)	\$3,151.7 (15.457)
2037	\$211.8	\$70.5 (0.333)	\$0.0 0.000	\$188.1 (0.888)	\$114.9 (0.542)	\$3,295.4 (15.559)
2038	\$219.8	\$73.2 (0.333)	\$0.0 0.000	\$196.7 (0.895)	\$119.7 (0.545)	\$3,445.5 (15.676)
2039	\$228.0	\$75.9 (0.333)	\$0.0 0.000	\$205.6 (0.902)	\$124.7 (0.547)	\$3,602.4 (15.800)
2040	\$236.6	\$78.8 (0.333)	\$0.0 0.000	\$215.0 (0.909)	\$130.0 (0.549)	\$3,766.2 (15.918)
2041	\$245.4	\$81.7 (0.333)	\$0.0 0.000	\$224.7 (0.916)	\$135.5 (0.552)	\$3,937.2 (16.044)
2042	\$254.6	\$84.8 (0.333)	\$0.0 0.000	\$234.9 (0.923)	\$141.2 (0.555)	\$4,115.7 (16.165)
2043	\$264.1	\$87.9 (0.333)	\$0.0 0.000	\$245.5 (0.930)	\$147.3 (0.558)	\$4,301.9 (16.289)
2044	\$273.9	\$91.2 (0.333)	\$0.0 0.000	\$256.6 (0.937)	\$153.6 (0.561)	\$4,496.1 (16.415)
2045	\$284.2	\$94.6 (0.333)	\$0.0 0.000	\$268.2 (0.944)	\$160.2 (0.564)	\$4,698.8 (16.533)
2046	\$294.8	\$98.2 (0.333)	\$0.0 0.000	\$280.3 (0.951)	\$167.1 (0.567)	\$4,910.2 (16.656)
2047	\$305.8	\$101.9 (0.333)	\$0.0 0.000	\$292.9 (0.958)	\$174.2 (0.570)	\$5,130.8 (16.778)
2048	\$317.3	\$105.7 (0.333)	\$0.0 0.000	\$306.0 (0.964)	\$181.8 (0.573)	\$5,360.7 (16.895)
2049	\$329.2	\$109.6 (0.333)	\$0.0 0.000	\$319.7 (0.971)	\$189.6 (0.576)	\$5,600.5 (17.012)
2050	\$341.6	\$113.8 (0.333)	\$0.0 0.000	\$334.0 (0.978)	\$197.8 (0.579)	\$5,850.4 (17.126)
2051	\$354.4	\$118.0 (0.333)	\$0.0 0.000	\$348.9 (0.984)	\$206.4 (0.582)	\$6,110.9 (17.243)
2052	\$367.7	\$122.4 (0.333)	\$0.0 0.000	\$364.4 (0.991)	\$215.5 (0.586)	\$6,382.3 (17.357)
2053	\$381.5	\$127.0 (0.333)	\$0.0 0.000	\$380.6 (0.998)	\$224.9 (0.590)	\$6,665.0 (17.471)
2054	\$395.8	\$131.8 (0.333)	\$0.0 0.000	\$397.4 (1.004)	\$234.8 (0.593)	\$6,959.4 (17.583)
2055	\$410.7	\$136.8 (0.333)	\$0.0 0.000	\$414.9 (1.010)	\$245.0 (0.597)	\$7,266.1 (17.692)
2056	\$426.1	\$141.9 (0.333)	\$0.0 0.000	\$433.2 (1.017)	\$255.8 (0.600)	\$7,585.4 (17.802)

TABLE 9 (cont.)

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

Fiscal Year	Basic Payroll ²	Normal Cost		Amortization of		Investment		Fund		Fund Balance	
		Payments ³		Unfunded Liability ⁴		Income		Disbursements ⁵		End of Year ⁶	
2057	\$442.1	\$147.2	(0.333)	\$0.0	0.000	\$452.2	(1.023)	\$267.0	(0.604)	\$7,917.8	(17.910)
2058	\$458.7	\$152.8	(0.333)	\$0.0	0.000	\$472.0	(1.029)	\$278.7	(0.608)	\$8,263.9	(18.016)
2059	\$476.0	\$158.5	(0.333)	\$0.0	0.000	\$492.6	(1.035)	\$290.9	(0.611)	\$8,624.1	(18.118)
2060	\$493.8	\$164.5	(0.333)	\$0.0	0.000	\$514.0	(1.041)	\$303.6	(0.615)	\$8,999.0	(18.224)
2061	\$512.4	\$170.6	(0.333)	\$0.0	0.000	\$536.3	(1.047)	\$316.9	(0.618)	\$9,389.0	(18.324)
2062	\$531.6	\$177.0	(0.333)	\$0.0	0.000	\$559.5	(1.052)	\$330.8	(0.622)	\$9,794.7	(18.425)
2063	\$551.5	\$183.7	(0.333)	\$0.0	0.000	\$583.7	(1.058)	\$345.3	(0.626)	\$10,216.7	(18.525)
2064	\$572.2	\$190.6	(0.333)	\$0.0	0.000	\$608.8	(1.064)	\$360.4	(0.630)	\$10,655.7	(18.622)
2065	\$593.6	\$197.7	(0.333)	\$0.0	0.000	\$634.9	(1.070)	\$376.1	(0.634)	\$11,112.2	(18.720)
2066	\$615.9	\$205.1	(0.333)	\$0.0	0.000	\$662.0	(1.075)	\$392.5	(0.637)	\$11,586.8	(18.813)
2067	\$639.0	\$212.8	(0.333)	\$0.0	0.000	\$690.3	(1.080)	\$409.5	(0.641)	\$12,080.5	(18.905)
2068	\$662.9	\$220.8	(0.333)	\$0.0	0.000	\$719.6	(1.086)	\$427.1	(0.644)	\$12,593.7	(18.998)
2069	\$687.8	\$229.1	(0.333)	\$0.0	0.000	\$750.1	(1.091)	\$445.5	(0.648)	\$13,127.4	(19.086)
2070	\$713.6	\$237.6	(0.333)	\$0.0	0.000	\$781.9	(1.096)	\$464.5	(0.651)	\$13,682.4	(19.174)
2071	\$740.3	\$246.5	(0.333)	\$0.0	0.000	\$814.9	(1.101)	\$484.3	(0.654)	\$14,259.6	(19.262)
2072	\$768.1	\$255.8	(0.333)	\$0.0	0.000	\$849.2	(1.106)	\$504.8	(0.657)	\$14,859.9	(19.346)
2073	\$796.8	\$265.4	(0.333)	\$0.0	0.000	\$885.0	(1.111)	\$526.0	(0.660)	\$15,484.2	(19.433)
2074	\$826.7	\$275.3	(0.333)	\$0.0	0.000	\$922.1	(1.115)	\$548.0	(0.663)	\$16,133.6	(19.516)
2075	\$857.7	\$285.7	(0.333)	\$0.0	0.000	\$960.7	(1.120)	\$570.7	(0.665)	\$16,809.3	(19.598)
2076	\$889.9	\$296.4	(0.333)	\$0.0	0.000	\$1,000.9	(1.125)	\$594.3	(0.668)	\$17,512.3	(19.679)
2077	\$923.3	\$307.5	(0.333)	\$0.0	0.000	\$1,042.8	(1.129)	\$618.6	(0.670)	\$18,243.9	(19.759)
2078	\$957.9	\$319.0	(0.333)	\$0.0	0.000	\$1,086.3	(1.134)	\$643.8	(0.672)	\$19,005.5	(19.841)
2079	\$993.8	\$331.0	(0.333)	\$0.0	0.000	\$1,131.6	(1.139)	\$669.9	(0.674)	\$19,798.2	(19.922)
2080	\$1,031.1	\$343.4	(0.333)	\$0.0	0.000	\$1,178.8	(1.143)	\$696.8	(0.676)	\$20,623.6	(20.002)
2081	\$1,069.8	\$356.3	(0.333)	\$0.0	0.000	\$1,227.9	(1.148)	\$724.7	(0.677)	\$21,483.2	(20.082)
2082	\$1,109.9	\$369.6	(0.333)	\$0.0	0.000	\$1,279.1	(1.152)	\$753.6	(0.679)	\$22,378.4	(20.163)
2083	\$1,151.6	\$383.5	(0.333)	\$0.0	0.000	\$1,332.4	(1.157)	\$783.4	(0.680)	\$23,310.9	(20.242)
2084	\$1,194.8	\$397.9	(0.333)	\$0.0	0.000	\$1,387.9	(1.162)	\$814.3	(0.682)	\$24,282.4	(20.323)
2085	\$1,239.6	\$412.8	(0.333)	\$0.0	0.000	\$1,445.8	(1.166)	\$846.4	(0.683)	\$25,294.6	(20.405)
2086	\$1,286.1	\$428.3	(0.333)	\$0.0	0.000	\$1,506.0	(1.171)	\$879.6	(0.684)	\$26,349.4	(20.488)
2087	\$1,334.3	\$444.4	(0.333)	\$0.0	0.000	\$1,568.9	(1.176)	\$914.0	(0.685)	\$27,448.6	(20.572)
2088	\$1,384.4	\$461.0	(0.333)	\$0.0	0.000	\$1,634.3	(1.181)	\$949.6	(0.686)	\$28,594.4	(20.655)
2089	\$1,436.3	\$478.3	(0.333)	\$0.0	0.000	\$1,702.5	(1.185)	\$986.6	(0.687)	\$29,788.6	(20.740)
2090	\$1,490.1	\$496.3	(0.333)	\$0.0	0.000	\$1,773.7	(1.190)	\$1,025.0	(0.688)	\$31,033.6	(20.827)
2091	\$1,546.0	\$514.9	(0.333)	\$0.0	0.000	\$1,847.8	(1.195)	\$1,064.8	(0.689)	\$32,331.5	(20.913)
2092	\$1,604.0	\$534.2	(0.333)	\$0.0	0.000	\$1,925.1	(1.200)	\$1,106.1	(0.690)	\$33,684.8	(21.000)
2093	\$1,664.2	\$554.2	(0.333)	\$0.0	0.000	\$2,005.7	(1.205)	\$1,148.9	(0.690)	\$35,095.7	(21.089)
2094	\$1,726.6	\$575.0	(0.333)	\$0.0	0.000	\$2,089.7	(1.210)	\$1,193.4	(0.691)	\$36,567.1	(21.179)
2095	\$1,791.3	\$596.6	(0.333)	\$0.0	0.000	\$2,177.4	(1.216)	\$1,239.6	(0.692)	\$38,101.4	(21.270)
2096	\$1,858.5	\$618.9	(0.333)	\$0.0	0.000	\$2,268.8	(1.221)	\$1,287.6	(0.693)	\$39,701.5	(21.362)
2097	\$1,928.2	\$642.1	(0.333)	\$0.0	0.000	\$2,364.1	(1.226)	\$1,337.4	(0.694)	\$41,370.4	(21.455)
2098	\$2,000.5	\$666.2	(0.333)	\$0.0	0.000	\$2,463.5	(1.231)	\$1,389.1	(0.694)	\$43,111.0	(21.550)
2099	\$2,075.5	\$691.2	(0.333)	\$0.0	0.000	\$2,567.2	(1.237)	\$1,442.7	(0.695)	\$44,926.7	(21.646)
2100	\$2,153.3	\$717.1	(0.333)	\$0.0	0.000	\$2,675.4	(1.242)	\$1,498.5	(0.696)	\$46,820.7	(21.744)
2101	\$2,234.1	\$744.0	(0.333)	\$0.0	0.000	\$2,788.2	(1.248)	\$1,556.4	(0.697)	\$48,796.5	(21.842)
2102	\$2,317.9	\$771.9	(0.333)	\$0.0	0.000	\$2,905.9	(1.254)	\$1,616.5	(0.697)	\$50,857.9	(21.941)
2103	\$2,404.8	\$800.9	(0.333)	\$0.0	0.000	\$3,028.7	(1.259)	\$1,678.9	(0.698)	\$53,008.6	(22.043)
2104	\$2,495.0	\$830.9	(0.333)	\$0.0	0.000	\$3,156.8	(1.265)	\$1,743.7	(0.699)	\$55,252.7	(22.145)
2105	\$2,588.5	\$862.1	(0.333)	\$0.0	0.000	\$3,290.5	(1.271)	\$1,810.9	(0.700)	\$57,594.4	(22.250)

FOOTNOTES FOR TABLE 9

- ¹ 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.
- ² DoD-projected endstrengths are used through FY13 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.
- ³ 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.
- ⁴ Reflects amortization payments for FY08 and thereafter determined in the September 30, 2006, valuation.
- ⁵ 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.
- ⁶ This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2006, assets in the fund totaled \$208.4 billion.

NOTE: Mortality rates that are applied in the valuation to active duty members, nondisabled retirees, and survivors, are subject to improvement 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>
2007	3.3	2.2	6.00
2008	2.0	3.0	6.00
2009	2.3	3.0	6.00
2010	2.4	3.6	6.00
20011-15	2.3	3.6	6.00
2016	3.0	3.6	6.00
2017+	3.0	3.75	6.00

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 1st. 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 6.00% 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
2007	\$48.5	\$5.2	\$53.7	\$12.9	(0.265)	\$0.9	(0.175)	\$2.4	(0.049)	\$0.1	(0.015)	\$16.2
2008	\$51.1	\$5.4	\$56.5	\$14.8	(0.290)	\$1.0	(0.191)	\$2.8	(0.054)	\$0.1	(0.016)	\$18.7
2009	\$53.9	\$5.5	\$59.4	\$15.6	(0.289)	\$1.1	(0.191)	\$3.0	(0.055)	\$0.1	(0.016)	\$19.7
2010	\$57.2	\$5.7	\$63.0	\$16.5	(0.289)	\$1.1	(0.191)	\$3.1	(0.054)	\$0.1	(0.016)	\$20.8
2011	\$60.8	\$5.9	\$66.8	\$17.6	(0.289)	\$1.1	(0.191)	\$3.3	(0.054)	\$0.1	(0.016)	\$22.1
2012	\$64.3	\$6.2	\$70.5	\$18.6	(0.289)	\$1.2	(0.191)	\$3.5	(0.054)	\$0.1	(0.016)	\$23.3
2013	\$67.7	\$6.4	\$74.1	\$19.6	(0.289)	\$1.2	(0.191)	\$3.7	(0.054)	\$0.1	(0.016)	\$24.5
2014	\$71.1	\$6.6	\$77.7	\$20.5	(0.289)	\$1.3	(0.191)	\$3.8	(0.054)	\$0.1	(0.016)	\$25.7
2015	\$74.6	\$6.9	\$81.5	\$21.6	(0.289)	\$1.3	(0.191)	\$4.0	(0.054)	\$0.1	(0.016)	\$27.0
2016	\$78.2	\$7.1	\$85.4	\$22.6	(0.289)	\$1.4	(0.191)	\$4.2	(0.054)	\$0.1	(0.016)	\$28.3
2017	\$82.1	\$7.4	\$89.5	\$23.7	(0.289)	\$1.4	(0.191)	\$4.4	(0.054)	\$0.1	(0.016)	\$29.7
2018	\$86.1	\$7.7	\$93.8	\$24.9	(0.289)	\$1.5	(0.191)	\$4.6	(0.054)	\$0.1	(0.016)	\$31.1
2019	\$90.2	\$8.0	\$98.2	\$26.1	(0.289)	\$1.5	(0.191)	\$4.9	(0.054)	\$0.1	(0.016)	\$32.6
2020	\$94.6	\$8.3	\$102.8	\$27.3	(0.289)	\$1.6	(0.191)	\$5.1	(0.054)	\$0.1	(0.016)	\$34.1
2021	\$99.1	\$8.6	\$107.7	\$28.6	(0.289)	\$1.6	(0.191)	\$5.4	(0.054)	\$0.1	(0.016)	\$35.8
2022	\$103.9	\$8.9	\$112.7	\$30.0	(0.289)	\$1.7	(0.191)	\$5.6	(0.054)	\$0.1	(0.016)	\$37.5
2023	\$108.8	\$9.2	\$118.0	\$31.4	(0.289)	\$1.8	(0.191)	\$5.9	(0.054)	\$0.1	(0.016)	\$39.2
2024	\$114.1	\$9.6	\$123.6	\$33.0	(0.289)	\$1.8	(0.191)	\$6.2	(0.054)	\$0.2	(0.016)	\$41.1
2025	\$119.7	\$9.9	\$129.6	\$34.6	(0.289)	\$1.9	(0.191)	\$6.5	(0.054)	\$0.2	(0.016)	\$43.1
2026	\$125.6	\$10.3	\$135.9	\$36.3	(0.289)	\$2.0	(0.191)	\$6.8	(0.054)	\$0.2	(0.016)	\$45.2
2027	\$131.6	\$10.7	\$142.3	\$38.0	(0.289)	\$2.0	(0.191)	\$7.1	(0.054)	\$0.2	(0.016)	\$47.4
2028	\$137.5	\$11.1	\$148.6	\$39.7	(0.289)	\$2.1	(0.191)	\$7.4	(0.054)	\$0.2	(0.016)	\$49.4
2029	\$143.4	\$11.5	\$154.9	\$41.4	(0.289)	\$2.2	(0.191)	\$7.7	(0.054)	\$0.2	(0.016)	\$51.6
2030	\$149.5	\$12.0	\$161.4	\$43.2	(0.289)	\$2.3	(0.191)	\$8.1	(0.054)	\$0.2	(0.016)	\$53.7
2031	\$155.6	\$12.4	\$168.0	\$45.0	(0.289)	\$2.4	(0.191)	\$8.4	(0.054)	\$0.2	(0.016)	\$55.9
2032	\$161.9	\$12.9	\$174.8	\$46.8	(0.289)	\$2.5	(0.191)	\$8.7	(0.054)	\$0.2	(0.016)	\$58.2
2033	\$168.4	\$13.4	\$181.7	\$48.7	(0.289)	\$2.6	(0.191)	\$9.1	(0.054)	\$0.2	(0.016)	\$60.5
2034	\$175.1	\$13.9	\$188.9	\$50.6	(0.289)	\$2.6	(0.191)	\$9.5	(0.054)	\$0.2	(0.016)	\$62.9
2035	\$181.9	\$14.4	\$196.3	\$52.6	(0.289)	\$2.7	(0.191)	\$9.8	(0.054)	\$0.2	(0.016)	\$65.4
2036	\$189.0	\$14.9	\$203.9	\$54.6	(0.289)	\$2.9	(0.191)	\$10.2	(0.054)	\$0.2	(0.016)	\$67.9
2037	\$196.3	\$15.5	\$211.8	\$56.7	(0.289)	\$3.0	(0.191)	\$10.6	(0.054)	\$0.2	(0.016)	\$70.5
2038	\$203.7	\$16.1	\$219.8	\$58.9	(0.289)	\$3.1	(0.191)	\$11.0	(0.054)	\$0.3	(0.016)	\$73.2
2039	\$211.3	\$16.7	\$228.0	\$61.1	(0.289)	\$3.2	(0.191)	\$11.4	(0.054)	\$0.3	(0.016)	\$75.9
2040	\$219.3	\$17.3	\$236.6	\$63.4	(0.289)	\$3.3	(0.191)	\$11.8	(0.054)	\$0.3	(0.016)	\$78.8
2041	\$227.5	\$18.0	\$245.4	\$65.7	(0.289)	\$3.4	(0.191)	\$12.3	(0.054)	\$0.3	(0.016)	\$81.7
2042	\$235.9	\$18.6	\$254.6	\$68.2	(0.289)	\$3.6	(0.191)	\$12.7	(0.054)	\$0.3	(0.016)	\$84.8
2043	\$244.7	\$19.3	\$264.1	\$70.7	(0.289)	\$3.7	(0.191)	\$13.2	(0.054)	\$0.3	(0.016)	\$87.9
2044	\$253.9	\$20.1	\$273.9	\$73.4	(0.289)	\$3.8	(0.191)	\$13.7	(0.054)	\$0.3	(0.016)	\$91.2
2045	\$263.3	\$20.8	\$284.2	\$76.1	(0.289)	\$4.0	(0.191)	\$14.2	(0.054)	\$0.3	(0.016)	\$94.6
2046	\$273.2	\$21.6	\$294.8	\$79.0	(0.289)	\$4.1	(0.191)	\$14.8	(0.054)	\$0.3	(0.016)	\$98.2
2047	\$283.4	\$22.4	\$305.8	\$81.9	(0.289)	\$4.3	(0.191)	\$15.3	(0.054)	\$0.4	(0.016)	\$101.9
2048	\$294.0	\$23.3	\$317.3	\$85.0	(0.289)	\$4.4	(0.191)	\$15.9	(0.054)	\$0.4	(0.016)	\$105.7
2049	\$305.1	\$24.1	\$329.2	\$88.2	(0.289)	\$4.6	(0.191)	\$16.5	(0.054)	\$0.4	(0.016)	\$109.6
2050	\$316.5	\$25.0	\$341.6	\$91.5	(0.289)	\$4.8	(0.191)	\$17.1	(0.054)	\$0.4	(0.016)	\$113.8
2051	\$328.4	\$26.0	\$354.4	\$94.9	(0.289)	\$5.0	(0.191)	\$17.7	(0.054)	\$0.4	(0.016)	\$118.0
2052	\$340.7	\$27.0	\$367.7	\$98.5	(0.289)	\$5.1	(0.191)	\$18.4	(0.054)	\$0.4	(0.016)	\$122.4
2053	\$353.5	\$28.0	\$381.5	\$102.2	(0.289)	\$5.3	(0.191)	\$19.1	(0.054)	\$0.4	(0.016)	\$127.0
2054	\$366.8	\$29.0	\$395.8	\$106.0	(0.289)	\$5.5	(0.191)	\$19.8	(0.054)	\$0.5	(0.016)	\$131.8
2055	\$380.6	\$30.1	\$410.7	\$110.0	(0.289)	\$5.7	(0.191)	\$20.6	(0.054)	\$0.5	(0.016)	\$136.8
2056	\$394.9	\$31.2	\$426.1	\$114.1	(0.289)	\$6.0	(0.191)	\$21.3	(0.054)	\$0.5	(0.016)	\$141.9

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
2057	\$409.7	\$32.4	\$442.1	\$118.4	(0.289)	\$6.2	(0.191)	\$22.1	(0.054)	\$0.5	(0.016)	\$147.2
2058	\$425.1	\$33.6	\$458.7	\$122.9	(0.289)	\$6.4	(0.191)	\$23.0	(0.054)	\$0.5	(0.016)	\$152.8
2059	\$441.1	\$34.9	\$476.0	\$127.5	(0.289)	\$6.7	(0.191)	\$23.8	(0.054)	\$0.6	(0.016)	\$158.5
2060	\$457.6	\$36.2	\$493.8	\$132.3	(0.289)	\$6.9	(0.191)	\$24.7	(0.054)	\$0.6	(0.016)	\$164.5
2061	\$474.8	\$37.5	\$512.4	\$137.2	(0.289)	\$7.2	(0.191)	\$25.6	(0.054)	\$0.6	(0.016)	\$170.6
2062	\$492.6	\$38.9	\$531.6	\$142.4	(0.289)	\$7.4	(0.191)	\$26.6	(0.054)	\$0.6	(0.016)	\$177.0
2063	\$511.1	\$40.4	\$551.5	\$147.7	(0.289)	\$7.7	(0.191)	\$27.6	(0.054)	\$0.6	(0.016)	\$183.7
2064	\$530.3	\$41.9	\$572.2	\$153.2	(0.289)	\$8.0	(0.191)	\$28.6	(0.054)	\$0.7	(0.016)	\$190.6
2065	\$550.1	\$43.5	\$593.6	\$159.0	(0.289)	\$8.3	(0.191)	\$29.7	(0.054)	\$0.7	(0.016)	\$197.7
2066	\$570.8	\$45.1	\$615.9	\$165.0	(0.289)	\$8.6	(0.191)	\$30.8	(0.054)	\$0.7	(0.016)	\$205.1
2067	\$592.2	\$46.8	\$639.0	\$171.1	(0.289)	\$8.9	(0.191)	\$32.0	(0.054)	\$0.7	(0.016)	\$212.8
2068	\$614.4	\$48.6	\$662.9	\$177.5	(0.289)	\$9.3	(0.191)	\$33.2	(0.054)	\$0.8	(0.016)	\$220.8
2069	\$637.4	\$50.4	\$687.8	\$184.2	(0.289)	\$9.6	(0.191)	\$34.4	(0.054)	\$0.8	(0.016)	\$229.1
2070	\$661.3	\$52.3	\$713.6	\$191.1	(0.289)	\$10.0	(0.191)	\$35.7	(0.054)	\$0.8	(0.016)	\$237.6
2071	\$686.1	\$54.2	\$740.3	\$198.3	(0.289)	\$10.4	(0.191)	\$37.0	(0.054)	\$0.9	(0.016)	\$246.5
2072	\$711.8	\$56.3	\$768.1	\$205.7	(0.289)	\$10.7	(0.191)	\$38.4	(0.054)	\$0.9	(0.016)	\$255.8
2073	\$738.5	\$58.4	\$796.8	\$213.4	(0.289)	\$11.2	(0.191)	\$39.9	(0.054)	\$0.9	(0.016)	\$265.4
2074	\$766.1	\$60.6	\$826.7	\$221.4	(0.289)	\$11.6	(0.191)	\$41.4	(0.054)	\$1.0	(0.016)	\$275.3
2075	\$794.9	\$62.9	\$857.7	\$229.7	(0.289)	\$12.0	(0.191)	\$42.9	(0.054)	\$1.0	(0.016)	\$285.7
2076	\$824.7	\$65.2	\$889.9	\$238.3	(0.289)	\$12.5	(0.191)	\$44.5	(0.054)	\$1.0	(0.016)	\$296.4
2077	\$855.6	\$67.7	\$923.3	\$247.3	(0.289)	\$12.9	(0.191)	\$46.2	(0.054)	\$1.1	(0.016)	\$307.5
2078	\$887.7	\$70.2	\$957.9	\$256.5	(0.289)	\$13.4	(0.191)	\$47.9	(0.054)	\$1.1	(0.016)	\$319.0
2079	\$921.0	\$72.8	\$993.8	\$266.2	(0.289)	\$13.9	(0.191)	\$49.7	(0.054)	\$1.2	(0.016)	\$331.0
2080	\$955.6	\$75.6	\$1,031.1	\$276.2	(0.289)	\$14.4	(0.191)	\$51.6	(0.054)	\$1.2	(0.016)	\$343.4
2081	\$991.4	\$78.4	\$1,069.8	\$286.5	(0.289)	\$15.0	(0.191)	\$53.5	(0.054)	\$1.3	(0.016)	\$356.3
2082	\$1,028.6	\$81.3	\$1,109.9	\$297.3	(0.289)	\$15.5	(0.191)	\$55.5	(0.054)	\$1.3	(0.016)	\$369.6
2083	\$1,067.2	\$84.4	\$1,151.6	\$308.4	(0.289)	\$16.1	(0.191)	\$57.6	(0.054)	\$1.4	(0.016)	\$383.5
2084	\$1,107.2	\$87.5	\$1,194.8	\$320.0	(0.289)	\$16.7	(0.191)	\$59.8	(0.054)	\$1.4	(0.016)	\$397.9
2085	\$1,148.8	\$90.8	\$1,239.6	\$332.0	(0.289)	\$17.3	(0.191)	\$62.0	(0.054)	\$1.5	(0.016)	\$412.8
2086	\$1,191.9	\$94.2	\$1,286.1	\$344.4	(0.289)	\$18.0	(0.191)	\$64.4	(0.054)	\$1.5	(0.016)	\$428.3
2087	\$1,236.6	\$97.8	\$1,334.3	\$357.4	(0.289)	\$18.7	(0.191)	\$66.8	(0.054)	\$1.6	(0.016)	\$444.4
2088	\$1,282.9	\$101.4	\$1,384.4	\$370.8	(0.289)	\$19.4	(0.191)	\$69.3	(0.054)	\$1.6	(0.016)	\$461.0
2089	\$1,331.0	\$105.2	\$1,436.3	\$384.7	(0.289)	\$20.1	(0.191)	\$71.9	(0.054)	\$1.7	(0.016)	\$478.3
2090	\$1,381.0	\$109.2	\$1,490.1	\$399.1	(0.289)	\$20.9	(0.191)	\$74.6	(0.054)	\$1.7	(0.016)	\$496.3
2091	\$1,432.8	\$113.3	\$1,546.0	\$414.1	(0.289)	\$21.6	(0.191)	\$77.4	(0.054)	\$1.8	(0.016)	\$514.9
2092	\$1,486.5	\$117.5	\$1,604.0	\$429.6	(0.289)	\$22.4	(0.191)	\$80.3	(0.054)	\$1.9	(0.016)	\$534.2
2093	\$1,542.2	\$121.9	\$1,664.2	\$445.7	(0.289)	\$23.3	(0.191)	\$83.3	(0.054)	\$2.0	(0.016)	\$554.2
2094	\$1,600.1	\$126.5	\$1,726.6	\$462.4	(0.289)	\$24.2	(0.191)	\$86.4	(0.054)	\$2.0	(0.016)	\$575.0
2095	\$1,660.1	\$131.2	\$1,791.3	\$479.8	(0.289)	\$25.1	(0.191)	\$89.6	(0.054)	\$2.1	(0.016)	\$596.6
2096	\$1,722.3	\$136.2	\$1,858.5	\$497.7	(0.289)	\$26.0	(0.191)	\$93.0	(0.054)	\$2.2	(0.016)	\$618.9
2097	\$1,786.9	\$141.3	\$1,928.2	\$516.4	(0.289)	\$27.0	(0.191)	\$96.5	(0.054)	\$2.3	(0.016)	\$642.1
2098	\$1,853.9	\$146.6	\$2,000.5	\$535.8	(0.289)	\$28.0	(0.191)	\$100.1	(0.054)	\$2.3	(0.016)	\$666.2
2099	\$1,923.4	\$152.1	\$2,075.5	\$555.9	(0.289)	\$29.0	(0.191)	\$103.9	(0.054)	\$2.4	(0.016)	\$691.2
2100	\$1,995.5	\$157.8	\$2,153.3	\$576.7	(0.289)	\$30.1	(0.191)	\$107.8	(0.054)	\$2.5	(0.016)	\$717.1
2101	\$2,070.4	\$163.7	\$2,234.1	\$598.3	(0.289)	\$31.3	(0.191)	\$111.8	(0.054)	\$2.6	(0.016)	\$744.0
2102	\$2,148.0	\$169.8	\$2,317.9	\$620.8	(0.289)	\$32.4	(0.191)	\$116.0	(0.054)	\$2.7	(0.016)	\$771.9
2103	\$2,228.6	\$176.2	\$2,404.8	\$644.1	(0.289)	\$33.7	(0.191)	\$120.3	(0.054)	\$2.8	(0.016)	\$800.9
2104	\$2,312.2	\$182.8	\$2,495.0	\$668.2	(0.289)	\$34.9	(0.191)	\$124.9	(0.054)	\$2.9	(0.016)	\$830.9
2105	\$2,398.9	\$189.7	\$2,588.5	\$693.3	(0.289)	\$36.2	(0.191)	\$129.5	(0.054)	\$3.0	(0.016)	\$862.1

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	\$66.711	(\$7.642)	\$6.430	(\$19.312)	\$46.187
2008	\$69.213	(\$7.928)	\$6.671	(\$20.037)	\$47.919
2009	\$71.808	(\$8.225)	\$6.922	(\$20.788)	\$49.717
2010	\$74.501	(\$8.534)	\$7.181	(\$21.567)	\$51.581
2011	\$77.295	(\$8.854)	\$7.450	(\$22.376)	\$53.515
2012	\$80.194	(\$9.186)	\$7.730	(\$23.215)	\$55.523
2013	\$83.201	(\$9.530)	\$8.020	(\$24.086)	\$57.605
2014	\$86.321	(\$9.888)	\$8.320	(\$24.989)	\$59.764
2015	\$89.558	(\$10.259)	\$8.632	(\$25.926)	\$62.005
2016	\$92.916	(\$10.643)	\$8.956	(\$26.899)	\$64.330
2017	\$96.401	(\$11.042)	\$9.292	(\$27.907)	\$66.744
2018	\$100.016	(\$11.457)	\$9.641	(\$28.954)	\$69.246
2019	\$103.767	(\$11.886)	\$10.002	(\$30.040)	\$71.843
2020	\$107.658	(\$12.332)	\$10.377	(\$31.166)	\$74.537
2021	\$111.695	(\$12.794)	\$10.766	(\$32.335)	\$77.332
2022	\$115.883	(\$13.274)	\$11.170	(\$33.548)	\$80.231
2023	\$120.229	(\$13.772)	\$11.589	(\$34.805)	\$83.241
2024	\$124.738	(\$14.288)	\$12.023	(\$2.499)	\$119.974
2025	\$129.415	(\$14.824)	\$12.474	\$.000	\$127.065
2026	\$.000	(\$4.809)	\$12.942	\$.000	\$8.133
2027	\$.000	\$.000	\$13.428	\$.000	\$13.428
2028	\$.000	\$.000	\$13.931	\$.000	\$13.931
2029	\$.000	\$.000	\$14.454	\$.000	\$14.454
2030	\$.000	\$.000	\$14.995	\$.000	\$14.995
2031	\$.000	\$.000	\$15.558	\$.000	\$15.558
2032	\$.000	\$.000	\$16.141	\$.000	\$16.141
2033	\$.000	\$.000	\$13.648	\$.000	\$13.648
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)	\$128.261	(\$290.020)	\$702.784
2006*	\$1043.054	(\$126.439)	\$131.332	(\$282.660)	\$765.287
2007	\$1052.174	(\$122.113)	\$132.520	(\$278.988)	\$783.593
2008	\$1044.591	(\$121.339)	\$133.655	(\$275.256)	\$781.651
2009	\$1033.901	(\$120.216)	\$134.603	(\$270.533)	\$777.756
2010	\$1019.818	(\$118.710)	\$135.342	(\$264.729)	\$771.721
2011	\$1002.036	(\$116.787)	\$135.851	(\$257.752)	\$763.348
2012	\$980.226	(\$114.409)	\$136.105	(\$249.499)	\$752.423
2013	\$954.034	(\$111.536)	\$136.077	(\$239.861)	\$738.714
2014	\$923.083	(\$108.126)	\$135.741	(\$228.721)	\$721.976
2015	\$886.967	(\$104.133)	\$135.066	(\$215.956)	\$701.945
2016	\$845.254	(\$99.506)	\$134.020	(\$201.432)	\$678.336
2017	\$797.478	(\$94.195)	\$132.568	(\$185.005)	\$650.846
2018	\$743.142	(\$88.142)	\$130.672	(\$166.524)	\$619.149
2019	\$681.713	(\$81.286)	\$128.293	(\$145.824)	\$582.897
2020	\$612.623	(\$73.564)	\$125.389	(\$122.731)	\$541.717
2021	\$535.263	(\$64.906)	\$121.912	(\$97.059)	\$495.211
2022	\$448.982	(\$55.239)	\$117.815	(\$68.607)	\$442.951
2023	\$353.085	(\$44.483)	\$113.044	(\$37.163)	\$384.484
2024	\$246.827	(\$32.553)	\$107.542	(\$2.499)	\$319.317
2025	\$129.415	(\$19.361)	\$101.250	\$.000	\$211.304
2026	\$.000	(\$4.809)	\$94.103	\$.000	\$89.293
2027	\$.000	\$.000	\$86.030	\$.000	\$86.030
2028	\$.000	\$.000	\$76.959	\$.000	\$76.959
2029	\$.000	\$.000	\$66.809	\$.000	\$66.809
2030	\$.000	\$.000	\$55.497	\$.000	\$55.497
2031	\$.000	\$.000	\$42.932	\$.000	\$42.932
2032	\$.000	\$.000	\$29.016	\$.000	\$29.016
2033	\$.000	\$.000	\$13.648	\$.000	\$13.648
2034	\$.000	\$.000	\$.000	\$.000	\$.000

*Actual data

**The Total value given for 2005 shows \$702.784. The prior valuation report incorrectly displayed \$702.753. This is due to the 2005 Benefit Changes incorrectly showing \$128.229 in the prior valuation report.

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

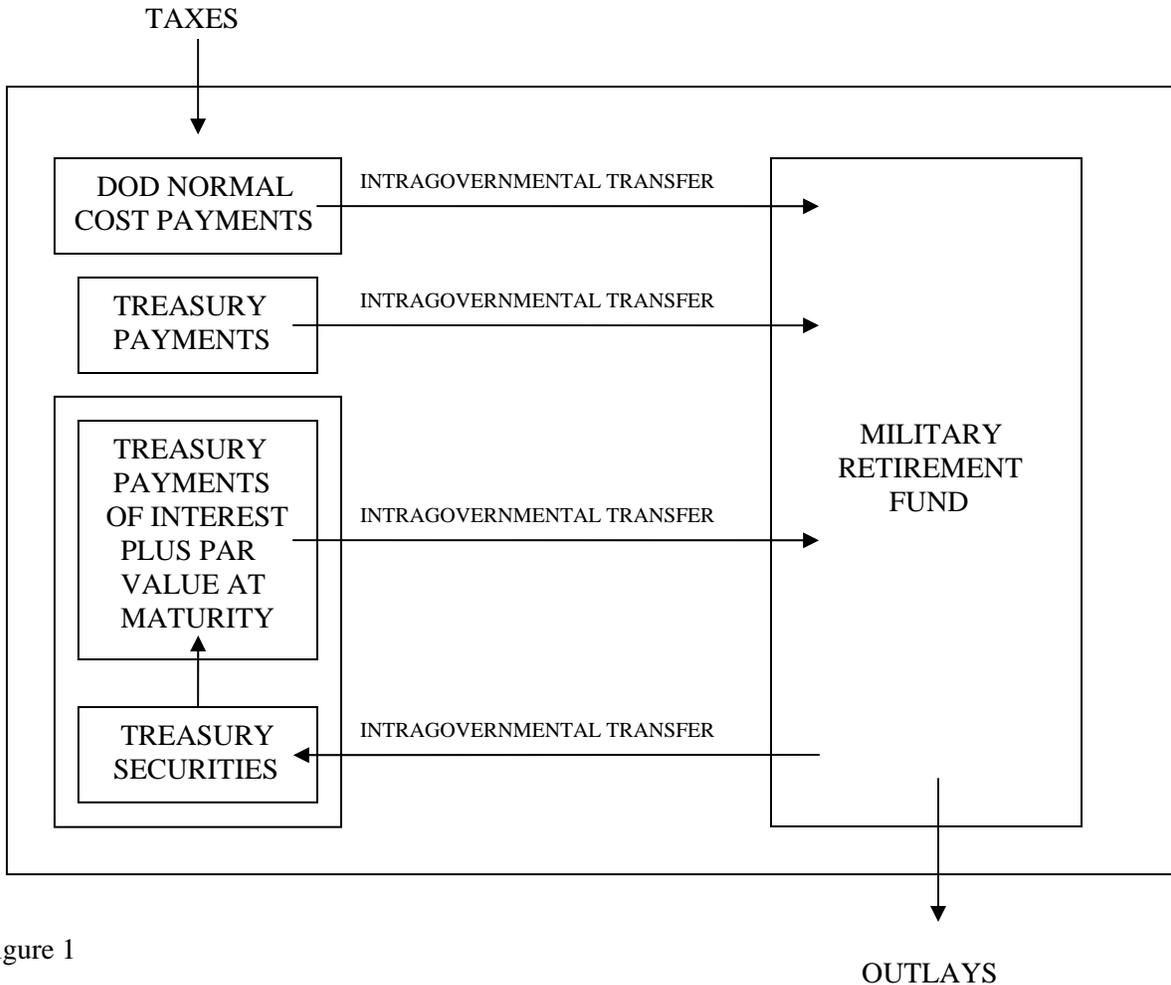


Figure 1

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 (i.e. outlays).

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 2006 the amount needed to pay retirees was \$41 billion and the military retirement fund had grown to \$208 billion. The following transactions would take place:

- Fund cashes in \$41 billion in securities (credit).
- Treasury pays \$41 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 \$41 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 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, 2006

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. The National Defense Authorization Act for Fiscal Year 2007 (P.L. 109-364) removed the 75 percent multiplier cap for personnel retiring after January 1, 2007. (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) *Career Status Bonus (CSB)/Redux*: Members who first became a member of a uniformed service on or after August 1, 1986 and who elect to receive this option 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. Public Law 105-65 provided that Redux members have a choice of (a) receiving the HI-3 formula or (b) the Redux formula plus a lump-sum \$30,000 payment, called a Career Status Bonus (CSB). Members make their election during the fifteenth year of service. Those who choose the CSB 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 elect CSB/Redux, 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 CSB/Redux 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). Members who first entered a uniformed service on or after August 1, 1986, and elect CSB/Redux 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 2006, 1.45 million nondisability retirees from active duty were paid \$33.8 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. 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 2006, 87,000 disability retirees were paid \$1.25 billion.

Reserve Retirement

Members of the reserves may retire after 20 qualifying years of creditable service¹. 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 generally 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 generally 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 usually 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 2006, 293,000 reserve retirees were paid \$3.50 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 union with SBP. RSFPP continues to pay survivor annuities.

¹ In some cases, members may retire after 15 qualifying years if the member is unfit for continued service because of physical disability not incurred in the line of duty.

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 CSB/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. Effective April, 2008, the survivor benefit will be 55% of the member's elected base amount, with no reduction at age 62. 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. Public Law 109-163 allowed surviving spouses to transfer the SBP benefit to an eligible child to avoid 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 CSB/Redux 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 2006, 284,000 surviving families were paid \$2.60 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 2006, 58,000 TERA retirees were paid \$796 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 CSB/Redux. 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. Public Law 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. Public Law 109-364 allows members with greater than 30 years of service to retire with entitlements exceeding 75 percent of basic pay. 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 2006, 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-one years:

- a. September 30, 2006 = .328
- b. September 30, 2005 = .334
- c. September 30, 2004 = .338
- d. September 30, 2003 = .351
- e. September 30, 2002 = .378
- f. September 30, 2001 = .347
- g. September 30, 2000 = .354
- h. September 30, 1999 = .352
- i. September 30, 1998 = .331
- j. September 30, 1997 = .322
- k. September 30, 1996 = .313
- l. September 30, 1995 = .304
- m. September 30, 1994 = .303
- n. September 30, 1993 = .283
- o. September 30, 1992 = .270
- p. September 30, 1991 = .251
- q. September 30, 1990 = .219
- r. September 30, 1989 = .195
- s. September 30, 1988 = .162
- t. September 30, 1987 = .114
- u. September 30, 1986 = .072

The effective yield of the Fund during FY 2006 was 5.94%.

APPENDIX B

HISTORY OF THE MILITARY RETIREMENT SYSTEM

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HISTORY OF MILITARY RETIREMENT AND RETIRED PAY ADJUSTMENTS¹

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.

¹ 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. This is sometimes referred to as the HI-3 formula.

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, 3 ½ percent for each of the next 10 years, and 2 ½ percent thereafter. 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) by converting these members to the HI-3 formula. At the 15 year-of-service mark, these (full-time) members now have the choice of: (1) remaining in HI-3, or (2) electing the Career Status Bonus, which is not paid out of the Military Retirement Fund, and converting to 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.

Public Law 109-364, enacted October 17, 2006, eliminated the 75 percent multiplier cap for retirements exceeding 30 years of service for members retiring after January 1, 2007. A member can now retire with a retired pay multiplier greater than 100% if their years of service exceeds 40.

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 CSB/Redux 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 includes the annual normal cost payment along with the unfunded liability payment in the October 1st 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 approve methods and 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%		654.9%
10/1/63		5.0%		612.2%
9/1/65		4.4%		578.2%
12/1/66		3.7%		549.7%
4/1/68		3.9%		526.5%
2/1/69		4.0%		503.0%
11/1/69		5.3%		479.8%
8/1/70		5.6%		450.6%
6/1/71		4.5%		421.4%
7/1/72	one percent over	4.8%		398.9%
7/1/73	inflation was	6.1%		376.1%
1/1/74	added during	5.5%		348.7%
7/1/74	these years	6.3%		325.3%
1/1/75		7.3%		300.1%
8/1/75		5.1%		272.9%
3/1/76		5.4%		254.8%
3/1/77		4.8%		236.6%
9/1/77		4.3%		221.2%
3/1/78		2.4%		208.0%
9/1/78	twice-a-year	4.9%		200.7%
3/1/79	increases	3.9%		186.7%
9/1/79		6.9%		175.9%
3/1/80		6.0%		158.1%
9/1/80		7.7%		143.5%
3/1/81	once-a-year	4.4%		126.1%
3/1/82	increases	8.7%		116.6%
4/1/83	(Dec to Dec)	3.9%	(1)	99.2%
12/1/84		3.5%	(2)	91.8%
12/1/85		0.0%	(3)	85.3%
12/1/86	once-a-year	1.3%		85.3%
12/1/87	increases (3rd	4.2%		82.9%
12/1/88	qtr to 3rd qtr)	4.0%		75.5%
12/1/89		4.7%		68.8%
12/1/90		5.4%		61.2%
12/1/91		3.7%		52.9%
12/1/92		3.0%		47.5%
3/1/94		2.6%	(4)	43.2%
3/1/95		2.8%	(5)	39.6%
3/1/96		2.6%	(6)	35.8%
12/1/96		2.9%		32.3%
12/1/97		2.1%		28.6%
12/1/98		1.3%		25.9%
12/1/99		2.4%		24.3%
12/1/00		3.5%		21.4%
12/1/01		2.6%		17.3%
12/1/02		1.4%		14.3%
12/1/03		2.1%		12.8%
12/1/04		2.7%		10.4%
12/1/05		4.1%		7.5%
12/1/06		3.3%		3.3%

(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%	1084.6%
10/1/63	14.2%	993.8%
9/1/64	2.3%	857.8%
9/1/65	10.4%	836.3%
7/1/66	3.2%	748.1%
10/1/67	5.6%	721.8%
7/1/68	6.9%	678.2%
7/1/69	12.6%	628.0%
1/1/70	8.1%	546.5%
1/1/71	7.9%	498.1%
11/14/71	11.6%	454.3%
1/1/72	7.2%	396.7%
10/1/72	6.7%	363.3%
10/1/73	6.2%	334.2%
10/1/74	5.5%	308.9%
10/1/75	5.0%	287.6%
10/1/76	3.6%	269.1%
10/1/77	6.2%	256.3%
10/1/78	5.5%	235.5%
10/1/79	7.0%	218.0%
10/1/80	11.7%	197.2%
10/1/81	14.3% (1)	166.1%
10/1/82	4.0% (2)	132.8%
1/1/84	4.0% (2)	123.8%
1/1/85	4.0%	115.2%
10/1/85	3.0%	106.9%
1/1/87	3.0%	100.9%
1/1/88	2.0%	95.1%
1/1/89	4.1%	91.2%
1/1/90	3.6%	83.7%
1/1/91	4.1%	77.3%
1/1/92	4.2%	70.3%
1/1/93	3.7%	63.5%
1/1/94	2.2%	57.6%
1/1/95	2.6%	54.2%
1/1/96	2.4%	50.3%
1/1/97	3.0%	46.8%
1/1/98	2.8%	42.5%
1/1/99	3.6%	38.6%
1/1/00	4.8% (3)	33.8%
1/1/01	3.7% (3)	27.7%
1/1/02	4.6% (3)	23.1%
1/1/03	4.1% (3)	17.7%
1/1/04	3.7% (3)	13.1%
1/1/05	3.5%	9.1%
1/1/06	3.1%	5.4%
1/1/07	2.2% (3)	2.2%

(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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All DOD Selected Reserve Officer Personnel for FY2006 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	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	1
19	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39
21	93	7	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	103
22	261	27	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	289
23	629	91	17	10	4	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	755
24	911	156	50	21	14	1	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1,162
25	945	230	88	28	19	12	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	1,331
26	813	290	186	84	67	27	18	9	2	0	0	0	0	0	0	0	0	0	0	0	0	1,496
27	733	295	230	154	156	63	24	17	6	4	0	0	0	0	0	0	0	0	0	0	0	1,684
28	653	278	207	186	249	146	48	35	20	9	0	0	0	0	0	0	0	0	0	0	0	1,831
29	608	269	212	150	298	227	106	37	18	8	1	0	0	0	0	0	0	0	0	0	0	1,942
30	537	277	219	184	291	226	173	97	27	14	13	2	2	0	0	0	0	0	0	0	0	2,062
31	629	285	216	205	319	230	205	149	84	31	18	12	1	0	0	0	0	0	0	0	0	2,384
32	702	279	251	209	326	269	224	165	135	86	22	13	6	2	4	0	0	0	0	0	0	2,693
33	677	350	266	220	305	236	250	174	148	186	81	36	14	6	3	2	0	0	0	0	0	2,954
34	750	389	279	226	323	272	248	199	157	154	147	47	18	9	7	1	1	1	1	0	0	3,228
35	842	468	394	289	343	268	292	257	178	206	169	110	51	19	15	6	2	0	0	0	0	3,910
36	939	576	476	343	419	350	288	273	230	215	186	171	84	44	17	5	4	1	1	0	0	4,622
37	974	606	473	367	405	339	316	271	220	243	234	217	155	96	21	19	6	4	2	0	1	4,969
38	871	644	537	391	443	369	314	322	260	263	221	228	245	197	109	66	17	8	4	2	1	4,989
39	865	487	391	438	364	283	240	210	262	315	283	210	147	77	27	18	2	4	0	1	1	5,210
40	795	536	525	425	456	357	301	227	252	240	322	349	290	157	104	41	23	10	3	3	5	5,421
41	720	571	435	402	430	363	309	275	227	241	292	261	269	165	126	78	29	7	7	2	0	5,209
42	688	496	489	386	373	337	307	229	241	281	274	246	153	136	101	55	25	18	4	7	5,244	
43	634	405	406	443	369	314	322	260	263	221	228	215	152	115	67	33	22	4	7	5,246		
44	557	423	348	350	328	345	290	281	262	245	238	239	224	154	128	91	53	26	17	6	12	4,617
45	565	370	328	302	316	312	270	260	235	229	256	253	233	148	126	88	53	45	14	6	12	4,421
46	438	336	263	230	264	285	267	230	222	245	225	213	204	155	84	85	60	46	14	7	11	3,884
47	329	293	202	215	266	239	239	222	198	190	150	177	188	155	88	83	61	34	15	10	12	3,866
48	356	247	176	176	230	212	230	170	201	160	147	162	152	138	104	70	49	30	16	5	18	3,049
49	330	256	180	178	196	225	216	186	152	151	125	139	168	113	91	65	43	25	7	8	17	2,871
50	295	231	174	163	206	184	206	177	139	119	109	118	126	98	84	64	51	26	4	2	7	2,593
51	286	261	148	162	168	172	175	138	117	117	88	87	95	115	84	66	49	29	14	5	15	2,391
52	234	247	142	131	167	167	136	115	91	83	80	58	73	59	83	43	34	21	13	8	12	1,997
53	246	262	155	128	114	141	139	110	84	65	54	65	51	57	37	34	25	18	5	3	7	1,800
54	199	203	146	132	135	144	127	77	76	48	66	49	42	45	29	31	21	14	5	3	13	1,605
55	175	200	145	111	129	103	95	68	68	57	36	35	37	31	27	21	16	12	8	8	2	1,384
56	154	169	165	142	128	101	73	79	45	32	52	31	18	18	25	8	20	9	4	1	5	1,279
57	117	172	136	138	110	96	87	49	46	41	32	30	19	24	12	13	11	11	3	3	4	1,154
58	138	177	125	112	123	121	94	56	50	32	21	30	16	15	12	6	8	5	6	1	6	1,154
59	101	130	132	132	115	119	84	66	45	31	29	13	23	13	10	16	10	9	4	0	6	1,088
60	72	83	112	76	80	74	53	46	21	25	20	11	17	9	11	6	3	1	3	1	2	726
61	23	26	12	18	7	19	12	4	3	2	2	1	1	0	0	0	1	0	0	0	0	131
62	6	23	9	7	9	8	4	2	4	4	5	1	1	0	1	0	0	0	0	0	0	84
63+	25	34	20	19	6	8	5	1	7	3	2	4	0	2	1	0	2	0	0	0	0	139
Total	20,959	12,401	9,574	7,999	9,189	7,858	6,825	5,643	4,697	4,490	4,297	3,979	3,476	2,439	1,775	1,203	783	448	211	92	183	108,521

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 4.8

All DOD Selected Reserve Enlisted Personnel for FY2006 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	1,824	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	16,392	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	25,235	341	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	27,075	1,665	59	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	26,237	5,118	434	146	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	23,373	8,603	1,218	715	401	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	20,928	10,501	2,534	1,663	1,457	143	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	17,609	10,530	3,530	2,240	2,499	600	128	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	13,852	8,612	3,571	2,439	3,131	1,069	455	68	20	0	0	0	0	0	0	0	0	0	0	0	0	0
26	10,966	6,526	2,952	2,310	3,250	1,226	703	230	79	10	0	0	0	0	0	0	0	0	0	0	0	0
27	8,651	5,096	2,490	2,093	2,965	1,242	819	418	223	28	8	0	0	0	0	0	0	0	0	0	0	0
28	6,835	3,970	2,108	1,788	2,694	1,148	847	448	339	122	15	1	4	0	0	0	0	0	0	0	0	0
29	5,764	3,263	1,947	1,541	2,338	1,208	843	466	415	218	8	4	0	0	0	0	0	0	0	0	0	0
30	5,119	2,784	1,656	1,378	2,229	1,100	788	505	462	279	123	46	9	1	0	0	0	0	0	0	0	0
31	4,436	2,434	1,563	1,179	1,871	1,007	738	566	472	351	198	105	26	15	3	0	0	0	0	0	0	0
32	4,229	2,313	1,421	1,186	1,801	974	730	564	502	396	242	131	76	24	1	5	0	0	0	0	0	0
33	3,970	2,039	1,474	1,097	1,658	931	719	545	496	435	292	179	106	13	3	1	0	0	0	0	0	0
34	4,097	2,171	1,621	1,156	1,549	897	759	597	474	347	191	163	80	40	16	1	0	0	0	0	0	0
35	4,181	2,238	1,708	1,271	1,717	1,067	839	689	584	466	441	316	178	86	67	47	10	3	1	0	0	0
36	4,247	2,363	1,780	1,504	1,951	1,162	914	777	657	549	531	368	222	144	95	67	25	7	0	1	0	0
37	3,993	2,315	1,634	1,537	1,975	1,239	946	705	685	516	559	347	278	160	110	62	29	14	5	3	1	0
38	3,890	2,160	1,632	1,435	1,892	1,208	995	795	694	481	542	371	289	198	120	76	49	22	9	4	4	0
39	3,269	1,971	1,538	1,378	1,752	1,176	971	766	694	553	576	381	257	182	144	91	53	31	20	7	7	0
40	3,074	1,809	1,435	1,282	1,670	1,205	1,046	803	667	530	538	417	267	207	138	117	62	32	17	9	4	0
41	2,862	1,611	1,394	1,341	1,572	1,113	941	740	683	497	566	352	252	191	163	122	78	39	16	9	5	0
42	2,527	1,533	1,332	1,346	1,453	1,108	924	664	659	567	547	465	330	219	165	109	109	63	26	9	19	0
43	2,262	1,461	1,176	1,183	1,348	1,118	848	669	604	531	558	457	356	269	187	177	96	57	20	10	23	0
44	1,915	1,355	1,171	1,052	1,289	1,015	828	615	508	492	538	417	380	283	195	132	85	55	27	12	19	0
45	1,677	1,197	1,012	1,043	1,077	894	755	532	467	407	398	346	311	301	180	145	93	42	14	9	14	0
46	1,386	1,048	865	895	1,019	846	709	510	394	374	380	309	330	273	214	162	91	47	13	6	21	0
47	1,092	833	736	777	832	739	645	453	369	302	284	259	214	198	160	151	96	59	27	16	10	0
48	906	789	693	686	770	669	559	425	306	252	232	192	173	140	129	112	71	54	29	6	11	0
49	815	713	622	618	706	626	522	376	253	208	179	139	139	130	107	98	61	54	21	8	10	0
50	710	609	538	598	633	594	472	322	239	189	168	153	116	87	81	69	53	36	18	9	15	0
51	523	557	504	532	604	527	450	277	214	194	179	136	112	91	72	55	46	30	14	8	8	0
52	480	415	446	486	467	425	356	248	203	167	120	116	100	66	52	51	25	29	16	9	10	0
53	429	379	465	482	430	411	307	211	174	131	118	82	90	61	43	35	24	24	14	5	6	0
54	402	407	515	481	377	384	269	203	160	133	85	76	62	41	27	31	16	22	7	3	9	0
55	304	380	504	441	381	321	254	200	126	121	88	76	44	36	31	15	16	9	7	3	7	0
56	274	345	502	429	359	291	198	160	105	55	59	43	45	39	22	25	13	6	3	1	8	0
57	206	316	418	453	340	327	207	143	109	67	51	47	44	17	33	13	12	9	10	4	6	0
58	156	262	339	392	359	329	216	137	84	70	44	33	31	21	23	14	9	5	5	2	5	0
59	141	213	372	420	370	320	208	132	103	71	58	37	26	21	11	13	9	6	3	1	3	0
60	91	130	197	216	211	196	125	85	58	38	34	13	17	11	9	10	8	4	2	1	2	0
61	11	7	14	7	10	5	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	5	3	7	2	3	4	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0
63+	4	2	3	4	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	268,224	1,034,228	52,132	43,235	53,433	30,875	23,057	16,046	13,280	10,295	9,198	6,649	5,047	3,652	2,635	2,081	1,242	759	344	155	227	645,994

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 31.5 Average Years of Active Service 2.4

All DOD Selected Reserve Personnel for FY2006 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	1,825	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	16,393	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	25,238	341	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	27,114	1,665	59	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	26,330	5,125	437	146	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	23,634	8,630	1,229	715	401	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	21,957	10,592	2,551	1,673	1,461	145	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	18,520	10,686	3,580	2,261	2,513	601	136	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	14,797	8,842	3,659	2,467	3,150	1,081	460	72	20	0	0	0	0	0	0	0	0	0	0	0	0	0
26	11,779	6,816	3,138	2,394	3,317	1,253	721	239	81	10	0	0	0	0	0	0	0	0	0	0	0	0
27	9,384	5,391	2,720	2,247	3,123	1,305	843	435	229	32	8	0	0	0	0	0	0	0	0	0	0	0
28	7,488	4,248	2,315	1,974	2,543	1,294	895	483	359	131	15	1	0	0	0	0	0	0	0	0	0	0
29	6,372	3,532	2,159	1,691	2,636	1,435	949	503	433	226	79	9	4	0	0	0	0	0	0	0	0	0
30	5,656	3,061	1,875	1,562	2,520	1,326	961	602	489	293	136	48	11	1	0	0	0	0	0	0	0	0
31	5,065	2,719	1,779	1,384	2,190	1,237	943	715	556	382	216	117	27	15	3	0	0	0	0	0	0	0
32	4,931	2,592	1,672	1,395	2,127	1,243	954	729	637	482	264	144	82	26	5	5	0	0	0	0	0	0
33	4,647	2,389	1,740	1,317	1,963	1,167	969	719	644	621	373	215	120	66	16	5	1	0	0	0	0	0
34	4,847	2,560	1,900	1,382	1,872	1,169	1,007	796	649	628	494	238	181	89	47	17	2	1	0	0	0	0
35	5,023	2,706	2,102	1,560	2,060	1,336	1,131	946	762	692	610	426	229	105	82	53	12	3	1	0	0	0
36	5,186	2,959	2,256	1,847	2,370	1,512	1,202	1,050	887	764	717	539	306	188	112	72	29	8	1	1	0	0
37	4,967	2,921	2,107	1,904	2,380	1,578	1,262	976	885	759	793	564	433	256	131	81	35	18	7	3	2	0
38	4,561	2,804	2,169	1,826	2,279	1,496	1,267	1,042	922	689	793	630	486	307	186	93	57	26	11	6	5	0
39	4,134	2,556	2,025	1,769	2,190	1,540	1,254	1,006	904	815	891	664	467	329	221	119	71	33	24	7	8	0
40	3,869	2,345	1,960	1,707	2,126	1,562	1,347	1,030	919	770	860	766	557	364	242	158	85	42	20	12	9	0
41	3,582	2,182	1,829	1,743	2,002	1,476	1,250	1,015	910	738	858	613	521	356	289	200	107	46	23	11	5	0
42	3,215	2,029	1,821	1,732	1,851	1,481	1,261	961	888	808	828	739	576	372	301	268	164	88	44	13	26	0
43	2,896	2,014	1,581	1,589	1,791	1,487	1,162	991	864	794	779	685	601	452	339	292	163	90	42	14	30	0
44	2,472	1,778	1,519	1,402	1,617	1,360	1,118	896	770	737	776	656	604	437	323	223	138	81	44	18	31	0
45	2,242	1,567	1,340	1,345	1,393	1,206	1,025	792	702	636	654	599	544	449	306	233	146	92	28	15	26	0
46	1,824	1,384	1,128	1,125	1,283	1,131	976	740	616	619	605	522	534	428	298	247	151	88	27	13	32	0
47	1,421	1,126	938	982	1,098	978	884	675	567	492	434	436	402	353	248	234	157	93	42	26	22	0
48	1,262	1,036	869	862	1,000	881	789	595	507	412	379	354	325	278	233	182	120	84	45	11	29	0
49	1,145	969	802	796	902	851	738	562	405	359	333	318	307	243	198	163	104	79	28	16	27	0
50	1,005	840	712	761	839	778	678	499	378	308	277	271	242	185	175	133	104	62	22	11	22	0
51	809	818	652	694	772	699	625	415	331	311	267	223	207	206	156	121	95	59	28	13	23	0
52	714	662	588	617	634	592	492	363	294	250	200	174	173	125	135	94	59	50	29	17	22	0
53	675	641	620	610	544	552	446	321	258	196	172	147	141	118	80	69	49	42	19	8	13	0
54	601	610	661	613	512	528	396	260	236	181	151	125	104	86	56	62	37	36	12	6	22	0
55	479	580	649	552	510	424	349	268	194	178	124	111	81	67	58	36	32	21	15	11	9	0
56	428	514	667	571	487	392	271	239	150	87	111	74	63	57	47	33	33	15	7	2	13	0
57	323	488	554	591	450	423	294	192	155	108	83	77	63	41	45	26	23	20	13	7	10	0
58	294	439	504	482	450	310	193	134	102	65	47	36	35	20	17	10	11	10	11	3	11	0
59	242	343	504	552	485	439	292	198	148	102	87	50	49	34	21	29	19	15	7	1	9	0
60	163	213	309	292	291	270	178	131	79	63	54	24	34	20	20	16	11	5	5	2	4	0
61	34	33	26	25	17	24	16	4	3	2	2	1	1	0	0	0	1	0	0	0	0	0
62	11	26	16	9	12	12	4	2	5	5	5	1	1	0	1	0	1	0	0	0	0	0
63+	29	36	23	23	6	8	6	1	7	3	2	4	0	2	1	0	2	0	0	0	0	0
Total	289,183	115,829	61,706	51,234	62,622	38,733	29,882	21,689	17,977	14,785	13,495	10,628	8,523	6,091	4,410	3,284	2,025	1,207	555	247	410	754,515

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 Years of Active Service 2.7

Average Age 32.8

All DOD Non-Selected Reserve Officer Personnel With 20 Good Years for FY2006 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	1	0	0	0	0	0	0	0	4	3	0	2	1	0	0	0	0	0	0	0	11	
37	1	0	0	0	0	0	2	0	0	3	6	4	1	1	0	0	0	0	0	0	0	19	
38	0	3	8	1	3	1	0	2	1	6	7	3	7	3	1	0	0	0	0	0	0	46	
39	2	13	13	8	5	5	3	3	3	8	1	1	4	3	1	1	1	0	0	1	0	76	
40	3	23	27	14	10	15	7	4	12	5	7	4	8	5	4	1	2	0	0	0	0	151	
41	0	32	35	19	32	16	22	8	15	16	10	12	17	6	2	10	1	5	1	1	1	261	
42	4	60	46	32	52	47	29	26	23	27	20	16	19	15	24	10	6	0	2	1	0	459	
43	5	73	75	50	57	56	50	51	49	48	46	53	29	32	28	15	9	5	6	0	2	739	
44	9	64	69	46	75	71	82	93	108	66	51	52	52	35	55	25	16	11	3	3	3	989	
45	9	91	48	50	73	116	95	118	143	119	85	72	90	39	59	37	15	9	3	1	7	1,279	
46	17	90	60	57	106	139	127	146	182	133	114	111	90	66	56	34	18	9	4	3	3	1,565	
47	31	90	59	65	129	171	162	178	213	176	148	142	87	52	40	39	26	14	8	1	2	1,833	
48	28	102	65	64	158	198	171	209	242	170	158	137	133	87	61	47	26	23	7	3	9	2,098	
49	37	112	61	86	193	241	206	239	227	178	161	177	140	104	71	59	55	16	7	7	6	2,383	
50	22	117	91	130	213	263	238	305	271	205	206	208	172	120	88	62	38	15	12	6	5	2,787	
51	34	132	106	120	236	282	240	300	276	203	224	246	173	161	126	70	43	21	24	0	7	3,024	
52	60	156	121	129	243	306	288	285	293	224	206	227	185	144	133	72	38	26	8	8	6	3,138	
53	55	168	136	168	262	362	332	320	268	220	246	229	229	163	129	76	40	25	18	7	1	3,454	
54	70	270	201	212	346	416	399	336	285	237	201	199	211	153	120	93	40	31	18	8	6	3,852	
55	78	339	239	264	393	426	372	334	246	223	223	210	209	156	92	69	46	27	9	4	4	3,963	
56	78	499	302	330	496	469	428	357	286	266	238	171	159	143	91	96	47	28	8	13	1	4,516	
57	100	707	455	503	580	548	441	416	336	269	225	202	194	125	102	102	47	45	18	5	6	5,426	
58	121	874	587	658	806	627	516	481	387	284	274	236	187	156	90	76	57	29	15	4	4	6,469	
59	114	862	718	866	1,023	701	545	469	413	323	282	267	202	149	118	100	65	36	7	3	1	7,264	
60	70	437	425	638	700	499	348	272	238	189	175	189	132	100	52	55	27	21	4	7	3	4,581	
61	3	5	5	24	16	7	5	8	1	3	1	3	3	0	3	3	1	1	0	0	0	0	92
62	4	6	6	8	7	7	8	1	3	3	1	3	1	0	0	1	1	0	0	0	0	0	60
63+	8	6	15	31	56	23	17	13	6	4	0	6	0	2	0	2	4	6	2	0	0	0	201
Total	963	5,332	3,973	4,573	6,270	6,012	5,111	4,976	4,537	3,612	3,319	3,180	2,736	2,021	1,546	1,155	669	403	184	86	78	60,736	

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 6.7

All DOD Non-Selected Reserve Enlisted Personnel With 20 Good Years for FY2006 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	3	2	0	1	0	1	0	0	4	0	3	2	1	0	0	0	0	0	0	2	19
37	3	5	3	4	2	5	0	1	3	2	4	1	1	1	0	0	0	0	0	0	0	35
38	0	34	20	8	10	14	8	5	2	4	8	6	5	3	3	1	1	1	0	0	0	136
39	8	81	56	51	53	43	34	12	23	15	29	18	16	18	13	8	3	1	0	0	1	483
40	17	174	142	108	120	78	81	61	54	37	45	41	28	20	19	16	14	7	2	2	2	1,068
41	17	242	182	145	198	139	107	84	80	87	98	64	47	48	33	30	19	9	0	2	5	1,636
42	24	353	205	191	309	265	182	132	130	132	161	118	85	69	57	41	37	14	3	1	3	2,512
43	24	401	245	231	399	291	234	174	211	187	209	192	129	105	64	50	40	8	2	0	0	3,196
44	27	521	272	264	486	443	307	229	249	216	260	210	176	110	87	73	60	16	5	0	3	4,014
45	39	574	282	307	582	508	357	245	299	259	310	235	190	198	150	91	60	21	1	3	7	4,718
46	52	598	305	354	673	576	406	281	373	306	290	222	210	227	174	114	68	20	16	1	12	5,278
47	45	673	325	444	810	627	457	319	297	276	303	231	177	191	165	128	71	44	23	1	4	5,611
48	57	702	306	501	867	640	504	328	332	314	269	247	155	179	173	138	74	59	9	6	11	5,871
49	99	753	399	509	1,105	759	468	357	318	291	320	241	182	168	178	119	90	63	15	3	12	6,449
50	104	925	418	624	1,193	772	514	418	288	268	242	203	180	176	140	111	99	72	21	15	7	6,790
51	135	847	475	746	1,134	781	523	403	323	263	260	203	183	146	100	73	60	58	25	12	5	6,755
52	144	929	471	780	1,152	763	495	419	367	277	248	196	186	92	87	67	70	30	18	14	12	6,817
53	162	989	586	792	1,184	755	504	413	469	366	270	153	183	120	92	73	52	33	16	5	3	7,220
54	192	1,701	972	1,144	1,338	682	595	392	522	352	303	196	169	141	78	71	60	51	16	18	5	8,998
55	206	1,853	1,083	1,243	1,379	746	554	414	495	389	368	206	152	122	82	38	36	23	13	11	8	9,421
56	206	2,010	1,752	1,429	1,601	877	488	350	450	341	301	230	183	109	79	65	34	29	16	2	13	10,565
57	205	1,992	2,139	1,865	1,957	1,020	613	397	441	407	330	221	156	121	65	49	32	18	9	0	8	12,045
58	230	1,867	2,382	2,032	2,470	1,128	663	394	449	359	356	245	216	123	104	59	45	21	7	11	5	13,166
59	219	1,946	2,474	2,308	2,760	1,468	747	467	452	359	346	224	198	129	81	67	39	37	12	7	18	14,358
60	111	1,110	1,303	1,353	1,679	893	444	271	230	221	194	127	136	64	78	35	28	12	14	2	13	8,518
61	3	17	46	33	48	26	14	10	3	4	4	0	0	0	4	1	0	1	0	0	0	214
62	6	6	26	24	24	16	4	4	2	4	6	6	2	2	2	0	0	0	0	0	0	134
63+	19	38	70	78	83	35	24	8	19	16	21	11	5	5	3	3	3	5	0	0	0	446
Total	2,354	21,344	16,941	17,568	23,817	14,350	9,328	6,588	6,881	5,756	5,555	4,050	3,352	2,688	2,111	1,521	1,095	653	243	116	162	146,473

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 5.1

All DOD Non-Selected Reserve Personnel With 20 Good Years for FY2006 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	4	2	0	1	0	1	0	0	8	3	3	4	2	0	0	0	0	0	0	0	2	30
37	4	5	3	4	2	5	0	3	3	5	10	5	2	2	0	0	0	0	0	0	0	1	54
38	0	37	28	9	13	15	8	7	3	10	15	9	12	6	4	1	1	1	0	0	0	3	182
39	10	94	69	58	48	37	15	26	23	30	30	19	20	21	14	9	4	1	0	1	1	559	
40	20	197	169	122	130	93	88	65	66	42	52	45	36	25	23	17	16	7	2	2	2	1,219	
41	17	274	217	164	230	155	129	92	95	103	108	76	64	54	35	40	20	14	1	3	6	1,897	
42	28	413	251	223	361	312	211	158	153	159	181	134	104	84	81	51	43	14	5	2	3	2,971	
43	29	474	320	281	456	347	284	225	280	235	255	245	158	137	92	65	49	13	8	0	2	3,935	
44	36	585	341	310	561	514	389	322	357	282	311	262	228	145	142	98	76	27	8	3	6	5,003	
45	48	665	330	357	655	624	452	363	442	378	395	307	280	237	209	128	75	30	4	4	14	5,997	
46	69	688	365	411	779	715	533	427	555	439	404	333	300	293	230	148	86	29	20	4	15	6,843	
47	76	763	384	509	939	798	619	497	510	452	451	373	264	243	205	167	97	58	31	2	6	7,444	
48	85	804	371	565	1,025	838	675	537	574	484	427	384	288	266	234	185	100	82	16	9	20	7,969	
49	136	865	460	595	1,298	1,000	674	596	545	469	481	418	322	272	249	178	145	79	22	10	18	8,832	
50	126	1,042	509	754	1,406	1,035	752	723	559	473	448	411	352	296	228	173	137	87	33	21	12	9,577	
51	169	979	581	866	1,370	1,063	763	703	599	466	484	449	356	307	226	143	103	79	49	12	12	9,779	
52	204	1,085	592	909	1,395	1,069	763	704	660	501	454	423	371	236	220	139	108	56	26	22	18	9,955	
53	217	1,157	722	960	1,446	1,117	836	733	737	586	516	382	412	283	221	149	92	58	34	12	4	10,674	
54	262	1,971	1,173	1,356	1,684	1,098	994	728	807	589	504	395	380	294	198	164	100	82	34	26	11	12,850	
55	284	2,192	1,322	1,507	1,772	1,172	926	748	741	612	591	416	361	278	174	107	82	50	22	15	12	13,384	
56	284	2,509	2,054	1,759	2,097	1,346	916	707	746	607	539	401	342	252	170	161	81	57	24	15	14	15,081	
57	305	2,699	2,594	2,368	2,537	1,568	1,054	813	777	676	555	423	350	246	167	151	79	63	27	5	14	17,471	
58	351	2,741	2,969	2,690	3,276	1,755	1,179	875	836	643	630	481	403	279	194	135	102	50	22	15	9	19,635	
59	333	2,808	3,192	3,174	3,783	2,169	1,292	936	865	682	628	491	400	278	199	167	104	73	19	10	19	21,622	
60	181	1,547	1,728	1,991	2,579	1,392	792	543	468	410	369	316	268	164	130	90	55	33	18	9	16	13,099	
61	6	22	51	57	64	33	19	18	4	7	5	3	3	0	7	4	1	2	0	0	0	0	306
62	10	12	32	32	31	23	12	5	5	7	7	9	3	2	2	1	1	0	0	0	0	0	194
63+	27	44	85	109	139	58	41	21	25	20	21	17	5	7	3	5	7	11	2	0	0	0	647
Total	3,317	26,676	20,914	22,141	30,087	20,362	14,439	11,564	11,418	9,368	8,874	7,230	6,088	4,709	3,657	2,676	1,764	1,056	427	202	240	207,209	

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 5.6

Retired Military Valuation Data as of End FY2006

All Officers

Age	Strength				Average Annual Net Retired Pay				TERA	
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non-Dis	Res Ret	
16	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
17	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
18	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
19	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
20	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
21	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
22	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
23	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0
24	0	0	5	0	5	\$0	\$0	\$15,823	\$0	\$0
25	0	0	4	0	4	\$0	\$0	\$11,121	\$0	\$0
26	0	4	12	0	16	\$0	\$7,710	\$12,516	\$0	\$0
27	0	3	19	0	22	\$0	\$13,812	\$11,874	\$0	\$0
28	0	4	23	0	27	\$0	\$8,811	\$15,923	\$0	\$0
29	0	6	27	0	33	\$0	\$9,120	\$15,490	\$0	\$0
30	0	9	30	0	39	\$0	\$14,735	\$15,155	\$0	\$0
31	0	13	28	0	41	\$0	\$9,178	\$16,547	\$0	\$0
32	0	21	38	0	59	\$0	\$8,020	\$17,643	\$0	\$0
33	0	24	29	0	53	\$0	\$6,882	\$16,401	\$0	\$0
34	0	27	30	0	57	\$0	\$6,904	\$18,839	\$0	\$0
35	0	34	36	0	70	\$0	\$9,386	\$18,644	\$0	\$0
36	0	44	25	0	69	\$0	\$9,581	\$20,585	\$0	\$0
37	2	57	30	0	89	\$36,642	\$8,186	\$17,683	\$0	\$0
38	26	53	23	0	102	\$25,343	\$9,939	\$17,858	\$0	\$0
39	118	57	24	0	199	\$24,388	\$9,744	\$22,565	\$7,206	\$0
40	336	66	20	0	422	\$10,086	\$25,124	\$21,760	\$19,973	\$13,092
41	554	93	29	0	676	\$25,950	\$11,131	\$22,737	\$23,773	\$7,900
42	1,031	117	19	0	1,167	\$28,938	\$11,829	\$25,590	\$27,168	\$15,557
43	2,103	121	15	0	2,239	\$30,473	\$11,482	\$23,479	\$29,400	\$16,801
44	2,907	150	27	0	3,084	\$32,257	\$12,445	\$22,968	\$31,212	\$16,871
45	3,630	167	14	0	3,811	\$33,226	\$14,318	\$27,543	\$32,377	\$19,813
46	4,381	153	18	0	4,552	\$33,450	\$15,477	\$30,211	\$32,833	\$19,842
47	5,122	177	17	0	5,316	\$33,643	\$15,934	\$28,715	\$33,038	\$21,480
48	5,980	207	18	0	6,205	\$33,958	\$16,869	\$29,255	\$33,374	\$21,915
49	7,018	208	13	0	7,239	\$35,056	\$16,763	\$28,386	\$34,518	\$22,454
50	7,688	220	10	0	7,918	\$35,626	\$19,387	\$29,562	\$35,167	\$23,281
51	8,500	212	16	0	8,728	\$35,915	\$19,852	\$33,932	\$35,521	\$23,845
52	8,996	251	12	0	9,259	\$37,185	\$19,262	\$37,637	\$36,700	\$24,753
53	9,607	290	15	0	9,912	\$38,026	\$21,484	\$40,934	\$37,546	\$25,206
54	9,875	283	13	0	10,171	\$38,287	\$21,331	\$34,429	\$37,811	\$25,861
55	9,949	284	12	0	10,245	\$38,440	\$22,166	\$32,309	\$37,982	\$25,733
56	10,405	316	10	0	10,731	\$38,999	\$24,402	\$40,633	\$38,571	\$25,650
57	11,186	365	11	0	11,562	\$39,219	\$23,614	\$45,019	\$38,732	\$25,600
58	12,087	404	8	0	12,495	\$39,062	\$24,152	\$23,103	\$38,575	\$26,539
59	13,096	524	4	0	13,628	\$39,534	\$24,202	\$29,538	\$38,939	\$26,482
60	14,023	643	6	3,162	17,834	\$40,393	\$24,171	\$35,644	\$36,138	\$27,516
61	9,817	488	3	6,633	16,941	\$40,824	\$24,743	\$25,104	\$32,211	\$28,336
62	10,037	497	3	6,767	17,304	\$41,027	\$24,544	\$39,644	\$32,302	\$28,496
63	10,294	482	1	6,492	17,269	\$41,137	\$25,514	\$33,256	\$32,565	\$29,829
64	10,216	491	1	6,487	17,195	\$40,837	\$26,340	\$31,368	\$32,233	\$30,693
65	8,993	385	0	5,280	14,658	\$40,436	\$26,908	\$0	\$32,188	\$30,712
66	9,163	394	0	4,796	14,353	\$40,450	\$27,962	\$0	\$32,778	\$28,124
67	9,205	334	0	4,519	14,058	\$40,765	\$30,517	\$0	\$33,305	\$38,079
68	8,940	334	0	4,577	13,851	\$40,874	\$30,874	\$0	\$32,823	\$39,368
69	8,534	307	0	4,457	13,298	\$41,606	\$33,949	\$0	\$33,217	\$36,347
70	8,181	302	0	4,280	12,763	\$41,632	\$32,553	\$0	\$33,165	\$28,056

Retired Military Valuation Data as of End FY2006

All Officers

Age	Strength			Average Annual Net Retired Pay			TERA		
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Non-Dis	Res Ret	Non-Dis	Res Ret
71	8,125	304	0	4,103	12,532	6	21	\$34,278	\$11,226
72	8,584	294	0	4,250	13,128	8	17	\$31,611	\$9,856
73	8,292	274	0	3,944	12,510	6	10	\$40,446	\$10,696
74	8,486	313	0	4,073	12,872	8	7	\$35,954	\$13,937
75	8,121	377	0	4,302	12,800	7	7	\$35,892	\$13,454
76	8,133	363	0	4,609	13,105	2	1	\$26,448	\$21,420
77	7,434	384	0	4,405	12,223	1	5	\$36,696	\$13,682
78	6,121	364	0	3,939	10,424	1	4	\$30,528	\$15,744
79	4,434	270	0	2,779	7,483	1	1	\$22,224	\$16,272
80	3,678	268	0	2,622	6,568	2	1	\$44,376	\$21,396
81	3,958	284	0	3,095	7,337	0	0	\$0	\$0
82	4,548	439	0	3,866	8,853	0	0	\$34,694	\$0
83	4,634	617	0	4,008	9,259	0	0	\$32,760	\$0
84	4,711	731	0	4,187	9,629	0	0	\$0	\$0
85	5,258	863	0	4,307	10,428	0	1	\$31,929	\$0
86	4,859	936	0	4,190	9,985	0	0	\$32,273	\$8,928
87	4,258	870	0	3,586	8,714	0	0	\$14,714	\$0
88	3,532	731	0	3,080	7,343	0	0	\$31,958	\$0
89	2,616	623	0	2,498	5,737	0	0	\$15,510	\$0
90	1,911	418	0	1,819	4,148	0	0	\$31,503	\$0
91	1,458	321	0	1,283	3,062	0	0	\$16,068	\$0
92	874	196	0	986	2,056	0	0	\$16,235	\$0
93	609	153	0	614	1,376	0	1	\$30,684	\$0
94	346	100	0	442	888	0	0	\$0	\$0
95	268	62	0	290	620	0	0	\$17,947	\$0
96	173	45	0	238	456	0	0	\$18,349	\$0
97	103	27	0	143	273	0	0	\$17,114	\$0
98	66	17	0	95	178	0	0	\$29,147	\$0
99	48	8	0	52	108	0	0	\$26,298	\$0
100	17	7	0	28	52	0	0	\$26,494	\$0
101	9	3	0	16	28	0	0	\$14,697	\$0
102	8	1	0	4	13	0	0	\$16,350	\$0
103	7	1	0	4	12	0	0	\$21,423	\$0
104	3	0	0	1	4	0	0	\$26,817	\$0
105	1	0	0	1	2	0	0	\$37,579	\$0
106	1	0	0	2	3	0	0	\$34,459	\$0
107	1	0	0	0	1	0	0	\$42,639	\$0
108	0	0	0	0	0	0	0	\$19,572	\$0
109	0	0	0	0	0	0	0	\$15,774	\$0
110	0	0	0	0	0	0	0	\$0	\$0
TOT	357,685	20,285	698	135,311	513,979	12,860	470	\$34,069	\$12,640
60+	223,088	15,321	14	135,311	373,734	681	470	\$29,435	\$12,640
62+	199,248	14,190	5	125,516	338,959	356	395	\$33,142	\$12,544
65+	168,701	12,720	0	105,770	287,191	137	276	\$33,281	\$12,135

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 2005 and 2006.
Pay amounts do not include the 12/1/06 cost of living increase of 3.3%.
The liability calculated in this valuation, however, reflects the increased benefits.

Retired Military Valuation Data as of End FY2006

All Enlisted

Age	Strength			Average Annual Net Retired Pay			Reserve			TERA				
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Non-Dis	Perm Disabled	Temp Disabled	Retired	Total	Non-Dis	Perm Disabled	Temp Disabled	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	2	0	2	0	0	0	0	0	0	0	0	0
19	0	0	19	0	19	0	0	0	0	0	0	0	0	0
20	0	4	89	0	93	0	0	0	0	0	0	0	0	0
21	0	5	169	0	174	0	0	0	0	0	0	0	0	0
22	0	21	268	0	289	0	0	0	0	0	0	0	0	0
23	0	28	368	0	396	0	0	0	0	0	0	0	0	0
24	0	48	400	0	448	0	0	0	0	0	0	0	0	0
25	0	61	413	0	474	0	0	0	0	0	0	0	0	0
26	0	89	425	0	514	0	0	0	0	0	0	0	0	0
27	0	103	342	0	445	0	0	0	0	0	0	0	0	0
28	0	139	336	0	478	0	0	0	0	0	0	0	0	0
29	0	156	292	0	448	0	0	0	0	0	0	0	0	0
30	0	176	291	0	467	0	0	0	0	0	0	0	0	0
31	0	162	224	0	386	0	0	0	0	0	0	0	0	0
32	0	245	217	0	462	0	0	0	0	0	0	0	0	0
33	0	241	171	0	412	0	0	0	0	0	0	0	0	0
34	0	293	205	0	498	0	0	0	0	0	0	0	0	0
35	0	341	168	0	509	0	0	0	0	0	0	0	0	0
36	0	423	158	0	581	0	0	0	0	0	0	0	0	0
37	12	417	124	0	553	0	0	0	0	0	0	0	0	0
38	890	445	131	0	1,466	2	0	0	0	0	0	0	0	0
39	4,208	491	108	0	4,807	16	0	0	0	0	0	0	0	0
40	8,708	627	96	0	9,431	36	0	0	0	0	0	0	0	0
41	12,859	750	104	0	13,713	158	0	0	0	0	0	0	0	0
42	17,539	851	101	0	18,491	393	0	0	0	0	0	0	0	0
43	21,726	961	92	0	22,779	860	0	0	0	0	0	0	0	0
44	25,973	1,053	106	0	27,132	1,702	0	0	0	0	0	0	0	0
45	29,650	1,112	74	0	30,836	3,032	0	0	0	0	0	0	0	0
46	32,421	1,195	70	0	33,686	4,172	0	0	0	0	0	0	0	0
47	33,296	1,248	70	0	34,614	4,827	0	0	0	0	0	0	0	0
48	33,477	1,234	39	0	34,750	5,177	0	0	0	0	0	0	0	0
49	33,749	1,349	44	0	35,142	5,033	0	0	0	0	0	0	0	0
50	32,938	1,399	38	0	34,375	4,290	0	0	0	0	0	0	0	0
51	32,493	1,509	29	0	34,031	3,210	0	0	0	0	0	0	0	0
52	32,509	1,592	31	0	34,132	2,369	0	0	0	0	0	0	0	0
53	31,785	1,683	26	0	33,494	1,660	0	0	0	0	0	0	0	0
54	31,901	1,784	22	0	33,707	1,187	0	0	0	0	0	0	0	0
55	29,492	1,737	25	0	31,254	957	0	0	0	0	0	0	0	0
56	28,445	1,882	12	0	30,339	733	0	0	0	0	0	0	0	0
57	29,102	2,051	11	0	31,164	561	0	0	0	0	0	0	0	0
58	29,573	2,267	12	0	31,852	457	0	0	0	0	0	0	0	0
59	29,908	2,367	11	0	32,286	391	0	0	0	0	0	0	0	0
60	29,900	2,128	9	5,907	37,944	324	131	0	0	0	0	0	0	0
61	21,066	1,484	5	12,461	35,016	185	271	0	0	0	0	0	0	0
62	21,787	1,414	3	11,825	35,031	137	244	0	0	0	0	0	0	0
63	23,794	1,320	5	11,501	36,618	115	214	0	0	0	0	0	0	0
64	25,935	1,292	1	11,007	38,235	79	185	0	0	0	0	0	0	0
65	24,374	1,139	0	8,902	34,415	54	161	0	0	0	0	0	0	0
66	23,771	1,056	0	7,783	32,610	37	113	0	0	0	0	0	0	0
67	23,767	900	0	7,725	32,392	20	122	0	0	0	0	0	0	0
68	25,199	962	0	7,714	33,875	31	146	0	0	0	0	0	0	0
69	27,134	965	0	7,725	35,824	15	153	0	0	0	0	0	0	0
70	26,969	910	0	7,316	35,195	6	129	0	0	0	0	0	0	0

Retired Military Valuation Data as of End FY2006

All Enlisted

Age	Strength				Average Annual Net Retired Pay				TERA				
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non-Dis	Res Ret				
71	26,830	910	0	7,062	34,802	3	142	\$19,052	\$13,258	\$0	\$7,885	\$17,000	\$5,202
72	25,281	982	0	6,291	32,554	0	83	\$19,089	\$13,496	\$0	\$8,104	\$0	\$5,213
73	23,426	1,022	0	5,233	29,681	2	71	\$19,279	\$13,489	\$0	\$8,403	\$11,232	\$5,036
74	23,292	1,190	0	5,189	29,671	0	18	\$19,395	\$13,518	\$0	\$8,279	\$0	\$4,275
75	22,478	1,310	0	5,202	28,990	0	3	\$19,434	\$13,205	\$0	\$8,109	\$0	\$7,780
76	23,333	1,441	0	5,043	29,817	0	1	\$19,291	\$13,310	\$0	\$8,073	\$0	\$4,176
77	21,283	1,383	0	4,091	26,757	0	0	\$19,184	\$13,693	\$0	\$8,227	\$0	\$0
78	16,901	1,135	0	3,296	21,332	0	0	\$19,119	\$13,787	\$0	\$8,206	\$0	\$0
79	13,616	910	0	2,409	16,935	0	1	\$18,896	\$14,544	\$0	\$8,479	\$0	\$5,124
80	10,347	667	0	2,114	13,128	0	0	\$18,462	\$14,914	\$0	\$8,479	\$0	\$0
81	8,845	557	0	1,901	11,303	1	0	\$18,140	\$15,184	\$0	\$8,484	\$13,500	\$0
82	8,093	506	0	1,908	10,507	0	0	\$18,316	\$15,912	\$0	\$8,371	\$16,394	\$0
83	7,045	444	0	1,561	9,050	0	0	\$18,198	\$16,007	\$0	\$8,421	\$0	\$0
84	6,058	380	0	1,377	7,815	0	0	\$18,061	\$18,160	\$0	\$8,360	\$0	\$0
85	5,407	345	0	1,312	7,064	0	0	\$18,019	\$17,580	\$0	\$8,495	\$0	\$0
86	4,367	262	0	997	5,626	0	0	\$18,088	\$18,133	\$0	\$8,744	\$16,434	\$0
87	3,732	209	0	834	4,775	0	0	\$17,993	\$19,705	\$0	\$9,072	\$16,510	\$0
88	2,694	186	0	602	3,482	0	0	\$17,885	\$19,676	\$0	\$9,204	\$16,480	\$0
89	1,877	110	0	496	2,483	0	0	\$17,967	\$21,211	\$0	\$9,229	\$16,365	\$0
90	1,260	79	0	288	1,627	0	0	\$17,414	\$19,930	\$0	\$9,175	\$16,078	\$0
91	822	53	0	221	1,096	0	0	\$17,374	\$17,260	\$0	\$9,331	\$15,746	\$0
92	573	41	0	147	761	0	0	\$17,460	\$18,783	\$0	\$9,864	\$16,064	\$0
93	351	19	0	98	468	0	0	\$16,205	\$17,444	\$0	\$10,514	\$15,064	\$0
94	207	18	0	60	285	0	0	\$16,716	\$16,713	\$0	\$9,789	\$15,257	\$0
95	126	4	0	39	169	0	0	\$15,529	\$17,847	\$0	\$9,216	\$14,127	\$0
96	75	4	0	24	108	0	0	\$14,805	\$16,237	\$0	\$8,244	\$13,466	\$0
97	50	5	0	19	74	0	0	\$15,121	\$16,896	\$0	\$9,283	\$13,742	\$0
98	33	1	0	9	43	0	0	\$14,315	\$13,188	\$0	\$8,020	\$12,971	\$0
99	32	1	0	5	38	0	0	\$14,918	\$15,636	\$0	\$8,239	\$14,058	\$0
100	9	1	0	5	15	0	0	\$17,283	\$17,004	\$0	\$6,281	\$13,597	\$0
101	14	1	0	0	15	0	0	\$16,064	\$24,564	\$0	\$0	\$16,630	\$0
102	6	0	0	1	7	0	0	\$13,930	\$0	\$0	\$11,112	\$13,527	\$0
103	5	0	0	1	6	0	0	\$14,803	\$0	\$0	\$9,540	\$13,926	\$0
104	2	1	0	0	3	0	0	\$12,954	\$5,880	\$0	\$0	\$10,596	\$0
105	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
106	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
107	1	0	0	1	2	0	0	\$15,636	\$0	\$0	\$2,052	\$8,844	\$0
108	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
110	0	0	0	1	1	0	0	\$0	\$0	\$0	\$0	\$0	\$0
TOT	1,094,821	60,291	5,956	157,703	1,318,771	42,232	2,188	\$17,857	\$10,246	\$8,729	\$8,327	\$11,201	\$5,442
60+	532,167	27,752	23	157,703	717,645	1,009	2,188	\$18,925	\$13,218	\$17,130	\$8,327	\$13,364	\$5,442
62+	481,201	24,140	9	139,335	644,685	500	1,786	\$18,903	\$13,674	\$15,241	\$8,256	\$14,012	\$5,335
65+	409,685	20,114	0	105,002	534,801	169	1,143	\$18,877	\$14,073	\$0	\$8,125	\$15,292	\$5,021

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 2005 and 2006.
Pay amounts do not include the 12/1/06 cost of living increase of 3.3%.
The liability calculated in this valuation, however, reflects the increased benefits.

Retired Military Valuation Data as of End FY2006

All DOD

Age	Strength				Average Annual Net Retired Pay				TERA		
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	Non-Dis	TERA Res Ret	Non-Dis	TERA Res Ret		
16	16	0	0	0	0	0	0	0	0	0	0
17	17	0	0	0	0	0	0	0	0	0	0
18	18	0	0	2	0	0	0	0	0	0	0
19	19	0	0	19	0	0	0	0	0	0	0
20	20	0	4	89	0	0	0	0	0	0	0
21	21	0	5	169	0	0	0	0	0	0	0
22	22	0	21	268	0	0	0	0	0	0	0
23	23	0	28	368	0	0	0	0	0	0	0
24	24	0	48	405	0	0	0	0	0	0	0
25	25	0	61	417	0	0	0	0	0	0	0
26	26	0	93	437	0	0	0	0	0	0	0
27	27	0	106	361	0	0	0	0	0	0	0
28	28	0	143	359	0	0	0	0	0	0	0
29	29	0	162	319	0	0	0	0	0	0	0
30	30	0	185	321	0	0	0	0	0	0	0
31	31	0	175	252	0	0	0	0	0	0	0
32	32	0	266	255	0	0	0	0	0	0	0
33	33	0	265	200	0	0	0	0	0	0	0
34	34	0	320	235	0	0	0	0	0	0	0
35	35	0	375	204	0	0	0	0	0	0	0
36	36	0	467	183	0	0	0	0	0	0	0
37	37	14	474	154	0	0	0	0	0	0	0
38	38	916	498	154	0	0	0	0	0	0	0
39	39	4,326	548	132	0	0	0	0	0	0	0
40	40	9,044	693	116	0	0	0	0	0	0	0
41	41	13,413	843	133	0	0	0	0	0	0	0
42	42	18,570	968	120	0	0	0	0	0	0	0
43	43	23,829	1,082	107	0	0	0	0	0	0	0
44	44	28,880	1,203	133	0	0	0	0	0	0	0
45	45	33,280	1,279	88	0	0	0	0	0	0	0
46	46	36,802	1,348	88	0	0	0	0	0	0	0
47	47	38,418	1,425	87	0	0	0	0	0	0	0
48	48	39,457	1,441	57	0	0	0	0	0	0	0
49	49	40,767	1,557	57	0	0	0	0	0	0	0
50	50	40,626	1,619	48	0	0	0	0	0	0	0
51	51	40,993	1,721	45	0	0	0	0	0	0	0
52	52	41,505	1,843	43	0	0	0	0	0	0	0
53	53	41,392	1,973	41	0	0	0	0	0	0	0
54	54	41,776	2,067	35	0	0	0	0	0	0	0
55	55	39,441	2,021	37	0	0	0	0	0	0	0
56	56	38,850	2,198	22	0	0	0	0	0	0	0
57	57	40,288	2,416	22	0	0	0	0	0	0	0
58	58	41,660	2,671	16	0	0	0	0	0	0	0
59	59	43,004	2,891	19	0	0	0	0	0	0	0
60	60	43,923	2,771	15	9,069	151	151	151	151	151	151
61	61	30,883	1,972	8	19,094	299	299	299	299	299	299
62	62	31,824	1,911	8	18,592	218	218	218	218	218	218
63	63	34,088	1,802	4	17,993	191	191	191	191	191	191
64	64	36,151	1,783	2	17,494	141	141	141	141	141	141
65	65	33,367	1,524	0	14,182	92	92	92	92	92	92
66	66	32,934	1,450	0	12,579	46,963	55	55	55	55	55
67	67	32,972	1,234	0	12,244	46,450	31	31	31	31	31
68	68	34,139	1,296	0	12,291	47,726	39	39	39	39	39
69	69	35,668	1,272	0	12,182	49,122	26	26	26	26	26
70	70	35,150	1,212	0	11,596	47,958	15	15	15	15	15

Retired Military Valuation Data as of End FY2006

All DOD

Age	Strength				Average Annual Net Retired Pay				TERA				
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	Non-Dis	Res Ret				
71	34,955	1,214	0	11,165	47,334	9	163	\$24,397	\$18,056	\$0	\$11,088	\$28,519	\$5,978
72	33,865	1,276	0	10,541	45,682	8	100	\$25,147	\$18,121	\$0	\$11,527	\$31,611	\$6,003
73	31,718	1,296	0	9,177	42,191	8	81	\$25,543	\$18,129	\$0	\$12,076	\$33,143	\$5,735
74	31,778	1,503	0	9,262	42,543	8	25	\$25,939	\$18,143	\$0	\$11,928	\$35,954	\$6,981
75	30,599	1,687	0	9,504	41,790	7	10	\$26,084	\$18,280	\$0	\$11,589	\$35,892	\$11,752
76	31,466	1,804	0	9,652	42,922	2	2	\$25,955	\$17,686	\$0	\$11,593	\$26,448	\$12,798
77	28,717	1,767	0	8,496	38,980	1	5	\$26,027	\$18,394	\$0	\$11,830	\$22,587	\$13,682
78	23,022	1,499	0	7,235	31,756	1	4	\$26,530	\$19,506	\$0	\$11,932	\$30,528	\$15,744
79	18,050	1,180	0	5,188	24,418	1	2	\$26,055	\$19,788	\$0	\$12,347	\$22,840	\$10,698
80	14,025	935	0	4,736	19,696	2	1	\$26,471	\$21,579	\$0	\$12,273	\$22,825	\$44,376
81	12,803	841	0	4,996	18,640	1	0	\$27,997	\$22,889	\$0	\$12,387	\$23,582	\$0
82	12,641	945	0	5,774	19,360	0	0	\$29,687	\$24,058	\$0	\$12,564	\$24,305	\$0
83	11,679	1,061	0	5,569	18,309	0	0	\$30,460	\$25,265	\$0	\$12,431	\$24,675	\$0
84	10,769	1,111	0	5,564	17,444	0	0	\$31,253	\$26,105	\$0	\$12,527	\$24,952	\$0
85	10,665	1,208	0	5,619	17,492	0	1	\$32,570	\$26,720	\$0	\$12,733	\$25,794	\$8,928
86	9,226	1,198	0	5,187	15,611	0	0	\$32,794	\$27,441	\$0	\$13,566	\$25,994	\$0
87	7,990	1,079	0	4,420	13,489	0	0	\$32,824	\$29,533	\$0	\$14,295	\$26,489	\$0
88	6,226	917	0	3,682	10,825	0	0	\$33,335	\$28,498	\$0	\$14,946	\$26,670	\$0
89	4,493	733	0	2,994	8,220	0	0	\$33,242	\$30,260	\$0	\$15,074	\$26,359	\$0
90	3,171	497	0	2,107	5,775	0	0	\$33,691	\$28,973	\$0	\$15,658	\$26,706	\$0
91	2,280	374	0	1,504	4,158	0	0	\$33,415	\$29,824	\$0	\$16,322	\$26,909	\$0
92	1,447	237	0	1,133	2,817	0	0	\$33,115	\$28,241	\$0	\$17,331	\$26,357	\$0
93	960	172	0	712	1,844	0	1	\$32,928	\$29,368	\$0	\$17,602	\$26,678	\$16,056
94	553	118	0	502	1,173	0	0	\$33,329	\$29,070	\$0	\$16,972	\$25,900	\$0
95	394	66	0	329	789	0	0	\$32,803	\$28,216	\$0	\$17,266	\$25,941	\$0
96	248	54	0	262	564	0	0	\$35,421	\$31,298	\$0	\$16,302	\$26,145	\$0
97	153	32	0	162	347	0	0	\$31,373	\$23,573	\$0	\$16,309	\$23,621	\$0
98	99	18	0	104	221	0	0	\$33,286	\$22,972	\$0	\$15,047	\$23,863	\$0
99	80	9	0	57	146	0	0	\$31,188	\$31,192	\$0	\$14,131	\$24,529	\$0
100	26	8	0	33	67	0	0	\$36,685	\$35,024	\$0	\$14,824	\$25,719	\$0
101	23	4	0	16	43	0	0	\$23,047	\$22,311	\$0	\$14,374	\$19,751	\$0
102	14	1	0	5	20	0	0	\$32,570	\$9,868	\$0	\$23,676	\$29,161	\$0
103	12	1	0	5	18	0	0	\$33,841	\$34,968	\$0	\$11,201	\$27,615	\$0
104	5	1	0	1	7	0	0	\$37,745	\$5,880	\$0	\$7,740	\$28,906	\$0
105	1	0	0	0	2	0	0	\$28,344	\$0	\$0	\$10,800	\$19,572	\$0
106	1	0	0	2	3	0	0	\$30,384	\$0	\$0	\$15,774	\$20,644	\$0
107	2	0	0	1	3	0	0	\$21,798	\$0	\$0	\$2,052	\$15,216	\$0
108	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
110	0	0	0	1	1	0	0	\$0	\$0	\$0	\$0	\$0	\$0
TOT	1,452,506	80,576	6,654	293,014	1,832,750	55,092	2,658	\$23,534	\$14,739	\$10,205	\$12,303	\$21,303	\$6,715
60+	755,255	43,073	37	293,014	1,091,379	1,690	2,658	\$26,121	\$19,547	\$23,965	\$12,303	\$19,840	\$6,715
62+	680,449	38,330	14	264,851	983,644	856	2,181	\$26,138	\$20,287	\$24,338	\$12,167	\$21,045	\$6,641
65+	578,386	32,834	0	210,772	821,992	306	1,419	\$26,229	\$21,110	\$0	\$12,167	\$22,419	\$6,405

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 2005 and 2006.
Pay amounts do not include the 12/1/06 cost of living increase of 3.3%.
The liability calculated in this valuation, however, reflects the increased benefits.

DoD Survivor Valuation Data as of End FY2006

Age	Strength			Average Annual Net Survivor Pay			Death on Active Duty	RSFPP	Total
	SBP	RCSBP	Minimum Income	SBP	RCSBP	Minimum Income			
61	1,763	749	0	\$10,797	\$6,140	\$0	\$7,485	\$1,504	\$9,369
62	2,233	911	1	\$10,152	\$5,776	\$4,920	\$9,073	\$1,237	\$8,866
63	2,667	1,032	0	\$9,098	\$5,277	\$0	\$5,198	\$1,272	\$7,994
64	3,079	1,218	0	\$9,094	\$5,336	\$0	\$6,063	\$2,144	\$7,991
65	3,314	1,224	0	\$8,999	\$5,200	\$0	\$4,994	\$1,588	\$7,925
66	3,459	1,315	1	\$8,921	\$5,184	\$7,094	\$4,543	\$2,130	\$7,820
67	4,106	1,399	1	\$9,155	\$5,174	\$7,094	\$5,004	\$1,473	\$8,071
68	4,444	1,534	4	\$9,295	\$5,188	\$6,913	\$5,170	\$2,166	\$8,172
69	5,010	1,608	3	\$9,313	\$5,220	\$6,619	\$7,740	\$2,034	\$8,257
70	5,332	1,707	4	\$9,429	\$5,255	\$6,462	\$5,997	\$2,111	\$8,283
71	5,966	1,945	7	\$9,529	\$5,284	\$6,367	\$6,137	\$1,898	\$8,359
72	6,310	2,003	3	\$9,488	\$5,371	\$6,678	\$6,534	\$2,193	\$8,325
73	6,317	1,985	3	\$9,826	\$5,409	\$5,942	\$7,261	\$2,102	\$8,559
74	6,820	2,208	3	\$9,971	\$5,429	\$6,522	\$7,030	\$1,959	\$8,606
75	6,976	2,425	76	\$10,415	\$5,673	\$5,546	\$7,388	\$2,535	\$8,934
76	7,091	2,400	2	\$10,478	\$5,807	\$4,352	\$7,135	\$2,472	\$8,987
77	7,086	2,509	3	\$10,474	\$5,769	\$6,114	\$7,767	\$2,268	\$8,930
78	7,227	2,722	7	\$10,843	\$5,866	\$6,077	\$9,641	\$2,481	\$9,150
79	7,422	2,823	9	\$10,976	\$6,106	\$5,553	\$7,884	\$2,489	\$9,264
80	7,740	3,099	6	\$11,501	\$6,266	\$7,464	\$7,746	\$2,669	\$9,608
81	8,114	3,274	9	\$11,901	\$6,468	\$6,163	\$8,726	\$2,968	\$9,927
82	8,392	3,582	6	\$12,205	\$6,715	\$4,424	\$8,262	\$3,010	\$10,116
83	8,530	3,763	11	\$12,648	\$6,750	\$6,347	\$8,053	\$3,086	\$10,362
84	7,955	3,744	8	\$12,980	\$6,962	\$5,454	\$6,631	\$3,001	\$10,529
85	7,531	3,802	15	\$13,119	\$7,213	\$6,412	\$8,550	\$3,291	\$10,628
86	6,360	3,307	9	\$13,577	\$7,502	\$6,337	\$8,768	\$3,460	\$10,878
87	5,144	2,882	13	\$13,577	\$7,583	\$6,339	\$6,590	\$3,274	\$10,869
88	3,958	2,326	10	\$13,605	\$7,910	\$5,120	\$10,987	\$3,264	\$10,929
89	3,136	1,864	14	\$13,684	\$8,031	\$6,310	\$7,695	\$2,805	\$10,972
90	2,432	1,476	6	\$14,042	\$8,143	\$6,038	\$9,766	\$3,049	\$11,162
91	1,858	1,221	7	\$13,995	\$8,293	\$5,980	\$10,142	\$3,360	\$11,019
92	1,451	892	6	\$14,065	\$8,408	\$6,956	\$8,702	\$2,754	\$11,182
93	1,119	707	11	\$14,090	\$8,336	\$5,898	\$10,942	\$3,045	\$11,031
94	814	541	8	\$14,806	\$8,375	\$6,457	\$7,759	\$3,182	\$11,282
95	549	376	4	\$14,440	\$8,510	\$5,955	\$0	\$2,662	\$11,047
96	352	268	3	\$14,854	\$7,735	\$6,361	\$5,940	\$2,725	\$10,627
97	262	215	2	\$14,428	\$8,475	\$7,182	\$8,688	\$3,362	\$10,424
98	182	127	5	\$14,567	\$7,633	\$6,529	\$0	\$2,715	\$10,495
99	97	92	2	\$15,516	\$8,461	\$5,190	\$16,812	\$2,680	\$10,698
100	74	43	1	\$16,967	\$7,834	\$7,094	\$0	\$3,387	\$11,719
101	35	33	3	\$13,008	\$7,103	\$8,182	\$0	\$3,892	\$8,984
102	24	22	0	\$17,904	\$7,844	\$0	\$0	\$4,131	\$12,376
103	18	7	0	\$20,241	\$7,797	\$0	\$0	\$3,031	\$13,754
104	5	5	0	\$10,831	\$7,411	\$0	\$0	\$2,552	\$8,026
105	3	4	1	\$10,844	\$7,143	\$6,721	\$0	\$878	\$6,858
106	4	1	1	\$11,643	\$7,068	\$7,094	\$0	\$0	\$10,122
107	1	0	0	\$21,240	\$0	\$9,206	\$0	\$5,124	\$13,182
108	0	0	1	\$0	\$0	\$8,182	\$0	\$0	\$9,206
109	1	0	3	\$24,072	\$0	\$8,182	\$0	\$0	\$12,155
Total	189,952	77,488	228	\$11,125	\$6,385	\$6,218	\$7,121	\$2,859	\$9,420
60+	174,821	72,338	225	\$11,227	\$6,438	\$6,210	\$7,271	\$2,846	\$9,498
62+	171,010	70,641	223	\$11,239	\$6,447	\$6,224	\$7,166	\$2,846	\$9,503
65+	163,031	67,480	222	\$11,329	\$6,494	\$6,229	\$7,210	\$2,849	\$9,562

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 12/1/06 cost of living increase of 3.3%.
The liability calculated in this valuation, however, reflects the increased benefits.

APPENDIX D

ECONOMIC ASSUMPTIONS

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ECONOMIC ASSUMPTIONS

In August, 2006, the DoD Retirement Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2006: the rate of inflation (CPI) is assumed to be 3.00 percent per year; the investment return is 6.00 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 average annual CPI change during the current 30-year period ending in 2006 is approximately 4.15 percent.

The DoD assumption for CPI is reasonably consistent with what is used in other parts of the government. In its 2006 Congressional Report, The Civil Service Retirement System (CSRS) assumes a 3.50 percent CPI increase. The Trustees of the Social Security Administration in their 2006 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 5.65 percent.

After analyzing past trends of government trust fund earnings, 3.00 percent was adopted as the rate of real interest. Since 3.00 percent had been adopted as the inflation rate, the nominal rate of interest is 6.00 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 2.9 percent in its 2006 report. The Board of Actuaries of the Civil Service Retirement System used a 2.75 percent real interest rate assumption in its 2006 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 1.79 percent. From the early 1950s to the present, the increase has averaged approximately 0.98 percent a year. Since the Vietnam War, annual real pay increases have averaged only 0.54 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 2006 valuation. The Social Security Trustees' 2006 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

	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
FROM DECEMBER 31 OF:																									
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			
2006	3.34	3.81	4.07	3.97	3.75	3.98	4.18	4.53	4.53	4.15	3.20	2.88	2.53	2.46	2.38	2.48	2.59	2.57	2.43	2.66	2.74	3.09	2.94	2.44	

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***

	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
FROM DECEMBER 31 OF:																										
TO DECEMBER 31 OF:																										
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	2.66	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	2.88	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	2.81	3.33	4.14	3.27	2.67	2.39	2.30	1.96	1.81	1.58	1.31	1.13	1.37	0.75				
2005	1.76	1.43	1.38	1.77	2.36	2.49	2.60	2.60	2.78	3.27	4.04	3.18	2.60	2.31	2.22	1.92	1.78	1.58	1.36	1.24	1.44	1.16	1.57			
2006	1.78	1.46	1.40	1.80	2.37	2.50	2.61	2.61	2.79	3.26	4.00	3.18	2.63	2.38	2.31	2.05	1.95	1.80	1.66	1.62	1.86	1.82	2.35	3.15		

All figures are average annual percentages.

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

** The annual averages are different from the prior valuation report due to a refinement in the Treasury Inflation Protected Securities (TIPS) yield calculation.

*** Real yields for non-TIPS securities are computed as the nominal yield at purchase offset by inflation in the year of purchase. For TIPS securities, the real yield is known and constant throughout the life of the security.

**** 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	2005		
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									
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	5.87	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			
2006	5.65	5.43	5.16	5.10	5.05	5.04	5.13	5.02	4.92	4.80	4.73	4.61	4.56	4.30	4.00	3.84	3.73	3.16	2.79	2.46	2.72	3.41		

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.

TABLE D-4

AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	
FROM DECEMBER 31 OF:																									
1930	N/A																								
1935	N/A																								
1940	N/A	N/A																							
1945	N/A	N/A	N/A																						
1950	N/A	N/A	N/A	-2.21																					
1955	N/A	N/A	N/A	N/A	-0.48																				
1960	N/A	N/A	N/A	N/A	-0.49	1.28																			
1965	N/A	N/A	N/A	N/A	0.58	1.52	3.84																		
1970	N/A	N/A	N/A	N/A	0.97	1.79	3.21	2.58																	
1975	N/A	N/A	N/A	N/A	1.31	2.03	3.14	2.80	3.02																
1980	N/A	N/A	N/A	N/A	0.79	1.30	1.76	1.08	0.34	-2.26															
1985	N/A	N/A	N/A	N/A	0.84	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	1.26	0.75	0.30	-0.59	0.26	-0.64													
1995	N/A	N/A	N/A	N/A	0.64	0.96	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	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	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	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	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	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	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	1.18	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	1.20	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	1.18	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	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		
2006	N/A	N/A	N/A	N/A	0.72	0.98	1.11	0.78	0.54	0.14	0.61	0.48	0.83	1.07	1.20	1.19	1.09	0.96	1.07	0.64	0.38	-0.16	-0.29	-0.24	

All figures are average annual percentage increases.
Excludes annual targeted increases.

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

APPENDIX E

NORMAL COST WEIGHTING FACTORS

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NORMAL COST WEIGHTING FACTORS

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

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

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

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

TABLE E-1

ACTIVE DUTY BASIC PAYROLL PERCENTAGE DISTRIBUTION
BY COMPLETED YEARS OF SERVICE

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

APPENDIX F

VALUATION PROGRAM PARAMETERS DESCRIPTION

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VALUATION PROGRAM PARAMETERS

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

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

A description of the various valuation program parameters by population is given in Table F-1. Numerical values are also shown for selected items.

TABLE F-1

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

Economic Factors

<u>Item</u>	<u>Description/Value</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. The value for the current valuation is 3.75%.
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. The value for the current valuation is 3%.
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. The value for the current valuation is 6%.

Active Duty

<u>Item</u>	<u>Description/Value</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/Value</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, or high-3, 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/Value</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. The value for the current valuation is 0.017.
8) CSB/Redux election proportion	This parameter is the proportion of members who elect CSB/Redux. The value for the current valuation is 25%.
9) Initial Pay of 16-year-old Active Duty Officer	This value is used to allocate some of the Selected Reserve retirement benefits to active duty in normal cost valuations, thus linking the radices and pay of the active duty and part-time members. The value for the current valuation is \$32,348.09.
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/Value</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/Value</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. The values for the current valuation are (Officer: 65.8; Enlisted: 64.4).
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. The value for the current valuation is 20,912.
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>
8) Initial Pay of 25-year-old Selected Reserve member	This value is used to set an initial pay for a part-time member in a normal cost run. The value for the current valuation is \$38,213.28.

TABLE F-1 (continued)

Retiree

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

Survivor

<u>Item</u>	<u>Description/Value</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 member may elect to use something other than the 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.

TABLE F-1 (continued)

<u>Item</u>	<u>Description/Value</u>
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.
7) Rates for Electing SBP Options	Given that a member elects SBP, there is still a choice of options: spouse, child, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
8) Rates for Election of RSFPP Options	Given that a member elected an RSFPP (Retired Servicemen's Family Protection Plan, now replaced by SBP for new retirees) option, there was a choice of options: spouse, child, or spouse and child. These are expressed as ratios to those electing any spouse coverage (including spouse/child), and are given by age and officer/enlisted status.
9) Survivor Pay Adjustment Factors	Survivor pay of current survivors is adjusted for changes in Dependency and Indemnity Compensation (DIC) and other effects during the year.
10) DIC Base Amount	Monthly amount by which DoD annuitant pay is offset by DIC. Future values are indexed for inflation. The first-year value for the current valuation is \$1,067.

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. The experience period of the rates was selected such that the net change in the active duty force size during the years covered by the period was roughly zero. 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 new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status.

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. 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)

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

REENTRANT RATIOS (by completed years of service)

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

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)

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

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	0.00030	0.00068	39	0.00038	0.00058
17	0.00033	0.00075	40	0.00038	0.00062
18	0.00035	0.00080	41	0.00038	0.00066
19	0.00037	0.00080	42	0.00039	0.00071
20	0.00039	0.00078	43	0.00041	0.00074
21	0.00041	0.00075	44	0.00044	0.00077
22	0.00042	0.00070	45	0.00048	0.00082
23	0.00050	0.00064	46	0.00053	0.00088
24	0.00056	0.00058	47	0.00058	0.00095
25	0.00060	0.00052	48	0.00064	0.00104
26	0.00061	0.00048	49	0.00069	0.00116
27	0.00062	0.00046	50	0.00075	0.00130
28	0.00060	0.00045	51	0.00081	0.00146
29	0.00058	0.00046	52	0.00087	0.00165
30	0.00054	0.00046	53	0.00093	0.00183
31	0.00051	0.00047	54	0.00099	0.00202
32	0.00048	0.00047	55	0.00110	0.00225
33	0.00045	0.00048	56	0.00123	0.00252
34	0.00043	0.00048	57	0.00139	0.00286
35	0.00042	0.00048	58	0.00158	0.00324
36	0.00040	0.00049	59	0.00179	0.00367
37	0.00040	0.00051	60	0.00203	0.00415
38	0.00039	0.00054			

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

*** The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements.

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

*** The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements.

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

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

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

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

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

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

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(Age Nearest Birthday)

<u>Age</u>	<u>Officers</u>	<u>Enlisted</u>	<u>Total</u>
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	1.02537	1.02597	1.02662		
14	1.01414	1.03220	1.05623	1.05332	1.04446	1.03648	1.03251	1.02831	1.02537	1.02113	1.01862		
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	1.03710	1.03710	1.03556	1.03635	1.03809	1.03105
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. These rates are shown on pages H-12 and H-13.

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. The cell count for the complete table, including both officers and enlisted, is 100,000. 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. The entrant/reentrant distribution was determined using fiscal years 1997-2000, and is shown on pages H-14 and H-15.

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. The timing table is based on fiscal years 1997-2000.

This table is shown on pages H-16 and H-17. How the table is used depends on the type of projection. Following is an explanation of its use in open group, normal cost, and closed group projections.

OPEN GROUP

In an open group projection, new entrants and reentrants are used to bring the part-time Selected Reserve up to DoD Comptroller-provided projected strengths in future years of the projection. For an open group run, all cells of the entrant/reentrant distribution are treated equally. If the needed number of new entrants and reentrants equals 150,000 for some future year, for example, the number brought in corresponding to each cell of the entrant/reentrant distribution would be $(n_{ij} / 100,000) \times 150,000$, where n_{ij} is the cell count for row i and column j of the entrant/reentrant distribution. In this example, we would bring in 333 (1.5x 222) officers aged 29 with under a year of service.

NORMAL COST

For normal cost runs, part of an entering cohort first goes to active duty or an ROTC program, but later shows up as a new entrant to the part-time Selected Reserves. In addition, some leave the part-time Selected Reserves and later show up as a reentrant.

This process is simulated in the normal cost run by having the new or reentrant Reservists corresponding to each cell of the timing table show up only when appropriate. In a normal cost run, all cells of the entrant/reentrant distribution will enter only once. Some cells enter the first year. Some cells enter the second year, and so on. Every cell enters, but no cell enters more than once.

The timing table is used to determine when various cells enter in a normal cost run. For example, 23-year-old officers with less than a year of active service are expected to enter the fourth year of the projection. Similarly, 56-year-old officers with 5 years of active service enter in the thirty-first year of the projection. The latter would most likely be reentrants, and the former, new entrants.

The new entrant/reentrant distribution not distinguish between new entrants and reentrants. They represent people who are in the part-time Selected Reserves at the end of the fiscal year who were not there at the beginning. This is also true for the timing table. The one exception is that cases with a value of 1 are always new entrants. There, however, are new entrants that have spent some time on active duty who show up in the same cells that have reentrants in them.

The multiplier (or radix) for a normal cost run in one sense does not matter, because the present value of benefits and the present value of salary change proportionately with it. However, part of the Reserve retirements are paid for with the active duty normal cost, since part of the Reserve retirement is attributable to active duty service. For this reason the radices for part-time and full-time normal costs must be synchronized, so that in the steady state the part-time population is the proper size relative to the active duty force. The present value of Reserve

retirement attributable to active duty service may then simply be added to the present value of retirement benefits attributable to active duty service. Currently, this synchronization is carried out in a spreadsheet outside of GORGO, and for the current valuation results in 75,823 new entrants/reentrants to the Selected Reserves each year for every 100,000 new entrants to active duty. The portion of the 75,823 that are new entrants to the military is 20,912; this then is the Reserve normal cost radix. In other respects this multiplier (or radix) is used in the same way the 150,000 was used in the open group run.

CLOSED GROUP

For closed group runs, no new entrants or reentrants are brought in for cells with a value of 1. To do so would effectively bring in a cohort whose first military service began after the date of the valuation. For cells whose value is 2, no new entrants or reentrants are brought in after the end of the first year, for the same reason. For cells whose value is 3, no new entrants or reentrants are brought in after the end of the second year, and so on. For closed group runs the value for a cell is one larger than the number of future cohorts to be brought in.

The multiplier for closed group runs is set equal to the first year losses from the Selected Reserve. This assumes a constant population. The multiplier is applied in the same way the 150,000 was in the open group example. However, the multiplier remains constant for all future years of the projection. Also, with a closed group run, fewer than the number in the multiplier (e.g. 150,000) would enter each year, because of the timing table value restrictions. For example, if the first-year losses were 150,000, the end-of-first-year entrants/reentrants would be approximately 107,000. For each future year in the projection, the number of entrants/reentrants would get progressively smaller, as fewer cells would qualify, based upon the corresponding value of the timing table.

The timing table is based on a data element in the Reserve file called DIEUS, date of initial entry to uniformed services. The values represented in the timing table cells are the average number of fiscal years (or partial fiscal years) between the DIEUS date and the date of the end of the fiscal year in which they entered (or reentered). For example, if the timing table were based on one fiscal year of data and all the cases in a cell had a DIEUS date that fell in the fiscal year being studied, the timing table value for that cell would be 1. If all the cases entered (according to DIEUS) in the fiscal year that preceded the fiscal year being studied, the timing table value for that cell would be 2. In reality, some of the people in a timing table cell may have entered in different fiscal years. However, for simulation purposes, we assume everyone in a particular cell of the timing table enters in the same fiscal year.

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-18 and H-19. 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	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	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	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	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	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	0.000
22	0.160	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	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	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	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	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	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	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	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	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	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	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	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	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	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	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	0.000
37	0.111	0.083	0.089	0.100	0.094	0.091	0.094	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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.089	0.089	0.070	0.072	0.073	0.071	0.134	0.121	0.000
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	0.066	0.051	0.072	0.073	0.071	0.134	0.121	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	0.000
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	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	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	0.143

* 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	0.135	0.148	0.139	0.153	0.148	0.156	0.168	0.172	0.170	0.130	0.333	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

* 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

* 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

* 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

* 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

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	27	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	63	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	75	3	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	122	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	162	12	12	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25	153	20	42	11	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26	156	23	52	42	21	5	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	179	29	45	53	69	23	5	1	1	1	0	0	0	0	0	0	0	0	0	0	0
28	203	43	41	56	97	53	12	5	2	2	1	0	0	0	0	0	0	0	0	0	0
29	222	39	35	54	83	73	52	15	5	2	3	1	1	0	0	0	0	0	0	0	0
30	213	47	33	56	81	64	66	54	15	5	5	3	1	0	0	0	0	0	0	0	0
31	177	50	33	54	77	43	48	70	52	36	7	3	3	1	1	0	0	0	0	0	0
32	153	55	26	56	77	43	42	50	81	115	26	3	3	3	2	0	0	0	0	0	0
33	134	46	24	52	72	41	35	42	61	142	87	20	5	3	1	1	2	0	0	0	0
34	136	48	28	52	68	35	39	34	47	92	89	60	14	5	5	1	1	0	0	0	0
35	123	50	25	42	57	39	37	37	43	65	66	79	51	9	6	2	0	1	0	0	0
36	95	37	16	32	43	33	33	33	39	53	46	65	56	27	16	2	1	1	1	1	0
37	84	30	17	21	32	23	25	25	32	35	44	44	37	29	44	7	2	1	0	0	0
38	57	26	10	20	26	16	21	20	23	24	30	42	32	18	37	15	5	2	1	0	0
39	54	18	8	23	27	17	18	17	21	20	26	34	26	17	21	14	9	3	0	0	0
40	52	16	3	18	20	17	18	16	15	16	20	28	21	14	10	11	5	2	0	0	1
41	34	19	7	17	23	15	16	17	17	16	21	25	18	15	12	6	2	3	1	1	0
42	35	11	7	11	24	17	11	15	14	14	14	18	14	12	8	3	3	1	1	1	1
43	27	8	8	14	15	16	11	10	11	11	11	15	15	9	10	3	2	2	1	1	1
44	21	10	6	15	15	10	11	11	9	8	11	14	9	7	9	5	3	1	0	0	1
45	25	10	6	11	15	8	7	7	10	10	7	10	9	7	7	3	3	1	0	1	1
46	20	8	5	10	14	8	10	7	8	6	7	6	8	7	3	3	2	1	1	0	0
47	19	8	8	8	11	7	6	6	3	5	5	6	3	2	5	2	1	0	1	0	0
48	16	7	5	9	8	6	5	6	5	3	1	5	3	2	3	1	1	0	1	1	1
49	16	8	6	9	7	5	2	2	3	5	5	3	5	2	1	1	2	1	0	1	1
50	14	6	5	7	7	3	3	5	5	3	3	3	2	3	1	2	0	1	1	0	0
51	10	5	5	6	6	5	2	2	3	2	1	2	2	2	1	2	1	0	1	0	1
52	9	5	5	5	3	3	2	2	2	2	2	1	1	1	1	1	1	1	0	0	0
53	8	3	5	3	5	2	2	3	1	1	1	2	1	0	1	1	0	0	1	1	1
54	7	2	1	2	2	2	2	1	1	1	1	1	0	1	1	0	0	0	0	0	0
55	6	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

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

Enlisted Selected Reserve New Entrant Rates *

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,346	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	10,929	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	9,492	21	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	5,812	55	32	76	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3,291	115	520	489	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	1,840	145	688	1,270	484	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	1,353	159	454	1,403	1,608	69	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	1,074	153	389	1,100	1,976	300	56	2	0	0	0	0	0	0	0	0	0	0	0	0	0
25	1,007	169	355	832	1,517	434	314	28	3	0	0	0	0	0	0	0	0	0	0	0	0
26	951	172	316	683	1,177	375	476	239	26	1	0	0	0	0	0	0	0	0	0	0	0
27	841	173	265	571	984	301	417	406	178	22	1	0	0	0	0	0	0	0	0	0	0
28	759	154	212	509	783	233	318	328	265	138	45	3	0	0	0	0	0	0	0	0	0
29	697	151	174	406	645	201	248	206	206	235	188	16	2	0	0	0	0	0	0	0	0
30	585	126	150	322	521	173	193	197	158	190	260	73	10	1	0	0	0	0	0	0	0
31	502	99	112	291	412	146	171	155	135	151	215	108	53	11	2	0	0	0	0	0	0
32	433	99	105	239	354	130	136	135	110	116	159	86	74	49	9	2	0	0	0	0	0
33	400	89	94	213	286	106	117	111	95	93	141	67	72	61	37	22	2	0	0	0	0
34	369	76	88	191	242	90	107	98	94	98	111	67	60	57	47	68	4	1	0	0	0
35	362	75	71	183	220	76	94	92	83	86	111	65	60	46	50	78	12	2	1	0	0
36	309	66	62	156	185	72	72	72	67	69	98	63	55	44	44	56	12	5	1	0	0
37	240	61	55	141	169	56	70	64	53	60	79	45	52	40	35	40	11	5	2	1	0
38	197	61	40	125	126	46	57	46	48	43	58	45	34	37	33	30	12	6	6	0	0
39	165	39	33	101	105	41	39	37	35	30	42	33	35	30	26	27	7	4	3	0	0
40	131	35	27	85	91	37	38	26	31	26	32	24	24	26	24	27	12	5	3	2	1
41	115	34	25	71	78	24	31	23	24	24	29	22	19	18	20	18	7	6	2	1	2
42	93	28	25	61	64	23	27	24	20	17	21	14	13	15	12	14	6	4	2	2	1
43	81	23	22	55	53	21	23	19	15	14	18	12	14	12	8	10	6	4	1	3	1
44	57	21	23	40	42	17	18	14	13	14	13	10	9	6	8	8	6	3	1	1	2
45	46	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	4	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	1	0
52	9	9	11	12	11	5	4	3	2	1	2	2	2	2	1	0	1	0	1	1	0
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	1	3	2	1	0	1	0	0	1	1	0	0	0	0	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	0	0	0	0	1	0	0

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

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

Officer Selected Reserve Timing Table *

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	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	3	3	3	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	3	3	4	4	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	4	4	4	5	5	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	4	4	5	5	6	6	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	5	6	5	5	6	7	7	8	0	0	0	0	0	0	0	0	0	0	0	0	0
25	5	6	5	6	6	7	7	8	9	0	0	0	0	0	0	0	0	0	0	0	0
26	6	7	6	7	7	7	8	8	9	10	0	0	0	0	0	0	0	0	0	0	0
27	6	7	7	7	8	7	8	9	9	10	11	0	0	0	0	0	0	0	0	0	0
28	7	8	8	8	8	8	9	9	10	10	11	12	0	0	0	0	0	0	0	0	0
29	8	9	9	9	9	9	10	10	10	10	11	12	13	0	0	0	0	0	0	0	0
30	9	10	10	10	9	9	9	10	11	10	11	13	14	0	0	0	0	0	0	0	0
31	9	12	11	10	10	10	11	10	11	11	11	13	14	15	0	0	0	0	0	0	0
32	10	12	11	11	11	11	11	11	11	11	12	13	14	15	16	0	0	0	0	0	0
33	10	13	12	12	12	12	12	12	12	12	12	14	15	16	16	15	0	0	0	0	0
34	11	14	13	13	13	12	13	13	12	13	14	15	16	16	16	16	16	16	0	0	0
35	12	14	13	13	14	13	14	13	14	14	15	16	16	16	17	17	16	17	17	0	0
36	13	15	14	13	14	14	14	14	14	13	14	15	16	16	16	17	17	17	18	18	0
37	14	16	16	15	15	15	15	14	15	14	14	15	16	16	16	17	17	18	18	19	19
38	13	16	16	15	16	15	15	16	16	15	15	16	16	17	17	18	18	19	19	19	20
39	14	16	16	17	17	16	16	17	17	17	16	16	17	17	18	18	19	19	20	20	20
40	14	16	17	17	18	18	17	17	17	17	18	17	17	17	18	18	19	20	20	21	21
41	15	17	18	17	19	18	19	18	19	17	18	18	19	19	18	20	20	21	21	21	22
42	16	17	18	20	20	19	18	18	20	19	18	20	20	20	19	21	21	22	22	22	22
43	14	16	20	18	21	20	21	19	19	20	20	20	20	20	21	20	22	22	22	23	23
44	16	19	19	21	20	20	21	21	21	21	21	21	21	21	21	21	22	23	23	23	24
45	15	19	21	23	21	22	21	23	21	20	22	21	21	22	22	21	23	24	24	24	25
46	17	20	23	23	22	23	23	22	22	22	21	19	21	22	23	24	24	24	25	25	25
47	17	21	25	25	23	22	22	22	25	20	22	22	24	23	24	25	25	25	26	26	26
48	18	25	23	23	24	22	24	23	24	24	24	24	24	24	25	26	26	26	27	27	27
49	18	26	27	24	26	26	26	24	25	25	25	25	25	24	26	27	27	27	28	28	28
50	19	27	28	28	29	26	26	24	26	27	27	27	27	25	26	28	27	28	28	28	29
51	18	28	27	27	29	27	27	28	26	28	28	28	28	26	27	29	28	29	29	29	30
52	21	29	28	29	30	28	32	32	27	29	29	29	29	27	28	30	29	30	30	30	31
53	19	30	31	29	30	29	30	30	28	30	30	30	30	29	30	31	30	30	31	31	31
54	19	30	32	31	31	30	30	31	29	31	31	31	31	30	31	32	31	31	32	32	32
55	19	31	32	32	32	30	30	31	30	32	32	32	32	31	32	33	32	32	33	33	33
56	22	31	33	33	33	31	31	32	31	33	33	33	33	32	34	35	33	33	34	34	34
57	22	31	34	33	33	32	32	32	32	35	35	35	34	34	35	36	34	34	35	35	35
58	22	31	34	34	34	33	33	33	33	36	36	36	36	35	37	38	35	35	36	36	36
59	23	31	35	35	35	34	34	33	34	36	36	36	36	36	38	39	36	36	37	37	37
60	23	31	35	36	36	35	35	33	36	36	36	36	36	39	40	41	37	37	38	38	38

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

Enlisted Selected Reserve Timing Table *

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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	1	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	1	2	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	1	3	3	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	2	3	4	4	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	2	4	4	5	5	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23	3	5	4	5	6	6	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	4	5	5	5	6	7	7	8	0	0	0	0	0	0	0	0	0	0	0	0	0
25	5	6	6	6	6	7	8	8	9	0	0	0	0	0	0	0	0	0	0	0	0
26	6	7	7	7	7	7	8	9	9	10	0	0	0	0	0	0	0	0	0	0	0
27	6	8	7	7	8	8	8	9	10	10	11	0	0	0	0	0	0	0	0	0	0
28	7	8	8	8	8	9	9	9	10	11	11	12	0	0	0	0	0	0	0	0	0
29	8	10	9	9	9	9	10	10	10	11	12	12	13	0	0	0	0	0	0	0	0
30	9	10	10	10	10	10	10	11	11	11	12	13	13	14	0	0	0	0	0	0	0
31	10	11	11	11	11	11	11	11	12	12	12	13	14	14	15	0	0	0	0	0	0
32	10	12	12	12	12	12	12	12	12	12	13	13	14	15	15	16	0	0	0	0	0
33	11	13	13	13	13	13	13	13	13	13	13	14	15	15	16	16	17	0	0	0	0
34	12	14	14	14	14	14	14	14	14	14	14	15	15	15	16	17	17	18	0	0	0
35	13	15	14	15	14	14	14	15	15	15	15	16	16	16	17	17	18	18	19	0	0
36	14	16	15	16	15	15	15	15	16	16	16	16	17	17	17	17	18	18	19	20	0
37	15	16	16	17	17	16	16	17	17	17	17	17	17	18	18	18	19	19	20	20	21
38	16	17	16	17	17	17	17	17	17	17	17	18	18	18	18	18	19	19	20	20	21
39	17	18	18	19	18	18	18	18	18	18	18	18	19	19	19	19	20	20	21	21	21
40	17	18	19	20	19	19	19	19	19	19	19	19	20	20	20	20	21	21	21	21	21
41	18	20	21	21	20	20	20	20	20	20	20	20	20	20	21	20	22	22	22	22	22
42	18	21	21	21	21	21	21	21	21	22	20	19	20	21	21	21	23	24	23	23	23
43	19	21	23	23	22	22	23	21	21	21	20	20	21	21	22	21	24	24	24	24	24
44	20	22	24	24	24	23	23	24	22	23	21	22	22	22	22	23	24	24	25	25	25
45	21	23	24	25	24	23	24	24	24	24	21	23	21	23	22	22	23	24	25	25	26
46	21	23	26	25	26	25	25	24	25	24	24	24	21	24	21	23	24	25	26	26	26
47	22	24	27	26	26	25	25	28	26	26	24	25	24	23	26	24	26	27	27	27	27
48	23	25	28	27	27	25	26	28	27	27	27	26	26	25	25	25	25	27	28	28	28
49	24	27	29	29	29	27	28	27	28	28	28	29	28	26	26	26	26	28	29	29	29
50	25	28	29	30	29	28	28	30	30	30	30	30	30	27	27	27	27	29	30	30	30
51	25	27	30	31	31	30	31	31	31	31	31	31	31	29	29	29	29	30	31	31	31
52	27	29	31	31	32	31	32	31	31	31	31	31	30	30	30	30	30	31	32	32	32
53	26	30	32	33	33	33	33	32	32	32	32	32	31	31	31	31	31	32	33	33	33
54	26	30	31	33	34	34	34	33	33	33	33	33	33	33	33	33	33	33	34	34	34
55	22	28	34	35	35	35	35	34	34	34	34	34	34	34	34	34	34	34	35	35	35
56	27	32	34	33	36	36	36	35	35	35	35	35	35	35	35	35	35	35	36	36	36
57	29	33	35	37	37	37	37	36	36	36	36	36	36	36	36	36	36	36	37	37	37
58	27	33	36	34	38	38	38	37	37	37	37	37	37	37	37	37	37	38	38	38	38
59	27	34	37	36	38	38	38	38	38	38	38	38	38	39	39	39	39	39	39	39	39
60	27	34	37	37	38	38	38	39	39	39	39	39	40	40	40	40	40	40	40	40	40

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

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

Officer Selected Reserve Promotion and Merit Basic Pay Increase Ratios

Completed Years Of Total Active Federal Military Service

Age	Under 1	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20+
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	1.039	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	1.014	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	1.010	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	1.053	1.068	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	1.068	1.054	1.036	1.000	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
26	1.049	1.019	1.024	1.035	1.103	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
27	1.040	1.049	1.009	1.032	1.030	1.081	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	1.041	1.040	1.028	1.036	1.025	1.031	1.036	1.041	1.028	1.029	1.035	1.136	1.079	1.000	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	1.000	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	0.000	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	0.000	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	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	1.023	1.029	1.033	1.035	1.026	1.026	1.030	1.023	1.027	1.033	1.027	1.037	1.072	1.052	1.000	1.000	0.000	0.000	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	0.000	0.000	0.000	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	0.000	0.000	0.000	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	1.000
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	1.018	1.024	1.027	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

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	0.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	1.120	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	1.079	1.077	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	0.000	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	1.018	1.018	1.018	1.018	1.000
41	1.013	1.013	1.021	1.013	1.021	1.018	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	1.020	1.005	1.006	1.010	1.015	1.018	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
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	1.011	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	1.018	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
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	0.999	1.007	1.015	1.028	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	0.996	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	0.867	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	0.863	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

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 1996 through 2005. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

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

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

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

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

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

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

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

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

OTHER LOSSES FROM NONDISABILITY (by age nearest birthday)

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

OTHER LOSSES FROM PERMANENT DISABILITY (by age nearest birthday)

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

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

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

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

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

¹ 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>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>2005</u>
<u>DEATH RATES</u>										
ND Officers	X	X			X	X				
ND Enlistees	X	X	X		X	X				
PD Officers					X	X	X			
PD Enlistees					X	X	X			
TD Officers					X	X	X	X	X	X
TD Enlistees					X	X	X	X	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	X	X	X	X
TD Enlistees					X	X	X	X	X	X
<u>TRANSFER RATES</u>										
<u>FROM TD TO PD</u>										
Officers					X	X	X	X	X	X
Enlistees					X	X	X	X	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	0.02302	0.01162	0.00595	0.00232	0.00234
17	0.00000	0.00292	0.02145	0.01083	0.00554	0.00216	0.00218
18	0.00000	0.00312	0.01999	0.01009	0.00516	0.00201	0.00203
19	0.00000	0.00328	0.01863	0.00940	0.00481	0.00187	0.00189
20	0.00000	0.00344	0.01735	0.00876	0.00448	0.00175	0.00176
21	0.00000	0.00359	0.01621	0.00818	0.00419	0.00163	0.00165
22	0.00000	0.00377	0.01521	0.00768	0.00393	0.00153	0.00154
23	0.00000	0.00399	0.01434	0.00724	0.00370	0.00144	0.00146
24	0.00000	0.00423	0.01360	0.00687	0.00351	0.00137	0.00138
25	0.00000	0.00448	0.01302	0.00657	0.00336	0.00131	0.00132
26	0.00000	0.00472	0.01258	0.00635	0.00325	0.00127	0.00128
27	0.00000	0.00493	0.01230	0.00621	0.00318	0.00124	0.00125
28	0.00000	0.00511	0.01218	0.00615	0.00315	0.00123	0.00124
29	0.00000	0.00528	0.01223	0.00617	0.00316	0.00123	0.00124
30	0.00034	0.00544	0.01245	0.00628	0.00322	0.00125	0.00126
31	0.00035	0.00557	0.01285	0.00648	0.00332	0.00129	0.00130
32	0.00036	0.00569	0.01343	0.00678	0.00347	0.00135	0.00136
33	0.00036	0.00575	0.01420	0.00717	0.00367	0.00143	0.00144
34	0.00036	0.00576	0.01517	0.00766	0.00392	0.00153	0.00154
35	0.00036	0.00577	0.01635	0.00825	0.00422	0.00164	0.00166
36	0.00036	0.00585	0.01774	0.00895	0.00458	0.00178	0.00180
37	0.00037	0.00604	0.01935	0.00977	0.00500	0.00195	0.00197
38	0.00039	0.00604	0.02119	0.01070	0.00547	0.00213	0.00215
39	0.00041	0.00604	0.02327	0.01174	0.00601	0.00234	0.00236
40	0.00045	0.00604	0.02559	0.01291	0.00661	0.00257	0.00260
41	0.00047	0.00604	0.02816	0.01421	0.00727	0.00283	0.00286
42	0.00051	0.00604	0.03099	0.01564	0.00800	0.00312	0.00315
43	0.00055	0.00604	0.03409	0.01721	0.00881	0.00343	0.00346
44	0.00060	0.00604	0.03747	0.01891	0.00968	0.00377	0.00381
45	0.00068	0.00604	0.04113	0.02076	0.01062	0.00414	0.00418
46	0.00076	0.00604	0.04509	0.02276	0.01165	0.00453	0.00458
47	0.00086	0.00604	0.04935	0.02491	0.01275	0.00496	0.00501
48	0.00098	0.00604	0.05392	0.02722	0.01393	0.00542	0.00548
49	0.00113	0.00604	0.05882	0.02969	0.01519	0.00592	0.00597
50	0.00122	0.00629	0.06405	0.03233	0.01655	0.00644	0.00651
51	0.00142	0.00690	0.06962	0.03514	0.01798	0.00700	0.00707
52	0.00171	0.00756	0.07554	0.03813	0.01951	0.00760	0.00767
53	0.00208	0.00827	0.08182	0.04130	0.02114	0.00823	0.00831
54	0.00250	0.00904	0.08847	0.04465	0.02285	0.00890	0.00899
55	0.00292	0.00986	0.09550	0.04820	0.02467	0.00961	0.00970
56	0.00333	0.01075	0.10292	0.05195	0.02659	0.01035	0.01045
57	0.00373	0.01170	0.11074	0.05590	0.02861	0.01114	0.01125
58	0.00413	0.01272	0.11897	0.06005	0.03073	0.01197	0.01208
59	0.00457	0.01596	0.12762	0.06442	0.03297	0.01284	0.01296
60	0.00508	0.01880	0.13670	0.06900	0.03531	0.01375	0.01388
61	0.00574	0.01995	0.14623	0.07381	0.03777	0.01471	0.01485

RETIRED DEATH RATES (BY AGE OF NEAREST BIRTHDAY)

OFFICERS (continued)

Age	Non- disability	Permanent Disability	Temporary Disability				
			Year of Retirement				
			One	Two	Three	Four	Five
62	0.00655	0.01957	0.15642	0.07895	0.04041	0.01573	0.01589
63	0.00752	0.01862	0.16731	0.08445	0.04322	0.01683	0.01699
64	0.00858	0.01858	0.17897	0.09033	0.04623	0.01800	0.01818
65	0.00975	0.02003	0.19144	0.09663	0.04945	0.01925	0.01944
66	0.01101	0.02338					
67	0.01243	0.02727					
68	0.01406	0.03126					
69	0.01587	0.03419					
70	0.01788	0.03602					
71	0.02009	0.03814					
72	0.02245	0.04069					
73	0.02519	0.04425					
74	0.02832	0.04750					
75	0.03186	0.05026					
76	0.03585	0.05254					
77	0.04028	0.05542					
78	0.04494	0.05975					
79	0.05016	0.06538					
80	0.05626	0.07265					
81	0.06324	0.08075					
82	0.07125	0.08970					
83	0.08039	0.09953					
84	0.09074	0.11077					
85	0.10249	0.12313					
86	0.11572	0.13604					
87	0.13043	0.14878					
88	0.14637	0.16254					
89	0.16399	0.17804					
90	0.18309	0.19684					
91	0.20365	0.21905					
92	0.22689	0.24528					
93	0.25191	0.27517					
94	0.27846	0.30975					
95	0.30629	0.34818					
96	0.33517	0.39034					
97	0.36500	0.43621					
98	0.39566	0.46776					
99	0.42707	0.49911					
100	0.45944	0.53094					
101	0.48805	0.56402					
102	0.51845	0.59918					
103	0.55305	0.63923					
104	0.59176	0.66667					
105	0.63110	0.66667					
106	0.66725	0.66667					
107	0.67484	0.66667					
108	0.67480	0.66667					
109	0.67477	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	0.01100	0.00566	0.00407	0.00594	0.00516
17	0.00000	0.00212	0.01025	0.00528	0.00380	0.00554	0.00481
18	0.00000	0.00226	0.00955	0.00492	0.00354	0.00516	0.00448
19	0.00000	0.00238	0.00890	0.00458	0.00330	0.00481	0.00418
20	0.00000	0.00249	0.00829	0.00427	0.00307	0.00448	0.00389
21	0.00000	0.00260	0.00775	0.00399	0.00287	0.00418	0.00363
22	0.00000	0.00273	0.00727	0.00374	0.00269	0.00392	0.00341
23	0.00000	0.00289	0.00685	0.00353	0.00254	0.00370	0.00321
24	0.00000	0.00307	0.00650	0.00335	0.00241	0.00351	0.00305
25	0.00000	0.00325	0.00622	0.00320	0.00230	0.00336	0.00292
26	0.00000	0.00342	0.00601	0.00310	0.00223	0.00325	0.00282
27	0.00000	0.00357	0.00588	0.00303	0.00218	0.00318	0.00276
28	0.00000	0.00371	0.00582	0.00300	0.00216	0.00314	0.00273
29	0.00000	0.00383	0.00585	0.00301	0.00216	0.00316	0.00274
30	0.00081	0.00394	0.00595	0.00306	0.00220	0.00321	0.00279
31	0.00083	0.00403	0.00614	0.00316	0.00227	0.00331	0.00288
32	0.00085	0.00403	0.00642	0.00330	0.00238	0.00347	0.00301
33	0.00085	0.00403	0.00679	0.00349	0.00251	0.00366	0.00318
34	0.00085	0.00403	0.00725	0.00373	0.00268	0.00392	0.00340
35	0.00084	0.00440	0.00781	0.00402	0.00289	0.00422	0.00367
36	0.00085	0.00476	0.00848	0.00436	0.00314	0.00458	0.00398
37	0.00088	0.00513	0.00925	0.00476	0.00342	0.00499	0.00434
38	0.00092	0.00549	0.01013	0.00521	0.00375	0.00547	0.00475
39	0.00097	0.00585	0.01112	0.00572	0.00412	0.00600	0.00522
40	0.00104	0.00622	0.01223	0.00629	0.00453	0.00660	0.00574
41	0.00107	0.00605	0.01346	0.00693	0.00498	0.00727	0.00631
42	0.00113	0.00594	0.01481	0.00762	0.00548	0.00800	0.00695
43	0.00123	0.00590	0.01629	0.00839	0.00603	0.00880	0.00764
44	0.00135	0.00592	0.01791	0.00922	0.00663	0.00967	0.00840
45	0.00152	0.00601	0.01966	0.01012	0.00728	0.01061	0.00922
46	0.00171	0.00617	0.02155	0.01109	0.00798	0.01164	0.01011
47	0.00195	0.00640	0.02359	0.01214	0.00873	0.01274	0.01106
48	0.00222	0.00669	0.02577	0.01327	0.00954	0.01392	0.01209
49	0.00253	0.00707	0.02811	0.01447	0.01041	0.01518	0.01319
50	0.00290	0.00753	0.03061	0.01576	0.01133	0.01653	0.01436
51	0.00330	0.00807	0.03328	0.01713	0.01232	0.01797	0.01561
52	0.00376	0.00872	0.03610	0.01858	0.01337	0.01949	0.01694
53	0.00427	0.00947	0.03911	0.02013	0.01448	0.02112	0.01834
54	0.00484	0.01034	0.04229	0.02176	0.01566	0.02283	0.01983
55	0.00548	0.01135	0.04565	0.02349	0.01690	0.02465	0.02141
56	0.00620	0.01250	0.04919	0.02532	0.01821	0.02656	0.02307
57	0.00699	0.01381	0.05293	0.02724	0.01960	0.02858	0.02483
58	0.00786	0.01527	0.05686	0.02927	0.02105	0.03070	0.02667
59	0.00884	0.01691	0.06100	0.03139	0.02258	0.03294	0.02861
60	0.00993	0.01870	0.06534	0.03363	0.02419	0.03528	0.03065
61	0.01116	0.02065	0.06989	0.03597	0.02588	0.03774	0.03278

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	0.01258	0.02274	0.07476	0.03848	0.02768	0.04037	0.03507
63	0.01420	0.02496	0.07997	0.04116	0.02961	0.04318	0.03751
64	0.01601	0.02729	0.08554	0.04403	0.03167	0.04619	0.04012
65	0.01804	0.02973	0.09150	0.04709	0.03388	0.04940	0.04292
66	0.02025	0.03229					
67	0.02264	0.03499					
68	0.02519	0.03786					
69	0.02793	0.04095					
70	0.03088	0.04432					
71	0.03412	0.04801					
72	0.03767	0.05210					
73	0.04155	0.05661					
74	0.04579	0.06162					
75	0.05045	0.06715					
76	0.05557	0.07326					
77	0.06114	0.07999					
78	0.06726	0.08737					
79	0.07392	0.09544					
80	0.08126	0.10424					
81	0.08912	0.11378					
82	0.09769	0.12410					
83	0.10714	0.13521					
84	0.11709	0.14712					
85	0.12769	0.15985					
86	0.13905	0.17339					
87	0.15106	0.18776					
88	0.16390	0.20295					
89	0.17746	0.21897					
90	0.19184	0.24203					
91	0.20697	0.26694					
92	0.22281	0.29352					
93	0.23941	0.32256					
94	0.25671	0.35439					
95	0.27467	0.38804					
96	0.29326	0.42243					
97	0.31937	0.45640					
98	0.34620	0.48942					
99	0.37372	0.52221					
100	0.40206	0.55552					
101	0.42710	0.59014					
102	0.45372	0.62692					
103	0.48405	0.66667					
104	0.51794	0.66667					
105	0.55240	0.66667					
106	0.58407	0.66667					
107	0.59073	0.66667					
108	0.59073	0.66667					
109	0.59072	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	0.08718	0.10547	0.07069	0.07101	0.36874	0.19125	0.17225	0.11551	0.12636	0.40196
17	0.08953	0.10832	0.07260	0.07292	0.37870	0.20190	0.18184	0.12195	0.13340	0.42436
18	0.09195	0.11125	0.07456	0.07490	0.38894	0.21315	0.19197	0.12874	0.14083	0.44799
19	0.09444	0.11426	0.07658	0.07692	0.39945	0.22502	0.20267	0.13591	0.14868	0.47295
20	0.09699	0.11734	0.07865	0.07900	0.41025	0.23756	0.21395	0.14348	0.15696	0.49930
21	0.09961	0.12052	0.08077	0.08113	0.42134	0.24800	0.22336	0.14979	0.16386	0.52125
22	0.10231	0.12377	0.08296	0.08333	0.43273	0.25649	0.23100	0.15492	0.16947	0.53908
23	0.10507	0.12712	0.08520	0.08558	0.44443	0.26313	0.23699	0.15893	0.17386	0.55305
24	0.10791	0.13056	0.08750	0.08789	0.45644	0.26806	0.24143	0.16190	0.17712	0.56341
25	0.11034	0.13349	0.08947	0.08987	0.46670	0.27138	0.24442	0.16391	0.17931	0.57039
26	0.11233	0.13591	0.09109	0.09150	0.47515	0.27321	0.24606	0.16502	0.18052	0.57423
27	0.11389	0.13779	0.09235	0.09277	0.48174	0.27366	0.24647	0.16529	0.18081	0.57517
28	0.11500	0.13914	0.09325	0.09367	0.48644	0.27283	0.24573	0.16479	0.18027	0.57344
29	0.11566	0.13993	0.09379	0.09421	0.48923	0.27084	0.24394	0.16359	0.17896	0.56926
30	0.11587	0.14018	0.09395	0.09437	0.49009	0.26780	0.24119	0.16175	0.17695	0.56286
31	0.11562	0.13988	0.09376	0.09417	0.48905	0.26380	0.23759	0.15934	0.17431	0.55446
32	0.11493	0.13905	0.09319	0.09361	0.48613	0.25896	0.23323	0.15641	0.17111	0.54429
33	0.11380	0.13768	0.09228	0.09269	0.48136	0.25338	0.22821	0.15304	0.16742	0.53256
34	0.11225	0.13581	0.09102	0.09143	0.47481	0.24716	0.22261	0.14928	0.16331	0.51949
35	0.11030	0.13344	0.08944	0.08984	0.46654	0.24041	0.21653	0.14521	0.15885	0.50530
36	0.10796	0.13061	0.08754	0.08793	0.45665	0.23324	0.21007	0.14087	0.15411	0.49022
37	0.10526	0.12735	0.08535	0.08574	0.44523	0.22574	0.20331	0.13635	0.14916	0.47447
38	0.10223	0.12369	0.08290	0.08327	0.43243	0.21803	0.19637	0.13169	0.14406	0.45825
39	0.09891	0.11967	0.08021	0.08056	0.41837	0.21020	0.18931	0.12696	0.13889	0.44180
40	0.09533	0.11533	0.07730	0.07765	0.40322	0.20236	0.18226	0.12222	0.13371	0.42532
41	0.09153	0.11074	0.07422	0.07455	0.38716	0.19462	0.17528	0.11755	0.12859	0.40905
42	0.08757	0.10594	0.07101	0.07132	0.37039	0.18708	0.16849	0.11300	0.12361	0.39321
43	0.08348	0.10100	0.06769	0.06800	0.35311	0.17985	0.16198	0.10863	0.11883	0.37801
44	0.07934	0.09599	0.06433	0.06462	0.33558	0.17303	0.15584	0.10451	0.11433	0.36368
45	0.07519	0.09097	0.06097	0.06124	0.31805	0.16673	0.15016	0.10070	0.11016	0.35043
46	0.07111	0.08603	0.05766	0.05792	0.30079	0.16105	0.14505	0.09728	0.10641	0.33850
47	0.06717	0.08126	0.05446	0.05471	0.28410	0.15611	0.14060	0.09429	0.10315	0.32811
48	0.06343	0.07674	0.05144	0.05167	0.26831	0.15200	0.13690	0.09181	0.10043	0.31948
49	0.05999	0.07258	0.04865	0.04886	0.25375	0.14884	0.13406	0.08990	0.09835	0.31284
50	0.05693	0.06887	0.04616	0.04637	0.24078	0.14674	0.13216	0.08863	0.09696	0.30841
51	0.05433	0.06573	0.04405	0.04425	0.22979	0.14579	0.13131	0.08806	0.09633	0.30643
52	0.05229	0.06327	0.04240	0.04259	0.22119	0.14612	0.13160	0.08825	0.09655	0.30711
53	0.05093	0.06161	0.04129	0.04148	0.21540	0.14782	0.13314	0.08928	0.09767	0.31069
54	0.05033	0.06089	0.04081	0.04099	0.21288	0.15101	0.13601	0.09121	0.09978	0.31740
55	0.05062	0.06124	0.04105	0.04123	0.21411	0.15580	0.14033	0.09410	0.10295	0.32747
56	0.05191	0.06280	0.04209	0.04228	0.21957	0.16230	0.14618	0.09803	0.10724	0.34113
57	0.05433	0.06573	0.04405	0.04425	0.22980	0.17062	0.15367	0.10305	0.11273	0.35860
58	0.05800	0.07017	0.04703	0.04724	0.24533	0.18086	0.16289	0.10924	0.11950	0.38013
59	0.06307	0.07630	0.05114	0.05137	0.26675	0.19314	0.17395	0.11666	0.12762	0.40594
60	0.06966	0.08428	0.05649	0.05674	0.29465	0.20757	0.18695	0.12537	0.13715	0.43628
61	0.07793	0.09429	0.06320	0.06348	0.32964	0.22308	0.20092	0.13474	0.14740	0.46888
62	0.08804	0.10651	0.07139	0.07171	0.37238	0.23976	0.21594	0.14481	0.15842	0.50392
63	0.09945	0.12032	0.08064	0.08100	0.42066	0.25767	0.23207	0.15563	0.17025	0.54158
64	0.11235	0.13592	0.09110	0.09151	0.47520	0.27693	0.24941	0.16726	0.18298	0.58205
65	0.12691	0.15355	0.10291	0.10337	0.53681	0.29762	0.26805	0.17976	0.19665	0.62554

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	0.04007	0.08302	0.06475	0.10203	0.01107	0.02434	0.01957	0.02861
17	0.04172	0.08644	0.06742	0.10624	0.01279	0.02812	0.02260	0.03305
18	0.04345	0.09001	0.07020	0.11062	0.01477	0.03247	0.02610	0.03817
19	0.04524	0.09372	0.07310	0.11518	0.01706	0.03750	0.03015	0.04408
20	0.04711	0.09759	0.07612	0.11994	0.01970	0.04331	0.03482	0.05092
21	0.04905	0.10162	0.07926	0.12488	0.02275	0.05003	0.04022	0.05881
22	0.05107	0.10581	0.08253	0.13004	0.02582	0.05677	0.04564	0.06673
23	0.05318	0.11017	0.08593	0.13540	0.02890	0.06353	0.05107	0.07468
24	0.05537	0.11472	0.08948	0.14099	0.03197	0.07029	0.05651	0.08263
25	0.05766	0.11945	0.09317	0.14681	0.03504	0.07705	0.06194	0.09057
26	0.06004	0.12438	0.09701	0.15286	0.03811	0.08378	0.06735	0.09848
27	0.06242	0.12931	0.10086	0.15892	0.04116	0.09049	0.07274	0.10636
28	0.06480	0.13424	0.10470	0.16498	0.04419	0.09714	0.07809	0.11419
29	0.06718	0.13917	0.10855	0.17104	0.04719	0.10375	0.08340	0.12195
30	0.06955	0.14410	0.11239	0.17709	0.05016	0.11029	0.08866	0.12964
31	0.07193	0.14902	0.11623	0.18315	0.05310	0.11675	0.09385	0.13723
32	0.07431	0.15395	0.12008	0.18921	0.05600	0.12312	0.09897	0.14472
33	0.07669	0.15888	0.12392	0.19526	0.05885	0.12939	0.10402	0.15209
34	0.07907	0.16381	0.12777	0.20132	0.06165	0.13555	0.10897	0.15934
35	0.08145	0.16874	0.13161	0.20738	0.06440	0.14159	0.11382	0.16644
36	0.08383	0.17367	0.13546	0.21344	0.06709	0.14750	0.11857	0.17338
37	0.08621	0.17860	0.13930	0.21949	0.06971	0.15327	0.12321	0.18016
38	0.08859	0.18353	0.14314	0.22555	0.07226	0.15888	0.12772	0.18676
39	0.09097	0.18845	0.14699	0.23161	0.07474	0.16433	0.13210	0.19316
40	0.09335	0.19338	0.15083	0.23767	0.07714	0.16961	0.13635	0.19937
41	0.09572	0.19831	0.15468	0.24372	0.07946	0.17470	0.14044	0.20536
42	0.09810	0.20324	0.15852	0.24978	0.08169	0.17960	0.14438	0.21112
43	0.10048	0.20817	0.16237	0.25584	0.08383	0.18430	0.14816	0.21664
44	0.10286	0.21310	0.16621	0.26189	0.08587	0.18878	0.15176	0.22191
45	0.10524	0.21803	0.17005	0.26795	0.08780	0.19304	0.15519	0.22692
46	0.10762	0.22295	0.17390	0.27401	0.08964	0.19707	0.15842	0.23165
47	0.11000	0.22788	0.17774	0.28007	0.09136	0.20086	0.16147	0.23610
48	0.11238	0.23281	0.18159	0.28612	0.09296	0.20439	0.16431	0.24025
49	0.11476	0.23774	0.18543	0.29218	0.09445	0.20766	0.16694	0.24410
50	0.11714	0.24267	0.18927	0.29824	0.09582	0.21066	0.16935	0.24762
51	0.11951	0.24760	0.19312	0.30430	0.09705	0.21337	0.17153	0.25082
52	0.12189	0.25253	0.19696	0.31035	0.09815	0.21580	0.17348	0.25367
53	0.12427	0.25746	0.20081	0.31641	0.09912	0.21792	0.17519	0.25616
54	0.12665	0.26238	0.20465	0.32247	0.09995	0.21974	0.17665	0.25830
55	0.12903	0.26731	0.20850	0.32852	0.10063	0.22123	0.17785	0.26005
56	0.13141	0.27224	0.21234	0.33458	0.10116	0.22240	0.17878	0.26142
57	0.13379	0.27717	0.21618	0.34064	0.10153	0.22323	0.17945	0.26240
58	0.13617	0.28210	0.22003	0.34670	0.10175	0.22371	0.17984	0.26296
59	0.13855	0.28703	0.22387	0.35275	0.10181	0.22383	0.17993	0.26310
60	0.14093	0.29196	0.22772	0.35881	0.10170	0.22358	0.17974	0.26282
61	0.14331	0.29688	0.23156	0.36487	0.10141	0.22296	0.17924	0.26209
62	0.14568	0.30181	0.23541	0.37093	0.10113	0.22235	0.17874	0.26136
63	0.14806	0.30674	0.23925	0.37698	0.10085	0.22173	0.17825	0.26064
64	0.15048	0.31175	0.24316	0.38314	0.10057	0.22112	0.17775	0.25992
65	0.15294	0.31684	0.24713	0.38940	0.10029	0.22050	0.17726	0.25919

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	0.007
1	0.000
2	0.000
3	0.000
4	0.000
5	0.000
6	0.000
7	0.000
8	0.000
9	0.000
10	0.000
11	0.000
12	0.000
13	0.000
14	0.000
15	0.000
16	0.000
17	0.204
18	0.282
19	0.169
20	0.167
21	0.388
22	0.692
23	0.048

SURVIVOR DEATH RATES

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00605	55	0.00588
1	0.00261	56	0.00634
2	0.00170	57	0.00687
3	0.00127	58	0.00747
4	0.00095	59	0.00816
5	0.00086	60	0.00892
6	0.00080	61	0.00978
7	0.00075	62	0.01073
8	0.00067	63	0.01181
9	0.00064	64	0.01299
10	0.00064	65	0.01425
11	0.00068	66	0.01557
12	0.00073	67	0.01693
13	0.00081	68	0.01832
14	0.00094	69	0.01974
15	0.00109	70	0.02123
16	0.00119	71	0.02282
17	0.00129	72	0.02453
18	0.00135	73	0.02638
19	0.00135	74	0.02841
20	0.00135	75	0.03067
21	0.00134	76	0.03320
22	0.00133	77	0.03603
23	0.00137	78	0.03926
24	0.00125	79	0.04296
25	0.00122	80	0.04724
26	0.00125	81	0.05216
27	0.00147	82	0.05778
28	0.00157	83	0.06412
29	0.00171	84	0.07127
30	0.00170	85	0.07930
31	0.00189	86	0.08829
32	0.00203	87	0.09834
33	0.00197	88	0.10937
34	0.00225	89	0.12156
35	0.00220	90	0.13482
36	0.00223	91	0.14919
37	0.00217	92	0.16465
38	0.00217	93	0.18127
39	0.00210	94	0.19901
40	0.00214	95	0.21776
41	0.00214	96	0.23754
42	0.00214	97	0.25826
43	0.00215	98	0.27993
44	0.00216	99	0.30246
45	0.00234	100	0.32607
46	0.00235	101	0.35071
47	0.00236	102	0.37644
48	0.00236	103	0.40146
49	0.00238	104	0.42858
50	0.00476	105	0.45538
51	0.00482	106	0.47939
52	0.00496	107	0.50314
53	0.00521	108	0.52538
54	0.00550	109	0.54605

SURVIVOR OTHER LOSS RATES

(Age Nearest Birthday)

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

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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MORTALITY IMPROVEMENT FACTORS

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

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

To construct military mortality improvement factors, the corresponding combined sex tables were constructed. Mortality improvement factors were then computed by taking the fifth root of the ratio between (1) the combined sex mortality rate for a given age and year and (2) combined sex mortality rate for the same age five years earlier. 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	0.99237	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	0.99257	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	0.99209	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	0.99269	0.99273	0.99273
43	1.01315	0.99582	0.98071	0.98313	0.98622	0.98939	0.99051	0.99088	0.99107	0.99124	0.99149	0.99162	0.99187	0.99206	0.99222	0.99234	0.99269	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

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	0.97747	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	0.99231	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	0.99234	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	0.99257	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	0.99304	0.99339
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	0.99232	0.99225	0.99218	0.99235	0.99236	0.99265	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	0.99171	0.99189	0.99188	0.99209	0.99222	0.99213	0.99225	0.99227	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	0.99233	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	0.99234	0.99234	0.99239	0.99249	0.99256	0.99270
38	1.00181	1.00051	0.98297	0.98897	0.99032	0.99106	0.99125	0.99140	0.99157	0.99175	0.99200	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291	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	0.99244	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	0.99329	0.99347	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	0.99300	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	0.99282	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	0.99367	0.99383	0.99398	0.99410
75	0.98710	0.98515	0.99200	0.99243	0.99265	0.99119	0.98843	0.98939	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	0.99233	0.99295	0.99160	0.98896	0.98950	0.99175	0.99279	0.99314	0.99325	0.99318	0.99365	0.99374	0.99388	0.99401	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	0.99409	0.99425	0.99438	0.99438
84	0.99858	0.99503	0.99707	0.99849	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	0.99644	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	0.99642	0.99553	0.99396	0.99348	0.99259	0.99015	0.99238	0.99423	0.99482	0.99495	0.99482	0.99514	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	0.99472	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	0.99380	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	0.99397	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	0.99122	0.99187	0.99203	0.99205	0.99202	0.99231	0.99204	0.99245	0.99179	0.99262	0.99229	0.99229	0.99202	0.99202
17	0.97638	0.99432	0.99049	0.98901	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	0.99220
18	0.97733	0.99436	0.98989	0.98839	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	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	0.99217	0.99175	0.99226	0.99240	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	0.99232	0.99215	0.99225	0.99218	0.99236	0.99265	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	0.98880	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	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	0.99226	0.99234	0.99256	0.99256	0.99257	0.99254	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	0.99212	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	0.99178	0.99198	0.99240	0.99191	0.99244	0.99211	0.99268	0.99242	0.99282	0.99258	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	0.99234	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	0.99185	0.99200	0.99234	0.99230	0.99249	0.99256	0.99270	0.99270	0.99270
38	1.00578	1.00045	0.98431	0.98593	0.98800	0.99030	0.99105	0.99125	0.99140	0.99175	0.99201	0.99198	0.99228	0.99233	0.99256	0.99245	0.99291	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	0.98329	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	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	0.98649	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	0.99040	0.99177	0.99195	0.99215	0.99240	0.99260	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	0.99269	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	0.99312	0.99332	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	0.99056	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	0.99158	0.99302	0.99320	0.99340	0.99363	0.99380	0.99397	0.99414	0.99438
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	0.99393	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	0.99489	0.99495	0.99504
103	1.00761	1.00763	1.00170	1.00219	0.99876	0.99493	0.99396	0.99394	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	0.99399	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	0.99347	0.99415	0.99379	0.99424	0.99493	0.99499	0.99500
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	0.99437	0.99486	0.99497	0.99500

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	0.99365	0.99198	0.99306	0.99234	0.99269	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	0.98924	0.99013	0.99316	0.99557	0.99582	0.99615	0.99659	0.99653	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	0.99572	0.99429	0.99390	0.99390	0.99275	0.99290	0.99264	0.99317	0.99317
25	0.98539	0.99291	0.96024	0.97650	0.99093	0.99298	0.99486	0.99536	0.99564	0.99525	0.99496	0.99425	0.99427	0.99412	0.99261	0.99334	0.99248	0.99270
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	0.98653	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	0.99348	0.99357	0.99327	0.99328	0.99256	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	0.99375	0.99350	0.99327	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	1.02628	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	0.99337	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	0.99321	0.99331	0.99359	0.99321	0.99365
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	0.99299	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	0.99334	0.99341	0.99354	0.99380	0.99382	0.99398	0.99398	0.99413	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	0.99348	0.99362	0.99373	0.99386	0.99396

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	0.99328	0.99349	0.99361	0.99376	0.99392	0.99402	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	0.99330	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	0.99366	0.99386	0.99402	0.99416	0.99429	0.99443	0.99454
69	0.99854	0.99557	0.99838	0.99939	0.99700	0.99459	0.99506	0.99441	0.99340	0.99357	0.99378	0.99385	0.99401	0.99415	0.99428	0.99441	0.99455	0.99455
70	0.99851	0.99488	0.99782	0.99896	0.99674	0.99424	0.99486	0.99499	0.99488	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	0.99615	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	0.99554	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	0.99593	0.99593	0.99470	0.99470	0.99487	0.99509	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	0.99460	0.99469	0.99485	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	0.99816	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	0.99450	0.99469	0.99468	0.99479	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	0.99421	0.99435	0.99451	0.99462	0.99472	0.99477	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>
2006	237,817	1,205,419	1,443,236
2007	236,875	1,199,283	1,436,158
2008	237,952	1,196,619	1,434,571
2009	233,701	1,195,896	1,429,597
2010	235,443	1,203,618	1,439,061
2011	237,467	1,212,275	1,449,742
2012	238,255	1,212,489	1,450,744
2013	238,581	1,210,157	1,448,738
2014	238,581	1,210,157	1,448,738
2015	238,581	1,210,157	1,448,738
2016	238,581	1,210,157	1,448,738
2017	238,581	1,210,157	1,448,738
2018	238,581	1,210,157	1,448,738
2019	238,581	1,210,157	1,448,738
2020	238,581	1,210,157	1,448,738
2021	238,581	1,210,157	1,448,738
2022	238,581	1,210,157	1,448,738
2023	238,581	1,210,157	1,448,738
2024	238,581	1,210,157	1,448,738
2025	238,581	1,210,157	1,448,738
2026	238,581	1,210,157	1,448,738
2027	238,581	1,210,157	1,448,738
2028	238,581	1,210,157	1,448,738
2029	238,581	1,210,157	1,448,738
2030	238,581	1,210,157	1,448,738
2031	238,581	1,210,157	1,448,738
2032	238,581	1,210,157	1,448,738
2033	238,581	1,210,157	1,448,738
2034	238,581	1,210,157	1,448,738
2035	238,581	1,210,157	1,448,738
2036	238,581	1,210,157	1,448,738
2037	238,581	1,210,157	1,448,738
2038	238,581	1,210,157	1,448,738
2039	238,581	1,210,157	1,448,738
2040	238,581	1,210,157	1,448,738
2041	238,581	1,210,157	1,448,738
2042	238,581	1,210,157	1,448,738
2043	238,581	1,210,157	1,448,738
2044	238,581	1,210,157	1,448,738
2045	238,581	1,210,157	1,448,738
2046	238,581	1,210,157	1,448,738
2047	238,581	1,210,157	1,448,738
2048	238,581	1,210,157	1,448,738
2049	238,581	1,210,157	1,448,738
2050	238,581	1,210,157	1,448,738
2051	238,581	1,210,157	1,448,738
2052	238,581	1,210,157	1,448,738
2053	238,581	1,210,157	1,448,738
2054	238,581	1,210,157	1,448,738
2055	238,581	1,210,157	1,448,738

*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>
2056	238,581	1,210,157	1,448,738
2057	238,581	1,210,157	1,448,738
2058	238,581	1,210,157	1,448,738
2059	238,581	1,210,157	1,448,738
2060	238,581	1,210,157	1,448,738
2061	238,581	1,210,157	1,448,738
2062	238,581	1,210,157	1,448,738
2063	238,581	1,210,157	1,448,738
2064	238,581	1,210,157	1,448,738
2065	238,581	1,210,157	1,448,738
2066	238,581	1,210,157	1,448,738
2067	238,581	1,210,157	1,448,738
2068	238,581	1,210,157	1,448,738
2069	238,581	1,210,157	1,448,738
2070	238,581	1,210,157	1,448,738
2071	238,581	1,210,157	1,448,738
2072	238,581	1,210,157	1,448,738
2073	238,581	1,210,157	1,448,738
2074	238,581	1,210,157	1,448,738
2075	238,581	1,210,157	1,448,738
2076	238,581	1,210,157	1,448,738
2077	238,581	1,210,157	1,448,738
2078	238,581	1,210,157	1,448,738
2079	238,581	1,210,157	1,448,738
2080	238,581	1,210,157	1,448,738
2081	238,581	1,210,157	1,448,738
2082	238,581	1,210,157	1,448,738
2083	238,581	1,210,157	1,448,738
2084	238,581	1,210,157	1,448,738
2085	238,581	1,210,157	1,448,738
2086	238,581	1,210,157	1,448,738
2087	238,581	1,210,157	1,448,738
2088	238,581	1,210,157	1,448,738
2089	238,581	1,210,157	1,448,738
2090	238,581	1,210,157	1,448,738
2091	238,581	1,210,157	1,448,738
2092	238,581	1,210,157	1,448,738
2093	238,581	1,210,157	1,448,738
2094	238,581	1,210,157	1,448,738
2095	238,581	1,210,157	1,448,738
2096	238,581	1,210,157	1,448,738
2097	238,581	1,210,157	1,448,738
2098	238,581	1,210,157	1,448,738
2099	238,581	1,210,157	1,448,738
2100	238,581	1,210,157	1,448,738
2101	238,581	1,210,157	1,448,738
2102	238,581	1,210,157	1,448,738
2103	238,581	1,210,157	1,448,738
2104	238,581	1,210,157	1,448,738
2105	238,581	1,210,157	1,448,738

*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>
2007	\$14,917,411	\$33,614,709	\$48,532,121
2008	\$15,497,991	\$35,595,967	\$51,093,958
2009	\$16,103,391	\$37,792,710	\$53,896,100
2010	\$16,846,833	\$40,378,189	\$57,225,022
2011	\$17,820,432	\$43,007,948	\$60,828,381
2012	\$18,814,116	\$45,479,186	\$64,293,302
2013	\$19,822,488	\$47,837,118	\$67,659,606
2014	\$20,858,704	\$50,208,159	\$71,066,863
2015	\$21,918,336	\$52,676,347	\$74,594,682
2016	\$23,004,398	\$55,225,914	\$78,230,312
2017	\$24,163,863	\$57,929,095	\$82,092,958
2018	\$25,376,254	\$60,707,597	\$86,083,851
2019	\$26,654,815	\$63,579,156	\$90,233,972
2020	\$28,002,686	\$66,565,799	\$94,568,485
2021	\$29,426,092	\$69,682,262	\$99,108,354
2022	\$30,929,658	\$72,926,436	\$103,856,094
2023	\$32,520,939	\$76,299,082	\$108,820,021
2024	\$34,208,266	\$79,862,811	\$114,071,077
2025	\$36,008,000	\$83,661,146	\$119,669,146
2026	\$37,918,826	\$87,681,926	\$125,600,752
2027	\$39,877,479	\$91,719,903	\$131,597,382
2028	\$41,805,115	\$95,651,961	\$137,457,076
2029	\$43,764,873	\$99,634,090	\$143,398,964
2030	\$45,787,906	\$103,686,813	\$149,474,720
2031	\$47,810,917	\$107,797,873	\$155,608,791
2032	\$49,858,401	\$112,022,304	\$161,880,705
2033	\$51,968,884	\$116,401,151	\$168,370,035
2034	\$54,133,307	\$120,919,852	\$175,053,159
2035	\$56,342,807	\$125,583,373	\$181,926,180
2036	\$58,598,635	\$130,408,305	\$189,006,941
2037	\$60,887,699	\$135,374,880	\$196,262,578
2038	\$63,197,660	\$140,480,029	\$203,677,689
2039	\$65,572,694	\$145,766,047	\$211,338,741
2040	\$68,029,218	\$151,242,978	\$219,272,196
2041	\$70,551,327	\$156,915,175	\$227,466,502
2042	\$73,152,665	\$162,792,533	\$235,945,198
2043	\$75,847,118	\$168,883,448	\$244,730,566
2044	\$78,654,513	\$175,200,118	\$253,854,630
2045	\$81,577,657	\$181,760,341	\$263,337,999
2046	\$84,614,696	\$188,575,957	\$273,190,653
2047	\$87,778,223	\$195,646,357	\$283,424,580
2048	\$91,064,071	\$202,979,730	\$294,043,801
2049	\$94,479,546	\$210,590,905	\$305,070,451
2050	\$98,035,462	\$218,488,444	\$316,523,906
2051	\$101,724,532	\$226,677,873	\$328,402,405
2052	\$105,548,945	\$235,172,696	\$340,721,641
2053	\$109,521,955	\$243,988,214	\$353,510,169
2054	\$113,651,451	\$253,136,667	\$366,788,118
2055	\$117,941,617	\$262,630,763	\$380,572,379
2056	\$122,396,001	\$272,484,371	\$394,880,372

*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>
2057	\$127,015,457	\$282,708,171	\$409,723,628
2058	\$131,799,876	\$293,315,016	\$425,114,892
2059	\$136,759,855	\$304,320,509	\$441,080,364
2060	\$141,905,429	\$315,739,185	\$457,644,614
2061	\$147,235,126	\$327,584,951	\$474,820,076
2062	\$152,755,935	\$339,873,948	\$492,629,882
2063	\$158,479,200	\$352,622,956	\$511,102,156
2064	\$164,415,359	\$365,849,025	\$530,264,384
2065	\$170,572,436	\$379,570,845	\$550,143,281
2066	\$176,956,859	\$393,807,874	\$570,764,733
2067	\$183,579,498	\$408,578,513	\$592,158,011
2068	\$190,448,868	\$423,902,429	\$614,351,297
2069	\$197,575,474	\$439,801,126	\$637,376,600
2070	\$204,971,718	\$456,296,176	\$661,267,894
2071	\$212,645,662	\$473,409,106	\$686,054,769
2072	\$220,606,991	\$491,163,193	\$711,770,185
2073	\$228,868,777	\$509,583,008	\$738,451,785
2074	\$237,444,775	\$528,693,647	\$766,138,422
2075	\$246,347,247	\$548,521,150	\$794,868,396
2076	\$255,587,710	\$569,092,748	\$824,680,458
2077	\$265,178,433	\$590,436,142	\$855,614,575
2078	\$275,130,381	\$612,580,122	\$887,710,504
2079	\$285,457,190	\$635,554,932	\$921,012,122
2080	\$296,173,942	\$659,391,769	\$955,565,711
2081	\$307,292,840	\$684,122,586	\$991,415,425
2082	\$318,827,519	\$709,780,765	\$1,028,608,284
2083	\$330,793,885	\$736,401,157	\$1,067,195,042
2084	\$343,208,682	\$764,019,784	\$1,107,228,466
2085	\$356,088,481	\$792,674,086	\$1,148,762,567
2086	\$369,449,632	\$822,403,015	\$1,191,852,648
2087	\$383,309,916	\$853,246,784	\$1,236,556,699
2088	\$397,687,659	\$885,247,109	\$1,282,934,768
2089	\$412,602,422	\$918,447,448	\$1,331,049,870
2090	\$428,075,110	\$952,892,833	\$1,380,967,943
2091	\$444,126,128	\$988,629,824	\$1,432,755,952
2092	\$460,776,768	\$1,025,706,825	\$1,486,483,594
2093	\$478,050,148	\$1,064,174,152	\$1,542,224,299
2094	\$495,970,796	\$1,104,083,963	\$1,600,054,759
2095	\$514,563,710	\$1,145,490,356	\$1,660,054,067
2096	\$533,854,225	\$1,188,449,547	\$1,722,303,772
2097	\$553,868,954	\$1,233,019,818	\$1,786,888,771
2098	\$574,635,025	\$1,279,261,566	\$1,853,896,591
2099	\$596,180,823	\$1,327,237,543	\$1,923,418,366
2100	\$618,536,223	\$1,377,012,851	\$1,995,549,074
2101	\$641,731,354	\$1,428,654,942	\$2,070,386,296
2102	\$665,797,349	\$1,482,233,797	\$2,148,031,146
2103	\$690,766,915	\$1,537,822,068	\$2,228,588,983
2104	\$716,674,195	\$1,595,495,115	\$2,312,169,310
2105	\$743,554,365	\$1,655,331,111	\$2,398,885,476

*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
2006	108,521	645,994	754,515			
2007	114,901	653,528	768,429	\$1,667,169	\$3,535,949	\$5,203,118
2008	114,246	648,083	762,329	\$1,758,230	\$3,644,092	\$5,402,323
2009	114,307	647,052	761,359	\$1,800,906	\$3,735,615	\$5,536,521
2010	113,903	649,477	763,380	\$1,858,846	\$3,874,313	\$5,733,159
2011	113,511	650,678	764,189	\$1,914,860	\$4,028,089	\$5,942,949
2012	113,108	651,872	764,980	\$1,973,201	\$4,185,495	\$6,158,696
2013	113,574	653,808	767,382	\$2,039,739	\$4,350,738	\$6,390,477
2014	113,574	653,808	767,382	\$2,114,177	\$4,520,267	\$6,634,444
2015	113,574	653,808	767,382	\$2,186,743	\$4,689,330	\$6,876,073
2016	113,574	653,808	767,382	\$2,261,634	\$4,863,471	\$7,125,104
2017	113,574	653,808	767,382	\$2,342,643	\$5,050,303	\$7,392,946
2018	113,574	653,808	767,382	\$2,427,005	\$5,243,631	\$7,670,636
2019	113,574	653,808	767,382	\$2,514,543	\$5,443,877	\$7,958,419
2020	113,574	653,808	767,382	\$2,605,389	\$5,651,248	\$8,256,637
2021	113,574	653,808	767,382	\$2,699,834	\$5,865,965	\$8,565,799
2022	113,574	653,808	767,382	\$2,798,016	\$6,088,521	\$8,886,537
2023	113,574	653,808	767,382	\$2,900,251	\$6,319,429	\$9,219,680
2024	113,574	653,808	767,382	\$3,006,667	\$6,559,451	\$9,566,118
2025	113,574	653,808	767,382	\$3,117,317	\$6,809,303	\$9,926,619
2026	113,574	653,808	767,382	\$3,232,589	\$7,069,415	\$10,302,003
2027	113,574	653,808	767,382	\$3,352,395	\$7,339,897	\$10,692,292
2028	113,574	653,808	767,382	\$3,476,797	\$7,620,746	\$11,097,543
2029	113,574	653,808	767,382	\$3,605,779	\$7,912,114	\$11,517,892
2030	113,574	653,808	767,382	\$3,739,628	\$8,214,235	\$11,953,863
2031	113,574	653,808	767,382	\$3,878,448	\$8,527,644	\$12,406,092
2032	113,574	653,808	767,382	\$4,022,343	\$8,852,912	\$12,875,255
2033	113,574	653,808	767,382	\$4,171,772	\$9,190,406	\$13,362,178
2034	113,574	653,808	767,382	\$4,327,224	\$9,540,199	\$13,867,424
2035	113,574	653,808	767,382	\$4,489,161	\$9,902,557	\$14,391,718
2036	113,574	653,808	767,382	\$4,657,605	\$10,277,975	\$14,935,581
2037	113,574	653,808	767,382	\$4,832,244	\$10,666,852	\$15,499,097
2038	113,574	653,808	767,382	\$5,013,188	\$11,069,625	\$16,082,813
2039	113,574	653,808	767,382	\$5,200,821	\$11,486,973	\$16,687,794
2040	113,574	653,808	767,382	\$5,395,343	\$11,919,580	\$17,314,923
2041	113,574	653,808	767,382	\$5,597,239	\$12,368,227	\$17,965,467
2042	113,574	653,808	767,382	\$5,807,044	\$12,833,575	\$18,640,619
2043	113,574	653,808	767,382	\$6,025,228	\$13,316,201	\$19,341,429
2044	113,574	653,808	767,382	\$6,252,107	\$13,816,792	\$20,068,899
2045	113,574	653,808	767,382	\$6,487,718	\$14,336,269	\$20,823,987
2046	113,574	653,808	767,382	\$6,731,867	\$14,875,338	\$21,607,205
2047	113,574	653,808	767,382	\$6,984,721	\$15,434,256	\$22,418,977
2048	113,574	653,808	767,382	\$7,246,693	\$16,013,687	\$23,260,380
2049	113,574	653,808	767,382	\$7,518,459	\$16,614,589	\$24,133,048
2050	113,574	653,808	767,382	\$7,800,443	\$17,237,777	\$25,038,220
2051	113,574	653,808	767,382	\$8,093,075	\$17,884,240	\$25,977,315
2052	113,574	653,808	767,382	\$8,396,657	\$18,554,937	\$26,951,594
2053	113,574	653,808	767,382	\$8,711,605	\$19,250,779	\$27,962,384
2054	113,574	653,808	767,382	\$9,038,349	\$19,972,715	\$29,011,064
2055	113,574	653,808	767,382	\$9,377,335	\$20,721,725	\$30,099,060
2056	113,574	653,808	767,382	\$9,729,023	\$21,498,825	\$31,227,848

NONRETIRED RESERVISTS (continued)

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End			Dollars During Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2057	113,574	653,808	767,382	\$10,093,891	\$22,305,067	\$32,398,958
2058	113,574	653,808	767,382	\$10,472,434	\$23,141,544	\$33,613,978
2059	113,574	653,808	767,382	\$10,865,167	\$24,009,385	\$34,874,553
2060	113,574	653,808	767,382	\$11,272,623	\$24,909,768	\$36,182,391
2061	113,574	653,808	767,382	\$11,695,353	\$25,843,911	\$37,539,265
2062	113,574	653,808	767,382	\$12,133,933	\$26,813,081	\$38,947,015
2063	113,574	653,808	767,382	\$12,588,957	\$27,818,592	\$40,407,548
2064	113,574	653,808	767,382	\$13,061,042	\$28,861,805	\$41,922,847
2065	113,574	653,808	767,382	\$13,550,829	\$29,944,135	\$43,494,964
2066	113,574	653,808	767,382	\$14,058,982	\$31,067,049	\$45,126,031
2067	113,574	653,808	767,382	\$14,586,191	\$32,232,070	\$46,818,261
2068	113,574	653,808	767,382	\$15,133,170	\$33,440,777	\$48,573,946
2069	113,574	653,808	767,382	\$15,700,660	\$34,694,808	\$50,395,468
2070	113,574	653,808	767,382	\$16,289,432	\$35,995,864	\$52,285,296
2071	113,574	653,808	767,382	\$16,900,283	\$37,345,707	\$54,245,991
2072	113,574	653,808	767,382	\$17,534,042	\$38,746,169	\$56,280,211
2073	113,574	653,808	767,382	\$18,191,567	\$40,199,148	\$58,390,715
2074	113,574	653,808	767,382	\$18,873,750	\$41,706,613	\$60,580,363
2075	113,574	653,808	767,382	\$19,581,516	\$43,270,608	\$62,852,123
2076	113,574	653,808	767,382	\$20,315,823	\$44,893,252	\$65,209,075
2077	113,574	653,808	767,382	\$21,077,666	\$46,576,747	\$67,654,413
2078	113,574	653,808	767,382	\$21,868,079	\$48,323,372	\$70,191,451
2079	113,574	653,808	767,382	\$22,688,133	\$50,135,496	\$72,823,629
2080	113,574	653,808	767,382	\$23,538,938	\$52,015,575	\$75,554,513
2081	113,574	653,808	767,382	\$24,421,649	\$53,966,157	\$78,387,806
2082	113,574	653,808	767,382	\$25,337,462	\$55,989,886	\$81,327,348
2083	113,574	653,808	767,382	\$26,287,617	\$58,089,505	\$84,377,122
2084	113,574	653,808	767,382	\$27,273,403	\$60,267,860	\$87,541,264
2085	113,574	653,808	767,382	\$28,296,156	\$62,527,904	\$90,824,061
2086	113,574	653,808	767,382	\$29,357,263	\$64,872,700	\$94,229,963
2087	113,574	653,808	767,382	\$30,458,160	\$67,305,426	\$97,763,587
2088	113,574	653,808	767,382	\$31,600,341	\$69,829,380	\$101,429,721
2089	113,574	653,808	767,382	\$32,785,354	\$72,447,982	\$105,233,336
2090	113,574	653,808	767,382	\$34,014,805	\$75,164,781	\$109,179,587
2091	113,574	653,808	767,382	\$35,290,360	\$77,983,461	\$113,273,822
2092	113,574	653,808	767,382	\$36,613,749	\$80,907,841	\$117,521,590
2093	113,574	653,808	767,382	\$37,986,765	\$83,941,886	\$121,928,650
2094	113,574	653,808	767,382	\$39,411,268	\$87,089,707	\$126,500,975
2095	113,574	653,808	767,382	\$40,889,191	\$90,355,571	\$131,244,762
2096	113,574	653,808	767,382	\$42,422,535	\$93,743,906	\$136,166,441
2097	113,574	653,808	767,382	\$44,013,380	\$97,259,302	\$141,272,683
2098	113,574	653,808	767,382	\$45,663,882	\$100,906,527	\$146,570,409
2099	113,574	653,808	767,382	\$47,376,278	\$104,690,522	\$152,066,800
2100	113,574	653,808	767,382	\$49,152,888	\$108,616,417	\$157,769,305
2101	113,574	653,808	767,382	\$50,996,122	\$112,689,533	\$163,685,654
2102	113,574	653,808	767,382	\$52,908,476	\$116,915,390	\$169,823,866
2103	113,574	653,808	767,382	\$54,892,544	\$121,299,718	\$176,192,262
2104	113,574	653,808	767,382	\$56,951,015	\$125,848,457	\$182,799,472
2105	113,574	653,808	767,382	\$59,086,678	\$130,567,775	\$189,654,452

TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2006	492,996	1,252,524	1,745,520	20,983	66,247	87,230	1,832,750
2007	496,614	1,271,143	1,767,757	19,842	64,478	84,320	1,852,077
2008	498,771	1,284,918	1,783,688	18,775	62,745	81,520	1,865,208
2009	500,126	1,295,609	1,795,735	17,787	61,041	78,829	1,874,563
2010	500,246	1,302,823	1,803,068	16,872	59,331	76,203	1,879,272
2011	499,596	1,306,379	1,805,974	16,042	57,682	73,724	1,879,698
2012	498,833	1,308,297	1,807,130	15,293	56,154	71,447	1,878,577
2013	498,096	1,308,130	1,806,226	14,623	54,685	69,308	1,875,535
2014	497,132	1,305,266	1,802,398	14,027	53,263	67,290	1,869,688
2015	496,092	1,301,458	1,797,550	13,500	51,894	65,394	1,862,944
2016	495,148	1,298,494	1,793,643	13,036	50,596	63,632	1,857,275
2017	494,161	1,296,403	1,790,564	12,629	49,370	61,999	1,852,564
2018	493,030	1,294,886	1,787,916	12,273	48,215	60,488	1,848,403
2019	491,818	1,293,719	1,785,537	11,960	47,123	59,083	1,844,620
2020	490,550	1,292,910	1,783,460	11,682	46,089	57,771	1,841,231
2021	489,333	1,292,463	1,781,796	11,433	45,108	56,541	1,838,337
2022	488,146	1,293,156	1,781,302	11,208	44,190	55,397	1,836,699
2023	486,914	1,293,434	1,780,348	11,001	43,317	54,318	1,834,666
2024	485,462	1,291,820	1,777,281	10,807	42,474	53,281	1,830,562
2025	483,515	1,287,373	1,770,888	10,625	41,652	52,277	1,823,164
2026	481,290	1,282,610	1,763,900	10,452	40,880	51,332	1,815,232
2027	479,155	1,278,266	1,757,421	10,292	40,163	50,455	1,807,876
2028	477,047	1,273,620	1,750,667	10,144	39,488	49,632	1,800,299
2029	474,359	1,268,785	1,743,145	10,001	38,854	48,855	1,792,000
2030	472,022	1,264,540	1,736,563	9,870	38,269	48,138	1,784,701
2031	469,864	1,260,320	1,730,184	9,751	37,725	47,476	1,777,660
2032	467,568	1,255,352	1,722,920	9,641	37,214	46,855	1,769,775
2033	465,249	1,249,939	1,715,188	9,538	36,738	46,276	1,761,464
2034	463,037	1,244,595	1,707,632	9,446	36,299	45,745	1,753,377
2035	460,927	1,239,309	1,700,236	9,365	35,895	45,260	1,745,495
2036	458,933	1,234,255	1,693,188	9,291	35,528	44,818	1,738,006
2037	457,113	1,229,601	1,686,714	9,228	35,197	44,425	1,731,138
2038	455,498	1,225,267	1,680,764	9,174	34,901	44,075	1,724,839
2039	453,957	1,221,244	1,675,201	9,127	34,639	43,766	1,718,967
2040	452,631	1,217,546	1,670,176	9,089	34,408	43,497	1,713,674
2041	451,444	1,214,082	1,665,526	9,058	34,207	43,265	1,708,791
2042	450,385	1,210,871	1,661,255	9,034	34,034	43,068	1,704,323
2043	449,445	1,207,850	1,657,295	9,014	33,887	42,901	1,700,196
2044	448,574	1,204,940	1,653,513	8,999	33,763	42,761	1,696,275
2045	447,809	1,202,075	1,649,884	8,988	33,658	42,646	1,692,530
2046	447,118	1,199,364	1,646,482	8,980	33,572	42,552	1,689,034
2047	446,536	1,196,900	1,643,436	8,975	33,503	42,478	1,685,914
2048	446,086	1,194,711	1,640,797	8,972	33,449	42,422	1,683,219
2049	445,694	1,192,818	1,638,511	8,971	33,408	42,380	1,680,891
2050	445,407	1,191,298	1,636,705	8,972	33,379	42,351	1,679,056
2051	445,238	1,190,148	1,635,386	8,974	33,360	42,334	1,677,720
2052	445,159	1,189,364	1,634,523	8,977	33,349	42,326	1,676,849
2053	445,153	1,188,946	1,634,099	8,981	33,344	42,325	1,676,424
2054	445,222	1,188,907	1,634,129	8,985	33,346	42,331	1,676,460
2055	445,359	1,189,228	1,634,586	8,991	33,351	42,342	1,676,928

*This projection includes reservists.

**Future mortality improvement is assumed.

***The number of retirees projected only considers those receiving non-zero retired pay from the Military Retirement Fund.

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

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2056	445,568	1,189,893	1,635,461	8,996	33,360	42,357	1,677,818
2057	445,864	1,190,894	1,636,758	9,003	33,372	42,375	1,679,133
2058	446,252	1,192,210	1,638,463	9,010	33,386	42,396	1,680,859
2059	446,708	1,193,813	1,640,521	9,018	33,401	42,419	1,682,940
2060	447,252	1,195,680	1,642,932	9,026	33,417	42,443	1,685,374
2061	447,880	1,197,769	1,645,649	9,034	33,433	42,467	1,688,116
2062	448,581	1,200,046	1,648,627	9,043	33,449	42,492	1,691,118
2063	449,345	1,202,474	1,651,819	9,051	33,465	42,516	1,694,335
2064	450,160	1,205,017	1,655,177	9,060	33,480	42,540	1,697,716
2065	451,021	1,207,635	1,658,657	9,068	33,494	42,562	1,701,218
2066	451,916	1,210,299	1,662,215	9,075	33,507	42,583	1,704,798
2067	452,836	1,212,988	1,665,824	9,083	33,520	42,602	1,708,426
2068	453,775	1,215,683	1,669,458	9,089	33,531	42,620	1,712,078
2069	454,714	1,218,369	1,673,083	9,095	33,541	42,636	1,715,719
2070	455,650	1,221,039	1,676,689	9,100	33,550	42,650	1,719,339
2071	456,574	1,223,686	1,680,260	9,104	33,558	42,663	1,722,922
2072	457,479	1,226,301	1,683,780	9,107	33,566	42,673	1,726,453
2073	458,355	1,228,879	1,687,233	9,110	33,572	42,682	1,729,916
2074	459,197	1,231,414	1,690,610	9,112	33,578	42,690	1,733,300
2075	460,002	1,233,901	1,693,903	9,113	33,582	42,695	1,736,599
2076	460,768	1,236,337	1,697,105	9,114	33,586	42,700	1,739,805
2077	461,499	1,238,719	1,700,218	9,114	33,590	42,704	1,742,922
2078	462,197	1,241,050	1,703,248	9,114	33,592	42,706	1,745,954
2079	462,864	1,243,332	1,706,195	9,114	33,595	42,708	1,748,904
2080	463,503	1,245,566	1,709,069	9,113	33,597	42,710	1,751,779
2081	464,117	1,247,739	1,711,856	9,112	33,598	42,711	1,754,566
2082	464,710	1,249,854	1,714,564	9,112	33,600	42,711	1,757,275
2083	465,285	1,251,916	1,717,201	9,111	33,600	42,712	1,759,913
2084	465,846	1,253,929	1,719,775	9,111	33,601	42,712	1,762,487
2085	466,399	1,255,897	1,722,296	9,110	33,602	42,712	1,765,008
2086	466,947	1,257,825	1,724,772	9,110	33,602	42,712	1,767,484
2087	467,494	1,259,714	1,727,208	9,110	33,603	42,713	1,769,921
2088	468,042	1,261,569	1,729,610	9,110	33,603	42,713	1,772,323
2089	468,592	1,263,391	1,731,983	9,110	33,603	42,714	1,774,696
2090	469,145	1,265,185	1,734,330	9,111	33,604	42,714	1,777,044
2091	469,703	1,266,956	1,736,659	9,111	33,604	42,715	1,779,374
2092	470,266	1,268,707	1,738,973	9,112	33,604	42,716	1,781,689
2093	470,832	1,270,441	1,741,273	9,112	33,605	42,717	1,783,990
2094	471,401	1,272,161	1,743,562	9,113	33,605	42,718	1,786,279
2095	471,972	1,273,868	1,745,841	9,113	33,605	42,718	1,788,559
2096	472,544	1,275,567	1,748,111	9,113	33,606	42,719	1,790,830
2097	473,115	1,277,258	1,750,373	9,114	33,606	42,720	1,793,093
2098	473,686	1,278,940	1,752,626	9,114	33,606	42,721	1,795,346
2099	474,253	1,280,615	1,754,868	9,114	33,607	42,721	1,797,589
2100	474,818	1,282,283	1,757,102	9,115	33,607	42,722	1,799,823
2101	475,380	1,283,948	1,759,328	9,115	33,608	42,722	1,802,051
2102	475,938	1,285,610	1,761,548	9,115	33,608	42,723	1,804,271
2103	476,492	1,287,269	1,763,761	9,115	33,608	42,723	1,806,484
2104	477,042	1,288,926	1,765,968	9,115	33,609	42,723	1,808,691
2105	477,587	1,290,581	1,768,169	9,115	33,609	42,724	1,810,892

*This projection includes reservists.

**Future mortality improvement is assumed.

***The number of retirees projected only considers those receiving non-zero retired pay from the Military Retirement Fund.

TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	
2007	\$17,540,239	\$21,861,173	\$39,401,411	\$593,228	\$699,288	\$1,292,517	\$40,693,928
2008	\$18,126,328	\$22,865,753	\$40,992,082	\$575,524	\$709,986	\$1,285,509	\$42,277,591
2009	\$18,732,679	\$23,860,339	\$42,593,018	\$565,947	\$721,734	\$1,287,681	\$43,880,699
2010	\$19,274,736	\$24,729,878	\$44,004,613	\$548,435	\$727,928	\$1,276,363	\$45,280,976
2011	\$19,772,121	\$25,467,855	\$45,239,976	\$529,685	\$726,522	\$1,256,207	\$46,496,183
2012	\$20,262,893	\$26,155,183	\$46,418,077	\$512,382	\$724,006	\$1,236,388	\$47,654,464
2013	\$20,769,021	\$26,825,080	\$47,594,100	\$497,066	\$721,428	\$1,218,494	\$48,812,594
2014	\$21,289,855	\$27,475,118	\$48,764,973	\$484,024	\$719,241	\$1,203,265	\$49,968,238
2015	\$21,825,404	\$28,110,586	\$49,935,990	\$473,324	\$717,667	\$1,190,991	\$51,126,981
2016	\$22,493,388	\$28,908,233	\$51,401,621	\$467,337	\$720,568	\$1,187,905	\$52,589,526
2017	\$23,222,042	\$29,794,103	\$53,016,144	\$464,088	\$725,556	\$1,189,644	\$54,205,788
2018	\$23,970,410	\$30,722,325	\$54,692,735	\$462,796	\$731,550	\$1,194,346	\$55,887,080
2019	\$24,738,713	\$31,691,052	\$56,429,765	\$463,387	\$738,566	\$1,201,953	\$57,631,717
2020	\$25,525,827	\$32,700,648	\$58,226,475	\$465,626	\$746,545	\$1,212,171	\$59,438,646
2021	\$26,333,034	\$33,752,368	\$60,085,401	\$469,200	\$755,562	\$1,224,762	\$61,310,163
2022	\$27,163,825	\$34,859,646	\$62,023,471	\$474,118	\$765,926	\$1,240,044	\$63,263,515
2023	\$28,017,826	\$36,013,076	\$64,030,902	\$480,249	\$777,716	\$1,257,965	\$65,288,867
2024	\$28,886,142	\$37,168,937	\$66,055,079	\$487,440	\$790,506	\$1,277,946	\$67,333,025
2025	\$29,757,447	\$38,291,035	\$68,048,482	\$495,543	\$804,040	\$1,299,583	\$69,348,065
2026	\$30,632,031	\$39,411,040	\$70,043,072	\$504,659	\$818,956	\$1,323,616	\$71,366,687
2027	\$31,564,926	\$40,661,307	\$72,226,233	\$515,180	\$836,919	\$1,352,099	\$73,578,331
2028	\$32,633,445	\$42,066,208	\$74,699,653	\$527,510	\$858,100	\$1,385,611	\$76,085,264
2029	\$33,746,037	\$43,567,214	\$77,313,251	\$541,290	\$881,335	\$1,422,625	\$78,735,876
2030	\$34,914,572	\$45,260,878	\$80,175,451	\$556,494	\$906,606	\$1,463,100	\$81,638,550
2031	\$36,178,249	\$47,068,174	\$83,246,423	\$573,699	\$934,090	\$1,507,789	\$84,754,212
2032	\$37,522,229	\$48,963,212	\$86,485,441	\$592,693	\$963,444	\$1,556,137	\$88,041,578
2033	\$38,942,660	\$50,941,486	\$89,884,147	\$613,256	\$994,520	\$1,607,776	\$91,491,923
2034	\$40,443,087	\$53,013,297	\$93,456,384	\$635,858	\$1,027,639	\$1,663,497	\$95,119,882
2035	\$42,029,064	\$55,179,344	\$97,208,408	\$660,692	\$1,063,041	\$1,723,734	\$98,932,141
2036	\$43,709,339	\$57,448,412	\$101,157,751	\$687,497	\$1,100,880	\$1,788,378	\$102,946,129
2037	\$45,513,661	\$59,853,528	\$105,367,188	\$716,659	\$1,141,459	\$1,858,118	\$107,225,306
2038	\$47,448,188	\$62,393,922	\$109,842,110	\$748,403	\$1,184,779	\$1,933,181	\$111,775,291
2039	\$49,485,722	\$65,055,824	\$114,541,546	\$782,259	\$1,230,644	\$2,012,903	\$116,554,449
2040	\$51,630,393	\$67,846,105	\$119,476,499	\$818,132	\$1,279,135	\$2,097,267	\$121,573,766
2041	\$53,892,740	\$70,770,158	\$124,662,899	\$856,229	\$1,330,277	\$2,186,506	\$126,849,405
2042	\$56,271,748	\$73,834,215	\$130,105,963	\$896,360	\$1,384,112	\$2,280,472	\$132,386,435
2043	\$58,761,061	\$77,039,220	\$135,800,281	\$938,269	\$1,440,729	\$2,378,997	\$138,179,278
2044	\$61,353,875	\$80,387,875	\$141,741,750	\$982,007	\$1,500,169	\$2,482,176	\$144,223,926
2045	\$64,071,506	\$83,881,339	\$147,952,844	\$1,027,638	\$1,562,429	\$2,590,067	\$150,542,912
2046	\$66,924,107	\$87,522,719	\$154,446,826	\$1,075,126	\$1,627,542	\$2,702,668	\$157,149,494
2047	\$69,911,940	\$91,324,849	\$161,236,789	\$1,124,438	\$1,695,672	\$2,820,110	\$164,056,899
2048	\$73,043,963	\$95,295,670	\$168,339,632	\$1,175,724	\$1,766,866	\$2,942,590	\$171,282,222
2049	\$76,309,657	\$99,446,599	\$175,756,256	\$1,228,969	\$1,841,140	\$3,070,108	\$178,826,364
2050	\$79,723,759	\$103,808,161	\$183,531,920	\$1,284,182	\$1,918,565	\$3,202,747	\$186,734,667
2051	\$83,303,814	\$108,401,097	\$191,704,911	\$1,341,503	\$1,999,245	\$3,340,748	\$195,045,659
2052	\$87,041,494	\$113,220,454	\$200,261,949	\$1,400,996	\$2,083,198	\$3,484,194	\$203,746,142
2053	\$90,938,641	\$118,259,539	\$209,198,180	\$1,462,639	\$2,170,452	\$3,633,092	\$212,831,272
2054	\$95,003,016	\$123,530,383	\$218,533,399	\$1,526,518	\$2,260,996	\$3,787,514	\$222,320,914
2055	\$99,241,719	\$129,037,402	\$228,279,121	\$1,592,758	\$2,355,000	\$3,947,757	\$232,226,878
2056	\$103,662,572	\$134,785,741	\$238,448,314	\$1,661,358	\$2,452,549	\$4,113,906	\$242,562,220

*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	
2057	\$108,278,579	\$140,788,083	\$249,066,662	\$1,732,514	\$2,553,779	\$4,286,293	\$253,352,955
2058	\$113,102,464	\$147,055,937	\$260,158,401	\$1,806,398	\$2,658,836	\$4,465,234	\$264,623,635
2059	\$118,136,997	\$153,596,368	\$271,733,365	\$1,883,076	\$2,767,788	\$4,650,864	\$276,384,229
2060	\$123,390,861	\$160,417,820	\$283,808,682	\$1,962,634	\$2,880,682	\$4,843,316	\$288,651,998
2061	\$128,876,638	\$167,531,045	\$296,407,684	\$2,045,183	\$2,997,569	\$5,042,752	\$301,450,436
2062	\$134,601,285	\$174,946,887	\$309,548,172	\$2,130,793	\$3,118,614	\$5,249,407	\$314,797,579
2063	\$140,569,553	\$182,674,008	\$323,243,561	\$2,219,487	\$3,243,907	\$5,463,394	\$328,706,956
2064	\$146,785,276	\$190,716,601	\$337,501,877	\$2,311,357	\$3,373,564	\$5,684,921	\$343,186,798
2065	\$153,256,029	\$199,078,270	\$352,334,299	\$2,406,439	\$3,507,705	\$5,914,144	\$358,248,443
2066	\$159,987,413	\$207,765,009	\$367,752,422	\$2,504,733	\$3,646,463	\$6,151,196	\$373,903,618
2067	\$166,978,512	\$216,783,316	\$383,761,828	\$2,606,319	\$3,790,006	\$6,396,325	\$390,158,153
2068	\$174,238,293	\$226,139,384	\$400,377,677	\$2,711,358	\$3,938,492	\$6,649,850	\$407,027,527
2069	\$181,769,298	\$235,841,301	\$417,610,598	\$2,819,792	\$4,092,065	\$6,911,856	\$424,522,455
2070	\$189,569,201	\$245,900,099	\$435,469,299	\$2,931,698	\$4,250,903	\$7,182,601	\$442,651,900
2071	\$197,643,413	\$256,326,231	\$453,969,644	\$3,047,185	\$4,415,211	\$7,462,396	\$461,432,040
2072	\$205,993,041	\$267,128,425	\$473,121,466	\$3,166,390	\$4,585,195	\$7,751,585	\$480,873,051
2073	\$214,620,529	\$278,315,867	\$492,936,396	\$3,289,406	\$4,761,079	\$8,050,485	\$500,986,881
2074	\$223,529,535	\$289,898,265	\$513,427,800	\$3,416,314	\$4,943,118	\$8,359,432	\$521,787,232
2075	\$232,725,467	\$301,885,353	\$534,610,820	\$3,547,307	\$5,131,565	\$8,678,871	\$543,289,692
2076	\$242,215,943	\$314,287,701	\$556,503,644	\$3,682,592	\$5,326,658	\$9,009,250	\$565,512,894
2077	\$252,012,758	\$327,118,663	\$579,131,420	\$3,822,365	\$5,528,731	\$9,351,096	\$588,482,516
2078	\$262,127,398	\$340,393,513	\$602,520,910	\$3,966,876	\$5,738,007	\$9,704,883	\$612,225,793
2079	\$272,572,779	\$354,130,089	\$626,702,869	\$4,116,383	\$5,954,774	\$10,071,158	\$636,774,027
2080	\$283,364,027	\$368,346,925	\$651,710,953	\$4,271,153	\$6,179,355	\$10,450,508	\$662,161,460
2081	\$294,518,879	\$383,061,500	\$677,580,379	\$4,431,487	\$6,412,088	\$10,843,574	\$688,423,953
2082	\$306,055,106	\$398,292,670	\$704,347,776	\$4,597,670	\$6,653,334	\$11,251,004	\$715,598,780
2083	\$317,993,021	\$414,062,999	\$732,056,019	\$4,769,984	\$6,903,500	\$11,673,483	\$743,729,503
2084	\$330,353,783	\$430,396,540	\$760,750,323	\$4,948,729	\$7,162,879	\$12,111,608	\$772,861,930
2085	\$343,161,090	\$447,318,923	\$790,480,012	\$5,134,201	\$7,431,920	\$12,566,121	\$803,046,133
2086	\$356,439,978	\$464,856,935	\$821,296,913	\$5,326,674	\$7,711,006	\$13,037,680	\$834,334,593
2087	\$370,214,456	\$483,037,419	\$853,251,875	\$5,526,440	\$8,000,510	\$13,526,950	\$866,778,825
2088	\$384,510,066	\$501,887,840	\$886,397,906	\$5,733,805	\$8,300,785	\$14,034,590	\$900,432,496
2089	\$399,351,705	\$521,437,190	\$920,788,895	\$5,949,056	\$8,612,365	\$14,561,421	\$935,350,315
2090	\$414,762,981	\$541,715,873	\$956,478,854	\$6,172,478	\$8,935,603	\$15,108,081	\$971,586,935
2091	\$430,769,415	\$562,755,936	\$993,525,351	\$6,404,373	\$9,270,937	\$15,675,311	\$1,009,200,662
2092	\$447,396,116	\$584,590,341	\$1,031,986,457	\$6,645,048	\$9,618,842	\$16,263,890	\$1,048,250,347
2093	\$464,667,570	\$607,252,632	\$1,071,920,202	\$6,894,809	\$9,979,891	\$16,874,700	\$1,088,794,902
2094	\$482,608,347	\$630,777,453	\$1,113,385,800	\$7,153,962	\$10,354,379	\$17,508,341	\$1,130,894,140
2095	\$501,243,677	\$655,200,530	\$1,156,444,207	\$7,422,836	\$10,742,937	\$18,165,773	\$1,174,609,981
2096	\$520,599,402	\$680,558,576	\$1,201,157,978	\$7,701,775	\$11,146,092	\$18,847,867	\$1,220,005,845
2097	\$540,702,530	\$706,889,148	\$1,247,591,678	\$7,991,130	\$11,564,375	\$19,555,505	\$1,267,147,184
2098	\$561,580,792	\$734,230,374	\$1,295,811,166	\$8,291,279	\$11,998,355	\$20,289,634	\$1,316,100,800
2099	\$583,261,927	\$762,621,640	\$1,345,883,567	\$8,602,615	\$12,448,617	\$21,051,232	\$1,366,934,799
2100	\$605,775,125	\$792,104,211	\$1,397,879,337	\$8,925,546	\$12,915,767	\$21,841,314	\$1,419,720,650
2101	\$629,151,632	\$822,721,916	\$1,451,873,548	\$9,260,509	\$13,400,442	\$22,660,950	\$1,474,534,498
2102	\$653,423,228	\$854,519,557	\$1,507,942,786	\$9,607,959	\$13,903,295	\$23,511,254	\$1,531,454,040
2103	\$678,623,072	\$887,542,789	\$1,566,165,861	\$9,968,368	\$14,425,008	\$24,393,377	\$1,590,559,238
2104	\$704,785,795	\$921,839,238	\$1,626,625,033	\$10,342,229	\$14,966,289	\$25,308,518	\$1,651,933,552
2105	\$731,947,967	\$957,458,180	\$1,689,406,147	\$10,730,059	\$15,527,873	\$26,257,932	\$1,715,664,079

*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
2007	18,956	49,239	430	2,734	\$33,624	\$16,778	\$33,961	\$13,089
2008	17,645	45,410	429	2,680	\$34,290	\$17,580	\$34,812	\$13,652
2009	16,932	43,285	431	2,660	\$35,976	\$18,177	\$35,968	\$14,294
2010	15,729	40,707	428	2,644	\$38,305	\$18,968	\$37,365	\$15,004
2011	14,918	37,880	427	2,630	\$40,457	\$19,959	\$38,868	\$15,746
2012	14,729	37,016	430	2,637	\$42,455	\$20,840	\$40,448	\$16,488
2013	14,655	35,650	430	2,636	\$44,260	\$21,900	\$42,195	\$17,269
2014	14,320	33,609	429	2,624	\$46,263	\$23,000	\$44,016	\$18,059
2015	14,137	33,263	428	2,617	\$48,142	\$23,603	\$45,967	\$18,866
2016	14,110	34,604	426	2,626	\$49,829	\$24,081	\$48,091	\$19,727
2017	13,968	35,923	424	2,639	\$51,583	\$24,639	\$50,161	\$20,634
2018	13,755	36,894	423	2,650	\$53,515	\$25,412	\$52,330	\$21,600
2019	13,635	37,597	422	2,656	\$55,358	\$26,220	\$54,623	\$22,611
2020	13,574	38,263	420	2,655	\$56,804	\$27,078	\$56,964	\$23,684
2021	13,635	38,877	418	2,654	\$58,222	\$27,720	\$59,382	\$24,785
2022	13,701	40,237	416	2,665	\$59,842	\$28,699	\$61,981	\$25,964
2023	13,709	40,014	415	2,661	\$61,391	\$29,561	\$64,706	\$27,176
2024	13,555	38,286	412	2,642	\$63,025	\$30,617	\$67,522	\$28,444
2025	13,131	35,595	409	2,616	\$65,219	\$31,652	\$70,537	\$29,774
2026	12,921	35,392	407	2,617	\$67,538	\$33,009	\$73,812	\$31,226
2027	13,081	35,908	409	2,629	\$73,964	\$38,400	\$78,405	\$33,375
2028	13,181	35,694	411	2,630	\$80,355	\$41,797	\$83,213	\$35,277
2029	12,677	35,586	408	2,630	\$84,791	\$44,471	\$87,492	\$36,988
2030	13,104	36,254	411	2,637	\$89,811	\$47,073	\$92,226	\$38,767
2031	13,351	36,351	415	2,642	\$95,373	\$49,857	\$97,495	\$40,511
2032	13,274	35,665	415	2,638	\$101,084	\$52,618	\$102,522	\$42,225
2033	13,297	35,271	414	2,635	\$107,045	\$55,582	\$107,698	\$43,980
2034	13,433	35,376	416	2,635	\$112,556	\$58,136	\$113,948	\$45,804
2035	13,540	35,453	417	2,634	\$117,943	\$60,428	\$119,810	\$47,696
2036	13,636	35,694	417	2,634	\$124,523	\$62,924	\$125,687	\$49,685
2037	13,764	36,077	420	2,636	\$133,158	\$66,219	\$132,643	\$51,767
2038	13,896	36,354	421	2,637	\$139,994	\$68,635	\$139,132	\$53,821
2039	13,873	36,590	421	2,638	\$145,190	\$70,992	\$145,027	\$55,883
2040	13,968	36,812	421	2,639	\$151,986	\$73,614	\$151,173	\$58,018
2041	13,980	36,937	422	2,640	\$158,277	\$76,389	\$157,589	\$60,211
2042	13,963	37,050	422	2,640	\$164,923	\$79,253	\$163,553	\$62,472
2043	13,924	37,066	421	2,641	\$170,890	\$82,390	\$169,473	\$64,816
2044	13,828	36,979	420	2,641	\$176,881	\$85,769	\$175,769	\$67,247
2045	13,774	36,800	420	2,639	\$185,238	\$89,166	\$182,275	\$69,758
2046	13,702	36,730	419	2,639	\$192,284	\$92,741	\$188,880	\$72,369
2047	13,674	36,720	419	2,639	\$199,650	\$96,532	\$195,772	\$75,088
2048	13,677	36,704	419	2,639	\$207,023	\$100,307	\$202,992	\$77,906
2049	13,613	36,675	418	2,638	\$214,674	\$104,194	\$210,465	\$80,827
2050	13,607	36,697	418	2,639	\$222,444	\$108,199	\$218,196	\$83,861
2051	13,629	36,714	418	2,639	\$230,567	\$112,264	\$226,249	\$87,009
2052	13,629	36,707	418	2,639	\$239,076	\$116,490	\$234,608	\$90,270
2053	13,618	36,692	417	2,639	\$247,870	\$120,855	\$243,259	\$93,647
2054	13,613	36,688	417	2,639	\$256,947	\$125,367	\$252,287	\$97,151
2055	13,606	36,669	417	2,639	\$266,333	\$130,029	\$261,680	\$100,786
2056	13,610	36,661	417	2,638	\$276,218	\$134,911	\$271,399	\$104,562

*This projection includes reservists.

**Future mortality improvement is assumed.

***Gains during the year include those people who die before year end. All 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
2057	13,628	36,663	417	2,639	\$286,656	\$139,988	\$281,660	\$108,487
2058	13,652	36,663	418	2,639	\$297,546	\$145,232	\$292,317	\$112,557
2059	13,651	36,660	418	2,639	\$308,535	\$150,666	\$303,325	\$116,776
2060	13,671	36,666	418	2,639	\$320,266	\$156,330	\$314,802	\$121,160
2061	13,691	36,672	418	2,639	\$332,525	\$162,201	\$326,804	\$125,707
2062	13,703	36,678	418	2,639	\$345,160	\$168,278	\$339,183	\$130,423
2063	13,712	36,685	418	2,639	\$358,227	\$174,586	\$351,973	\$135,317
2064	13,712	36,691	419	2,639	\$371,678	\$181,141	\$365,282	\$140,395
2065	13,716	36,689	419	2,639	\$385,867	\$187,935	\$379,094	\$145,661
2066	13,715	36,690	419	2,639	\$400,516	\$194,987	\$393,368	\$151,125
2067	13,714	36,694	419	2,639	\$415,629	\$202,306	\$408,191	\$156,796
2068	13,715	36,695	419	2,639	\$431,329	\$209,900	\$423,555	\$162,679
2069	13,708	36,695	419	2,639	\$447,540	\$217,776	\$439,466	\$168,782
2070	13,704	36,697	419	2,639	\$464,380	\$225,950	\$455,949	\$175,114
2071	13,703	36,700	419	2,639	\$481,819	\$234,430	\$473,042	\$181,684
2072	13,701	36,701	419	2,639	\$499,884	\$243,228	\$490,750	\$188,500
2073	13,696	36,701	419	2,639	\$518,590	\$252,355	\$509,080	\$195,570
2074	13,690	36,702	418	2,639	\$537,909	\$261,823	\$528,094	\$202,905
2075	13,684	36,701	418	2,639	\$558,012	\$271,641	\$547,823	\$210,515
2076	13,680	36,701	418	2,639	\$578,818	\$281,831	\$568,272	\$218,410
2077	13,677	36,701	418	2,639	\$600,422	\$292,404	\$589,508	\$226,601
2078	13,678	36,701	418	2,639	\$622,873	\$303,372	\$611,562	\$235,100
2079	13,675	36,701	418	2,639	\$646,103	\$314,750	\$634,441	\$243,917
2080	13,676	36,701	418	2,639	\$670,261	\$326,557	\$658,190	\$253,066
2081	13,678	36,702	418	2,639	\$695,356	\$338,807	\$682,863	\$262,558
2082	13,680	36,703	418	2,639	\$721,408	\$351,515	\$708,469	\$272,405
2083	13,682	36,703	418	2,639	\$748,442	\$364,700	\$735,033	\$282,622
2084	13,683	36,704	418	2,639	\$776,477	\$378,380	\$762,610	\$293,223
2085	13,685	36,705	418	2,639	\$805,613	\$392,572	\$791,241	\$304,221
2086	13,687	36,705	418	2,640	\$835,874	\$407,298	\$820,945	\$315,631
2087	13,689	36,706	418	2,640	\$867,278	\$422,576	\$851,780	\$327,469
2088	13,691	36,707	418	2,640	\$899,874	\$438,427	\$883,780	\$339,752
2089	13,692	36,707	418	2,640	\$933,678	\$454,873	\$916,979	\$352,495
2090	13,693	36,708	418	2,640	\$968,767	\$471,936	\$951,421	\$365,716
2091	13,695	36,708	418	2,640	\$1,005,184	\$489,640	\$987,158	\$379,433
2092	13,696	36,709	418	2,640	\$1,042,961	\$508,007	\$1,024,228	\$393,664
2093	13,696	36,710	418	2,640	\$1,082,143	\$527,063	\$1,062,671	\$408,429
2094	13,696	36,710	418	2,640	\$1,122,759	\$546,834	\$1,102,546	\$423,748
2095	13,695	36,710	418	2,640	\$1,164,910	\$567,346	\$1,143,911	\$439,648
2096	13,695	36,711	418	2,640	\$1,208,625	\$588,627	\$1,186,812	\$456,137
2097	13,694	36,711	418	2,640	\$1,253,960	\$610,706	\$1,231,313	\$473,245
2098	13,693	36,712	418	2,640	\$1,300,992	\$633,614	\$1,277,479	\$490,994
2099	13,692	36,712	418	2,640	\$1,349,762	\$657,380	\$1,325,369	\$509,409
2100	13,692	36,712	418	2,640	\$1,400,359	\$682,038	\$1,375,048	\$528,514
2101	13,691	36,712	418	2,640	\$1,452,850	\$707,620	\$1,426,590	\$548,336
2102	13,691	36,713	418	2,640	\$1,507,304	\$734,162	\$1,480,064	\$568,901
2103	13,690	36,713	418	2,640	\$1,563,795	\$761,699	\$1,535,539	\$590,237
2104	13,690	36,713	418	2,640	\$1,622,393	\$790,269	\$1,593,096	\$612,374
2105	13,690	36,714	418	2,640	\$1,683,196	\$819,911	\$1,652,817	\$635,341

*This projection includes reservists.

**Future mortality improvement is assumed.

***Gains during the year include those people who die before year end. All 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

Fiscal Year	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
2006	189,952	77,488	228	4,396	11,875	283,939
2007	194,947	81,561	200	4,507	11,177	292,392
2008	199,226	85,338	177	4,612	10,458	299,811
2009	202,834	88,849	157	4,706	9,745	306,291
2010	205,766	92,090	139	4,783	9,041	311,819
2011	208,041	95,076	123	4,847	8,351	316,438
2012	209,677	97,834	108	4,915	7,678	320,212
2013	210,714	100,388	95	4,985	7,025	323,208
2014	211,202	102,766	83	5,050	6,396	325,496
2015	211,183	105,004	73	5,117	5,792	327,169
2016	210,716	107,145	64	5,186	5,219	328,330
2017	209,864	109,218	56	5,246	4,680	329,063
2018	208,668	111,249	49	5,298	4,176	329,439
2019	207,174	113,258	42	5,336	3,708	329,518
2020	205,423	115,265	37	5,365	3,277	329,367
2021	203,452	117,279	32	5,393	2,884	329,040
2022	201,296	119,297	28	5,418	2,529	328,569
2023	198,989	121,318	24	5,441	2,209	327,981
2024	196,565	123,332	21	5,471	1,925	327,313
2025	194,053	125,328	18	5,507	1,673	326,578
2026	191,481	127,287	15	5,549	1,453	325,786
2027	188,887	129,196	13	5,599	1,262	324,957
2028	186,301	131,036	11	5,649	1,097	324,094
2029	183,755	132,794	10	5,710	956	323,225
2030	181,279	134,458	8	5,771	836	322,352
2031	178,887	136,000	7	5,835	736	321,465
2032	176,601	137,397	6	5,904	652	320,561
2033	174,427	138,629	5	5,972	583	319,616
2034	172,371	139,684	4	6,039	525	318,623
2035	170,428	140,541	4	6,108	478	317,559
2036	168,590	141,192	3	6,177	440	316,402
2037	166,844	141,627	2	6,246	408	315,128
2038	165,175	141,850	2	6,314	382	313,722
2039	163,567	141,871	2	6,377	360	312,177
2040	162,002	141,707	1	6,437	342	310,490
2041	160,468	141,381	1	6,497	326	308,672
2042	158,944	140,919	1	6,553	311	306,728
2043	157,416	140,354	1	6,605	298	304,675
2044	155,872	139,719	1	6,653	286	302,531
2045	154,302	139,042	1	6,698	275	300,318
2046	152,705	138,358	1	6,741	264	298,069
2047	151,073	137,687	0	6,780	253	295,794
2048	149,400	137,047	0	6,817	243	293,507
2049	147,683	136,450	0	6,850	233	291,217
2050	145,922	135,904	0	6,881	222	288,930
2051	144,125	135,418	0	6,908	212	286,663
2052	142,295	134,993	0	6,932	202	284,422
2053	140,439	134,626	0	6,954	192	282,211
2054	138,568	134,316	0	6,972	182	280,039
2055	136,694	134,056	0	6,988	173	277,911

*This projection includes reservists.

**Future mortality improvement is assumed.

***The number of survivors projected only considers those receiving non-zero pay from the Military Retirement Fund.

****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>
2056	134,833	133,845	0	7,001	164	275,843
2057	133,000	133,679	0	7,011	155	273,845
2058	131,208	133,554	0	7,019	146	271,927
2059	129,471	133,468	0	7,025	138	270,101
2060	127,803	133,416	0	7,028	130	268,377
2061	126,221	133,402	0	7,029	122	266,775
2062	124,739	133,425	0	7,029	115	265,307
2063	123,368	133,482	0	7,026	108	263,983
2064	122,119	133,572	0	7,021	101	262,813
2065	120,998	133,693	0	7,015	95	261,801
2066	120,010	133,843	0	7,006	90	260,950
2067	119,158	134,019	0	6,997	84	260,258
2068	118,440	134,216	0	6,986	79	259,721
2069	117,851	134,426	0	6,974	75	259,326
2070	117,386	134,647	0	6,960	70	259,063
2071	117,036	134,871	0	6,945	66	258,918
2072	116,793	135,096	0	6,928	62	258,879
2073	116,649	135,315	0	6,911	58	258,934
2074	116,593	135,527	0	6,892	55	259,066
2075	116,614	135,728	0	6,872	51	259,264
2076	116,701	135,916	0	6,850	48	259,515
2077	116,843	136,091	0	6,827	45	259,806
2078	117,028	136,252	0	6,803	41	260,124
2079	117,246	136,398	0	6,777	38	260,460
2080	117,487	136,531	0	6,750	35	260,803
2081	117,745	136,655	0	6,722	32	261,154
2082	118,013	136,770	0	6,694	29	261,506
2083	118,285	136,878	0	6,664	27	261,854
2084	118,555	136,981	0	6,634	24	262,194
2085	118,821	137,079	0	6,602	21	262,524
2086	119,078	137,175	0	6,570	19	262,843
2087	119,327	137,268	0	6,538	17	263,150
2088	119,566	137,361	0	6,505	14	263,446
2089	119,793	137,453	0	6,471	13	263,730
2090	120,008	137,546	0	6,437	11	264,003
2091	120,213	137,640	0	6,403	9	264,265
2092	120,407	137,734	0	6,368	8	264,518
2093	120,593	137,830	0	6,334	7	264,764
2094	120,772	137,927	0	6,300	6	265,004
2095	120,945	138,026	0	6,266	5	265,241
2096	121,114	138,125	0	6,232	4	265,475
2097	121,281	138,227	0	6,198	3	265,709
2098	121,446	138,329	0	6,165	2	265,943
2099	121,611	138,433	0	6,132	2	266,178
2100	121,777	138,537	0	6,100	2	266,415
2101	121,942	138,642	0	6,068	1	266,654
2102	122,109	138,748	0	6,036	1	266,894
2103	122,276	138,855	0	6,005	1	267,136
2104	122,444	138,961	0	5,975	1	267,381
2105	122,614	139,068	0	5,944	0	267,627

*This projection includes reservists.

**Future mortality improvement is assumed.

***The number of survivors projected only considers those receiving non-zero pay from the Military Retirement Fund.

****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)

Fiscal Year	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
2007	\$2,293,441	\$536,759	\$1,416	\$33,608	\$33,238	\$2,898,463
2008	\$2,640,759	\$606,876	\$1,353	\$37,345	\$31,349	\$3,317,682
2009	\$2,868,366	\$656,188	\$1,270	\$39,812	\$29,404	\$3,595,040
2010	\$2,989,655	\$688,032	\$1,152	\$41,198	\$27,487	\$3,747,524
2011	\$3,102,201	\$718,543	\$1,042	\$42,598	\$25,587	\$3,889,971
2012	\$3,206,190	\$748,100	\$941	\$44,140	\$23,698	\$4,023,069
2013	\$3,302,068	\$777,027	\$849	\$45,777	\$21,849	\$4,147,570
2014	\$3,389,938	\$805,674	\$764	\$47,393	\$20,051	\$4,263,820
2015	\$3,470,071	\$834,418	\$686	\$49,066	\$18,309	\$4,372,550
2016	\$3,561,026	\$868,139	\$618	\$51,030	\$16,647	\$4,497,460
2017	\$3,652,381	\$904,558	\$557	\$53,068	\$15,077	\$4,625,641
2018	\$3,738,824	\$942,897	\$501	\$55,220	\$13,605	\$4,751,047
2019	\$3,820,869	\$983,577	\$450	\$57,408	\$12,231	\$4,874,535
2020	\$3,899,257	\$1,027,049	\$404	\$59,625	\$10,955	\$4,997,290
2021	\$3,974,552	\$1,073,670	\$362	\$61,940	\$9,785	\$5,120,309
2022	\$4,047,384	\$1,123,816	\$324	\$64,550	\$8,719	\$5,244,793
2023	\$4,118,241	\$1,177,560	\$289	\$67,314	\$7,755	\$5,371,159
2024	\$4,187,719	\$1,235,120	\$258	\$70,242	\$6,893	\$5,500,232
2025	\$4,256,362	\$1,296,511	\$230	\$73,562	\$6,132	\$5,632,797
2026	\$4,324,612	\$1,361,639	\$205	\$77,017	\$5,465	\$5,768,938
2027	\$4,392,908	\$1,430,464	\$181	\$80,943	\$4,884	\$5,909,380
2028	\$4,462,115	\$1,502,911	\$160	\$85,246	\$4,386	\$6,054,818
2029	\$4,533,874	\$1,578,915	\$141	\$89,915	\$3,966	\$6,206,811
2030	\$4,608,531	\$1,658,317	\$123	\$94,970	\$3,611	\$6,365,552
2031	\$4,687,055	\$1,740,885	\$107	\$100,434	\$3,317	\$6,531,798
2032	\$4,770,240	\$1,826,256	\$93	\$106,215	\$3,073	\$6,705,877
2033	\$4,858,823	\$1,914,025	\$81	\$112,248	\$2,878	\$6,888,055
2034	\$4,953,339	\$2,003,807	\$70	\$118,569	\$2,724	\$7,078,509
2035	\$5,054,275	\$2,095,148	\$60	\$125,209	\$2,602	\$7,277,294
2036	\$5,161,669	\$2,187,453	\$52	\$132,162	\$2,509	\$7,483,845
2037	\$5,275,639	\$2,280,213	\$44	\$139,462	\$2,440	\$7,697,798
2038	\$5,396,075	\$2,372,991	\$38	\$147,046	\$2,386	\$7,918,536
2039	\$5,522,824	\$2,465,443	\$32	\$154,953	\$2,345	\$8,145,597
2040	\$5,655,863	\$2,557,391	\$28	\$163,152	\$2,316	\$8,378,750
2041	\$5,795,089	\$2,648,862	\$24	\$171,732	\$2,292	\$8,617,999
2042	\$5,940,171	\$2,739,812	\$20	\$180,621	\$2,273	\$8,862,897
2043	\$6,090,626	\$2,830,314	\$18	\$189,838	\$2,256	\$9,113,052
2044	\$6,246,621	\$2,921,071	\$15	\$199,412	\$2,238	\$9,369,357
2045	\$6,408,274	\$3,012,623	\$14	\$209,376	\$2,218	\$9,632,505
2046	\$6,575,745	\$3,105,641	\$12	\$219,733	\$2,195	\$9,903,326
2047	\$6,749,445	\$3,200,799	\$11	\$230,495	\$2,168	\$10,182,918
2048	\$6,929,437	\$3,298,689	\$9	\$241,690	\$2,138	\$10,471,963
2049	\$7,115,800	\$3,399,876	\$9	\$253,296	\$2,103	\$10,771,084
2050	\$7,308,680	\$3,504,726	\$8	\$265,357	\$2,062	\$11,080,833
2051	\$7,508,356	\$3,613,934	\$7	\$277,889	\$2,019	\$11,402,205
2052	\$7,714,857	\$3,727,546	\$7	\$290,871	\$1,969	\$11,735,250
2053	\$7,928,445	\$3,846,085	\$7	\$304,316	\$1,914	\$12,080,767
2054	\$8,149,700	\$3,970,134	\$6	\$318,229	\$1,857	\$12,439,926
2055	\$8,379,277	\$4,100,152	\$6	\$332,622	\$1,796	\$12,813,853
2056	\$8,618,298	\$4,236,661	\$6	\$347,527	\$1,734	\$13,204,226

*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>
2057	\$8,867,925	\$4,380,321	\$6	\$362,951	\$1,669	\$13,612,872
2058	\$9,129,426	\$4,531,680	\$6	\$378,894	\$1,603	\$14,041,609
2059	\$9,404,443	\$4,691,388	\$6	\$395,382	\$1,538	\$14,492,757
2060	\$9,694,972	\$4,860,110	\$6	\$412,458	\$1,473	\$14,969,019
2061	\$10,003,334	\$5,038,512	\$6	\$430,117	\$1,410	\$15,473,379
2062	\$10,332,462	\$5,227,396	\$6	\$448,414	\$1,349	\$16,009,627
2063	\$10,685,433	\$5,427,365	\$6	\$467,348	\$1,289	\$16,581,441
2064	\$11,065,187	\$5,639,064	\$6	\$486,936	\$1,234	\$17,192,427
2065	\$11,474,812	\$5,863,079	\$6	\$507,224	\$1,180	\$17,846,301
2066	\$11,917,356	\$6,099,774	\$6	\$528,218	\$1,132	\$18,546,486
2067	\$12,396,109	\$6,349,553	\$6	\$549,946	\$1,085	\$19,296,699
2068	\$12,914,110	\$6,612,711	\$5	\$572,437	\$1,040	\$20,100,303
2069	\$13,474,323	\$6,889,361	\$5	\$595,699	\$1,001	\$20,960,389
2070	\$14,079,531	\$7,179,559	\$5	\$619,763	\$964	\$21,879,822
2071	\$14,731,926	\$7,483,546	\$5	\$644,648	\$929	\$22,861,054
2072	\$15,434,257	\$7,801,274	\$4	\$670,362	\$898	\$23,906,795
2073	\$16,187,921	\$8,132,799	\$4	\$696,921	\$867	\$25,018,512
2074	\$16,993,874	\$8,478,108	\$4	\$724,338	\$836	\$26,197,160
2075	\$17,852,360	\$8,837,227	\$3	\$752,623	\$807	\$27,443,020
2076	\$18,762,862	\$9,210,212	\$3	\$781,786	\$777	\$28,755,640
2077	\$19,724,330	\$9,597,181	\$3	\$811,840	\$747	\$30,134,101
2078	\$20,735,083	\$9,998,321	\$2	\$842,798	\$717	\$31,576,921
2079	\$21,793,009	\$10,413,836	\$2	\$874,672	\$684	\$33,082,203
2080	\$22,895,671	\$10,843,956	\$2	\$907,483	\$650	\$34,647,762
2081	\$24,041,141	\$11,289,145	\$1	\$941,282	\$614	\$36,272,183
2082	\$25,227,594	\$11,749,880	\$1	\$976,156	\$577	\$37,954,208
2083	\$26,452,915	\$12,226,564	\$1	\$1,012,134	\$540	\$39,692,154
2084	\$27,714,905	\$12,719,692	\$1	\$1,049,253	\$502	\$41,484,353
2085	\$29,011,958	\$13,229,795	\$0	\$1,087,563	\$464	\$43,329,780
2086	\$30,343,557	\$13,757,533	\$0	\$1,127,113	\$426	\$45,228,629
2087	\$31,709,627	\$14,303,621	\$0	\$1,167,955	\$388	\$47,181,591
2088	\$33,110,416	\$14,868,772	\$0	\$1,210,149	\$350	\$49,189,687
2089	\$34,546,895	\$15,453,958	\$0	\$1,253,757	\$314	\$51,254,924
2090	\$36,020,565	\$16,059,931	\$0	\$1,298,844	\$279	\$53,379,619
2091	\$37,533,316	\$16,687,605	\$0	\$1,345,493	\$246	\$55,566,660
2092	\$39,087,852	\$17,337,904	\$0	\$1,393,767	\$215	\$57,819,738
2093	\$40,687,093	\$18,011,733	\$0	\$1,443,742	\$186	\$60,142,754
2094	\$42,333,984	\$18,710,181	\$0	\$1,495,495	\$160	\$62,539,820
2095	\$44,032,240	\$19,434,282	\$0	\$1,549,107	\$136	\$65,015,765
2096	\$45,785,728	\$20,185,196	\$0	\$1,604,665	\$115	\$67,575,704
2097	\$47,598,364	\$20,964,052	\$0	\$1,662,247	\$96	\$70,224,759
2098	\$49,474,479	\$21,772,073	\$0	\$1,721,940	\$80	\$72,968,572
2099	\$51,418,217	\$22,610,422	\$0	\$1,783,824	\$66	\$75,812,529
2100	\$53,433,676	\$23,480,398	\$0	\$1,847,984	\$54	\$78,762,112
2101	\$55,524,765	\$24,383,260	\$0	\$1,914,512	\$44	\$81,822,581
2102	\$57,695,254	\$25,320,366	\$0	\$1,983,476	\$35	\$84,999,131
2103	\$59,949,086	\$26,293,105	\$0	\$2,054,985	\$28	\$88,297,204
2104	\$62,290,081	\$27,302,884	\$0	\$2,129,117	\$22	\$91,722,104
2105	\$64,721,881	\$28,351,191	\$0	\$2,205,957	\$17	\$95,279,046

*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 Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2007	\$53,735,239	\$43,592,391	81.1%
2008	\$56,496,281	\$45,595,273	80.7%
2009	\$59,432,621	\$47,475,739	79.9%
2010	\$62,958,181	\$49,028,500	77.9%
2011	\$66,771,330	\$50,386,154	75.5%
2012	\$70,451,998	\$51,677,533	73.4%
2013	\$74,050,083	\$52,960,164	71.5%
2014	\$77,701,307	\$54,232,058	69.8%
2015	\$81,470,755	\$55,499,531	68.1%
2016	\$85,355,416	\$57,086,986	66.9%
2017	\$89,485,904	\$58,831,429	65.7%
2018	\$93,754,487	\$60,638,127	64.7%
2019	\$98,192,391	\$62,506,252	63.7%
2020	\$102,825,122	\$64,435,936	62.7%
2021	\$107,674,153	\$66,430,472	61.7%
2022	\$112,742,631	\$68,508,308	60.8%
2023	\$118,039,701	\$70,660,026	59.9%
2024	\$123,637,195	\$72,833,257	58.9%
2025	\$129,595,765	\$74,980,862	57.9%
2026	\$135,902,755	\$77,135,625	56.8%
2027	\$142,289,674	\$79,487,711	55.9%
2028	\$148,554,619	\$82,140,082	55.3%
2029	\$154,916,856	\$84,942,687	54.8%
2030	\$161,428,583	\$88,004,102	54.5%
2031	\$168,014,883	\$91,286,010	54.3%
2032	\$174,755,960	\$94,747,455	54.2%
2033	\$181,732,213	\$98,379,978	54.1%
2034	\$188,920,583	\$102,198,391	54.1%
2035	\$196,317,898	\$106,209,435	54.1%
2036	\$203,942,522	\$110,429,974	54.1%
2037	\$211,761,675	\$114,923,104	54.3%
2038	\$219,760,502	\$119,693,827	54.5%
2039	\$228,026,535	\$124,700,046	54.7%
2040	\$236,587,119	\$129,952,516	54.9%
2041	\$245,431,969	\$135,467,404	55.2%
2042	\$254,585,817	\$141,249,332	55.5%
2043	\$264,071,995	\$147,292,330	55.8%
2044	\$273,923,529	\$153,593,283	56.1%
2045	\$284,161,986	\$160,175,417	56.4%
2046	\$294,797,858	\$167,052,820	56.7%
2047	\$305,843,557	\$174,239,817	57.0%
2048	\$317,304,181	\$181,754,185	57.3%
2049	\$329,203,499	\$189,597,448	57.6%
2050	\$341,562,126	\$197,815,500	57.9%
2051	\$354,379,720	\$206,447,864	58.3%
2052	\$367,673,235	\$215,481,392	58.6%
2053	\$381,472,553	\$224,912,039	59.0%
2054	\$395,799,182	\$234,760,840	59.3%
2055	\$410,671,439	\$245,040,731	59.7%
2056	\$426,108,220	\$255,766,446	60.0%

*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 Outlays</u>	<u>Retired Outlays Over Basic Pay</u>
2057	\$442,122,586	\$266,965,827	60.4%
2058	\$458,728,870	\$278,665,244	60.7%
2059	\$475,954,917	\$290,876,986	61.1%
2060	\$493,827,005	\$303,621,017	61.5%
2061	\$512,359,341	\$316,923,815	61.9%
2062	\$531,576,897	\$330,807,206	62.2%
2063	\$551,509,704	\$345,288,397	62.6%
2064	\$572,187,231	\$360,379,225	63.0%
2065	\$593,638,245	\$376,094,744	63.4%
2066	\$615,890,764	\$392,450,104	63.7%
2067	\$638,976,272	\$409,454,852	64.1%
2068	\$662,925,243	\$427,127,830	64.4%
2069	\$687,772,068	\$445,482,844	64.8%
2070	\$713,553,190	\$464,531,722	65.1%
2071	\$740,300,760	\$484,293,094	65.4%
2072	\$768,050,396	\$504,779,846	65.7%
2073	\$796,842,500	\$526,005,393	66.0%
2074	\$826,718,785	\$547,984,392	66.3%
2075	\$857,720,519	\$570,732,712	66.5%
2076	\$889,889,533	\$594,268,534	66.8%
2077	\$923,268,988	\$618,616,617	67.0%
2078	\$957,901,955	\$643,802,714	67.2%
2079	\$993,835,751	\$669,856,230	67.4%
2080	\$1,031,120,224	\$696,809,222	67.6%
2081	\$1,069,803,231	\$724,696,136	67.7%
2082	\$1,109,935,632	\$753,552,988	67.9%
2083	\$1,151,572,164	\$783,421,657	68.0%
2084	\$1,194,769,730	\$814,346,283	68.2%
2085	\$1,239,586,628	\$846,375,913	68.3%
2086	\$1,286,082,611	\$879,563,222	68.4%
2087	\$1,334,320,286	\$913,960,416	68.5%
2088	\$1,384,364,489	\$949,622,183	68.6%
2089	\$1,436,283,206	\$986,605,239	68.7%
2090	\$1,490,147,530	\$1,024,966,554	68.8%
2091	\$1,546,029,774	\$1,064,767,322	68.9%
2092	\$1,604,005,184	\$1,106,070,085	69.0%
2093	\$1,664,152,949	\$1,148,937,656	69.0%
2094	\$1,726,555,734	\$1,193,433,960	69.1%
2095	\$1,791,298,829	\$1,239,625,746	69.2%
2096	\$1,858,470,213	\$1,287,581,549	69.3%
2097	\$1,928,161,454	\$1,337,371,943	69.4%
2098	\$2,000,467,000	\$1,389,069,372	69.4%
2099	\$2,075,485,166	\$1,442,747,328	69.5%
2100	\$2,153,318,379	\$1,498,482,762	69.6%
2101	\$2,234,071,950	\$1,556,357,079	69.7%
2102	\$2,317,855,012	\$1,616,453,171	69.7%
2103	\$2,404,781,245	\$1,678,856,442	69.8%
2104	\$2,494,968,782	\$1,743,655,656	69.9%
2105	\$2,588,539,928	\$1,810,943,125	70.0%

*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

MARKET VALUE OF ASSETS AND ACCUMULATED BENEFITS

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Accumulated Plan Benefits.....	L-5

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 L-1 and L-2.

TABLE L-1

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

For the Plan Year Ended
September 30, 2006

Assets

Investments, at fair market value, in U.S. Government securities ¹	\$ 202,876,743
Accounts receivable	
Accrued interest ²	3,033,344
Due from military retirees or their survivors	23,259
Cash	30,735
<u>Total Assets</u>	\$ 205,964,081
Accounts payable	(3,409,999)
<u>Total Assets Available for Benefits</u>	\$ 202,554,082

¹ 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, 2006.

² Includes accrued interest receivable and interest purchased.

TABLE L-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, 2006

Net assets available for benefits at beginning of plan year	\$ 197,499,906
Investment income	14,515,976
Net appreciation in fair market value of investments	(7,644,680)
Contributions from services	13,895,849
Appropriation to amortize the initial unfunded liability	23,180,000
Appropriation for Treasury Normal Cost Contribution	2,344,000
Total additions	\$ 46,291,145
Less: Benefits paid to participants ¹	\$ 41,236,969
Net assets available for benefits at end of plan year	\$ 202,554,082

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

Benefits paid on cash basis	\$ 41,148,239
Decrease in liability for benefits due at end of year	<u>88,730</u>
Benefits paid on accrual basis	\$ 41,236,969

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 L-3, the present value of accumulated plan benefits for the military retirement system as of September 30, 2006, was \$894.8 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 L-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 L-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 L-3

MILITARY RETIREMENT SYSTEM
 DEPARTMENT OF DEFENSE
 STATEMENT OF FINANCIAL POSITION
 AS OF SEPTEMBER 30, 2006
 (\$ in billions)

For the Plan Year Ended
 September 30, 2006

Accumulated Plan Benefits

Actuarial present value of vested benefits

Participants currently receiving payments	\$ 678.8
Other vested participants ¹	<u>130.8</u>
Total vested	\$ 809.6

Actuarial present value of nonvested benefits² \$ 85.2

Total actuarial present value of accumulated plan benefits \$ 894.8

Total Assets³ \$ 206.0

Excess of Accumulated Benefits over Total Assets \$ 688.8

- ¹ For the purposes of this table, this line includes active duty and Reserve personnel who have attained twenty years of service.
- ² This line includes benefit accumulations for all active duty and Reserve participants with less than twenty years of service.
- ³ 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 M

SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2007, VALUATION

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Summary of Changes for the September 30, 2007, Valuation	M-2

SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2007, VALUATION

CHANGES IN ACTUARIAL ASSUMPTIONS

At its August 2007 meeting, the DoD Retirement Board of Actuaries approved the following changes for the September 30, 2007, valuation.

(a) Nondisabled Retiree Death and Other Loss Rates

The Office of the Actuary proposed and the Board accepted a new set of death and other loss rates for nondisabled retirees. The new rates decreased the full-time NCP (for DoD) by 0.4 percentage points, and decreased the part-time NCP by 0.3 percentage points.

(b) Retired Pay Factors

The Board approved an updated set of factors used in the projection of retired pay which models the extent to which (1) DoD retired pay is offset by VA disability compensation, and (2) retirees receiving higher retired pay tend to outlive similar members with lower pay. They also approved updated factors that model full and partial offset of retired pay (for new retirees) largely due to VA compensation. These changes led to a 0.6 percentage-point increase in the full-time NCP (for DoD), and a 0.1 percentage-point increase in the part-time NCP.

Combined, (a) and (b) increase the actuarial accrued liability by \$30.2 billion.

Death-On-Active-Duty Refinement

The Board approved a refinement to our valuation model to more accurately reflect a provision in NDAA 2007 which allows surviving spouses of death-on-active-duty (DOAD) members to waive SBP coverage for themselves and give it to the child. The prior valuation model produce only spouse survivors of DOAD members. The refined coding will produce both spouse and child survivors, with the assumption that 50% of spouses with an eligible child will transfer coverage to the child. This refinement does not change the full- or part-time DoD NCPs, and increases the actuarial accrued liability by \$0.1 billion.

Survivor Rates

The Board approved an updated set of survivor death and other loss rates, in addition to updated child termination, survivor remarriage, and full and partial DIC offset rates and parameters. The proposed rates have no significant impact on DoD's full-time NCP, and raise the part-time NCP by 0.1 percentage point. The rates are estimated to lower the actuarial accrued liability by \$1.3 billion.

April 1, 2007 New Pay Table

In addition to a January 1, 2007, across-the-board pay increase of 2.2%, NDAA 2007 included a new pay table with targeted increases that equate to 0.6% on April 1, 2007, along with an extension of the table out to 40 years of service. The new pay table increases DoD's full- and part-time NCPs by one-tenth of a percentage point, and is increases the actuarial accrued liability by \$0.03 billion.

APPENDIX N

TREASURY PAYMENTS

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Calculation of the October 1, 2007, Treasury Payment.....	N-8

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

Introduction

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

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

Amortization Procedure

All three types of changes in the 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 FY06 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, 2006. 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, 2007, and the last payment is made on October 1, 2036. The final payment reduces the amortization base to zero.

The amount of the first payment, -\$654 million, is determined by means of the following steps:

1. Bring forward unamortized balance with interest to September 30, 2007:

$$-\$13,800 \text{ million} \times (1 + \mathbf{i}) = -\$14,628 \text{ million}$$

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

$$= 22.360236$$

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

$$-\$14,628 \text{ million} \div 22.360236 = -\$654 \text{ million}$$

where the annual increase in the basic pay scale $s = .0375$ and the valuation rate of interest $i = .06$. 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 FY07 creates a change in the UFL of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2007. The amortization schedules for this change and for the FY06 change are combined as follows. First, the unamortized balance of the FY06 experience change is determined. After the -\$654 million amortization payment is made on October 1, 2007, the remaining unamortized balance is -\$13,974 million. This balance is calculated as $[-13,974 = (-13,800 \times 1.06) - (-654)]$. The +\$8,400 million experience change for FY07 is then added to the -\$13,974 unamortized balance, leaving a combined balance of -\$5,574 million $(-5,574 = -13,974 + 8,400)$.

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 FY06 experience change and a new 30-year period for the FY07 experience change. The weights used in the calculation are the absolute values of the -\$13,974 million unamortized balance and the +\$8,400 million experience change, respectively.

Thus the combined amortization period is equal to:

$$\frac{(13,974 \times 29) + (8,400 \times 30)}{13,974 + 8,400} = 29.38 \text{ years}$$

An initial combined amortization payment of -\$268 million is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2008:

$$-\$5,574 \text{ million} \times (1 + i) = -\$5,908 \text{ million}$$

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

$$= 22.026345$$

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

$$-\$5,908 \text{ million} \div 22.026345 = -\$268 \text{ million}$$

The payments in this amortization stream will increase at 3.75 percent per year. The payment at the end of the 29th year is -\$752 million. A final, partial payment will be made at the end of the 30th year and is equal to the unamortized balance, or -\$295 million.

Because experience changes normally occur every year, the only payment that would actually be made under this particular combined schedule is the -\$268 million on October 1, 2008. A new combined amortization schedule covering FY06, FY07, and the new UFL caused by experience changes in FY08 is determined as follows.

First, the combined FY06 and FY07 amortization base of -\$5,574 million is increased by one year's interest and credited with the payment of -\$268 million. The remaining unamortized balance as of October 1, 2007, is -\$5,640 million [$-5,640 = (-5,574 \times 1.06) - (-268)$]. This amount (-\$5,640) is then combined with an assumed FY08 experience change of +\$10,300 million, resulting in a new combined unamortized balance of \$4,660 million ($4,660 = -5,640 + 10,300$). This combined amortization base of \$4,660 million is then amortized over a new combined amortization period of 29.43 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 FY08 change. The new combined amortization period is calculated as follows:

$$\frac{(5,640 \times 28.38) + (10,300 \times 30)}{5,640 + 10,300} = 29.43 \text{ years}$$

The October 1, 2009, payment to amortize the new combined base of \$4,660 million is \$224 million and is determined by means of the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2009:

$$\$4,660 \text{ million} \times (1 + i) = \$4,940 \text{ million}$$

2. Calculate annuity due factor for 29.43 years at interest rate $j = [(1 + i) \div (1 + s)] - 1$:

$$= 22.053104$$

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

$$\$4,940 \text{ million} \div 22.053104 = \$224 \text{ million}$$

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

Table N-1 shows the schedule of amortization payments for the experience changes in FY06; FY06 and FY07 combined; and FY06, FY07, and FY08 combined.

TABLE N-1

Projected Amortization Payments for Experience Changes
(Amounts in Millions)

<u>Date</u>	<u>Payment on the FY06 Experience Change</u>	<u>Payment on the Combined FY06 and FY07 Experience Change</u>	<u>Payment on the Combined FY06, FY07 and FY08 Experience Change</u>
10/1/07	\$ -654		
10/1/08	-679	\$ -268	
10/1/09	-704	-278	\$ 224
10/1/10	-731	-289	232
10/1/11	-758	-300	241
10/1/12	-786	-311	250

Changes in Actuarial Assumptions

The third type of change in the UFL is due to changes in actuarial assumptions. These assumption changes 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:

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

where in this case, $\mathbf{i} = .06$

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

$$= 18.583906$$

where $\mathbf{i} = .06$ and $\mathbf{s} = .03$

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, 2007, TREASURY PAYMENT

The following pages display the calculation of the October 1, 2007, Treasury payment based on the September 30, 2006, 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. The Board again shortened the initial Unfunded Liability amortization period in 2007 to 42 years in order for the payments to cover interest on the Unfunded Liability each year.

Public Law 108-136, 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 N-2

TOTAL TREASURY PAYMENT
OCTOBER 1, 2007

(\$ in billions)

Amortization payment for:

1.	Initial unfunded liability	\$ 66.711
2.	Changes in benefits	\$ 6.430
3.	Gains and Losses Amortization	
	a. Changes in actuarial assumptions	\$ (7.642)
	b. Actuarial experience	\$ (19.312)
	Total amortization payment	\$ 46.187
	Normal cost payment	\$ 2.776
	Total Treasury payment	\$ 48.963

TABLE N-3

CALCULATION OF OCTOBER 1, 2007,
PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

(\$ in billions)

1.	Unamortized balance of initial UFL (10/1/05 balance \times 1.0625)	9/30/06	\$ 1,043.054
2.	Payment on UFL	10/1/06	\$ 50.437
3.	Unamortized balance of initial UFL (1. - 2.)	10/1/06	\$ 992.617
4.	Balance on 9/30/07 (3. \times 1.06)	9/30/06	\$ 1,052.174
5.	Number of Annual Payments Remaining	9/30/07	19
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.06 \div 1.0375) - 1$		15.772
7.	Payment on initial UFL due 10/1/07 (4. \div 6.)		\$ 66.711

TABLE N-4

CALCULATION OF OCTOBER 1, 2007,
PAYMENT ON UNFUNDED LIABILITY (UFL)
RESULTING FROM BENEFIT CHANGES

(\$ in billions)

1. Unamortized UFL balance due to benefit changes (10/1/05 balance x 1.0625)	9/30/06	\$ 129.817
2. Payment on UFL	10/1/06	\$ 6.313
3. Unamortized UFL balance after payment (1. - 2.)	10/1/06	\$ 123.504
4. Additional (new) UFL due to benefit changes	9/30/06	\$ 1.515
5. Unamortized UFL balance due to benefit changes (3. + 4.)	10/1/06	\$ 125.019
6. Balance on 9/30/07 (5. x 1.06)	9/30/07	\$ 132.520
7. Total number of years of prior amortization schedule		27.77
8. Remaining number of years of prior amortization schedule (7. - 1)		26.77
9. Total number of years of new amortization schedule (absolute values used for all numbers) [(3. x 8.) + (4. x 30)] ÷ (3. + 4.)		26.81
10. Value of an annuity due for remaining amortization period at interest rate equal to $(1.06 \div 1.0375) - 1$		20.609
11. Payment on UFL due to benefit changes (6. ÷ 10.)	10/1/07	\$ 6.430

TABLE N-5

CALCULATION OF OCTOBER 1, 2007,
PAYMENT ON UNFUNDED LIABILITY (UFL)
RESULTING FROM ASSUMPTION CHANGES

(\$ in billions)

1. Unamortized balance of UFL due to assumption changes (10/1/05 balance \times 1.0625)	9/30/06	\$ (164.084)
2. Payment on UFL	10/1/06	\$ (11.238)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/06	\$ (152.846)
4. Additional (new) UFL	9/30/06	\$ 37.645
5. Unamortized UFL balance due to assumption changes (3. + 4.)	10/1/06	\$ (115.201)
6. Balance on 9/30/07 (5. \times 1.06)	9/30/07	\$ (122.113)
7. Number of years in prior amortization schedule		17.68
8. Remaining number of years in prior amortization schedule (7. - 1)		16.68
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. \times 8.) + (4. \times 30)] \div (3. + 4.)		19.31
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.06 \div 1.0375) - 1		15.980
11. Payment on UFL due to assumption changes (6. \div 10.)	10/1/07	\$ (7.642)

TABLE N-6

CALCULATION OF OCTOBER 1, 2007,
PAYMENT ON UNFUNDED LIABILITY (UFL)
RESULTING FROM EXPERIENCE GAINS AND LOSSES

(\$ in billions)

1. Unamortized UFL balance due to experience gains and losses (10/1/05 balance \times 1.0625)	9/30/06	\$ (286.707)
2. Payment on UFL	10/1/06	\$ (19.464)
3. Unamortized UFL balance after payment (1. - 2.)	10/1/06	\$ (267.243)
4. Additional (new) UFL	9/30/06	\$ 4.047
5. Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/06	\$ (263.196)
6. Balance on 9/30/07 (5. \times 1.06)	9/30/07	\$ (278.988)
7. Number of years in prior amortization schedule		17.87
8. Remaining number of years in prior amortization schedule (7. - 1)		16.87
9. Number of years in new amortization schedule (absolute values used for all numbers) [(3. \times 8.) + (4. \times 30)] \div (3. + 4.)		17.07
10. Value of an annuity due for remaining amortization period at interest rate equal to (1.06 \div 1.0375) - 1		14.446
11. Payment on UFL due to experience gains and losses (6. \div 10.)	10/1/07	\$ (19.312)