



VALUATION OF THE MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND

SEPTEMBER 30, 2012

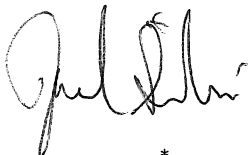
**DoD Office of the Actuary
February 2014**

ACTUARIAL CERTIFICATION

This report documents the results of an actuarial valuation of the postretirement medical benefits offered to Medicare-eligible retirees and dependents of the U.S. uniformed services. The primary purpose of this valuation is to determine the Actuarial Liability as of September 30, 2012, and the FY 2015 funding requirements for the Medicare-Eligible Retiree Health Care Fund (MERHCF), in support of the Secretary of Defense and the MERHCF Board of Actuaries (MERHCF Board). These valuation results meet the requirements of Chapter 56, Title 10, United States Code, and use of these results for other purposes may not be appropriate.

We have performed the valuation using methods and assumptions approved by the MERHCF Board and in accordance with generally accepted actuarial principles and practices. In general, the projected benefit costs and decrement rates used in the valuation are based on actual experience of the military and retired military population. The annual economic assumptions include a 3.00% inflation rate, 5.75% discount rate and 5.75% ultimate medical trend rate. The discount rate assumption used in the valuation is based on the funding policy and on the MERHCF Board's estimate of long term real Treasury yields.

In our opinion, the actuarial assumptions are reasonably related to experience and future expectations for the MERHCF.



Joel Sitrin*
Chief Actuary
MAAA, ASA
DoD Office of the Actuary
joel.b.sitrin.civ@mail.mil



Margot Kaplan*
Health Actuary
FCA, MAAA, ASA
DoD Office of the Actuary
margot.d.kaplan.civ@mail.mil



ChiaChun (Chelsea) Chu*
Health Actuary
FSA
DoD Office of the Actuary
chiachun.chu.civ@mail.mil

To contact the office by mail, you can write to:

DoD Office of the Actuary
4800 Mark Center Drive, STE 06J25-01
Alexandria, VA 22350-4000

* Meets the qualification standards of the American Academy of Actuaries to render the actuarial opinion referenced above.

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INTRODUCTION

The Fiscal Year (FY) 2001 National Defense Authorization Act (NDAA) contained a provision for extending TRICARE coverage to Medicare-eligible members or former members of the uniformed services (and their Medicare-eligible dependents and survivors) entitled to retired or retainer pay; and the Act also created a mechanism to fund benefits for these beneficiaries. Specifically, U.S. Code (U.S.C.), Chapter 56, Title 10 established the Department of Defense (DoD) Medicare-Eligible Retiree Health Care Fund (MERHCF), administered by the Secretary of the Treasury. The purpose of the MERHCF is to accumulate funds needed to finance on an actuarially sound basis liabilities associated with uniformed services retiree health care programs for Medicare-eligible beneficiaries. Medical benefits were provided to Medicare-eligible retirees and dependents of the uniformed services beginning October 2001, and the MERHCF was established October 2002.

A description of the medical benefits provided to Medicare-eligible retirees and their eligible dependents can be found in Appendix A.

Section 1114 of Title 10 created a Medicare-Eligible Retiree Health Care Board of Actuaries (the MERHCF Board). The three independent members who comprise the MERHCF Board are appointed by the Secretary of Defense. The MERHCF Board is required to approve methods and assumptions used in actuarial valuations of the MERHCF, 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 MERHCF at least every four years. The DoD Office of the Actuary (OACT) provides all technical and administrative support to the MERHCF Board. The terms of the Board members are fifteen years (after staggered initial appointments of five, ten and 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 Dale Yamamoto (Chairman), Lynette Trygstad, and David Osterndorf. The DoD Chief Actuary is the Executive Secretary for the Board.

Chapter 56 of Title 10, U.S.C. also requires that an actuarial valuation be performed at least once every four years, using the aggregate entry-age normal cost funding method. Under this law, 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. On behalf of the uniformed services, the Treasury Department also deposits funds for the annual accrued benefits based on each current year of service (normal cost), and the uniformed services reflect these normal cost contributions in their budgets.

NOTIFICATIONS ABOUT ROUNDING AND FUND NAME

Throughout this report (including the appendices), numbers in some cases may not appear to add properly; this is due to rounding. Throughout this report and appendices, the MERHCF is also referred to as the Fund.

SUMMARY OF VALUATION RESULTS

The purpose of the September 30, 2012, MERHCF valuation (2012 valuation) is to develop normal costs (NCs), actuarial accrued liabilities (ALs), unfunded accrued liabilities (UFLs), and UFL amortization payments associated with postretirement medical benefits payable from the MERHCF.

The 2012 valuation uses census population data as of September 30, 2012, aggregate claims data for FY 2012, and detailed claims data from fiscal years 2010 to 2012 (each fiscal year runs from October 1st through September 30th). The 2012 valuation produces AL and UFL figures as of September 30, 2012, an UFL amortization payment for October 1, 2013, and per capita NCs for FY 2013 that are projected to FY 2015. The total October 1, 2013, Treasury payment is the sum of the October 1, 2013, UFL amortization payment and the October 1, 2013, Treasury NC payment. The October 1, 2013, NC payment is a function of FY 2014 per capita NC amounts initially promulgated by the MERHCF Board in 2012 but revised in 2013, as well as budgeted average force strengths for FY 2014. The aggregate entry-age normal cost method is used to produce the per capita normal costs, as stated in the law. These per capita normal costs are contributed for each eligible full-time (active duty) and part-time (reserve) participant each year. The per capita normal costs are determined by projecting a new-entrant cohort and its expected benefit payments over the next 100 years.

TABLE 1
LIABILITY SUMMARY
(\$ millions)

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
As of September 30, 2012	\$376,463	\$203,346	\$173,116

TABLE 2
TREASURY PAYMENT
(\$ millions)

<u>Payable</u>	<u>UFL Amortization</u>	<u>NC</u>	<u>Total</u>
October 1, 2013	\$4,250	\$7,650	\$11,900

TABLE 3
PER CAPITA NORMAL COSTS FOR FY 2015

<u>For NC Payment Made</u>	<u>Active Duty</u>	<u>Reserve</u>
October 1, 2014	\$4,111	\$1,750

Additional tables containing further breakdowns of the AL and per capita normal costs are presented in Appendix B.

FUNDED STATUS

The Actuarial Liability (AL) is defined as the Present Value of Future Benefits (PVFB) minus the Present Value of Future Normal Costs (PVFNC). The Unfunded Liability (UFL) is the AL minus MERHCF. The MERHCF represents the actuarial (not market) value of assets, and is adjusted to subtract estimates of incurred-but-not-paid liabilities. This adjustment is made because the actuarial liabilities are valued on an incurred basis.

TABLE 4
FUNDED STATUS AS OF SEPTEMBER 30, 2012
(\$ millions)

PVFB	\$431,350
PVFNC	\$54,887
AL	\$376,463
Fund	\$203,346
UFL	\$173,116

ASSETS

The assets of the MERHCF 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 MERHCF, 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 actuarial value of assets 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 5 presents a statement of the actuarial value of assets as of September 30, 2012; Table 6 presents a statement of changes in the actuarial value of assets.

TABLE 5
STATEMENT OF ACTUARIAL VALUE OF ASSETS AS OF SEPTEMBER 20, 2012
(\$ millions)

Assets at book value	\$204,510
Accounts payable	\$553
IBNR	\$611
Actuarial Value of Assets	\$203,346

TABLE 6
FY 2012 STATEMENT OF CHANGES IN THE ACTUARIAL VALUE OF ASSETS
(\$ millions)

Actuarial value of assets, beginning of plan year	\$187,416
Contributions	
Amortization of UFL	\$6,716
Normal Cost	\$11,145
Investment income	\$6,258
Total additions	\$24,119
Less: Benefit Payments	\$8,189
Actuarial value of assets, end of plan year	\$203,346

The MERHCF financial statements are required to include the market value of assets. Table 7 shows the market value of assets for comparison purposes.

TABLE 7
MARKET VALUE OF ASSETS AS OF SEPTEMBER 30, 2012
(\$ millions)

Non-marketable, market-based securities	\$262,831
Interest receivable	\$1,981
Fund balance with Treasury	\$162
Accounts Receivable	\$1,004
Total market-based value of assets	\$265,978

ACTUARIAL GAINS AND LOSSES

Gains and losses reflect the difference between expected results, based on rolling forward the prior year's valuation results, and actual results of the current year's valuation. The total gain or loss represents the difference between the actual and expected unfunded liabilities, including both asset and liability components of the gain or loss. The broad categories of (gain)/loss specified by Chapter 56 of Title 10 are:

- Experience (experience different from what was expected in the valuation model)
- Assumption changes, and
- Benefit changes.

Within the experience category, gains and losses are divided into an asset component and a liability component. Within the assumption and benefit changes categories there are only liability components.

The following tables display summary level (gain)/loss information from the September 30, 2012, valuation. A more detailed display of the step-by-step liability gain/loss reconciliation is contained in Appendix B.

TABLE 8
TOTAL (GAIN) / LOSS SUMMARY
(\$ millions)

	AL	Fund	UFL
September 30, 2011 (actual)	\$407,600	\$187,416	\$220,184
September 30, 2012 (expected)	\$429,351	\$203,609	\$225,742
September 30, 2012 (actual)	\$376,463	\$203,346	\$173,116
(Gain) / loss			(\$52,626)

TABLE 9
SEPTEMBER 30, 2012 ASSET AND LIABILITY (GAIN) / LOSS SUMMARY
(\$ millions)

	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	(\$7,322)	\$263	(\$7,059)
Assumption	(\$12,602)		(\$12,602)
Plan Change	(\$32,965)		(\$32,965)
Total	(\$52,888)	\$263	(\$52,626)
(G) / L Expressed as a % of September 30, 2012 AL			
	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	-1.9%	0.1%	-1.9%
Assumption	-3.3%		-3.3%
Plan Change	-8.8%		-8.8%
Total	-14.0%	0.1%	-14.0%

TABLE 10
CHANGE IN UNFUNDED LIABILITY
(\$ millions)

1. Actual Unfunded Accrued Liability, 9/30/2012	\$173,116	46.0%
2. Expected Unfunded Accrued Liability, 9/30/2012	\$225,742	60.0%
3. Total (Gain) / Loss	(\$52,626)	14.0%
a. Total experience (gain) / loss	(\$7,059)	1.9%
census	\$138	0.0%
claims	(\$7,460)	2.0%
asset	\$263	4.2%
b. Total benefit change (gain) / loss	(\$32,965)	8.8%
c. Total assumption (gain) / loss	(\$12,602)	3.3%
discount rate	\$0	0.0%
medical trend rates	(\$10,512)	2.8%
new reserve model and rates	(\$4,250)	1.1%
claim vectors, admin and Rx rebate assumption	(\$1,624)	0.4%
mortality	\$1,489	0.4%
other demographic rates	\$2,296	0.6%

(Percentages shown are ratios of absolute values of each gain or loss component to the actuarial accrued liability, except the percentage given for the asset (gain)/loss: it is the ratio of the gain or loss to the actuarial value of assets.)

PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS

The UFL is divided into four components: the initial UFL and the three categories of gain/loss previously mentioned, i.e., changes in the UFL arising from actuarial experience, actuarial assumption changes, and benefit changes. The Board chose to amortize the initial UFL over a 50-year period through the FY 2012 payment. At its August 2012 meeting, the Board decided to decrease the period over which the initial UFL is fully amortized by 5 years. Therefore, starting with the FY 2013 payment, the initial UFL is being amortized over a 45-year period, with the last payment expected to be made October 1, 2046, with payments increasing at the rate of assumed salary increases in OACT's Military Retirement Fund valuation, currently 3.50%. New gains and losses in the other three categories are amortized over 30 years, with new gains and losses combined with existing unamortized balances and a weighted remaining period determined: 30 years weighted by the absolute value of the new gain/loss, and the remaining period weighted by the absolute value of the remaining unamortized balance.

Historical and projected components of the UFL amortization payments and UFL balances are shown in Appendix B.

PLAN AMENDMENTS

Benefit changes or plan amendments are amortized over 30 years. Two new plan amendments are reflected in the 2012 valuation. The first plan change (as enacted in the 2013 National Defense Authorization Act) resulted in certain retail and mail order pharmacy copay increases, effective February 1, 2013, and a mandatory mail order pilot for members of TRICARE For Life. The effect of this benefit change on the actuarial liability is a decrease of \$34.4 billion. The second plan change, effective retroactively to June 26, 2013, is the addition of coverage for same sex spouses. The effect of this plan change on the actuarial liability is an increase of \$1.4 billion.

VALUATION DATA AND PROCEDURE

Census Data

The active service member census data is the same as the active service member census data used for OACT's September 30, 2012, retirement pay valuation for DoD members, supplemented by summary end-strength data provided by the other uniformed services. Several displays of summary census data are provided in Appendix C.

Retired sponsor counts for the MERHCF valuation are higher than counts in OACT's retirement pay valuation because of the inclusion of non-DoD uniformed services in the MERHCF valuation and because this valuation includes all living sponsors, regardless of whether they are in "pay" status. For similar reasons, survivor counts are higher in this valuation. However, the number of eligible reserve retirees in the MERHCF has been lower recently than the number of eligible reserve retirees receiving retiree pay. This discrepancy results from P.L 110-181,

enacted January 28, 2008, which reduces the retirement age (for retiree pay) below age 60 by three months for every 90 days of certain active service with a maximum age reduction of 10 years. This early reserve retirement does not apply to subsidized retiree health care eligibility age (which continues to be age 60 for reserves).

The valuation input census data were extracted from files maintained at the Defense Manpower Data Center (DMDC). Data on individual retirees 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. All eligible retirees and their eligible surviving spouses are included in the data. Data is matched to the Defense Eligibility and Enrollment System (DEERS) to obtain eligible spouses and children.

Active service member (active duty and reserve) data came from files provided by the four military personnel centers (Army, Navy, Air Force, Marines). Since the MERHCF provides benefits for retirees of additional uniformed services activities (as defined in section 1072(3) of Title 10), summary strength data is collected from the remaining units (Coast Guard, Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA)). The number of covered service members as of September 30, 2012 is shown in Table 11.

Adjustments were made to the classification of former spouse data so that some former spouses are valued as survivors and others are valued as dependents. Since the valuation model projects costs on a per-sponsor and per-survivor basis, it was necessary to treat former spouses who are not survivors as dependents (i.e., like spouses). Furthermore, since former spouses are represented in the census under their own IDs (since FY 2004), former spouses must be allocated between dependent spouses and surviving spouses, based on their prior representation in the data.

TABLE 11
ACTIVE SERVICE MEMBERS AS OF SEPTEMBER 30, 2012

<u>DoD</u>	
Active Duty	1,464,110
Reserve	762,375
<u>Coast Guard</u>	
Active Duty	41,233
Reserve	7,623
PHS Active Duty	6,675
NOAA Active Duty	318
<u>Total</u>	
Active Duty	1,512,336
Reserve	769,998

Population projections are generated by an actuarial projection model (called “HORGO” for the retiree medical valuation). The population projection structure used by OACT includes four broad categories of personnel, representing the starting status of the population. Each of the four categories is further divided into 12 subcategories, representing projected future status, for a total of 48 categories.

The four broad categories (starting status) are:

- 1 All Uniformed Services Retirees
- 2 DoD Retirees
- 3 DoD Active Service Members (active duty and reserve)
- 4 New Entrant Cohort

The 12 subcategories (future status) are:

- 1 Retiree, Active Duty Component, Nondisabled, Enlistee
- 2 Retiree, Active Duty Component, Nondisabled, Officer
- 3 Retiree, Active Duty Component, Disabled, Enlistee
- 4 Retiree, Active Duty Component, Disabled, Officer
- 5 Retiree, Reserve Component, Nondisabled, Enlistee
- 6 Retiree, Reserve Component, Nondisabled, Officer
- 7 Retiree, Reserve Component, Disabled Enlistee
- 8 Retiree, Reserve Component, Disabled Officer
- 9 Survivor, Active Duty Component, Enlistee
- 10 Survivor, Active Duty Component, Officer
- 11 Survivor, Reserve Component, Enlistee
- 12 Survivor, Reserve Component, Officer

Separate data arrays are maintained in HORGO for each of the 48 population categories. These data are displayed in Appendix C.

The data on active duty service members and drilling reserves (also called Selected Reserves) are grouped into cells by age and number of years of service. Each cell contains the number of service members with that particular combination of age and length of service.

Non-Selected Reserves (with 20 or more good years) are reserves who have completed 20 good years of military service and have satisfied all requirements for retirement except for the minimum age needed to begin receiving the retiree pay benefit. Reserves also are not eligible for subsidized retiree medical benefits before age 60. Data on non-Selected Reserves are grouped into cells by age and number of years of service.

Data on the retired population and surviving families are grouped into cells by age. All retiree and survivor census tables are contained in Appendix C.

In HORGO, 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 disabled or nondisabled retiree, 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. At the end of each year, the number of people is saved, and the population is aged. After 100 years, when none of the current active or retired personnel is left in the system, the present values of the series of future benefit payments are determined, using the valuation interest rate. Because no new entrants come into the system, the projection is said to be “closed group.”

Claims Data

OACT pulled detailed claims data and workload files from the DoD’s Medical Data Repository (MDR) for fiscal years 2010, 2011 and 2012. The data were used to develop claim vectors (CVs), and aggregate 2012 claims data were completed and used to adjust the CVs to 2012 cost levels.

OACT processes detailed claims data and workload data by matching individual claims in the incurred period to members who met the eligibility requirements at the time of the claim. This data matching process achieves the goal of separating claims incurred when a member is Medicare-eligible from claims incurred when a member is not Medicare-eligible. Since the MERHCF valuation only covers claims incurred when a member is Medicare eligible, this step is essential. OACT can also properly account for Medicare beneficiaries (and their claims) who turn Medicare-eligible during the year.

Once the detail claims and workloads are processed and matched to the retiree population, OACT produces average expected benefit costs per retired sponsor and per survivor. OACT also produces average expected benefit costs associated with the US Family Health Plan (USFHP), TRICARE’s designated provider plan, a managed care plan which receives payments in the form of per capita rates and which provides comprehensive patient care (with no reimbursement from Medicare). A detailed description of these average costs and how they are applied in the valuation model is contained in Appendix E.

Direct Care claims are claims for care received in Military Treatment Facilities, or MTFs. While DC comprises a relatively small portion of total medical care received by Medicare-eligible retirees (retirees are seen at MTFs on a space-available basis, and most retirees don’t live near an MTF), OACT must rely on DC data that does not come from an audited, patient-level accounting system. Determining DC claims costs requires the application of adjustments to individual claims records (encounter data) that contain workloads (a measure of level of effort for each procedure). TRICARE Management Activity provides OACT with an annual cost-allocation analysis obtained from the MTFs’ Medical Expense and Performance Reporting System (MEPRS). This “Level of Effort” analysis allows OACT to convert workloads into claims costs. However, OACT does not review the LOE analysis.

Participation

There is no requirement to enroll in TRICARE for Life and there are no contributions. Retirees and their dependents become eligible for TFL upon becoming eligible for Medicare Part A and signing up for Medicare Part B. Since some retirees have coverage other than TFL and Medicare, OACT must monitor several plan utilization statistics to determine any trends in plan participation, and set assumptions for the ultimate level of plan usage within the Purchased Care and Direct Care environments. Changes identified in plan participation help explain changes in aggregate and per capita plan cost, and allow for reasonable medical trend estimates. More

details about plan participation assumptions and the rates used in the current valuation are contained in Appendix F.

Economic Assumptions

Economic assumptions, i.e., the annual rate of inflation, annual medical trend rates, and the annual valuation interest rate, were decided upon by the MERHCF Board of Actuaries after analysis of past trends and future expectations. A discussion of these trends and other considerations is contained in Appendix D.

Decrement Rates

The decrement rates and other non-economic assumptions can be categorized as follows, and details are described in the Appendices as indicated:

- Active duty decrement rates (Appendix G)
- Drilling and non-drilling (with 20 good years) reserve decrement rates (Appendix H)
- Retiree and survivor decrement rates (Appendix I)
- Detailed miscellaneous valuation parameters (Appendix J)

MEDICAL TREND SENSITIVITY

Future medical trend rates assumed in this valuation (described in Appendix D) represent an estimate of changes in the cost, mix and utilization of medical treatment over the next 100 years. A one percentage point change in the assumed healthcare cost trend rates would have the following effects on the Actuarial Liability and per capita normal cost.

TABLE 12
MEDICAL TREND SENSITIVITY

	<u>Assumed Trend</u>	<u>1% Higher Trend</u>	<u>1% Lower Trend</u>
Actuarial Liability as of 09/30/12 (\$ millions)	\$376,463	\$501,068	\$317,562
Per Capita Normal Cost for FY 2015			
Active Duty	\$4,111	\$6,656	\$2,544
Reserve	\$1,750	\$2,775	\$1,103

APPENDIX A

ELIGIBILITY AND PLAN PROVISIONS

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PLAN CHANGES INCLUDED FOR THE FIRST TIME IN THIS YEAR'S VALUATION

Eligibility for Same Sex Spouses

Effective retroactively to June 26, 2013 (the date that the Defense of Marriage Act was repealed), same sex spouses are covered under all TRICARE plans.

Changes to Pharmacy Program

As enacted in the 2013 National Defense Authorization Act, this plan change resulted in pharmacy copay increases for brand drugs (both retail and mail order), effective February 1, 2013, and a mandatory mail order pilot for members of TRICARE For Life.

SUMMARY OF ELIGIBILITY REQUIREMENTS

History

Military medical care for families dates back to the late 1700s. The program known today as TRICARE has gone through many changes over the years, and it continues to change each year according to provisions made in the National Defense Authorization Act (NDAA). The 2001 NDAA added "expanded" pharmacy benefits as well as TRICARE For Life (TFL), a benefit plan for Medicare-eligible retirees and their Medicare-eligible dependents. TFL is a Medicare wraparound plan, added by Congress with the provision that the plan be funded in an actuarially sound manner.

The information in this Appendix describes eligibility and benefit provisions assumed in this year's valuation. Future plan changes, if any, will be included in this Appendix when such changes are incorporated into the valuation assumptions.

General Eligibility Requirements - TRICARE

Retired service members of the uniformed services and their family members (spouses and children) are eligible for TRICARE. The uniformed services include the U.S. Army, U.S. Air Force, U.S. Navy, U.S. Marine Corps, U.S. Coast Guard, the Commissioned Corps of the Public Health Service and the Commissioned Corps of the National Oceanic and Atmospheric Administration.

Unmarried children remain eligible up to their 21st birthday (or 23rd birthday if a full-time student), or while severely disabled if disability occurs before one of these limiting ages and the child remains financially dependent on the TRICARE-eligible parent. Notwithstanding these requirements, unmarried children under age 26 who do not satisfy the eligibility conditions for subsidized TRICARE coverage and who do not have access to employer sponsored health care coverage may purchase nonsubsidized coverage as part of the TRICARE Young Adult program (which became effective May 1, 2011).

Survivors

Survivors retain coverage if the retired sponsor dies. Available health plan options and costs depend on the survivor's status: survivor or transitional survivor. "Transitional survivor" refers to a survivor of a sponsor who dies while on active duty. "Survivor" refers to a survivor of a sponsor who dies after retirement. A transitional surviving spouse maintains transitional survivor status for three years (or until remarriage, if earlier), and then converts to regular surviving spouse status. A transitional surviving dependent child maintains transitional survivor status for three years, (or until the child reaches the eligibility age limit or marries, if earlier), and then converts to regular survivor dependent status. Surviving spouses maintain TRICARE eligibility for life unless they remarry (a non-service

member). Surviving dependents maintain TRICARE eligibility until the child reaches the eligibility age limit or marries, if earlier.

Transitional survivors pay costs and receive medical coverage equal to that of an active duty family member. Survivors pay costs and receive medical coverage equal to that of a retired family member.

OACT does not distinguish between transitional survivors and other survivors when developing the MERHCF retiree medical liabilities. Almost all of the survivors eligible for Medicare are no longer eligible for transitional benefits, and the medical plan that most Medicare-eligible survivors use requires no contribution. Regardless, OACT does not value medical plan contributions explicitly; rather, the contributions are netted against plan administration costs.

Medically-Retired Service Members (Disabled)

For a service member to be placed on the Temporary Disabled Retirement List (TDRL), the member's Service has determined that the member has a physical condition, injury or disease that renders the member unfit for military service, and the member must receive a disability rating from the service of at least 30 percent. This rating is a separate rating from the one given by the Department of Veteran's Affairs (VA).

TDRL members are re-evaluated by the Service at least every 18 months for a period of up to five years. At that time, the Service determines whether the situation has improved, remained the same or has gotten worse. Depending on the outcome, the member can be retained on the TDRL, separated from service, returned to duty or placed on Permanent Disability Retirement List (PDRL).

As long as the member is on TDRL or PDRL, he or she is eligible for TRICARE benefits as described above (as long as they are registered in DEERS). Eligible family members (registered in DEERS) are also eligible for TRICARE benefits like any other family member of a retired service member.

Retired National Guard or Reserve Members

Retired members of the National Guard or Reserves are not eligible for subsidized TRICARE health benefits until they reach age 60 and are eligible for retiree pay.

Former (Divorced) Spouses

Former (divorced) spouses of active, retired or former military members may be eligible for TRICARE if they meet the following requirements:

1. Must not have remarried. (If remarried, the loss of benefits remains applicable even if the remarriage ends in death or divorce.)
2. Must not be covered by an employer-sponsored health plan.
3. Must not be the former spouse of a North Atlantic Treaty Organization or Partners for Peace nation member.
4. Must meet the requirements of one (not all) of the following three situations:

Situation 1

- Must have been married to the SAME member or former member for at least 20 years, and at least 20 of those years must have been creditable in determining the member's eligibility for retirement pay.
- If the date of the final decree of divorce or annulment was on or after February 1, 1983, the former spouse is eligible for TRICARE coverage of health care that is received after the date of the divorce or annulment.
- If the date of the final decree is before February 1, 1983, the former spouse is eligible for TRICARE coverage of health care received on or after January 1, 1985.

Eligibility of the former spouse continues as long as the preceding requirements continue to be met.

Situation 2

- Must have been married to the SAME member or former member for at least 20 years, and at least 15, but less than 20, of those years must have been creditable in determining the member's eligibility for retirement pay.
- If the date of the final decree of divorce or annulment is before April 1, 1985, the former spouse is eligible only for care received on or after January 1, 1985, or the date of the decree, whichever is later.

Eligibility of the former spouse continues as long as the preceding requirements continue to be met. However, if the date of the final divorce decree or annulment is on or after April 1, 1985, but before September 29, 1988, the former spouse is eligible for care received from the date of the decree until December 31, 1988, or two years from the date of the decree, whichever is later.

Situation 3

- Must have been married to the SAME member or former member for at least 20 years, and at least 15, but less than 20, of those years must have been creditable in determining the member's eligibility for retirement pay.

If the date of the final decree of divorce or annulment is on or after September 29, 1988, the former spouse is eligible only for care received for one year from the date of the decree.

SUMMARY OF PLAN PROVISIONS

Plan Options and Plan Provisions for Retired Beneficiaries

Retired service members and their family members and survivors are eligible for the following health plan options depending on where they live:

- TRICARE Prime (if under age 65)
- TRICARE Standard and Extra
- US Family Health Plan (in specific U.S. locations)
- TRICARE For Life (with Medicare Part A & B coverage)
- TRICARE Standard Overseas

Note: Retired service members and their families are also eligible to purchase dental coverage through the TRICARE Retiree Dental Program. Since military retirees are required to pay the full cost of retiree dental benefits, OACT excludes dental coverage and claims from the development of the postretirement health valuation. Only a small, immaterial group of survivors of uniformed personnel who die while on active duty are eligible for up to three years of subsidized dental benefits, and most, if not all, of these transitional survivors are not eligible for Medicare. Therefore, dental plan options are not described in this report.

Eligible Benefit Payments to be Paid from the MERHCF

Section 1113 of Title 10, U.S. Code (U.S.C.) states that the MERHCF is responsible for paying the costs of health care benefits for all eligible retirees of the uniformed services who are entitled to retired or retainer pay and who are eligible for Medicare Part A (and their eligible dependents who are eligible for Medicare Part A).

TRICARE Plan Options for Medicare-Eligible Retirees and their Medicare-Eligible Dependents

The following medical plan options are available to Medicare-eligible retired beneficiaries:

- TRICARE For Life (with Medicare Part A & Part B coverage)
- US Family Health Plan (in specific U.S. locations)
- TRICARE Prime (if under age 65)
- TRICARE Standard and Extra (if not eligible for premium free Medicare Part A)

Medicare-eligible retirees and their Medicare-eligible dependents can receive benefits under TFL if they enroll in Medicare Part B. There currently is no member contribution required for TFL. Instead of TFL, Medicare-eligible retirees can choose to enroll in (and pay for) a US Family Health Plan (USFHP), depending on whether the plan is available in the members' location. The member contribution and copayments for USFHP are waived if the member pays for Medicare Part B. Medicare-eligible retired beneficiaries who are under age 65 can also elect TRICARE Prime, and the member contribution is waived if the member pays for Medicare Part B. Eligibility for USFHP when a member is eligible for Medicare due to age has been restricted to a grandfathered group of beneficiaries who have been enrolled in USFHP since September 30, 2012.

Key Features of TRICARE For Life

TFL is a Medicare wrap-around plan that also covers prescription drugs. Therefore, Medicare is the primary payer for Medicare Part A and Part B services. If a member is covered by other health insurance (other than Medicaid), that other coverage pays second, and TFL pays last. TFL pays similarly to TRICARE Standard when a member is overseas and Medicare is not available.

Table A1 summarizes medical coverage available to Medicare-eligible beneficiaries under the TFL plan (both in the U.S. and overseas). Table A2 summarizes medical coverage available to Medicare eligible beneficiaries under TRICARE Prime and the USFHP. The tables include plan changes effective in fiscal year 2013.

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
(For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Type of Plan	TRICARE For Life (TFL) offers Medicare wraparound coverage to TRICARE beneficiaries who are entitled to Medicare Part A due to age, disability or end-stage renal disease and have purchased Medicare Part B. TRICARE pays second to Medicare for services covered by both TRICARE and Medicare.	TRICARE For Life (TFL) is available to TRICARE beneficiaries overseas who are entitled to Medicare Part A due to age, disability or end-stage renal disease and who have Medicare Part B coverage. Because Medicare typically does not provide benefits overseas, TRICARE is the primary source of health benefits. TFL provides the same coverage as TRICARE Standard Overseas, with the same cost shares and deductibles.
Eligibility Requirements	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.
Providers	Member may receive care from any Medicare provider. For referrals, Medicare rules apply. Note: If coverage is exhausted under Medicare, member may need to obtain authorization from regional contractor for some services.	Coverage under TFL is similar to TRICARE Standard Overseas in areas not covered by Medicare. Member may seek care from any qualified host nation provider without a referral.
Filing Claims	Provider will file the claims with Medicare. Medicare will pay its portion and automatically forward the claim electronically to TRICARE for processing.	Member may be required to pay for care up front and file claims with Wisconsin Physicians Service, the TRICARE Overseas claims processor.
Enrollment	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.
Annual Deductible	For services covered by TRICARE and Medicare, no annual deductible applies. For services covered by Medicare, but not TRICARE, the Medicare annual deductible applies. For services covered by TRICARE, but not Medicare, the TRICARE annual deductible applies: <ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family 	<ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Outpatient Visit	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE.</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare.</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: <ul style="list-style-type: none"> ▪ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of billed charges after the annual deductible is met
Preventive Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of billed charges after the annual deductible is met

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Inpatient Hospital	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (days 1-150) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ 151+ days ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ \$250 per day or 25% of institutional charges, whichever is less, plus 20% of professional charges. ▪ Non-network provider: <ul style="list-style-type: none"> ➢ \$535 per day or 25% of billed charges for institutional services, whichever is less, plus 25% of allowable for professional charges <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ \$535 per day or 25% for institutional services, whichever is less, plus 25% for separately billed services
Emergency Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge ▪ If admitted, nominal charges may apply (check with local facility for details) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of billed charges after the annual deductible is met

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Outpatient Behavioral Health care	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare Member pays the total amount</p>	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of billed charges after the annual deductible is met
Inpatient Behavioral Health Care	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (1-150 days) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ 151+ days ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of total charge, plus, 20% for separately billed services ▪ Non-network provider: <ul style="list-style-type: none"> ➢ High-volume Hospitals: 25% hospital specific per diem, plus 25% for separately billed professional services ➢ Low-volume Hospitals: \$187 per day or 25% of the billed charges, whichever is less, plus 25% for separately billed services ➢ Residential Treatment Center: 25% of the allowed amount ➢ Partial Hospitalization: 25% of the allowed amount, plus 25% of the allowable charge for separately billed professional services <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ High-volume Hospitals: 25% hospital specific per diem, plus 25% for separately billed professional services ▪ Low-volume Hospitals: \$187 per day or 25% of the billed charges, whichever is less, plus 25% for separately billed services ▪ Residential Treatment Center: 25% of the allowed amount ▪ Partial hospitalization: 25% of the allowed amount, plus 25% of the allowable charge for separately billed professional services

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
(For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Inpatient Skilled Nursing Care	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (1-100 days) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ 101+ days ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ \$250 per day or 25% of institutional charges, whichever is less, plus 20% of professional charges ▪ Non-network provider: <ul style="list-style-type: none"> ➢ \$535 per day or 25% of billed charges for institutional services, whichever is less, plus 25% of allowable for professional charges <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ \$535 per day or 25% for institutional services, whichever is less, plus 25% for separately billed services
Annual Out-of-pocket Maximum	\$3,000 per family, per fiscal year	\$3,000 per family, per fiscal year
Pharmacy	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$5 ▪ Tier 2 (formulary brand): \$17 ▪ Tier 3 (non-formulary): \$44 (unless medical necessity is proven, then \$17) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$13 ▪ Tier 3 (non-formulary): \$43 (unless medical necessity is proven, then \$13) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a <p>Non-network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$17 or 20% of the total cost, whichever is greater, after annual 	<p>Host Nation (30-day supply)</p> <ul style="list-style-type: none"> ▪ Member pays 25% after annual outpatient deductible is met <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$13 ▪ Tier 3 (non-formulary): \$43 (unless medical necessity is proven, then \$13) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a

TABLE A1
TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	outpatient deductible is met <ul style="list-style-type: none"> ▪ Tier 2 (formulary brand): \$17 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met ▪ Tier 3 (non-formulary): \$44 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met 	

TABLE A2
 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Type of Plan	TRICARE Prime is a managed care option offering the most affordable and comprehensive coverage.	The US Family Health Plan (USFHP) is a TRICARE Prime option available through networks of community-based, not-for-profit health care systems in six areas of the United States.
Eligibility Requirements	In general, retirees, their eligible family members and survivors under age 65 are eligible for TRICARE Prime if it's offered in their location.	<p>Retirees and their eligible family members and survivors under age 65 are eligible if they reside in one of the Zip code defined service areas in the following states:</p> <ul style="list-style-type: none"> ▪ Connecticut ▪ Louisiana ▪ Maine ▪ Maryland ▪ Massachusetts ▪ New Hampshire ▪ New Jersey ▪ New York ▪ Pennsylvania ▪ Rhode Island ▪ Texas ▪ Virginia ▪ Washington ▪ West Virginia <p>Medicare-eligible beneficiaries over age 65 are eligible to maintain enrollment in USFHP if they were enrolled in USFHP on September 30, 2012.</p>
Main Features	<ul style="list-style-type: none"> ▪ Assigned primary care manager (PCM) provides most care and gives referrals for specialty care ▪ Point of service (POS) option available to receive care without a PCM referral ▪ Fewer out-of-pocket costs ▪ Enhanced vision coverage and preventive care 	<ul style="list-style-type: none"> ▪ Assigned primary care physician from plan's network who will provide referrals for specialty care ▪ Few out-of-pocket costs (all out-of-pocket costs are waived when member is enrolled in Medicare Part B, except the Medicare Part B premiums) ▪ The only TRICARE Prime option that offers benefits to members age 65+, regardless of whether member signs up for Medicare Part B ▪ Enhanced benefits and services including discounts for eyeglasses, hearing aids and dental care in some areas <p><i>Note:</i> USFHP members cannot access care at a military treatment facility (MTF) or any other TRICARE provider, or fill prescriptions at MTF pharmacies, TRICARE network pharmacies or the</p>

TABLE A2
 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
		TRICARE mail order pharmacy. Each of the six USFHPs offers its own prescription drug plan.
Providers	<p>Member must select a PCM, or one is assigned. PCM may be a military treatment facility (MTF) provider or a civilian TRICARE network provider. The PCM:</p> <ul style="list-style-type: none"> ▪ Provides routine health care ▪ Coordinates referrals for specialty care that he or she cannot provide ▪ Assists with prior authorizations, when needed ▪ Maintains patient health records <p>Members have the first priority for appointments at MTFs, and when MTF care is not available, member will be referred to a TRICARE network provider. The POS option allows members to seek care from any provider without a referral from a PCM, but at a higher out-of-pocket cost.</p>	<p>Member does not access Medicare, military treatment facilities or TRICARE network providers, but instead obtains care from a primary care physician (PCP) selected from a network of private physicians affiliated with one of the not-for-profit health care systems offering the plan. A PCP will assist member in getting appointments for specialists in the area and in coordinating care.</p>
Filing Claims	Provider will file claims (in most cases).	There are no claim forms when member sees providers approved by the plan.
Enrollment	<p>Beneficiaries must enroll in TRICARE Prime in order to receive coverage. Retirees, their families and all others must pay an annual enrollment fee:</p> <ul style="list-style-type: none"> ▪ \$269.28/Individual ▪ \$538.56/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2013 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased, and medically-retired service members and their dependents). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>	<p>Beneficiaries must enroll in USFHP in order to receive coverage. Retirees, their families and all others must pay an annual enrollment fee, unless enrolled in Medicare Part B.</p> <ul style="list-style-type: none"> ▪ \$269.28/Individual ▪ \$538.56/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2013 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased, and medically-retired service members and their dependents). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>
Annual Deductible	<p>There is no annual deductible unless member uses the POS option (seeing any provider without a referral from the PCM).</p> <p>POS outpatient annual deductible:</p> <ul style="list-style-type: none"> ▪ \$300/Individual ▪ \$600/Family 	There is no annual deductible.

TABLE A2
 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Outpatient Visit	<p>Military Treatment Facility Member pays nothing</p> <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ PCM visit: \$12 ▪ Specialist with referral: \$12 ▪ Specialist without referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: \$12 ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ \$12 per visit ▪ \$0 if enrolled in Medicare Part B
Preventive Services	<p>Military Treatment Facility Member pays nothing.</p> <p>TRICARE Network Provider Member pays nothing.</p> <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: No charge ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	Member pays nothing.
Inpatient Hospital	<p>Military Treatment Facility Nominal charges may apply (check with local facility for details)</p> <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$11 per day (\$25 minimum) <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: \$11 per day (\$25 minimum) ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ \$11/day (\$25 minimum) ▪ \$0 if enrolled in Medicare Part B

TABLE A2
TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Emergency Services	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge ▪ Nominal charges may apply if admitted (check with local facility for details) <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$30 per visit <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ \$30 per visit 	<ul style="list-style-type: none"> ▪ \$30 per visit ▪ \$0 if enrolled in Medicare Part B
Outpatient Behavioral Health Care	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Member pays nothing. <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$25 (individual visit) ▪ \$17 (group visit) <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ \$25 (individual visit) ▪ \$17 (group visit) ▪ \$0 if enrolled in Medicare Part B
Inpatient Behavioral Health Care	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) <p>TRICARE Network Provider</p> <p>\$40 per day (no charge for separately billed professional charges)</p> <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs <p>Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met</p>	<ul style="list-style-type: none"> ▪ \$40/day ▪ \$0 if enrolled in Medicare Part B

TABLE A2
TRICARE PRIME AND USFHP BENEFIT SUMMARIES
(For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Inpatient Skilled Nursing Care	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) <p>TRICARE Network Provider</p> <ul style="list-style-type: none"> ▪ \$11 per day (\$25 minimum) <p>Non-network Provider</p> <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs <p>Without PCM referral: 50% of the TRICARE allowable charge</p>	<ul style="list-style-type: none"> ▪ \$11/day (\$25 minimum) ▪ \$0 if enrolled in Medicare Part B
Annual Out-of-pocket Maximum	<p>\$3,000 per family, per fiscal year</p> <p>Note: POS fees do not apply toward meeting the annual out-of-pocket maximum</p>	\$3,000 per family, per fiscal year
Pharmacy	<p>Retail Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$5 ▪ Tier 2 (formulary brand): \$17 ▪ Tier 3 (non-formulary): \$44 (unless medical necessity is proven, then \$17) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$13 ▪ Tier 3 (non-formulary): \$43 (unless medical necessity is proven, then \$13) <p>Military Treatment Facility (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a <p>Non-network Pharmacy (30-day supply) 50% of total cost after POS deductible</p>	<p>Network Pharmacy (30-day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$5 ▪ Tier 2 (formulary brand): \$17 ▪ Tier 3 (non-formulary): \$44 (unless medical necessity is proven, then \$17) <p>Mail Order Pharmacy (90 day supply)</p> <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$13 ▪ Tier 3 (non-formulary): \$43 (unless medical necessity is proven, then \$13)
Plan Availability	TRICARE Prime is available throughout the continental United States in areas known as Prime service areas.	<p>The US Family Health Plan is available through not-for-profit health care systems in designated Zip codes in 6 areas of the country:</p> <ul style="list-style-type: none"> ▪ <u>Brighton Marine Health Center</u> Serving Massachusetts (including Cape Cod), northern Connecticut, southern New Hampshire and Rhode Island ▪ <u>CHRISTUS Health</u> Serving southeast Texas and southwest

TABLE A2
 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
		<p>Louisiana</p> <ul style="list-style-type: none"> ▪ <u>Johns Hopkins Medicine</u> Serving central Maryland, Washington DC and parts of Pennsylvania, Virginia and West Virginia ▪ <u>Martin's Point Health Care</u> Serving Maine, Vermont, New Hampshire and northeastern New York ▪ <u>PacMed Clinics</u> Serving the Puget Sound area of Washington State ▪ <u>Saint Vincent Catholic Medical Centers</u> Serving parts of New York, all of New Jersey, eastern Pennsylvania and southern Connecticut

APPENDIX B

SUPPLEMENTAL VALUATION RESULTS

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SUPPLEMENTAL VALUATION RESULTS

Tables B1 through B4 provide additional breakdowns of the Actuarial Liability and per capita Normal Costs (NCs). Table B5 shows the reconciliation of the MERHCF liability (gain)/loss. Table B6 provides details regarding the MERHCF's asset gain.

Historical and projected components of the Unfunded Liability amortization payments are shown in Table B7. Historical and projected UFL balances are shown in Table B8. Note that:

- No future gains or losses are projected after the current valuation year.
- Gains are shown as negative numbers.

TABLE B1
SEPTEMBER 30, 2012 MERHCF ACTUARIAL LIABILITY BY BENEFIT TYPE
(\$millions)

	<u>Direct</u> <u>Care</u>	<u>Purchased</u> <u>Care</u>	<u>Total</u>	<u>Proportion of Total</u>		
				<u>DC</u>	<u>PC</u>	<u>Total</u>
Inpatient	\$16,835	\$44,286	\$61,122	4.5%	11.8%	16.2%
Outpatient	\$23,924	\$131,062	\$154,986	6.4%	34.8%	41.2%
Pharmacy	\$19,980	\$122,796	\$142,776	5.3%	32.6%	37.9%
<u>USFHP</u>	<u>\$0</u>	<u>\$17,579</u>	<u>\$17,579</u>	<u>0.0%</u>	<u>4.7%</u>	<u>4.7%</u>
Total	\$60,739	\$315,724	\$376,463	16.1%	83.9%	100.0%

Table B2 shows the breakout of the AL by Active Duty and Reserve (drilling reserves and gray-area reserves), by In-service (currently active duty or reserves) and Inactive (currently retired, and their survivors and dependents), and by direct care (DC) and purchased care (PC).

TABLE B2
 SEPTEMBER 30, 2012 MERHCF ACTUARIAL LIABILITY
 BY SPONSOR STATUS
 (\$millions)

Active Duty			
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$13,485	\$53,247	\$66,733
<u>Inactive</u>	<u>\$41,320</u>	<u>\$182,385</u>	<u>\$223,705</u>
Total	\$54,806	\$235,632	\$290,438
Reserve			
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$3,458	\$46,469	\$49,927
<u>Inactive</u>	<u>\$2,475</u>	<u>\$33,622</u>	<u>\$36,098</u>
Total	\$5,933	\$80,092	\$86,025
Total			
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$16,944	\$99,716	\$116,660
<u>Inactive</u>	<u>\$43,796</u>	<u>\$216,007</u>	<u>\$259,803</u>
Total	\$60,739	\$315,724	\$376,463

TABLE B3
 FY 2015 MERHCF PER CAPITA ACTIVE DUTY NORMAL COST

	Direct	Purchased	Proportion of Total					
	<u>Care</u>	<u>Care</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>		
Inpatient	\$193	\$446	\$639	4.7%	10.8%	15.5%		
Outpatient	\$318	\$1,471	\$1,789	7.7%	35.8%	43.5%		
Pharmacy	\$214	\$1,470	\$1,684	5.2%	35.8%	41.0%		
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		
Total	\$725	\$3,387	\$4,111	17.6%	82.4%	100.0%		
Proportion of Total								
	Non-	Disabled	Proportion of Total					
	disabled	Retiree	Survivor	Total	Non-	Disabled	Survivor	Total
	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>
Total	\$2,983	\$248	\$881	\$4,111	72.5%	6.0%	21.4%	100.0%

TABLE B4
 FY 2015 MERHCF PER CAPITA RESERVE NORMAL COST

	Direct	Purchased	Proportion of Total			
	<u>Care</u>	<u>Care</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>
Inpatient	\$22	\$188	\$211	1.3%	10.8%	12.0%
Outpatient	\$40	\$694	\$734	2.3%	39.6%	41.9%
Pharmacy	\$57	\$749	\$806	3.3%	42.8%	46.0%
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total	\$120	\$1,631	\$1,750	6.8%	93.2%	100.0%

	Proportion of Total				Proportion of Total			
	Non- disabled <u>Retiree</u>	Disabled <u>Retiree</u>	<u>Survivor</u>	<u>Total</u>	Non- disabled <u>Retiree</u>	Disabled <u>Retiree</u>	<u>Survivor</u>	<u>Total</u>
Total	\$1,344	\$65	\$342	\$1,750	76.8%	3.7%	19.5%	100.0%

TABLE B5
SEPTEMBER 30, 2012 MERHCF LIABILITY (GAIN)/LOSS RECONCILIATION

Step	Actuarial Liability			Normal Cost				Actuarial Liability (Gain)/Loss (\$ millions)	(Gain)/Loss Category	
	As of	Amount (\$ millions)	% Change From Prior Step	FY	Active Duty	% Change From Prior Step	Reserve			% Change From Prior Step
	09/30/11	\$407,600		FY14	\$4,223		\$2,238			
0	09/30/12	\$429,351	5.34%	FY15	\$4,466	5.75%	\$2,367	5.75%	\$21,751	Expected
1	09/30/12	\$429,489	0.03%	FY15	\$4,466	0.00%	\$2,368	0.02%	\$138	Experience
2	09/30/12	\$430,978	0.35%	FY15	\$4,485	0.41%	\$2,375	0.30%	\$1,489	Assumption
3	09/30/12	\$430,722	-0.06%	FY15	\$4,508	0.52%	\$2,375	0.00%	(\$256)	Assumption
4	09/30/12	\$433,274	0.59%	FY15	\$4,535	0.61%	\$2,386	0.48%	\$2,552	Assumption
5	09/30/12	\$429,024	-0.98%	FY15	\$4,475	-1.33%	\$1,933	-18.99%	(\$4,250)	Assumption
6	09/30/12	\$421,564	-1.74%	FY15	\$4,409	-1.48%	\$1,900	-1.68%	(\$7,460)	Experience
7	09/30/12	\$421,555	0.00%	FY15	\$4,409	0.00%	\$1,900	0.00%	(\$9)	Assumption
8	09/30/12	\$419,716	-0.44%	FY15	\$4,408	-0.01%	\$1,885	-0.84%	(\$1,839)	Assumption
9	09/30/12	\$419,940	0.05%	FY15	\$4,412	0.09%	\$1,886	0.10%	\$224	Assumption
10	09/30/12	\$421,339	0.33%	FY15	\$4,429	0.39%	\$1,896	0.52%	\$1,399	Plan
11	09/30/12	\$386,975	-8.16%	FY15	\$4,258	-3.86%	\$1,809	-4.60%	(\$34,364)	Plan
12	09/30/12	\$376,463	-2.72%	FY15	\$4,111	-3.45%	\$1,750	-3.23%	(\$10,512)	Assumption

A description of the steps shown in Table B5 follows.

0. Expected results on September 30, 2012, based on a roll-forward of September 30, 2011, valuation results.
1. Bring in new census data (as of September 30, 2012).
2. Apply another year of mortality improvement to mortality rates¹. Mortality rates are improved to the valuation date.
3. Update rates of temporary disability retirement (TDRL).
4. Update survivor rates.
5. Update reserve model and reserve rates².
6. Calibrate 2012 cash flow generated by the model to actual 2012 incurred cost levels (both Purchased Care and Direct Care).
7. Update administration cost loads.
8. Update claim vectors.
9. Update retail pharmacy drug rebate assumption.
10. Plan Change: add/recognize coverage for same sex spouses.
11. Plan Change: NDAA 2013 pharmacy benefit changes.
12. Update medical trend rates.

¹ Mortality improvement factors are based on DoD experience, using data from 1975 – 2010.

² A description of the reserve model and rates is contained in Appendix H. The new rates are based on more recent data. Compared to the prior rates, the new rates result in a lower percentage of reserves reaching retirement.

TABLE B6
 SEPTEMBER 30, 2012, MERHCF ASSET (GAIN)/LOSS
 (\$millions)

	<u>(Gain)/Loss</u>	<u>% of 9/30/2012 Fund</u>
1. Incurred benefit payments vs. expected	(\$985)	-0.5%
2. Implemented per capita NCs vs. expected	(\$3,935)	-1.9%
3. Force strengths vs. expected	(\$131)	-0.1%
4. Unexpected, nonrecurring deposit	\$0	0.0%
5. Yield vs. expected	\$5,313	2.6%
6. Total	\$263	0.1%

Percentages shown are ratios of absolute values of each gain or loss component to the actuarial value of the MERHCF.

TABLE B7
PAST AND PROJECTED MERHCF UNFUNDED LIABILITY PAYMENTS
ON OCTOBER 1
(\$millions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total
2002	\$14,369	\$0	\$0	\$0	\$14,369
2002 (restate)	\$14,369	\$0	\$0	\$0	\$14,369
2003	\$16,260	\$0	\$0	\$0	\$16,260
2004	\$16,082	(\$1,014)	\$0	\$653	\$15,721
2005	\$16,686	(\$973)	\$0	\$899	\$16,612
2006	\$17,311	(\$1,968)	\$0	\$265	\$15,608
2007	\$17,164	(\$3,256)	\$0	(\$978)	\$12,930
2008	\$17,016	(\$4,239)	\$0	(\$2,117)	\$10,660
2009	\$17,654	(\$5,031)	\$0	(\$2,617)	\$10,006
2010	\$18,316	(\$6,303)	\$0	(\$2,228)	\$9,785
2011	\$19,003	(\$9,254)	(\$478)	(\$2,555)	\$6,716
2012	\$21,603	(\$10,919)	(\$1,543)	(\$2,999)	\$6,142
2013	\$23,214	(\$12,229)	(\$3,209)	(\$3,526)	\$4,250
2014	\$24,027	(\$12,658)	(\$3,321)	(\$3,649)	\$4,399
2015	\$24,868	(\$13,100)	(\$3,437)	(\$3,777)	\$4,554
2016	\$25,738	(\$13,559)	(\$3,557)	(\$3,909)	\$4,713
2017	\$26,639	(\$14,034)	(\$3,682)	(\$4,046)	\$4,877
2018	\$27,571	(\$14,525)	(\$3,811)	(\$4,187)	\$5,048
2019	\$28,536	(\$15,033)	(\$3,944)	(\$4,334)	\$5,225
2020	\$29,535	(\$15,559)	(\$4,082)	(\$4,486)	\$5,408
2021	\$30,569	(\$16,104)	(\$4,225)	(\$4,643)	\$5,597
2022	\$31,639	(\$16,667)	(\$4,373)	(\$4,805)	\$5,794
2023	\$32,746	(\$17,251)	(\$4,526)	(\$4,973)	\$5,996
2024	\$33,892	(\$17,855)	(\$4,685)	(\$5,147)	\$6,205
2025	\$35,079	(\$18,480)	(\$4,849)	(\$5,327)	\$6,423
2026	\$36,306	(\$19,126)	(\$5,018)	(\$5,514)	\$6,648
2027	\$37,577	(\$19,796)	(\$5,194)	(\$5,707)	\$6,880
2028	\$38,892	(\$20,489)	(\$5,376)	(\$5,907)	\$7,120
2029	\$40,254	(\$21,206)	(\$5,564)	(\$6,113)	\$7,371
2030	\$41,663	(\$21,948)	(\$5,759)	(\$6,327)	\$7,629
2031	\$43,121	(\$22,716)	(\$5,960)	(\$6,549)	\$7,896
2032	\$44,630	(\$23,511)	(\$6,169)	(\$6,778)	\$8,172
2033	\$46,192	(\$24,334)	(\$6,385)	(\$7,015)	\$8,458
2034	\$47,809	(\$25,185)	(\$6,608)	(\$7,261)	\$8,755
2035	\$49,482	(\$26,067)	(\$6,839)	(\$7,515)	\$9,061
2036	\$51,214	(\$26,980)	(\$7,079)	(\$7,778)	\$9,377
2037	\$53,006	(\$27,924)	(\$7,326)	(\$8,050)	\$9,706
2038	\$54,862	(\$28,900)	(\$7,583)	(\$8,332)	\$10,047
2039	\$56,782	(\$4,998)	(\$7,848)	(\$1,929)	\$42,006
2040	\$58,769	\$0	(\$8,123)	\$0	\$50,646
2041	\$60,826	\$0	(\$8,407)	\$0	\$52,419
2042	\$62,955	\$0	(\$2,931)	\$0	\$60,024
2043	\$65,158	\$0	\$0	\$0	\$65,158
2044	\$67,439	\$0	\$0	\$0	\$67,439
2045	\$69,799	\$0	\$0	\$0	\$69,799
2046	\$72,242	\$0	\$0	\$0	\$72,242
2047	\$0	\$0	\$0	\$0	\$0

TABLE B8
PAST AND PROJECTED MERHCF UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30
(BEFORE PAYMENT)
(\$millions)

<u>Calendar Year</u>	<u>Original UFL</u>	<u>Assumption Changes</u>	<u>Benefit Changes</u>	<u>Actuarial Experience</u>	<u>Total UFL</u>
2002	\$405,553	\$0	\$0	\$0	\$405,553
2002 (restate)	\$442,054	\$0	\$0	\$0	\$442,054
2003	\$454,416	(\$20,704)	\$0	\$13,339	\$447,050
2004	\$465,540	(\$20,454)	\$0	\$18,703	\$463,789
2005	\$477,550	(\$40,252)	\$0	\$6,187	\$443,485
2006	\$489,668	(\$68,708)	\$0	(\$20,195)	\$400,765
2007	\$500,698	(\$91,839)	\$0	(\$46,424)	\$362,435
2008	\$511,337	(\$107,567)	\$0	(\$57,265)	\$346,505
2009	\$522,745	(\$133,109)	\$0	(\$48,757)	\$340,879
2010	\$534,133	(\$195,223)	(\$10,411)	(\$54,141)	\$274,358
2011	\$545,477	(\$228,850)	(\$33,859)	(\$62,584)	\$220,184
2012	\$556,746	(\$244,824)	(\$68,265)	(\$70,540)	\$173,116
2013	\$565,914	(\$247,355)	(\$70,559)	(\$71,425)	\$176,575
2014	\$573,905	(\$248,646)	(\$71,222)	(\$71,803)	\$182,234
2015	\$581,496	(\$249,557)	(\$71,806)	(\$72,073)	\$188,061
2016	\$588,634	(\$250,053)	(\$72,300)	(\$72,223)	\$194,058
2017	\$595,263	(\$250,093)	(\$72,696)	(\$72,242)	\$200,233
2018	\$601,320	(\$249,632)	(\$72,982)	(\$72,117)	\$206,589
2019	\$606,739	(\$248,626)	(\$73,148)	(\$71,836)	\$213,129
2020	\$611,450	(\$247,024)	(\$73,183)	(\$71,383)	\$219,859
2021	\$615,375	(\$244,775)	(\$73,075)	(\$70,744)	\$226,782
2022	\$618,432	(\$241,819)	(\$72,809)	(\$69,902)	\$233,903
2023	\$620,534	(\$238,098)	(\$72,371)	(\$68,840)	\$241,225
2024	\$621,586	(\$233,546)	(\$71,746)	(\$67,539)	\$248,755
2025	\$621,486	(\$228,093)	(\$70,917)	(\$65,980)	\$256,496
2026	\$620,125	(\$221,666)	(\$69,867)	(\$64,140)	\$264,452
2027	\$617,389	(\$214,186)	(\$68,577)	(\$61,997)	\$272,628
2028	\$613,151	(\$205,568)	(\$67,028)	(\$59,527)	\$281,029
2029	\$607,279	(\$195,721)	(\$65,197)	(\$56,703)	\$289,658
2030	\$599,629	(\$184,549)	(\$63,062)	(\$53,499)	\$298,519
2031	\$590,049	(\$171,951)	(\$60,598)	(\$49,884)	\$307,616
2032	\$578,376	(\$157,816)	(\$57,779)	(\$45,827)	\$316,954
2033	\$564,437	(\$142,027)	(\$54,578)	(\$41,295)	\$326,537
2034	\$548,044	(\$124,461)	(\$50,964)	(\$36,251)	\$336,369
2035	\$528,998	(\$104,984)	(\$46,906)	(\$30,657)	\$346,451
2036	\$507,089	(\$83,455)	(\$42,371)	(\$24,472)	\$356,790
2037	\$482,087	(\$59,722)	(\$37,322)	(\$17,654)	\$367,390
2038	\$453,754	(\$33,627)	(\$31,720)	(\$10,156)	\$378,250
2039	\$421,828	(\$4,998)	(\$25,525)	(\$1,929)	\$389,375
2040	\$386,036	\$0	(\$18,694)	\$0	\$367,342
2041	\$346,085	\$0	(\$11,179)	\$0	\$334,906
2042	\$301,661	\$0	(\$2,931)	\$0	\$298,730
2043	\$252,432	\$0	\$0	\$0	\$252,432
2044	\$198,042	\$0	\$0	\$0	\$198,042
2045	\$138,113	\$0	\$0	\$0	\$138,113
2046	\$72,242	\$0	\$0	\$0	\$72,242
2047	\$0	\$0	\$0	\$0	\$0

APPENDIX C

VALUATION POPULATION DATA

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VALUATION POPULATION DATA

The population data used in the MERHCF valuation includes military personnel, retirees and their dependents. The 15 tables in this appendix provide an assortment of summary data.

DoD and All Uniformed Military Personnel

Tables C1 and C3 – C11 include summary data of military personnel. These tables include active duty and selected reserve personnel counts. Tables C9 – C11 include summary data on non-Selected Reserve personnel (who already have 20 or more good years). Dependents (spouses, children, and survivors) are not included in these tables; the MERHCF valuation includes assumptions about dependents and projects costs for dependents based on an analysis of retiree dependents and survivor data. Note that full-time Selected Reserves are included in the active duty counts, and only the part-time Selected Reserves are included in the Selected Reserve counts. Note also that non-Selected Reserves only include those with 20 or more good years.

Table C1

Active duty, Selected Reserve and non-Selected Reserve strengths are shown for DoD, Coast Guard, PHS and NOAA.

Tables C3, C4, and C5

Tables C3, C4 and C5 include DoD strengths of active duty officers, active duty enlistees, and active duty officers plus enlistees, respectively, by age and years of service as of the end of FY 2012. Note that the total active duty strength in table C5 ties to the FY 2012 DoD active duty strength shown in Table C1.

Tables C6, C7, and C8

Tables C6, C7 and C8 include DoD strengths of Selected Reserve officers, Selected Reserve enlistees, and Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2012. For reserves, years of service is determined using Pay Entry Base Date (PEBD), the initial date of entry adjusted for breaks in service. Note that the total Selected Reserve strength in table C8 ties to the FY 2012 DoD Selected Reserve strength shown in Table C1.

Tables C9, C10, and C11

Tables C9, C10 and C11 include DoD strengths of non-Selected Reserve officers, non-Selected Reserve enlistees, and non-Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2012. Note that the total non-Selected Reserve strength in table C11 ties to the FY 2012 DoD non-Selected Reserve strength shown in Table C1.

DoD and All Uniformed Retirees and Surviving Spouses

Tables C2 and C12–C15 include summary data of military retirees and surviving spouses. Table C2 also includes a summary of dependent data (spouses, children, and other).

Tables C2, C12, C13 and C14

Tables C12, C13 and C14 include a summary of the number of DoD and All Uniformed retired officers, retired enlistees, and retired officers plus enlistees, respectively, by age and by disability vs. reserve status as of the end of FY 2012. Note that the total number of All

Uniformed retirees in table C14 ties to the total number of (All Uniformed) retired sponsors shown in Table C2.

Table C15

Table C15 includes a summary of DoD and All Uniformed surviving spouses by age and by component (active duty, reserve) and paygrade (officer, enlistee) of the deceased military spouse. Note that the total number of All Uniformed surviving spouses in table C15 ties to the total number of FY 2012 (All Uniformed) spouse survivors shown in Table C2.

TABLE C1
ACTIVE DUTY AND RESERVE AS OF 9/30/2011 AND 9/30/2012
ALL UNIFORMED

	<u>FYE 2011</u>	<u>FYE 2012</u>	<u>'11 to '12 Increase</u>
<u>DoD</u>			
Active Duty	1,486,853	1,464,110	-1.5%
Selected Reserve	771,080	762,375	-1.1%
Non-Selected Reserve	218,234	215,545	-1.2%
<u>Coast Guard</u>			
Active Duty	42,008	41,233	-1.8%
Selected Reserve	7,957	7,623	-4.2%
Non-Selected Reserve	4,996	4,487	-10.2%
PHS Active Duty	6,527	6,675	2.3%
NOAA Active Duty	318	318	0.0%
<u>TOTAL</u>			
Active Duty	1,535,706	1,512,336	-1.5%
Selected Reserve	779,037	769,998	-1.2%
Non-Selected Reserve	223,230	220,032	-1.4%

TABLE C2
 ELIGIBLE RETIRED BENEFICIARIES AS OF 9/30/2011 AND 9/30/2012
 ALL UNIFORMED

	<u>FYE 2011</u>	<u>FYE 2012</u>	<u>'11 to '12 Increase</u>
<u>Retired Sponsors</u>			
Non-Medicare-eligible	1,084,053	1,061,844	-2.0%
Medicare-eligible	1,013,813	1,051,477	3.7%
Total	2,097,866	2,113,321	0.7%
<u>Spouses of Retirees</u>			
Non-Medicare-eligible	1,005,184	989,200	-1.6%
Medicare-eligible	632,653	656,551	3.8%
Total	1,637,837	1,645,751	0.5%
<u>Children of Retirees</u>			
Non-Medicare-eligible	766,306	765,198	-0.1%
Medicare-eligible	7,980	8,250	3.4%
Total	774,286	773,448	-0.1%
<u>Other Dependents of Retirees</u>			
Non-Medicare-eligible	1,151	1,203	4.5%
Medicare-eligible	4,489	4,547	1.3%
Total	5,640	5,750	2.0%
<u>Survivors</u>			
Non-Medicare-eligible Spouse	93,794	90,854	-3.1%
Non-Medicare-eligible Children	34,571	33,946	-1.8%
Non-Medicare-eligible Other	65	67	3.1%
Medicare-eligible Spouses	467,280	479,585	2.6%
Medicare-eligible Children	6,254	6,517	4.2%
Medicare-eligible Other	288	289	0.3%
Total Spouses	561,074	570,439	1.7%
Total Children	40,825	40,463	-0.9%
Total Other	353	356	0.8%
<u>Retirees, Dependents, Survivors</u>			
Non-Medicare-eligible	2,985,124	2,942,312	-1.4%
Medicare-eligible	2,132,757	2,207,216	3.5%
Total	5,117,881	5,149,528	0.6%

TABLE C6
DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	9	23	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42
21	14	31	36	21	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107
22	202	68	108	79	63	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	537
23	334	238	168	165	153	115	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,188
24	224	399	272	198	219	198	157	20	0	0	0	0	0	0	0	0	0	0	0	0	0	1,687
25	127	286	331	235	226	257	329	164	29	0	0	0	0	0	0	0	0	0	0	0	0	1,984
26	100	216	274	260	301	274	320	209	219	31	0	0	0	0	0	0	0	0	0	0	0	2,204
27	93	183	206	234	322	323	292	282	285	278	46	0	0	0	0	0	0	0	0	0	0	2,544
28	94	166	165	187	216	402	394	232	282	335	343	51	0	0	0	0	0	0	0	0	0	2,867
29	77	130	161	173	152	248	415	389	299	330	448	419	70	0	0	0	0	0	0	0	0	3,311
30	92	140	143	124	127	168	260	549	454	309	369	510	420	53	0	0	0	0	0	0	0	3,718
31	62	101	123	132	131	117	161	292	551	471	314	402	492	382	45	0	0	0	0	0	0	3,776
32	83	114	116	99	91	110	145	160	322	606	523	287	366	445	375	41	0	0	0	0	0	3,883
33	69	88	95	95	96	99	131	146	196	337	564	474	263	283	401	312	46	0	0	0	0	3,695
34	54	75	87	102	78	64	76	117	146	236	334	557	451	214	264	387	307	23	0	0	0	3,572
35	39	85	92	84	65	71	85	92	134	192	265	373	523	417	231	283	368	267	23	0	0	3,689
36	45	68	78	70	50	58	69	68	114	171	222	237	331	495	385	249	248	317	263	27	0	3,565
37	45	73	87	61	56	52	48	58	93	142	183	204	231	291	480	399	235	236	323	270	33	3,600
38	35	64	61	75	51	40	44	56	87	142	148	189	165	213	282	474	391	242	285	352	298	3,694
39	41	58	60	44	46	34	41	43	60	104	127	142	149	192	201	270	534	396	232	299	407	3,480
40	37	64	55	51	48	51	49	46	58	88	110	113	123	157	172	222	285	434	380	259	338	3,140
41	35	53	51	60	44	39	40	46	64	97	101	101	132	110	141	187	224	276	443	443	285	2,972
42	32	62	55	67	51	39	39	57	67	106	109	102	107	109	149	199	187	205	333	527	492	3,094
43	37	48	57	42	46	34	35	48	60	79	96	79	87	80	92	118	173	174	203	327	574	2,489
44	17	44	38	40	46	37	34	24	57	83	75	70	70	69	113	93	111	123	146	180	275	1,745
45	15	33	47	31	26	28	31	24	33	56	60	66	65	61	55	80	75	100	142	139	172	1,339
46	12	30	28	26	30	19	22	27	22	38	64	62	66	62	59	57	61	85	109	126	164	1,169
47	11	18	22	22	29	21	18	19	26	37	31	51	54	60	50	56	46	73	73	87	119	923
48	11	26	26	15	23	22	23	10	32	34	30	40	41	46	43	51	58	68	73	70	95	837
49	6	13	22	27	18	12	14	21	26	42	35	31	32	37	39	50	43	50	66	68	90	742
50	6	8	26	24	13	9	8	16	15	24	34	30	20	33	39	38	46	45	46	61	59	600
51	4	9	10	24	13	17	13	9	10	15	21	25	27	22	28	34	58	35	33	38	52	497
52	4	10	10	16	17	5	16	10	12	12	17	21	22	29	16	29	24	36	36	31	36	409
53	6	7	12	5	12	12	12	8	13	16	7	10	15	19	23	22	23	24	25	38	34	343
54	5	6	4	9	12	12	8	9	12	15	11	7	14	8	26	25	14	13	23	37	26	296
55	5	5	4	7	6	9	5	8	15	12	10	12	8	11	9	24	17	18	15	26	33	259
56	1	4	4	4	7	2	10	11	4	12	7	8	7	5	11	12	13	13	22	18	25	200
57	2	5	4	5	7	7	5	3	3	5	11	14	12	9	10	4	15	23	9	18	21	192
58	3	4	5	5	7	3	2	6	2	8	3	7	13	8	3	7	6	10	8	23	17	150
59	2	6	5	2	1	2	7	3	2	5	9	8	14	11	5	2	5	6	10	17	14	136
60	0	5	6	3	3	7	1	1	1	3	3	3	11	5	4	6	5	7	4	12	14	104
61	3	3	1	5	1	1	2	4	0	0	2	3	4	5	4	6	1	2	4	8	7	66
62	0	1	4	2	2	0	0	1	1	0	3	1	1	4	5	2	3	4	3	4	4	42
63	2	2	6	0	2	3	5	5	5	3	5	4	1	1	5	3	4	6	4	9	6	81
Total	2,095	3,072	3,175	2,930	2,912	3,038	3,381	3,293	3,811	4,474	4,740	4,713	4,407	3,943	3,764	3,745	3,625	3,310	3,337	3,513	3,690	74,968

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 39.7
 Average PEBD Years of Service 15.4
 Department of Defense - Office of the Actuary

TABLE C6 (continued)

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	107
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	537
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,188
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,687
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,984
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,204
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,544
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,867
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,311
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,718
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,776
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,883
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,695
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,572
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,689
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,565
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,600
38	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26
39	208	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233
40	314	303	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	659
41	301	422	385	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,149
42	287	331	505	378	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,520
43	512	290	377	422	405	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,044
44	479	561	311	319	423	323	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,451
45	263	530	569	259	338	388	286	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,678
46	166	307	594	545	279	346	291	313	34	0	0	0	0	0	0	0	0	0	0	0	0	0	2,875
47	153	168	329	540	513	295	259	310	265	36	0	0	0	0	0	0	0	0	0	0	0	0	2,868
48	104	137	205	309	512	491	209	245	311	211	27	0	0	0	0	0	0	0	0	0	0	0	2,761
49	86	113	179	199	300	489	447	184	248	241	210	21	0	0	0	0	0	0	0	0	0	0	2,717
50	57	74	114	132	145	260	450	324	174	172	212	156	14	0	0	0	0	0	0	0	0	0	2,284
51	49	73	95	121	130	153	260	290	283	164	127	163	86	14	0	0	0	0	0	0	0	0	2,008
52	43	73	67	69	82	123	151	136	255	142	88	123	140	77	5	0	0	0	0	0	0	0	1,574
53	49	49	58	61	57	103	115	109	145	141	102	88	79	98	91	4	0	0	0	0	0	0	1,349
54	35	50	55	53	45	74	85	75	107	68	92	111	56	73	91	55	3	0	0	0	0	0	1,128
55	24	46	45	45	41	56	59	55	70	70	67	93	108	36	53	77	60	3	0	0	0	0	1,008
56	32	26	42	43	48	55	48	50	65	49	47	65	77	55	40	57	62	35	2	0	0	0	898
57	26	27	34	35	38	30	45	39	34	33	31	44	50	61	69	41	47	49	16	0	0	0	749
58	31	27	40	33	38	28	39	38	21	32	30	19	20	37	35	42	42	26	19	19	1	0	617
59	20	24	38	34	24	30	33	23	32	32	19	19	20	27	28	28	35	27	16	37	14	0	560
60	7	20	15	20	26	18	23	14	16	12	12	5	11	9	12	10	23	11	10	26	10	0	310
61	7	4	6	6	5	6	5	4	6	2	5	3	1	5	4	8	4	5	2	6	11	0	105
62	5	8	8	3	5	1	7	2	1	3	3	0	3	2	3	5	4	2	3	9	16	0	93
63	9	8	10	4	4	6	5	4	11	3	4	1	3	5	4	3	2	0	5	1	18	110	191
Total	3,293	3,696	4,123	3,671	3,477	3,313	2,852	2,260	2,078	1,411	1,076	911	668	499	435	330	282	158	73	98	70	34,774	109,742

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 39.7
Average PEBD Years of Service 15.4
Department of Defense - Office of the Actuary

TABLE C7

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 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	1,077	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,077
18	9,927	826	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,753
19	13,522	8,273	577	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,372
20	10,229	11,336	6,677	478	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,720
21	7,061	9,756	10,308	7,416	1,159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,700
22	4,841	6,862	9,138	10,083	8,962	1,092	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,978
23	3,491	4,754	6,330	8,430	10,715	7,664	690	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,074
24	2,632	3,418	4,346	6,138	8,156	9,294	5,505	432	0	0	0	0	0	0	0	0	0	0	0	0	0	39,921
25	2,007	2,487	3,298	4,498	5,775	6,820	6,950	3,686	397	0	0	0	0	0	0	0	0	0	0	0	0	35,918
26	1,611	1,957	2,453	3,312	4,109	4,742	5,023	4,814	3,336	426	0	0	0	0	0	0	0	0	0	0	0	31,783
27	1,260	1,535	1,889	2,635	2,978	3,405	3,478	3,589	4,521	3,601	423	0	0	0	0	0	0	0	0	0	0	29,314
28	1,016	1,225	1,465	1,955	2,367	2,561	2,388	2,304	3,569	4,615	3,597	399	0	0	0	0	0	0	0	0	0	27,461
29	942	990	1,144	1,551	1,741	1,805	1,825	1,678	2,305	3,422	4,550	3,505	347	0	0	0	0	0	0	0	0	25,805
30	692	858	1,010	1,269	1,386	1,448	1,298	1,243	1,744	2,348	3,204	4,642	2,898	239	0	0	0	0	0	0	0	24,279
31	556	599	779	1,020	1,039	1,053	971	1,000	1,418	1,674	2,152	3,023	3,603	2,146	158	0	0	0	0	0	0	21,191
32	445	533	641	874	884	924	758	746	1,041	1,318	1,654	2,042	2,462	2,726	1,753	131	0	0	0	0	0	18,932
33	418	442	529	655	746	651	628	532	827	994	1,226	1,457	1,601	1,929	2,399	1,462	97	0	0	0	0	16,593
34	330	337	402	543	596	574	454	427	637	835	978	1,027	1,152	1,320	1,717	2,109	1,167	92	0	0	0	14,697
35	359	356	371	477	495	454	403	346	497	661	750	882	974	939	1,196	1,624	1,730	968	74	0	0	13,556
36	168	316	317	406	412	420	338	310	446	534	618	682	751	731	854	1,079	1,410	1,477	897	83	0	12,249
37	78	186	307	345	368	339	308	243	375	482	554	600	593	572	663	854	1,003	1,136	1,441	930	91	11,468
38	75	179	238	373	314	302	256	215	344	379	473	532	472	514	552	630	718	778	1,205	1,499	928	10,976
39	58	147	191	256	307	248	228	212	305	370	442	439	460	433	471	588	574	627	891	1,194	1,344	9,785
40	58	134	189	250	250	289	230	185	248	350	398	441	417	430	477	477	543	525	678	932	1,117	8,618
41	27	115	162	252	253	226	211	179	239	325	422	407	416	427	424	439	467	542	548	716	911	7,708
42	5	98	155	216	196	204	192	198	207	277	372	386	357	386	459	482	445	520	550	691	777	7,173
43	3	70	105	187	190	186	164	171	225	262	323	356	364	348	369	357	352	399	452	555	649	6,087
44	7	32	88	105	149	180	132	123	162	257	289	298	283	331	338	338	336	365	417	443	484	5,157
45	3	5	41	96	106	140	129	98	86	236	283	268	239	269	318	281	293	343	351	417	371	4,373
46	2	3	5	43	112	88	125	102	83	167	245	277	237	255	287	262	256	290	344	340	362	3,885
47	3	2	4	4	30	118	57	110	84	120	185	217	258	240	240	232	229	270	315	316	321	3,355
48	6	1	3	2	6	51	26	29	67	104	136	185	212	221	239	244	235	248	288	312	287	2,902
49	3	1	3	0	1	4	8	24	21	83	109	151	176	220	208	227	239	234	265	281	277	2,535
50	1	1	0	1	1	4	4	9	16	35	76	88	138	153	156	216	223	199	202	246	263	2,032
51	2	0	2	2	2	1	3	4	7	21	42	55	102	98	129	185	200	221	203	193	208	1,680
52	1	0	2	0	1	0	0	4	6	9	21	43	77	75	77	125	161	179	164	164	194	1,303
53	0	1	0	0	0	1	0	2	3	2	10	20	27	40	46	94	108	127	142	154	175	952
54	0	0	0	0	0	2	0	2	0	5	5	11	22	18	35	54	79	115	122	151	132	753
55	0	0	0	2	0	0	0	0	1	3	2	7	8	18	30	41	68	80	85	107	151	603
56	0	0	0	0	0	1	0	1	1	0	3	4	4	5	20	12	37	51	68	99	96	402
57	0	0	0	0	0	0	0	1	0	0	0	1	1	2	2	16	21	39	39	46	80	248
58	0	0	0	0	1	0	0	0	1	0	2	1	4	0	5	7	14	26	35	35	35	131
59	0	0	0	0	0	0	0	0	1	0	0	1	0	1	2	4	5	3	12	31	32	92
60	0	0	0	0	0	0	0	0	0	0	1	1	0	1	0	1	2	4	6	7	11	34
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	3	7
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	62,916	57,835	53,169	53,874	53,807	45,291	32,782	23,019	23,219	23,916	23,543	22,449	18,652	15,091	13,619	12,569	11,005	9,847	9,785	9,945	9,299	585,632

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 30.5
 Average PEBD Years of Service 8.4
 Department of Defense - Office of the Actuary

TABLE C7 (continued)
 DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,077
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,753
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,372
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,720
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,700
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,978
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,074
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,921
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,918
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,783
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,314
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,461
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,805
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,279
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,191
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,932
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,593
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,697
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13,556
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,249
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,468
38	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65	11,041
39	622	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	686	10,471
40	1,105	807	69	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,981	10,599
41	1,086	1,209	877	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,236	10,944
42	900	1,099	1,297	810	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,152	11,325
43	602	741	1,082	1,149	656	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,291	10,378
44	537	566	751	842	1,042	634	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,418	9,575
45	422	391	496	586	826	939	533	90	0	0	0	0	0	0	0	0	0	0	0	0	0	4,283	8,656
46	363	367	444	444	607	729	689	587	59	0	0	0	0	0	0	0	0	0	0	0	0	4,289	8,174
47	325	353	389	352	457	596	552	781	516	39	0	0	0	0	0	0	0	0	0	0	0	4,360	7,715
48	283	296	338	325	363	466	452	621	738	520	48	0	0	0	0	0	0	0	0	0	0	4,450	7,352
49	279	268	296	314	322	360	345	465	544	712	514	58	0	0	0	0	0	0	0	0	0	4,477	7,012
50	282	235	225	222	272	312	316	386	419	533	648	492	33	0	0	0	0	0	0	0	0	4,375	6,407
51	228	200	194	176	208	230	226	274	316	370	461	617	333	20	0	0	0	0	0	0	0	3,853	5,533
52	205	189	165	166	166	179	175	242	264	274	364	461	392	236	17	0	0	0	0	0	0	3,495	4,798
53	141	126	128	132	133	136	145	175	176	203	266	302	300	336	225	10	0	0	0	0	0	2,934	3,886
54	139	124	97	119	123	117	126	125	150	184	192	215	178	228	333	166	6	0	0	0	0	2,622	3,375
55	114	87	86	89	103	98	114	108	125	144	132	157	159	140	225	239	146	7	0	0	0	2,273	2,876
56	109	93	71	68	81	81	75	104	85	103	112	125	124	127	136	173	193	82	1	0	0	1,943	2,345
57	82	80	74	83	58	65	66	85	83	86	87	93	109	90	109	115	127	109	41	2	0	1,644	1,892
58	63	48	66	53	54	56	51	57	73	74	75	80	73	69	75	109	86	82	84	43	0	1,371	1,502
59	37	42	41	61	50	45	47	44	55	64	59	61	59	61	62	58	84	58	72	84	23	1,167	1,259
60	16	17	14	22	25	24	21	18	25	21	30	40	24	32	21	28	34	32	21	63	34	562	596
61	2	3	6	1	1	3	1	0	0	3	0	6	0	3	4	3	0	2	1	1	8	48	55
62	5	0	2	1	1	1	1	1	0	0	2	0	1	0	0	0	0	0	2	0	5	22	22
63	0	0	0	0	0	0	0	1	0	0	1	1	1	0	0	0	0	0	0	0	0	4	4
Total	8,012	7,405	7,208	6,079	5,594	5,132	3,981	4,164	3,628	3,330	2,991	2,708	1,786	1,342	1,207	901	676	372	222	193	70	67,001	652,633

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 30.5
 Average PEBD Years of Service 8.4
 Department of Defense - Office of the Actuary

TABLE C8

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 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	1,077	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,077
18	9,927	826	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,753
19	13,522	8,273	577	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,372
20	10,238	11,359	6,687	478	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,762
21	7,075	9,787	10,344	7,437	1,164	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,807
22	5,043	6,930	9,246	10,162	9,025	1,109	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,515
23	3,825	4,992	6,498	8,595	10,868	7,779	705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,262
24	2,856	3,817	4,618	6,336	8,375	9,492	5,662	452	0	0	0	0	0	0	0	0	0	0	0	0	0	41,608
25	2,134	2,773	3,629	4,733	6,001	7,077	7,279	3,850	426	0	0	0	0	0	0	0	0	0	0	0	0	37,902
26	1,711	2,173	2,727	3,572	4,410	5,016	5,343	5,023	3,555	457	0	0	0	0	0	0	0	0	0	0	0	33,987
27	1,353	1,718	2,095	2,869	3,300	3,728	3,770	3,871	4,806	3,879	469	0	0	0	0	0	0	0	0	0	0	31,858
28	1,110	1,391	1,630	2,142	2,583	2,963	2,782	2,536	3,851	4,950	3,940	450	0	0	0	0	0	0	0	0	0	30,328
29	1,019	1,120	1,305	1,724	1,893	2,053	2,240	2,067	2,604	3,752	4,998	3,924	417	0	0	0	0	0	0	0	0	29,116
30	784	998	1,153	1,393	1,513	1,616	1,558	1,792	2,198	2,657	3,573	5,152	3,318	292	0	0	0	0	0	0	0	27,997
31	618	700	902	1,152	1,170	1,170	1,132	1,292	1,969	2,145	2,466	3,425	4,095	2,528	203	0	0	0	0	0	0	24,967
32	528	647	757	973	975	1,034	903	906	1,363	1,924	2,177	2,329	2,828	3,171	2,128	172	0	0	0	0	0	22,815
33	487	530	624	750	842	750	759	678	1,023	1,331	1,790	1,931	1,864	2,212	2,800	1,774	143	0	0	0	0	20,288
34	384	412	489	645	674	638	530	544	783	1,071	1,312	1,584	1,603	1,534	1,981	2,496	1,474	115	0	0	0	18,269
35	398	441	463	561	560	525	488	438	631	853	1,015	1,255	1,497	1,356	1,427	1,907	2,098	1,235	97	0	0	17,245
36	213	384	395	476	462	478	407	378	560	705	840	919	1,082	1,226	1,239	1,328	1,658	1,794	1,160	110	0	15,814
37	123	259	394	406	424	391	356	301	468	624	737	804	824	863	1,143	1,253	1,238	1,372	1,764	1,200	124	15,068
38	110	243	299	448	365	342	300	271	431	521	621	721	637	727	834	1,104	1,109	1,020	1,490	1,851	1,226	14,670
39	99	205	251	300	353	282	269	255	365	474	569	581	609	625	672	858	1,108	1,023	1,123	1,493	1,751	13,265
40	95	198	244	301	298	340	279	231	306	438	508	554	540	587	649	699	828	959	1,058	1,191	1,455	11,758
41	62	168	213	312	297	265	251	225	303	422	523	508	548	537	565	626	691	818	991	1,159	1,196	10,680
42	37	160	210	283	247	243	231	255	274	383	481	488	464	495	608	681	632	725	883	1,218	1,269	10,267
43	40	118	162	229	236	220	199	219	285	341	419	435	451	428	461	475	525	573	655	882	1,223	8,576
44	24	76	126	145	195	217	166	147	219	340	364	368	353	400	451	431	447	488	563	623	759	6,902
45	18	38	88	127	132	168	160	122	119	292	343	334	304	330	373	361	368	443	493	556	543	5,712
46	14	33	33	69	142	107	147	129	105	205	309	339	303	317	346	319	317	375	453	466	526	5,054
47	14	20	26	26	59	139	75	129	110	157	216	268	312	300	290	288	275	343	388	403	440	4,278
48	17	27	29	17	29	73	49	39	99	138	166	225	253	267	282	295	293	316	361	382	382	3,739
49	9	14	25	27	19	16	22	45	47	125	144	182	208	257	247	277	282	284	331	349	367	3,277
50	7	9	26	25	14	13	12	25	31	59	110	118	158	186	195	254	269	244	248	307	322	2,632
51	6	9	12	26	15	18	16	13	17	36	63	80	129	120	157	219	258	256	236	231	260	2,177
52	5	10	12	16	18	5	16	14	18	21	38	64	99	104	93	154	185	215	200	195	230	1,712
53	6	8	12	5	12	13	12	10	16	18	17	30	42	59	69	116	131	151	167	192	209	1,295
54	5	6	4	9	12	14	8	11	12	20	16	18	36	26	61	79	93	128	145	188	158	1,049
55	5	5	4	9	6	9	5	8	16	15	12	19	16	29	39	65	85	98	100	133	184	862
56	1	4	4	4	7	3	10	12	5	12	10	12	11	10	31	24	50	64	90	117	121	602
57	2	5	4	5	7	7	5	4	3	5	11	15	13	11	12	20	36	62	48	64	101	440
58	3	4	5	5	8	3	2	6	2	9	3	9	14	12	3	12	13	24	34	58	52	281
59	2	6	5	2	1	2	7	3	3	5	9	9	14	12	7	6	10	9	22	48	46	228
60	0	5	6	3	3	7	1	1	1	3	4	4	11	6	4	7	11	10	19	25	138	
61	3	3	1	5	1	1	2	4	0	2	3	4	5	4	6	1	3	4	11	10	73	
62	0	1	4	2	2	0	0	1	1	0	3	1	1	1	4	5	2	3	4	3	4	42
63	2	2	6	0	2	3	5	5	5	3	5	4	1	1	5	3	4	6	4	9	6	81
Total	65,011	60,907	56,344	56,804	56,719	48,329	36,163	26,312	27,030	28,390	28,283	27,162	23,059	19,034	17,383	16,314	14,630	13,157	13,122	13,458	12,989	660,600

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 31.8
Average PEBD Years of Service 9.4
Department of Defense - Office of the Actuary

TABLE C8 (continued)

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,077
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,753
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,372
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,762
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,807
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,515
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,262
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,608
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,902
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,987
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,858
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,328
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,116
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,997
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,967
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,815
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,288
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,269
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,245
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,814
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,068
38	91	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	91	14,761
39	830	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	919	14,184
40	1,419	1,110	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,640	14,398
41	1,387	1,631	1,262	105	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,385	15,065
42	1,187	1,430	1,802	1,188	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,672	15,939
43	1,114	1,031	1,459	1,571	1,061	99	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,335	14,911
44	1,016	1,127	1,062	1,161	1,465	957	81	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,869	13,771
45	685	921	1,065	845	1,164	1,327	819	135	0	0	0	0	0	0	0	0	0	0	0	0	0	6,961	12,673
46	529	674	1,038	989	886	1,075	980	900	93	0	0	0	0	0	0	0	0	0	0	0	0	7,164	12,218
47	478	521	718	892	970	891	811	1,091	781	75	0	0	0	0	0	0	0	0	0	0	0	7,228	11,506
48	387	433	543	634	875	957	661	866	1,049	731	75	0	0	0	0	0	0	0	0	0	0	7,211	10,950
49	365	381	475	513	622	849	792	649	792	953	724	79	0	0	0	0	0	0	0	0	0	7,194	10,471
50	339	309	339	354	417	572	766	710	593	705	860	648	47	0	0	0	0	0	0	0	0	6,659	9,291
51	277	273	289	297	338	383	486	564	599	534	588	780	419	34	0	0	0	0	0	0	0	5,861	8,038
52	248	262	232	235	248	302	326	378	519	416	452	584	532	313	22	0	0	0	0	0	0	5,069	6,781
53	190	175	186	193	190	239	260	284	321	344	368	390	379	434	316	14	0	0	0	0	0	4,283	5,578
54	174	174	152	172	168	191	211	200	257	252	284	326	234	301	424	221	9	0	0	0	0	3,750	4,799
55	138	133	131	134	144	154	173	163	195	214	199	250	267	176	278	316	206	10	0	0	0	3,281	4,143
56	141	119	113	111	129	136	123	154	150	152	159	190	201	182	176	230	255	117	3	0	0	2,841	3,443
57	108	107	108	118	96	95	111	124	117	119	118	137	159	151	178	156	174	158	57	2	0	2,393	2,833
58	94	75	106	86	92	84	90	95	94	106	105	99	93	106	110	151	128	108	103	62	1	1,988	2,269
59	57	66	79	95	74	75	80	67	87	96	78	80	79	88	90	86	119	85	88	121	37	1,727	1,955
60	23	37	29	42	51	42	44	32	41	33	42	45	35	41	33	38	57	43	31	89	44	872	1,010
61	9	7	12	7	6	9	6	4	6	5	5	9	1	8	8	11	4	7	3	7	19	153	226
62	10	8	10	4	6	2	8	3	1	3	5	0	4	2	3	5	4	2	5	9	21	115	157
63	9	8	10	4	4	6	5	5	11	3	5	2	4	5	4	3	2	0	5	1	18	114	195
Total	11,305	11,101	11,331	9,750	9,071	8,445	6,833	6,424	5,706	4,741	4,067	3,619	2,454	1,841	1,642	1,231	958	530	295	291	140	101,775	762,375

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 31.8
Average PEBD Years of Service 9.4
Department of Defense - Office of the Actuary

TABLE C9

DOD NON-SELECTED RESERVE OFFICERS WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
38	0	0	2	14	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19
39	0	0	2	23	27	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	61
40	0	0	1	17	44	47	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	120
41	0	0	2	14	33	72	112	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	254
42	0	0	4	76	34	80	131	126	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	463
43	0	0	4	82	159	60	102	160	167	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	754
44	0	0	0	32	142	221	98	114	225	200	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,054
45	0	0	0	13	69	209	282	114	172	260	203	40	0	0	0	0	0	0	0	0	0	0	0	0	0	1,363
46	0	0	0	20	36	106	328	342	183	229	216	211	23	0	0	0	0	0	0	0	0	0	0	0	0	1,695
47	0	0	3	10	29	47	151	348	417	180	184	243	243	25	0	0	0	0	0	0	0	0	0	0	0	1,882
48	0	0	1	5	28	45	105	183	486	514	180	223	299	288	30	0	0	0	0	0	0	0	0	0	0	2,387
49	0	0	0	6	23	48	73	131	270	572	587	261	273	324	323	31	0	0	0	0	0	0	0	0	0	2,923
50	0	0	0	4	7	29	60	96	141	309	633	662	214	275	294	248	30	0	0	0	0	0	0	0	0	3,003
51	0	0	0	7	14	26	45	62	105	190	338	661	728	302	337	307	223	11	0	0	0	0	0	0	0	3,355
52	0	0	0	3	8	21	20	39	92	158	202	352	805	807	290	266	269	188	16	0	0	0	0	0	0	3,539
53	0	0	0	1	6	19	31	36	64	107	155	193	441	792	843	274	237	264	219	8	0	0	0	0	0	3,692
54	0	0	0	5	8	17	23	42	39	67	106	170	253	429	844	819	233	221	318	198	9	0	0	0	0	3,803
55	0	0	1	5	9	14	29	33	47	61	87	115	202	252	433	878	891	231	265	313	192	9	0	0	0	4,068
56	0	0	0	1	11	13	19	25	40	59	54	93	147	204	260	423	884	1,007	283	281	309	174	8	0	0	4,296
57	0	0	0	2	8	21	20	37	52	41	65	61	112	158	242	280	473	937	999	300	289	265	128	3	0	4,496
58	0	0	0	4	3	20	23	40	36	44	53	73	68	128	186	203	259	461	896	968	279	266	245	145	6	4,410
59	0	0	0	2	3	13	16	37	23	42	44	50	73	91	128	161	212	301	467	859	996	277	289	295	140	4,520
60	0	0	0	0	2	4	9	17	25	22	25	29	33	55	49	73	85	101	126	267	515	317	149	237	172	2,314
61	0	0	0	1	0	2	1	0	1	1	2	3	1	1	0	2	1	7	4	8	14	16	13	6	6	90
62	0	0	0	0	0	1	1	0	0	0	3	2	3	0	0	3	3	1	3	2	3	5	8	7	13	58
63	0	0	0	0	1	1	0	1	0	0	1	3	3	0	3	0	3	1	0	1	1	8	12	20	175	235
Total	0	0	20	349	707	1,147	1,691	2,004	2,598	3,079	3,162	3,446	3,922	4,132	4,263	3,969	3,803	3,734	3,596	3,206	2,608	1,339	853	714	513	54,855

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
Age is age nearest birthday as of the end of the fiscal year.

Average Age 53.1
Average PEBD Years of Service 30.7
Department of Defense - Office of the Actuary

TABLE C10

DOD NON-SELECTED RESERVE ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	17	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20
38	0	0	12	89	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114
39	0	0	18	153	157	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	362
40	0	0	9	136	300	406	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	915
41	0	0	9	95	302	656	631	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,767
42	0	0	13	69	201	532	985	796	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,645
43	0	0	7	40	144	313	718	1,156	957	90	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,425
44	0	0	3	40	112	227	500	901	1,476	1,131	108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,498
45	0	0	4	40	85	179	329	600	1,119	1,608	1,188	209	0	0	0	0	0	0	0	0	0	0	0	0	0	5,362
46	0	0	7	20	66	149	279	465	813	1,327	1,430	1,496	157	0	0	0	0	0	0	0	0	0	0	0	0	6,208
47	0	0	6	29	55	132	243	373	576	923	1,115	1,910	1,477	148	0	0	0	0	0	0	0	0	0	0	0	6,987
48	0	0	4	17	62	109	185	311	509	716	872	1,570	2,097	1,727	222	0	0	0	0	0	0	0	0	0	0	8,402
49	0	0	2	18	64	99	192	283	413	607	743	1,069	1,674	2,204	1,866	202	0	0	0	0	0	0	0	0	0	9,437
50	0	0	3	17	54	97	137	244	333	488	593	842	1,169	1,680	2,387	1,868	147	0	0	0	0	0	0	0	0	10,060
51	0	0	3	15	43	86	124	211	285	382	435	705	908	1,285	1,666	2,562	1,693	122	0	0	0	0	0	0	0	10,526
52	0	0	1	12	58	72	117	166	267	323	408	561	758	963	1,275	1,950	2,207	1,392	132	0	0	0	0	0	0	10,660
53	0	0	3	11	37	75	86	122	224	266	350	467	568	746	878	1,320	1,640	1,926	1,511	91	0	0	0	0	0	10,322
54	0	0	2	8	26	62	91	115	187	220	276	330	451	597	728	928	1,121	1,484	2,068	1,286	49	0	0	0	0	10,029
55	0	0	5	14	34	53	82	112	158	176	232	330	418	436	629	814	956	1,169	1,734	1,987	1,089	64	0	0	0	10,492
56	0	0	1	15	37	47	63	87	142	185	211	247	346	450	536	741	765	909	1,282	1,673	1,925	916	38	0	0	10,617
57	0	0	1	11	30	59	68	77	115	164	191	254	302	344	476	574	662	784	1,060	1,298	1,551	1,662	704	25	0	10,413
58	0	0	2	9	26	59	59	56	96	140	154	225	288	317	410	500	566	677	886	1,028	1,249	1,396	1,240	610	17	10,012
59	0	0	1	4	15	38	34	79	98	126	158	173	212	324	350	430	496	582	781	912	1,044	1,043	1,280	1,615	519	10,314
60	0	0	0	2	4	13	21	28	52	60	65	89	109	132	165	220	231	288	371	410	487	517	642	1,270	767	5,944
61	0	0	0	0	0	0	2	1	2	4	1	0	4	5	4	4	15	6	13	10	12	11	17	45	75	232
62	0	0	0	0	0	0	0	0	1	1	3	3	1	4	3	5	6	6	8	13	11	15	13	12	70	175
63	0	0	0	0	0	0	0	0	1	3	3	7	7	8	8	15	20	22	31	30	31	34	20	39	473	752
Total	0	0	133	867	1,928	3,501	5,014	6,254	7,874	8,939	8,536	10,487	10,944	11,370	11,603	12,133	10,526	9,366	9,878	8,738	7,448	5,657	3,956	3,616	1,922	160,690

Note: Extracted from files maintained by the Defense Manpower Data Center (DMDC).
 Age is age nearest birthday as of the end of the fiscal year.

Average Age 52.1
 Average PEBD Years of Service 30.8
 Department of Defense - Office of the Actuary

TABLE C11

DOD NON-SELECTED RESERVE OFFICERS AND ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2012 VALUATION
COMPLETED YEARS OF ACTIVE DUTY SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	17	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21
38	0	0	15	103	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	133
39	0	0	20	176	184	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	423
40	0	0	10	153	344	453	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,035
41	0	0	11	109	335	729	744	94	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,021
42	0	0	17	145	235	612	1,116	922	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,108
43	0	0	11	123	303	373	819	1,316	1,124	110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,179
44	0	0	3	72	254	448	599	1,015	1,701	1,330	130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,552
45	0	0	4	53	154	388	612	714	1,292	1,868	1,391	249	0	0	0	0	0	0	0	0	0	0	0	0	0	6,725
46	0	0	7	40	102	255	606	807	996	1,556	1,646	1,707	180	0	0	0	0	0	0	0	0	0	0	0	0	7,903
47	0	0	9	39	84	179	395	721	993	1,103	1,299	2,154	1,720	173	0	0	0	0	0	0	0	0	0	0	0	8,869
48	0	0	5	22	90	154	290	494	995	1,230	1,052	1,793	2,396	2,015	252	0	0	0	0	0	0	0	0	0	0	10,789
49	0	0	2	24	87	147	265	414	684	1,179	1,330	1,330	1,947	2,528	2,189	233	0	0	0	0	0	0	0	0	0	12,360
50	0	0	3	21	61	126	197	340	474	797	1,226	1,504	1,383	1,955	2,681	2,117	177	0	0	0	0	0	0	0	0	13,063
51	0	0	3	22	57	112	170	273	390	573	773	1,366	1,636	1,587	2,002	2,868	1,915	133	0	0	0	0	0	0	0	13,881
52	0	0	1	15	66	93	137	205	359	481	610	913	1,563	1,770	1,566	2,216	2,476	1,580	148	0	0	0	0	0	0	14,199
53	0	0	3	12	43	94	117	158	288	373	505	661	1,008	1,538	1,721	1,594	1,877	2,190	1,731	99	0	0	0	0	0	14,014
54	0	0	2	13	34	79	114	157	226	287	382	500	704	1,026	1,572	1,747	1,355	1,706	2,386	1,484	58	0	0	0	0	13,832
55	0	0	6	19	43	67	112	145	205	237	320	445	620	688	1,062	1,692	1,846	1,400	1,999	2,300	1,281	73	0	0	0	14,560
56	0	0	1	16	48	60	82	112	182	244	265	340	494	655	795	1,164	1,650	1,916	1,565	1,954	2,233	1,090	46	0	0	14,913
57	0	0	1	13	38	80	88	115	167	205	256	315	414	502	718	855	1,135	1,721	2,059	1,598	1,841	1,927	832	28	0	14,909
58	0	0	2	13	29	79	82	96	132	184	207	298	356	445	597	703	826	1,138	1,783	1,997	1,529	1,662	1,486	755	23	14,422
59	0	0	1	6	18	51	50	116	121	168	202	223	285	415	478	591	708	883	1,249	1,771	2,039	1,320	1,569	1,911	659	14,834
60	0	0	0	2	6	17	30	45	77	82	90	119	142	187	214	293	316	389	497	678	1,001	834	792	1,507	939	8,258
61	0	0	0	1	0	2	3	1	3	5	3	3	5	6	4	6	16	13	17	18	26	27	30	51	81	322
62	0	0	0	0	0	1	1	0	1	1	6	5	4	4	3	8	9	7	11	15	14	20	21	19	83	233
63	0	0	0	0	1	1	0	1	1	3	4	9	9	8	11	15	23	23	31	31	32	42	32	59	649	987
Total	0	0	154	1,217	2,635	4,647	6,704	8,258	10,472	12,018	11,698	13,934	14,866	15,502	15,866	16,103	14,329	13,099	13,475	11,944	10,055	6,996	4,809	4,330	2,434	215,545

Note Extracted from files maintained by the Defense Manpower Data Center (DMDC).

Age is age nearest birthday as of the end of the fiscal year.

Average Age 52.4

Average PEBD Years of Service 30.8

Department of Defense - Office of the Actuary

TABLE C12

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
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	1	1	0	0	0	1	1
24	0	0	0	1	1	0	0	0	1	1
25	0	0	6	6	12	0	0	6	7	13
26	0	0	19	10	29	0	0	19	10	29
27	0	0	11	24	35	0	0	11	25	36
28	0	0	30	26	56	0	0	31	26	57
29	0	0	53	25	78	0	0	54	26	80
30	0	0	72	34	106	0	0	72	34	106
31	0	0	80	39	119	0	0	80	39	119
32	0	0	94	40	134	0	0	96	41	137
33	0	0	120	30	150	0	0	122	31	153
34	0	0	100	27	127	0	0	100	28	128
35	0	0	109	39	148	0	0	111	40	151
36	0	0	104	31	135	0	0	106	32	138
37	0	0	124	31	155	0	0	130	32	162
38	28	0	134	23	185	28	0	135	24	187
39	97	0	137	31	265	100	0	140	31	271
40	313	0	162	25	500	320	0	168	26	514
41	551	0	172	26	749	574	0	179	27	780
42	991	0	208	44	1,243	1,031	0	210	44	1,285
43	1,596	0	203	22	1,821	1,645	0	207	22	1,874
44	2,307	0	202	35	2,544	2,400	0	211	37	2,648
45	3,056	0	224	25	3,305	3,162	0	236	25	3,423
46	3,846	0	216	30	4,092	4,009	0	223	33	4,265
47	4,713	0	246	26	4,985	4,882	0	256	27	5,165
48	5,538	0	281	30	5,849	5,762	0	296	31	6,089
49	6,379	0	267	26	6,672	6,662	0	272	26	6,960
50	6,761	0	314	14	7,089	7,129	0	331	14	7,474
51	7,172	0	295	15	7,482	7,662	0	303	15	7,980
52	7,610	0	288	16	7,914	8,078	0	299	18	8,395
53	8,057	0	307	13	8,377	8,543	0	327	13	8,883
54	8,590	0	309	10	8,909	9,075	0	326	11	9,412
55	9,202	0	329	6	9,537	9,695	0	358	6	10,059
56	9,482	0	339	6	9,827	10,024	0	358	7	10,389
57	9,996	0	307	9	10,312	10,553	0	327	12	10,892
58	10,143	0	352	2	10,497	10,707	0	373	3	11,083
59	10,469	0	376	6	10,851	11,007	0	398	7	11,412
60	10,496	2,359	375	7	13,237	11,117	2,377	392	7	13,893
61	10,333	5,328	359	5	16,025	10,884	5,407	386	6	16,683
62	10,639	5,931	383	3	16,956	11,256	6,030	411	3	17,700
63	11,292	6,935	433	4	18,664	11,895	7,036	459	4	19,394
64	12,096	8,056	454	0	20,606	12,719	8,196	484	1	21,400
65	12,971	8,923	607	0	22,501	13,666	9,082	630	0	23,378

TABLE C12 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	13,779	9,548	714	0	24,041	14,463	9,706	749	0	24,918
67	9,564	6,790	537	0	16,891	10,033	6,907	562	0	17,502
68	9,646	6,748	547	0	16,941	10,116	6,831	569	0	17,516
69	9,844	6,350	526	0	16,720	10,345	6,477	544	0	17,366
70	9,672	6,288	539	0	16,499	10,179	6,398	553	0	17,130
71	8,514	5,099	389	0	14,002	8,964	5,190	410	0	14,564
72	8,597	4,549	389	0	13,535	9,001	4,641	414	0	14,056
73	8,611	4,257	322	0	13,190	9,013	4,356	339	0	13,708
74	8,173	4,244	299	0	12,716	8,537	4,348	312	0	13,197
75	7,810	4,091	273	0	12,174	8,143	4,183	284	0	12,610
76	7,419	3,849	267	0	11,535	7,748	3,932	285	0	11,965
77	7,201	3,668	255	0	11,124	7,466	3,742	267	0	11,475
78	7,484	3,728	257	0	11,469	7,747	3,808	273	0	11,828
79	7,062	3,398	220	0	10,680	7,276	3,466	229	0	10,971
80	7,037	3,444	249	0	10,730	7,245	3,520	265	0	11,030
81	6,544	3,539	291	0	10,374	6,755	3,607	302	0	10,664
82	6,377	3,681	260	0	10,318	6,559	3,733	276	0	10,568
83	5,632	3,437	295	0	9,364	5,780	3,514	305	0	9,599
84	4,523	2,864	250	0	7,637	4,674	2,904	262	0	7,840
85	3,150	1,982	176	0	5,308	3,263	2,030	188	0	5,481
86	2,448	1,803	168	0	4,419	2,532	1,834	171	0	4,537
87	2,587	2,011	165	0	4,763	2,671	2,031	171	0	4,873
88	2,705	2,364	236	0	5,305	2,787	2,378	241	0	5,406
89	2,652	2,312	341	0	5,305	2,719	2,326	346	0	5,391
90	2,525	2,258	378	0	5,161	2,603	2,279	383	0	5,265
91	2,571	2,097	404	0	5,072	2,631	2,114	408	0	5,153
92	2,144	1,827	398	0	4,369	2,191	1,841	404	0	4,436
93	1,740	1,375	358	0	3,473	1,780	1,384	362	0	3,526
94	1,254	1,100	232	0	2,586	1,275	1,111	235	0	2,621
95	787	766	172	0	1,725	804	771	174	0	1,749
96	503	494	102	0	1,099	522	501	103	0	1,126
97	348	299	75	0	722	354	302	77	0	733
98	186	218	45	0	449	194	219	45	0	458
99	108	110	32	0	250	114	114	33	0	261
100	32	68	17	0	117	34	69	17	0	120
101	34	30	2	0	66	34	30	2	0	66
102	19	26	3	0	48	21	26	3	0	50
103	8	12	2	0	22	8	12	2	0	22
104	3	4	0	0	7	4	4	0	0	8
105	5	0	0	0	5	5	0	0	0	5
106	2	1	1	0	4	2	1	1	0	4
107	0	0	0	0	0	0	0	0	0	0
108	1	1	0	0	2	1	1	0	0	2
109	0	1	0	0	1	0	1	0	0	1
110	2	0	0	0	2	2	0	0	0	2
Total	364,027	148,263	19,387	823	532,500	381,180	150,770	20,199	853	553,002
60+	247,130	148,263	12,797	19	408,209	258,132	150,770	13,328	21	422,251
62+	226,301	140,576	12,063	7	378,947	236,131	142,986	12,550	8	391,675
65+	192,274	119,654	10,793	0	322,721	200,261	121,724	11,196	0	333,181

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.

TABLE C13

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
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	4	3	7	0	0	4	3	7
20	0	0	21	34	55	0	0	21	34	55
21	0	0	65	108	173	0	0	65	108	173
22	0	0	178	300	478	0	0	179	301	480
23	0	0	415	549	964	0	0	416	553	969
24	0	0	700	746	1,446	0	0	703	750	1,453
25	0	0	948	1,008	1,956	0	0	951	1,021	1,972
26	0	0	1,309	1,294	2,603	0	0	1,312	1,303	2,615
27	0	0	1,720	1,315	3,035	0	0	1,728	1,327	3,055
28	0	0	1,924	1,302	3,226	0	0	1,939	1,318	3,257
29	0	0	1,989	1,254	3,243	0	0	2,018	1,272	3,290
30	0	0	2,127	1,168	3,295	0	0	2,148	1,183	3,331
31	0	0	1,999	1,056	3,055	0	0	2,032	1,071	3,103
32	0	0	2,081	846	2,927	0	0	2,114	868	2,982
33	24	0	1,953	761	2,738	24	0	1,989	784	2,797
34	60	0	1,851	670	2,581	60	0	1,882	679	2,621
35	68	0	1,809	568	2,445	68	0	1,846	582	2,496
36	51	0	1,831	495	2,377	51	0	1,856	500	2,407
37	41	0	1,745	408	2,194	41	0	1,782	418	2,241
38	484	0	1,802	353	2,639	488	0	1,840	367	2,695
39	2,289	0	1,738	347	4,374	2,305	0	1,781	350	4,436
40	5,067	0	2,023	295	7,385	5,111	0	2,059	301	7,471
41	8,445	0	2,171	312	10,928	8,549	0	2,224	317	11,090
42	11,342	0	2,367	351	14,060	11,484	0	2,412	358	14,254
43	13,587	0	2,289	272	16,148	13,793	0	2,365	281	16,439
44	16,336	0	2,299	242	18,877	16,574	0	2,370	243	19,187
45	19,422	0	2,297	156	21,875	19,685	0	2,369	158	22,212
46	22,727	0	2,481	175	25,383	23,052	0	2,563	177	25,792
47	25,578	0	2,658	177	28,413	25,951	0	2,745	178	28,874
48	29,154	0	2,850	131	32,135	29,627	0	2,958	131	32,716
49	31,862	0	2,917	104	34,883	32,491	0	3,034	107	35,632
50	34,212	0	3,078	114	37,404	34,979	0	3,234	115	38,328
51	36,043	0	3,063	80	39,186	37,007	0	3,191	82	40,280
52	37,163	0	3,105	72	40,340	38,095	0	3,269	72	41,436
53	36,838	0	3,223	62	40,123	37,726	0	3,372	63	41,161
54	36,044	0	3,109	50	39,203	36,830	0	3,253	51	40,134
55	35,273	0	3,257	40	38,570	36,027	0	3,393	40	39,460
56	33,803	0	3,158	27	36,988	34,474	0	3,309	27	37,810
57	32,911	0	3,227	30	36,168	33,546	0	3,345	30	36,921
58	32,554	0	3,259	25	35,838	33,077	0	3,346	25	36,448
59	31,444	0	3,261	15	34,720	31,948	0	3,351	15	35,314
60	31,325	5,435	3,338	19	40,117	31,773	5,506	3,446	19	40,744
61	28,754	13,162	3,431	13	45,360	29,150	13,380	3,534	13	46,077
62	27,542	14,257	4,558	6	46,363	27,928	14,474	4,654	6	47,062
63	27,929	15,781	6,012	7	49,729	28,288	16,031	6,104	7	50,430
64	28,066	16,715	7,318	6	52,105	28,430	16,969	7,403	6	52,808
65	28,159	17,849	7,588	0	53,596	28,515	18,117	7,686	0	54,318

TABLE C13 (CONT'D)

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	27,913	17,735	6,290	0	51,938	28,256	18,058	6,374	0	52,688
67	19,403	12,373	3,818	0	35,594	19,639	12,580	3,873	0	36,092
68	19,809	11,396	3,099	0	34,304	20,082	11,599	3,157	0	34,838
69	21,523	10,847	2,641	0	35,011	21,794	11,047	2,686	0	35,527
70	23,429	10,349	2,353	0	36,131	23,729	10,568	2,394	0	36,691
71	21,928	8,207	1,956	0	32,091	22,221	8,367	2,006	0	32,594
72	21,191	7,064	1,651	0	29,906	21,551	7,227	1,701	0	30,479
73	21,055	6,901	1,383	0	29,339	21,424	7,074	1,430	0	29,928
74	22,039	6,817	1,416	0	30,272	22,452	6,969	1,467	0	30,888
75	23,463	6,707	1,339	0	31,509	23,851	6,807	1,380	0	32,038
76	22,988	6,301	1,261	0	30,550	23,339	6,405	1,309	0	31,053
77	22,281	5,976	1,250	0	29,507	22,535	6,060	1,275	0	29,870
78	20,438	5,171	1,253	0	26,862	20,697	5,256	1,290	0	27,243
79	18,654	4,276	1,292	0	24,222	18,867	4,357	1,328	0	24,552
80	17,921	4,021	1,693	0	23,635	18,150	4,070	1,734	0	23,954
81	16,903	3,956	1,859	0	22,718	17,074	4,016	1,904	0	22,994
82	17,008	3,709	1,891	0	22,608	17,174	3,754	1,920	0	22,848
83	14,916	2,892	1,700	0	19,508	15,053	2,919	1,729	0	19,701
84	11,472	2,234	1,243	0	14,949	11,618	2,267	1,255	0	15,140
85	9,019	1,560	890	0	11,469	9,121	1,572	916	0	11,609
86	6,459	1,280	505	0	8,244	6,554	1,296	513	0	8,363
87	5,269	1,132	423	0	6,824	5,355	1,151	435	0	6,941
88	4,519	991	329	0	5,839	4,586	1,007	332	0	5,925
89	3,903	783	269	0	4,955	3,949	794	272	0	5,015
90	3,024	626	222	0	3,872	3,064	628	225	0	3,917
91	2,578	568	148	0	3,294	2,608	573	148	0	3,329
92	1,879	383	98	0	2,360	1,899	385	103	0	2,387
93	1,471	279	89	0	1,839	1,489	281	92	0	1,862
94	908	175	68	0	1,151	916	177	70	0	1,163
95	573	125	29	0	727	581	125	29	0	735
96	325	68	26	0	419	331	70	26	0	427
97	211	54	16	0	281	215	54	16	0	285
98	140	39	10	0	189	142	39	10	0	191
99	54	21	2	0	77	54	21	2	0	77
100	34	7	4	0	45	34	7	4	0	45
101	25	3	1	0	29	25	3	1	0	29
102	13	1	0	0	14	14	1	0	0	15
103	11	1	0	0	12	12	1	0	0	13
104	8	0	1	0	9	8	0	1	0	9
105	5	0	3	0	8	5	0	3	0	8
106	2	0	0	0	2	2	0	0	0	2
107	3	0	0	0	3	3	0	0	0	3
108	3	0	1	0	4	3	0	1	0	4
109	1	0	1	0	2	1	0	1	0	2
110	10	0	2	0	12	10	0	2	0	12
Total	1,129,378	228,227	159,071	17,366	1,534,042	1,147,634	232,062	163,009	17,614	1,560,319
60+	596,556	228,227	74,770	51	899,604	604,571	232,062	76,241	51	912,925
62+	536,477	209,630	68,001	19	814,127	543,648	213,176	69,261	19	826,104
65+	452,940	162,877	50,113	0	665,930	459,002	165,702	51,100	0	675,804

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.

TABLE C14

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
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	4	3	7	0	0	4	3	7
20	0	0	21	34	55	0	0	21	34	55
21	0	0	65	108	173	0	0	65	108	173
22	0	0	178	300	478	0	0	179	301	480
23	0	0	415	550	965	0	0	416	554	970
24	0	0	700	747	1,447	0	0	703	751	1,454
25	0	0	954	1,014	1,968	0	0	957	1,028	1,985
26	0	0	1,328	1,304	2,632	0	0	1,331	1,313	2,644
27	0	0	1,731	1,339	3,070	0	0	1,739	1,352	3,091
28	0	0	1,954	1,328	3,282	0	0	1,970	1,344	3,314
29	0	0	2,042	1,279	3,321	0	0	2,072	1,298	3,370
30	0	0	2,199	1,202	3,401	0	0	2,220	1,217	3,437
31	0	0	2,079	1,095	3,174	0	0	2,112	1,110	3,222
32	0	0	2,175	886	3,061	0	0	2,210	909	3,119
33	24	0	2,073	791	2,888	24	0	2,111	815	2,950
34	60	0	1,951	697	2,708	60	0	1,982	707	2,749
35	68	0	1,918	607	2,593	68	0	1,957	622	2,647
36	51	0	1,935	526	2,512	51	0	1,962	532	2,545
37	41	0	1,869	439	2,349	41	0	1,912	450	2,403
38	512	0	1,936	376	2,824	516	0	1,975	391	2,882
39	2,386	0	1,875	378	4,639	2,405	0	1,921	381	4,707
40	5,380	0	2,185	320	7,885	5,431	0	2,227	327	7,985
41	8,996	0	2,343	338	11,677	9,123	0	2,403	344	11,870
42	12,333	0	2,575	395	15,303	12,515	0	2,622	402	15,539
43	15,183	0	2,492	294	17,969	15,438	0	2,572	303	18,313
44	18,643	0	2,501	277	21,421	18,974	0	2,581	280	21,835
45	22,478	0	2,521	181	25,180	22,847	0	2,605	183	25,635
46	26,573	0	2,697	205	29,475	27,061	0	2,786	210	30,057
47	30,291	0	2,904	203	33,398	30,833	0	3,001	205	34,039
48	34,692	0	3,131	161	37,984	35,389	0	3,254	162	38,805
49	38,241	0	3,184	130	41,555	39,153	0	3,306	133	42,592
50	40,973	0	3,392	128	44,493	42,108	0	3,565	129	45,802
51	43,215	0	3,358	95	46,668	44,669	0	3,494	97	48,260
52	44,773	0	3,393	88	48,254	46,173	0	3,568	90	49,831
53	44,895	0	3,530	75	48,500	46,269	0	3,699	76	50,044
54	44,634	0	3,418	60	48,112	45,905	0	3,579	62	49,546
55	44,475	0	3,586	46	48,107	45,722	0	3,751	46	49,519
56	43,285	0	3,497	33	46,815	44,498	0	3,667	34	48,199
57	42,907	0	3,534	39	46,480	44,099	0	3,672	42	47,813
58	42,697	0	3,611	27	46,335	43,784	0	3,719	28	47,531
59	41,913	0	3,637	21	45,571	42,955	0	3,749	22	46,726
60	41,821	7,794	3,713	26	53,354	42,890	7,883	3,838	26	54,637
61	39,087	18,490	3,790	18	61,385	40,034	18,787	3,920	19	62,760
62	38,181	20,188	4,941	9	63,319	39,184	20,504	5,065	9	64,762
63	39,221	22,716	6,445	11	68,393	40,183	23,067	6,563	11	69,824
64	40,162	24,771	7,772	6	72,711	41,149	25,165	7,887	7	74,208
65	41,130	26,772	8,195	0	76,097	42,181	27,199	8,316	0	77,696

TABLE C14 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	41,692	27,283	7,004	0	75,979	42,719	27,764	7,123	0	77,606
67	28,967	19,163	4,355	0	52,485	29,672	19,487	4,435	0	53,594
68	29,455	18,144	3,646	0	51,245	30,198	18,430	3,726	0	52,354
69	31,367	17,197	3,167	0	51,731	32,139	17,524	3,230	0	52,893
70	33,101	16,637	2,892	0	52,630	33,908	16,966	2,947	0	53,821
71	30,442	13,306	2,345	0	46,093	31,185	13,557	2,416	0	47,158
72	29,788	11,613	2,040	0	43,441	30,552	11,868	2,115	0	44,535
73	29,666	11,158	1,705	0	42,529	30,437	11,430	1,769	0	43,636
74	30,212	11,061	1,715	0	42,988	30,989	11,317	1,779	0	44,085
75	31,273	10,798	1,612	0	43,683	31,994	10,990	1,664	0	44,648
76	30,407	10,150	1,528	0	42,085	31,087	10,337	1,594	0	43,018
77	29,482	9,644	1,505	0	40,631	30,001	9,802	1,542	0	41,345
78	27,922	8,899	1,510	0	38,331	28,444	9,064	1,563	0	39,071
79	25,716	7,674	1,512	0	34,902	26,143	7,823	1,557	0	35,523
80	24,958	7,465	1,942	0	34,365	25,395	7,590	1,999	0	34,984
81	23,447	7,495	2,150	0	33,092	23,829	7,623	2,206	0	33,658
82	23,385	7,390	2,151	0	32,926	23,733	7,487	2,196	0	33,416
83	20,548	6,329	1,995	0	28,872	20,833	6,433	2,034	0	29,300
84	15,995	5,098	1,493	0	22,586	16,292	5,171	1,517	0	22,980
85	12,169	3,542	1,066	0	16,777	12,384	3,602	1,104	0	17,090
86	8,907	3,083	673	0	12,663	9,086	3,130	684	0	12,900
87	7,856	3,143	588	0	11,587	8,026	3,182	606	0	11,814
88	7,224	3,355	565	0	11,144	7,373	3,385	573	0	11,331
89	6,555	3,095	610	0	10,260	6,668	3,120	618	0	10,406
90	5,549	2,884	600	0	9,033	5,667	2,907	608	0	9,182
91	5,149	2,665	552	0	8,366	5,239	2,687	556	0	8,482
92	4,023	2,210	496	0	6,729	4,090	2,226	507	0	6,823
93	3,211	1,654	447	0	5,312	3,269	1,665	454	0	5,388
94	2,162	1,275	300	0	3,737	2,191	1,288	305	0	3,784
95	1,360	891	201	0	2,452	1,385	896	203	0	2,484
96	828	562	128	0	1,518	853	571	129	0	1,553
97	559	353	91	0	1,003	569	356	93	0	1,018
98	326	257	55	0	638	336	258	55	0	649
99	162	131	34	0	327	168	135	35	0	338
100	66	75	21	0	162	68	76	21	0	165
101	59	33	3	0	95	59	33	3	0	95
102	32	27	3	0	62	35	27	3	0	65
103	19	13	2	0	34	20	13	2	0	35
104	11	4	1	0	16	12	4	1	0	17
105	10	0	3	0	13	10	0	3	0	13
106	4	1	1	0	6	4	1	1	0	6
107	3	0	0	0	3	3	0	0	0	3
108	4	1	1	0	6	4	1	1	0	6
109	1	1	1	0	3	1	1	1	0	3
110	12	0	2	0	14	12	0	2	0	14
Total	1,493,405	376,490	178,458	18,189	2,066,542	1,528,814	382,832	183,208	18,467	2,113,321
60+	843,686	376,490	87,567	70	1,307,813	862,703	382,832	89,569	72	1,335,176
62+	762,778	350,206	80,064	26	1,193,074	779,779	356,162	81,811	27	1,217,779
65+	645,214	282,531	60,906	0	988,651	659,263	287,426	62,296	0	1,008,985

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.

TABLE C15

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
< 18	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	7	0	0	7	1	7	0	0	8
20	1	15	0	0	16	1	15	0	0	16
21	0	50	0	0	50	0	50	0	0	50
22	0	90	0	0	90	0	90	0	0	90
23	0	137	0	0	137	0	137	0	0	137
24	3	179	0	1	183	3	179	0	1	183
25	7	202	0	1	210	7	203	0	1	211
26	11	286	0	0	297	11	290	0	0	301
27	13	317	0	0	330	13	320	0	0	333
28	25	366	1	2	394	25	367	1	2	395
29	16	388	1	3	408	16	388	1	3	408
30	24	398	1	2	425	24	406	1	2	433
31	34	383	0	3	420	34	386	0	3	423
32	40	394	0	0	434	40	400	0	0	440
33	40	378	0	2	420	41	381	0	2	424
34	47	347	2	4	400	47	350	2	4	403
35	36	425	0	8	469	37	429	0	8	474
36	49	411	2	8	470	50	418	2	8	478
37	61	417	3	5	486	63	425	4	5	497
38	70	463	1	6	540	71	471	1	6	549
39	70	465	5	6	546	73	472	5	7	557
40	81	536	3	13	633	82	547	3	13	645
41	84	587	0	7	678	88	597	0	7	692
42	110	773	4	22	909	112	780	4	22	918
43	98	783	9	10	900	104	802	9	10	925
44	108	787	6	19	920	109	800	6	20	935
45	124	866	11	25	1,026	131	887	11	25	1,054
46	137	969	5	15	1,126	142	983	5	15	1,145
47	158	1,178	8	32	1,376	164	1,189	8	32	1,393
48	181	1,413	14	39	1,647	190	1,429	14	41	1,674
49	210	1,567	20	50	1,847	217	1,595	20	50	1,882
50	220	1,714	25	74	2,033	227	1,737	25	75	2,064
51	269	1,938	29	78	2,314	275	1,979	29	78	2,361
52	336	2,198	25	99	2,658	350	2,243	25	100	2,718
53	343	2,390	39	113	2,885	353	2,438	40	113	2,944
54	350	2,573	41	108	3,072	366	2,610	44	111	3,131
55	403	2,939	49	144	3,535	414	2,991	50	145	3,600
56	481	3,369	82	176	4,108	499	3,420	83	178	4,180
57	572	3,447	94	216	4,329	586	3,512	95	219	4,412
58	686	4,075	106	255	5,122	717	4,122	108	261	5,208
59	742	4,343	117	316	5,518	764	4,398	118	317	5,597
60	789	4,666	158	348	5,961	830	4,729	162	351	6,072
61	954	5,170	181	452	6,757	988	5,233	181	458	6,860
62	1,045	5,578	206	511	7,340	1,094	5,652	210	513	7,469
63	1,253	6,176	237	608	8,274	1,296	6,245	243	618	8,402
64	1,425	6,786	300	765	9,276	1,470	6,878	308	776	9,432

TABLE C15 (CONT'D)

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2012

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
65	1,676	7,534	394	848	10,452	1,743	7,640	402	860	10,645
66	1,884	7,938	455	931	11,208	1,950	8,045	463	943	11,401
67	1,584	7,006	436	759	9,785	1,646	7,111	441	768	9,966
68	1,864	7,959	447	906	11,176	1,932	8,079	457	918	11,386
69	2,109	8,994	569	977	12,649	2,175	9,143	579	996	12,893
70	2,385	9,829	670	1,139	14,023	2,466	9,967	682	1,159	14,274
71	2,357	10,258	582	1,137	14,334	2,455	10,401	593	1,153	14,602
72	2,422	10,821	666	1,162	15,071	2,503	10,964	682	1,183	15,332
73	2,599	11,489	750	1,202	16,040	2,686	11,633	764	1,220	16,303
74	2,849	12,646	804	1,304	17,603	2,936	12,815	817	1,326	17,894
75	2,973	13,216	875	1,299	18,363	3,065	13,358	888	1,317	18,628
76	3,071	13,619	960	1,350	19,000	3,176	13,749	973	1,367	19,265
77	3,502	14,391	1,033	1,424	20,350	3,576	14,534	1,052	1,434	20,596
78	3,789	14,492	1,164	1,382	20,827	3,888	14,643	1,180	1,392	21,103
79	3,568	13,764	1,174	1,378	19,884	3,652	13,881	1,198	1,387	20,118
80	3,971	14,007	1,331	1,325	20,634	4,046	14,139	1,346	1,339	20,870
81	3,961	13,322	1,463	1,297	20,043	4,047	13,462	1,481	1,315	20,305
82	4,145	12,832	1,515	1,190	19,682	4,243	12,960	1,538	1,204	19,945
83	3,978	11,751	1,513	1,179	18,421	4,072	11,893	1,540	1,191	18,696
84	4,032	10,572	1,667	1,165	17,436	4,122	10,693	1,682	1,179	17,676
85	4,053	9,937	1,904	980	16,874	4,137	10,060	1,928	993	17,118
86	4,587	9,363	2,076	974	17,000	4,680	9,475	2,097	981	17,233
87	5,162	8,354	2,183	850	16,549	5,252	8,440	2,202	860	16,754
88	5,370	7,527	2,297	860	16,054	5,466	7,611	2,312	868	16,257
89	5,536	6,670	2,351	705	15,262	5,637	6,738	2,373	714	15,462
90	5,263	5,522	2,250	571	13,606	5,334	5,595	2,271	573	13,773
91	4,990	4,574	2,217	489	12,270	5,053	4,650	2,238	497	12,438
92	4,023	3,403	1,762	316	9,504	4,095	3,445	1,778	319	9,637
93	3,059	2,551	1,400	266	7,276	3,111	2,584	1,418	268	7,381
94	2,273	1,727	993	193	5,186	2,319	1,762	1,003	194	5,278
95	1,725	1,321	796	133	3,975	1,758	1,343	800	134	4,035
96	1,174	965	539	89	2,767	1,196	977	544	90	2,807
97	903	658	382	66	2,009	911	676	384	66	2,037
98	658	523	295	39	1,515	675	535	300	39	1,549
99	497	375	175	17	1,064	511	382	176	17	1,086
100	361	284	148	17	810	368	292	149	17	826
101	240	201	70	12	523	246	205	70	12	533
102	188	154	53	5	400	193	158	53	5	409
103	129	139	41	6	315	136	143	41	6	326
104	182	200	68	8	458	186	204	68	8	466
105	170	126	66	2	364	172	128	68	2	370
106	55	55	9	1	120	56	56	9	1	122
107	0	0	0	0	0	0	0	0	0	0
108	0	0	0	0	0	0	0	0	0	0
109	0	0	0	0	0	0	0	0	0	0
Total	121,023	364,008	42,328	34,499	561,858	123,996	368,549	42,858	34,915	570,318
60+	114,783	319,445	41,625	32,637	508,490	117,549	323,306	42,144	33,031	516,030
62+	113,040	309,609	41,286	31,837	495,772	115,731	313,344	41,801	32,222	503,098
65+	109,317	291,069	40,543	29,953	470,882	111,871	294,569	41,040	30,315	477,795

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.

APPENDIX D

ECONOMIC ASSUMPTIONS

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ECONOMIC ASSUMPTIONS

In August, 2013, the DoD MERHCF Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2012:

- General inflation rate = 3.00%;
- Valuation discount rate = 5.75%;
- Medical trend rates as shown in Table D4.

As background for determining the economic assumptions, DoD Office of the Actuary (OACT) presents the Board with a number of external and internal analyses prepared by economists and actuaries, and provides the MERHCF Board with extensive historical data on inflation, interest rates, and health care cost trends. The MERHCF Board also considers the analysis and assumptions developed by the Center for Medicare and Medicaid Services as well as the assumptions made by the DoD Board of Actuaries (in reference to the assumptions made for the actuarial valuation of the Military Retirement Fund).

Inflation

The CPI-U¹ (here-in referred to as CPI), published by the Bureau of Labor Statistics, is the Consumer Price Index for all urban consumers. The CPI is used as an inflation assumption, a component of nominal interest and also of long term medical trend. Table D1 shows the average annual CPI 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 3.75 percent for the period ending in 1975 to 5.40 percent for the period ending in 1995. This reflects the high inflation during the 1970s. The average annual CPI change during the current 32-year period ending in 2012 is approximately 3.22 percent.

The CPI assumption chosen in 2013 by the MERHCF Board of Actuaries is 3.00 percent, unchanged from the prior year and the same as the CPI assumption selected in 2013 by the DoD Board of Actuaries for the Military Retirement Fund. This assumption is reasonably consistent with the 2.80 percent intermediate CPI assumption selected by both the Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration in both of their 2013 Trustees' Reports.

Interest Rate

The MERHCF Board analyzed the real interest rate data in Tables D2 and D3 when setting the interest rate assumption. 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 MERHCF 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 MERHCF Board examines past real interest rates that would have been earned by the types of public debt securities in which the military retirement funds are invested. The MERHCF 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.

¹ The MERHCF Board opted for using CPI-U, the broadest measure of CPI (while the Retirement Board uses CPI-W, for urban wage earners and clerical workers, because retired pay increases are linked to CPI-W).

Table D2 shows average real yield rates on new purchases. Because the MERHCF was established in 2002, OACT 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 D3 shows the average real MERHCF 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. Since the MERHCF’s inception, the average annual real yield is 0.98%; its average annual nominal yield since inception is 3.49%, computed by multiplying the average annual real yield by the average annual inflation rate:

- 1.0098 (table D3), the average real MERHCF effective yield from 2002 to 2012
- 1.0249 (table D1), the average annual CPI increase from 2002 to 2012
- $1.0098 \times 1.0249 - 1 = 0.0349$

The rate of real interest chosen by the MERHCF Board is 2.75 percent, unchanged from the prior year. Since 3.00 percent had been adopted as the inflation rate, the nominal rate of interest is 5.75 percent. This rate reflects the expected long term rate of return on the MERHCF's assets.

It is relevant to note the real interest rate being assumed by two other major public benefit systems. The Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration both used an intermediate ultimate real interest rate assumption of 2.90 percent in their 2013 Trustees' reports.

The comparisons to Medicare and Social Security are not meant to imply an expectation that all three systems should use the same assumptions.

Medical Trend Rates

Medical trend rates are used in the actuarial valuation to project the starting average plan costs to each future year's cost level. During a 25 year select period, there are separate trend rate assumptions for Inpatient costs (IP), Outpatient costs (OP), pharmacy costs (Rx), and USFHP costs. In addition, these trend rates are determined separately for Purchased Care (PC) and Direct Care (DC) costs. All costs grow at the same ultimate trend rate, since over the long term, all plan costs are assumed to experience the same growth in prices and utilization of services.

In August, 2013, the MERHCF Board approved the use of the medical trend rates contained in Table D4 for the MERHCF actuarial valuation as of September 30, 2012. Consistent across all benefit trends (inpatient, outpatient, Rx, and USFHP), the MERHCF Board maintained its original position that there be a 25-year select period. In addition, the MERHCF Board decided to keep the ultimate medical trend rate at 5.75%, unchanged from last year's assumption.

Inpatient Medical Trend

Following the MERHCF Board’s recommendation, OACT based preliminary inpatient medical trend for Purchased Care (PC) benefits on the trend assumptions implied in the projections of Medicare Part A deductibles and copayments, produced by the Centers for Medicaid and Medicare Services Office of the Actuary (CMS OACT). In particular, CMS OACT provided:

- Table V.C1 — HI Cost Sharing and Premium Amounts, from its 2013 Medicare Trustees Report, and
- Projected Medicare Part A utilization and enrollment

From this data, which included projections through 2022, OACT developed inpatient medical trend on a fiscal year basis through 2022. For the remainder of the 25-year select period, the inpatient trend rates grade linearly to the ultimate assumption of 5.75%. Adjustments were made to obtain the final IP trend rates for PC and DC costs:

- PC IP trends for years 2012 – 2022 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE IP utilization component of trend compared to the lower expected growth in the Medicare Part A utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- IP cost levels through 2022 were adjusted to phase out the productivity improvement factors from enacting the Patient Protection and Affordable Care Act (PPACA) that were assumed in the Medicare Trustees' report.
- DC IP trends for years 2012 – 2022 were set two percent lower per year from the PC IP trends to reflect the recent low and negative trend experienced in the MTFs.

Outpatient Medical Trend

Following the MERHCF Board's recommendation, OACT based preliminary outpatient medical trend for Purchased Care (PC) on the trend assumptions implied in the projections of Medicare Part B out-of-pocket costs for Part B enrollees, produced by CMS OACT. In particular, CMS OACT provided:

- Table IV.B1 — Components of increases in Total Allowed Charges per Fee-for-Service Enrollee for Carrier Services, from its 2013 Medicare Trustees Report,
- Table IV.B2 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Carrier Services, from its 2013 Medicare Trustees Report, and
- Table IV.B4 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Intermediary Services, from its 2013 Medicare Trustees Report
- Projected per capita Medicare Part B deductible and coinsurance payments for fee-for-service enrollees

From this data, which included projections through 2022, OACT developed outpatient medical trend on a fiscal year basis through 2022. For the remainder of the 25-year select period, the outpatient trend rates grade linearly to the ultimate assumption of 5.75%. Similar to the IP trend development, adjustments were made to obtain the final OP trend rates for PC and DC costs:

- PC OP reimbursement amounts for years 2012 – 2022 were adjusted to add back the physician fee savings assumed in the CMS projection with respect to the Sustainable Growth Rate System.
- PC OP trends for years 2012 – 2022 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE OP utilization component of trend compared to the lower expected growth in the Medicare Part B utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation.. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- OP cost levels through 2022 were adjusted to phase out the productivity improvement factors from enacting the Patient Protection and Affordable Care Act (PPACA) that were assumed in the Medicare Trustees' report
- DC OP trends for years 2012 – 2022 were set one percent lower per year from the PC OP trends to reflect the recent low and negative trend experienced in the MTFs.

Prescription Drug Trend

After reviewing OACT's analyses, the MERHCF Board approved a set of prescription drug trends for the September 30, 2012, MERHCF actuarial valuation, as shown in Table D4.

OACT analyzed FY 2012 PC and DC prescription drug data. and determined per capita trends in drug cost and utilization. Items noted included copay changes effective October 1, 2011, as well as the impact from increases in generic dispense rates, popular brand drugs coming off patent, efforts to convert retail scripts to mail order, specialty drug utilization and the effect on net plan cost of Medicare Part D enrollment. In addition to claims experience, OACT reflected the expected near-term and long-term impact of federal drug pricing formulas on retail drug trend, as stipulated in the 2008 National Defense Authorization Act. OACT developed initial, aggregate drug trend rates based on recent and anticipated near-term experience. Consistent with the MERHCF Board's recommendations for long-term trend, the aggregate rate was graded linearly to an ultimate 5.75%.

The aggregate trend rates were then split into DC and PC rates, first by setting the DC trend rates, and then solving for the PC rates based on cost proportions. After observing negative DC drug trend the past several years, the MERHCF Board approved DC Rx trend rates of 0% in the first two years, then 1% in the next two years, grading linearly to 5.75% over the next 21 years. Drug prices are expected to rise more slowly than previously forecast now that retail pharmacy prescriptions under TRICARE are subject to federal drug price formulas that limit the annual rate of increase in individual drug prices to inflation rates (federal pricing has applied to prescriptions dispensed through mail order and at MTFs already). However, it is expected that drug prices will rise somewhat higher than inflation over the long term due to provisions in the federal drug pricing system that allow price renegotiations every five years. The trend assumptions adopted by the MERHCF Board incorporate assumed inflation in drug prices, utilization increases (in PC), the introduction of new brand drugs (specialty and nonspecialty), and the expiration of patent protections.

USFHP Trend

OACT received the full set of USFHP capitation rates¹ by age, gender and designated provider plan (or location) for the contract periods contained in October 2010 to September 2013. The MERHCF Board agreed that the ultimate trend rate applied to each of the fee-for-service benefits should also apply to USFHP capitation rates. For the initial trend rate, the MERHCF Board agreed that the rate should be a weighted average of PC and DC trends, using the TFL cost components of DC pharmacy and PC pharmacy, PC inpatient and PC outpatient as weights. This weighting was used during each of the 25 years in the select period to produce the USFHP trend rates. The MERHCF Board approved a set of USFHP medical trend rates as shown in Table D4.

¹ The USFHP statute calls for an annual determination of the capitation rates, involving a negotiation and mutual agreement between the Secretary of Defense and the designated providers. The statute provides a number of parameters for determining the rates, including: (1) consideration of “competitive market rates” applied to the utilization experience of USFHP enrollees, (2) a “ceiling rate” limitation under which capitation payments to designated providers shall not exceed “the cost that would have been incurred by the Government if the enrollees had received such health care services through a military treatment facility, the TRICARE program, or the Medicare program, as the case may be,” (3) taking into account “health status” in establishing the ceiling rate, (4) a requirement that the rates are subject to periodic review for actuarial soundness and to adjustment for any anticipated adverse or favorable selection, and (5) an allowance for an alternative basis for calculating capitation payments if mutually agreed to by the Secretary of Defense and the designated provider.

TABLE D1
AVERAGE CONSUMER PRICE INDEX (CPI-U) INCREASES

FROM END OF FISCAL YEAR:	1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
TO END OF FISCAL YEAR:																										
1935	-3.77																									
1940	-1.69	0.43																								
1945	0.58	2.82	5.27																							
1950	1.94	3.92	5.71	6.16																						
1955	1.95	3.43	4.45	4.04	1.97																					
1960	1.95	3.13	3.81	3.33	1.95	1.93																				
1965	1.86	2.83	3.31	2.83	1.74	1.62	1.32																			
1970	2.17	3.05	3.49	3.14	2.40	2.54	2.85	4.40																		
1975	2.68	3.52	3.97	3.75	3.27	3.60	4.17	5.62	6.85																	
1980	3.30	4.11	4.58	4.48	4.21	4.66	5.35	6.73	7.92	9.00																
1985	3.47	4.22	4.65	4.57	4.35	4.75	5.33	6.35	7.01	7.09	5.21															
1990	3.53	4.21	4.60	4.53	4.32	4.67	5.13	5.91	6.29	6.10	4.68	4.15														
1995	3.48	4.11	4.45	4.36	4.17	4.45	4.81	5.40	5.60	5.29	4.09	3.53	2.91													
2000	3.41	3.98	4.29	4.20	4.00	4.23	4.52	4.99	5.09	4.74	3.70	3.20	2.73	2.54												
2001	3.40	3.96	4.26	4.17	3.98	4.20	4.48	4.92	5.01	4.66	3.65	3.17	2.72	2.56	2.65											
2002	3.37	3.93	4.21	4.12	3.93	4.14	4.41	4.83	4.90	4.54	3.55	3.07	2.62	2.41	2.08	1.51										
2003	3.36	3.90	4.18	4.09	3.90	4.10	4.36	4.76	4.82	4.46	3.50	3.03	2.60	2.40	2.16	1.92	2.32									
2004	3.35	3.88	4.16	4.06	3.87	4.07	4.31	4.71	4.75	4.39	3.46	3.00	2.59	2.41	2.25	2.12	2.43	2.54								
2005	3.37	3.90	4.17	4.07	3.89	4.08	4.32	4.71	4.75	4.40	3.51	3.08	2.73	2.64	2.74	2.76	3.18	3.61	4.69							
2006	3.35	3.87	4.13	4.04	3.85	4.04	4.27	4.64	4.67	4.33	3.45	3.03	2.69	2.59	2.62	2.62	2.90	3.09	3.37	2.06						
2007	3.34	3.85	4.11	4.02	3.84	4.02	4.24	4.59	4.62	4.28	3.42	3.02	2.69	2.60	2.64	2.64	2.87	3.01	3.16	2.41	2.76					
2008	3.36	3.87	4.13	4.04	3.85	4.03	4.26	4.60	4.63	4.30	3.48	3.10	2.82	2.78	2.93	2.97	3.21	3.39	3.60	3.24	3.84	4.94				
2009	3.30	3.80	4.04	3.95	3.76	3.93	4.14	4.46	4.47	4.13	3.31	2.92	2.60	2.48	2.45	2.42	2.56	2.59	2.61	2.09	2.10	1.78	-1.29			
2010	3.27	3.76	4.00	3.91	3.72	3.88	4.08	4.39	4.39	4.04	3.24	2.85	2.52	2.39	2.32	2.28	2.38	2.39	2.36	1.90	1.86	1.57	-0.08	1.14		
2011	3.28	3.76	4.00	3.91	3.72	3.88	4.07	4.38	4.38	4.04	3.26	2.89	2.59	2.48	2.46	2.44	2.54	2.57	2.57	2.23	2.26	2.14	1.22	2.50	3.87	
2012	3.27	3.74	3.97	3.88	3.70	3.85	4.03	4.33	4.32	3.98	3.22	2.85	2.56	2.46	2.42	2.40	2.49	2.51	2.50	2.19	2.22	2.11	1.41	2.33	2.93	1.99

All figures are average annual percentage increases.

Source of CPI-U indices, Not Seasonally Adjusted: Bureau of Labor Statistics.

Series: - Fiscal Year (Oct. 1 - Sept. 30) increases since 1930.

TABLE D2
AVERAGE REAL YIELD RATES ON NEW PURCHASES*

FROM END OF FISCAL YEAR:		1930	1935	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
TO END OF FISCAL YEAR:																											
1935		7.32																									
1940		4.68	2.11																								
1945		1.95	-0.63	-3.30																							
1950		0.42	-1.78	-3.67	-4.04																						
1955		0.43	-1.22	-2.31	-1.80	0.49																					
1960		0.64	-0.65	-1.33	-0.66	1.08	1.67																				
1965		0.92	-0.10	-0.54	0.16	1.60	2.16	2.66																			
1970		0.99	0.12	-0.21	0.42	1.57	1.93	2.06	1.46																		
1975		0.87	0.10	-0.19	0.34	1.24	1.43	1.35	0.70	-0.05																	
1980		0.76	0.05	-0.20	0.25	0.98	1.08	0.94	0.37	-0.17	-0.29																
1985		1.30	0.72	0.56	1.06	1.81	2.03	2.10	1.96	2.13	3.23	6.88															
1990		1.59	1.08	0.98	1.47	2.18	2.42	2.55	2.53	2.79	3.76	5.85	4.82														
1995		1.69	1.24	1.16	1.62	2.26	2.49	2.61	2.60	2.83	3.56	4.87	3.88	2.95													
2000		1.80	1.39	1.33	1.76	2.36	2.57	2.68	2.68	2.89	3.49	4.45	3.66	3.08	3.21												
2001		1.78	1.37	1.31	1.74	2.32	2.52	2.63	2.62	2.81	3.37	4.26	3.46	2.84	2.75	0.50											
2002		1.76	1.35	1.29	1.70	2.27	2.47	2.56	2.55	2.72	3.24	4.06	3.24	2.60	2.34	0.22	-0.06										
2003		1.72	1.32	1.25	1.66	2.21	2.39	2.48	2.45	2.60	3.08	3.83	3.00	2.31	1.91	-0.21	-0.56	-1.06									
2004		1.71	1.32	1.25	1.65	2.19	2.37	2.45	2.42	2.57	3.02	3.73	2.91	2.24	1.85	0.17	0.06	0.12	1.32								
2005		1.71	1.32	1.26	1.65	2.19	2.36	2.43	2.41	2.54	2.98	3.65	2.85	2.21	1.84	0.49	0.48	0.67	1.54	1.76							
2006		1.72	1.33	1.27	1.66	2.18	2.35	2.43	2.40	2.53	2.95	3.59	2.82	2.20	1.86	0.75	0.80	1.02	1.72	1.93	2.09						
2007		1.72	1.34	1.29	1.67	2.18	2.35	2.42	2.39	2.52	2.93	3.53	2.79	2.20	1.88	0.95	1.02	1.24	1.83	2.00	2.11	2.13					
2008		1.73	1.36	1.30	1.68	2.18	2.35	2.42	2.39	2.51	2.90	3.48	2.76	2.20	1.91	1.10	1.19	1.40	1.90	2.04	2.14	2.16	2.19				
2009		1.74	1.38	1.32	1.69	2.19	2.35	2.42	2.40	2.52	2.90	3.46	2.76	2.23	1.97	1.29	1.39	1.60	2.05	2.19	2.30	2.37	2.49	2.79			
2010		1.74	1.38	1.33	1.69	2.19	2.34	2.41	2.38	2.50	2.87	3.41	2.72	2.21	1.96	1.34	1.44	1.63	2.02	2.13	2.21	2.24	2.27	2.32	1.85		
2011		1.73	1.37	1.32	1.68	2.16	2.32	2.38	2.35	2.46	2.81	3.32	2.65	2.14	1.88	1.29	1.37	1.53	1.86	1.93	1.96	1.94	1.89	1.79	1.29	0.74	
2012		1.70	1.35	1.30	1.65	2.12	2.27	2.32	2.29	2.39	2.72	3.20	2.53	2.02	1.74	1.14	1.20	1.32	1.59	1.63	1.61	1.53	1.40	1.21	0.69	0.12	-0.50

All figures are average annual percentages.

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

* 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.

Series: - Treasury long-term securities with remaining maturities of 10 or more years from 1931 to 1941;

- Average of Treasury long-term and Treasury securities with 3 - 5 years remaining maturity from 1941 to 1961;

- Special Treasury certificates (CSRS) from 1962 to 1984;

- Military Retirement System Trust Fund new investments from 1985 to 2001;

- Medicare-Eligible Retiree Health Care Trust Fund new investments beginning with 2002.

TABLE D3

AVERAGE REAL MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND EFFECTIVE YIELD*

FROM 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	2006	2007	2008	2009	2010	2011				
TO END OF FISCAL YEAR:																																
1985	N/A																															
1986	N/A	N/A																														
1987	N/A	N/A	N/A																													
1988	N/A	N/A	N/A	N/A																												
1989	N/A	N/A	N/A	N/A	N/A																											
1990	N/A	N/A	N/A	N/A	N/A	N/A																										
1991	N/A	N/A	N/A	N/A	N/A	N/A	N/A																									
1992	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																								
1993	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																							
1994	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																						
1995	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																					
1996	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																				
1997	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																			
1998	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																		
1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																	
2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A																
2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A															
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A														
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A												
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A											
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A										
2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.23	0.66	0.94	2.67						
2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.43	0.80	1.04	1.95	1.24					
2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.58	0.91	1.11	1.75	1.29	1.34				
2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.79	1.11	1.31	1.83	1.55	1.71	2.08			
2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.95	1.24	1.43	1.88	1.68	1.82	2.07	2.05		
2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.97	1.22	1.38	1.75	1.56	1.64	1.74	1.57	1.10	
2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.98	1.21	1.35	1.65	1.48	1.53	1.58	1.42	1.10	1.10

All figures are average annual percentages.

Source: Office of the Actuary, Department of Defense

* The effective yield calculation uses a "dollar-weighted" yield, which is based on investment income over the average amount of principal invested throughout the year.

TABLE D4

MERHCF MEDICAL TREND RATES FOR THE SEPTEMBER 30, 2012 VALUATION

<u>From FY:</u>	<u>To FY:</u>	<u>DC</u>			<u>PC</u>			
		<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>IP</u>	<u>OP</u>	<u>Rx</u>	<u>USFHP</u>
2012	2013	0.13%	2.13%	0.00%	2.13%	3.13%	4.54%	3.14%
2013	2014	1.51%	2.12%	0.00%	3.51%	3.12%	4.51%	3.66%
2014	2015	2.28%	3.99%	1.00%	4.28%	4.99%	4.32%	4.86%
2015	2016	2.70%	4.92%	1.00%	4.70%	5.92%	4.30%	5.47%
2016	2017	2.26%	5.50%	1.22%	4.26%	6.50%	4.35%	5.61%
2017	2018	2.23%	5.92%	1.43%	4.23%	6.92%	4.41%	5.83%
2018	2019	2.12%	5.91%	1.65%	4.12%	6.91%	4.46%	5.81%
2019	2020	2.71%	5.99%	1.86%	4.71%	6.99%	4.52%	6.10%
2020	2021	3.22%	6.04%	2.08%	5.22%	7.04%	4.58%	6.40%
2021	2022	3.24%	6.02%	2.30%	5.24%	7.02%	4.65%	6.05%
2022	2023	3.39%	6.01%	2.51%	5.27%	6.94%	4.71%	6.04%
2023	2024	3.55%	5.99%	2.73%	5.30%	6.87%	4.77%	6.03%
2024	2025	3.71%	5.97%	2.94%	5.33%	6.79%	4.84%	6.02%
2025	2026	3.87%	5.96%	3.16%	5.37%	6.71%	4.90%	6.00%
2026	2027	4.02%	5.94%	3.38%	5.40%	6.63%	4.97%	5.99%
2027	2028	4.18%	5.92%	3.59%	5.43%	6.55%	5.04%	5.97%
2028	2029	4.34%	5.90%	3.81%	5.46%	6.47%	5.11%	5.95%
2029	2030	4.49%	5.89%	4.02%	5.49%	6.39%	5.18%	5.93%
2030	2031	4.65%	5.87%	4.24%	5.53%	6.31%	5.25%	5.91%
2031	2032	4.81%	5.85%	4.45%	5.56%	6.23%	5.32%	5.89%
2032	2033	4.96%	5.84%	4.67%	5.59%	6.15%	5.39%	5.87%
2033	2034	5.12%	5.82%	4.89%	5.62%	6.07%	5.46%	5.84%
2034	2035	5.28%	5.80%	5.10%	5.65%	5.99%	5.53%	5.82%
2035	2036	5.44%	5.78%	5.32%	5.69%	5.91%	5.61%	5.80%
2036	2037	5.59%	5.77%	5.53%	5.72%	5.83%	5.68%	5.77%
Ultimate		5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%

DC Direct Care
PC Purchased Care
IP Inpatient Hospital
OP Outpatient
Rx Pharmacy
USFHP US Family Health Plan

APPENDIX E

AVERAGE BENEFIT COSTS

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DEVELOPMENT OF EXPECTED AVERAGE BENEFIT COSTS

The average expected claim costs in this model are stored in claim vectors (CVs) and represent average family costs per retired sponsor (or survivor), by sponsor age (or survivor age), where the retiree is the sponsor for the retiree CVs and the surviving spouse is the sponsor for the survivor CVs. A CV is computed as the ratio of the total cost to the government (DoD) to the total number of retired (or survivor) sponsors of the specified age, regardless of which plan they use. Separate CVs are developed for:

- (i) average family costs derived from claims incurred while the patient was Medicare-eligible (Medicare-eligible CVs), and from
- (ii) average family costs derived from claims incurred while the patient was not Medicare-eligible (non-Medicare-eligible CVs).

Since the MERHCF valuation projects the liability associated with claims incurred by Medicare-eligible beneficiaries, only the CVs in (i) are used for this valuation.

As an example, the Medicare-eligible sponsor (or survivor) CVs contain a value for age 80 that represents the plan's average annual claims cost for claims incurred by Medicare-eligible beneficiaries associated with an 80 year old retired (or survivor) sponsor:

$$\text{(Annual costs for all Medicare-eligible, retiree-related beneficiaries associated with 80-year old sponsors (or survivors))} \div \text{(total number of 80-year old retired (or survivor) sponsors, both Medicare and non-Medicare-eligible)}$$

The Medicare-eligible CVs include average costs by each retired (or survivor) sponsor age from 18 to 118.

The MERHCF valuation uses 84 claim vectors, derived from seven benefit categories and 12 population subcategories. The seven benefit categories are:

- Direct care inpatient (DC IP)
- Direct care outpatient (DC OP)
- Direct care prescription drugs (DC Rx)
- Purchased care inpatient (PC IP)
- Purchased care outpatient (PC OP)
- Purchased care prescription drugs (PC Rx)
- Purchased care USFHP

Direct care (DC) refers to care obtained at a military treatment facility (MTF), and purchased care (PC) refers to care obtained outside the MTFs. USFHP refers to the managed care program run by US Family Health Plans. While USFHP is considered purchased care, the USFHP CV development is described in its own section (below) because USFHP CVs are based on global rates and not experience claims.

The 12 population subcategories correspond to the 12 population subcategories identified in the “Valuation Data and Procedure” section of this report.

CV values represent starting costs in the valuation year. These CVs are multiplied by cumulative trend rates in each projection year of the model.

Purchased Care Starting Costs

Purchased care benefit CVs were developed on a “claims-only” basis. Initial, “input” CVs were used to compute preliminary PVFB amounts, and then loads were applied to calibrate costs to aggregate incurred claim levels and to account for administrative costs.

Purchased care CVs for the September 30, 2012, valuation were developed by blending detail data from 2010 – 2012 fiscal years (no blending was needed for retail and mail order Rx, where only 2012 claims were used). Before blending, the claims in each age cell for 2010 and 2012 were brought to 2011 claim cost levels by multiplying each element by the following ratio:

Adjustment to 2010 claim cells before blending:

$$\frac{2011 \text{ weighted average cost per 2011 sponsor and family}}{2010 \text{ weighted average cost per 2010 sponsor and family}}$$

Adjustment to 2012 claim cells before blending:

$$\frac{2011 \text{ weighted average cost per 2011 sponsor and family}}{2012 \text{ weighted average cost per 2012 sponsor and family}}$$

The adjustments shown above use "sponsor and family" CVs as an illustration. The same adjustments apply to all CVs, including the survivor CVs.

The September 30, 2012, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2012 incurred purchased care claims levels for IP, OP and Rx benefits, respectively. Estimates of 2012 incurred PC claims were produced from aggregate claims paid through March 2012. 2012 incurred PC claims (completed) are shown in Table E1.

TABLE E1
 FY 2012 MERHCF PURCHASED CARE INCURRED CLAIMS
 (\$ millions)

Inpatient Hospital	\$801
Outpatient	\$2,172
Pharmacy	\$4,006
Total	\$6,980

Incurred pharmacy claims in Table E1 have not been adjusted to reflect voluntary rebates on retail brand prescriptions incurred during FY 2012.

Additional adjustments to PC costs are made to account for administrative costs, ultimate plan participation, and retail pharmacy rebates.

Administrative Costs

PC costs associated with plan administration, including claims processing, were added to the average claims costs in the form of a CV load. For the September 30, 2012, valuation, the MERHCF Board approved purchased care claim loads for administrative costs of 4.00% (IP and OP) and 3.10% (Rx). These loads are based on amounts paid for claims administration that were not already reflected in the claims data.

Adjustment for Ultimate Plan Participation

As described in Appendix F (Participation Rates), the PC CVs are adjusted to reflect the ultimate level of plan participation. Therefore, it is necessary to make an adjustment to the purchased care cash flow in years prior to 2021 (when ultimate participation is assumed to be reached). For each year prior to 2021, the purchased care cash flow generated by the valuation model is adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year.

Adjustment for Retail Brand Drug Rebates

Expected retail pharmacy rebates were subtracted from each future year's projected cash flow. The National Defense Authorization Act for Fiscal Year 2008 included a law requiring that prescriptions dispensed under TRICARE's retail pharmacy program be subject to federal ceiling prices. The final ruling on this law was effective May 26, 2009. In addition, prior voluntary drug rebate arrangements, implemented in FY 2007, are also in effect. More information regarding the details and status of these DoD retail drug rebate programs is available in the Management's Discussion and Analysis of the DoD Medicare-Eligible Retiree Health Care Fund year-end financial statement.

As with most drug rebate programs, the reduced drug price comes in the form of rebates or refunds (i.e., not in the claims), so an explicit assumption is applied to the PC pharmacy CVs to reflect this discount. An estimate of annual incurred pharmacy rebates under both the voluntary and mandatory rebate arrangements was determined by analyzing rebate data supplied by the TMA Pharmacy Operations Directorate. Accounting reports of expected rebates and rebate payments received in each incurred fiscal quarter were studied to estimate future actual to expected collection ratios. These estimates were converted to an effective PC pharmacy refund rate in the first valuation year. This refund rate represents the expected discounts on retail brand prescriptions as a percentage of total PC Rx net plan payments (retail plus mail order Rx). For the September 30, 2012, MERHCF valuation, that effective rate was approximately 20%. This rate was adjusted over the next 20 years to incorporate assumed future trends in drug dispensing venues (mail order vs. retail vs. MTF), changes in generic dispense rates, patent expirations, and new basic and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation was approximately 16%. Since the refund rate is applied to the CVs that have been loaded for administration costs, the effective drug refund rate must be divided by one plus the drug admin load in order to preserve the expected level of administration costs on pharmacy claims.

U.S. Family Health Plan (USFHP) Starting Costs

Approximately 2% of the MERHCF-eligible population enrolls in a USFHP plan. USFHP is a managed care plan, offered in six US locations, that is funded on a fully capitated or global rate basis. Average costs for USFHP enrollees are higher than costs for other enrollees primarily because USFHP is primary payer (enrollees' costs are not offset first by Medicare, and perhaps other health insurance, as is the case with TRICARE For Life).

OACT produced USFHP CVs¹ based on the average family global rate per retired sponsor or survivor who is Medicare-eligible and enrolled in USFHP. Actual monthly premiums for each of the six USFHP locations were weighted by monthly USFHP enrollment of retired members eligible for Medicare to compute average global rates by age and gender. The smoothing techniques that were used to develop the purchased care CVs were also used to develop the USFHP CVs. Since the USFHP global rates are all inclusive (all benefits), only 12 CVs were produced – one for each population subcategory.

The USFHP CVs were adjusted to calibrate the initial MERHCF valuation year's cash flow to aggregate incurred global rate payments (\$725 million for FY 2012). Estimates of FY 2012 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against TMA's Contract Resource Management (CRM) MERHCF Trust Fund Reports.

The valuation model includes adjustments in each projection year to account for future changes in USFHP enrollment patterns for Medicare-eligible members. This change in enrollment, a slow decrease in the percent of Medicare-eligible members who are enrolled in USFHP, will result over the next several years as the proportion of USFHP retired members who are grandfathered (ie, may stay in the plan after turning age 65) decreases. This adjustment affects the current retiree populations only. USFHP eligibility for future retirees will remain unchanged for pre-65 coverage, and will terminate upon attainment of age 65.

No plan participation adjustment is made to the CVs. This is discussed further in the "Plan Participation Rates" appendix.

Administrative Costs

Most of the administration costs for this program are incorporated in the USFHP capitation rates. There is a small, additional administrative cost associated with enrollment administration and billing consolidation. For the September 30, 2012, valuation, the MERHCF Board approved an administration cost load of 0.35% for the USFHP CVs.

Direct Care Starting Costs

Direct care benefit CVs were developed from workload units rather than claim costs (workload for prescription drugs is measured by ingredient cost). These initial "input" CVs were used to compute preliminary first year outlays in terms of workloads. The ratio of 2012 aggregate incurred claims levels to the preliminary first year outlays (based on workloads in the input CVs) was used to convert workload-based CVs to cost-based CVs. Unlike PC CVs, the DC CVs have no loads applied for administration costs, since the DC calibrated values already include the applicable overhead costs.

¹ In the case of USFHP, CV refers to the age-based vector of capitation rates. "Capitation rate" and "global rate" are used interchangeably.

Direct care CVs for the September 30, 2012, valuation were developed by blending detail data from 2009 – 2011 fiscal years. Before blending, the workloads in each age cell for 2010 and 2012 were brought to 2011 workload levels by multiplying each element by the following ratio:

Adjustment to 2010 workload cells before blending:

$$\frac{2011 \text{ weighted average workload per 2011 sponsor and family}}{2010 \text{ weighted average workload per 2010 sponsor and family}}$$

Adjustment to 2012 workload cells before blending:

$$\frac{2011 \text{ weighted average workload per 2011 sponsor and family}}{2012 \text{ weighted average workload per 2012 sponsor and family}}$$

The adjustments shown above use "sponsor and family" CVs as an illustration. The same adjustments apply to all CVs, including the survivor CVs.

The September 30, 2012, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2012 incurred direct care claims levels for IP, OP and Rx benefits, respectively. Estimates of 2012 incurred DC claims were provided by TMA in their annual "level of effort" (LOE) analysis of Military Treatment Facilities. The LOE values are shown in Table E2. For more information about DC data, please refer to the VALUATION DATA AND PROCEDURE, Claims Data section of this valuation report.

TABLE E2
FY 2012 MERHCF DIRECT CARE COSTS
(\$ millions)

Inpatient Hospital	\$513
Outpatient	\$559
Pharmacy	\$715
Total	\$1,786

Adjustment for Ultimate Plan Participation

As described in Appendix F (Participation Rates), the DC CVs are adjusted to reflect the ultimate level of plan participation. Therefore, it is necessary to back out this adjustment in years prior to 2021 (when ultimate participation is assumed to be reached).

For each year prior to 2021, the DC cash flow generated by the valuation model is adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year.

Table E3 contains the 84 PC and DC CVs, in abbreviated form (quinquennial ages). All values are in dollars.

TABLE E3
FY 2012 MERHCF CLAIM VECTORS

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$13.27	\$2.15	\$73.48	\$81.35	\$6.38	\$3.94	\$73.48	\$81.35	\$4.34	\$10.19	\$2.79	\$0.00
25	\$13.27	\$2.15	\$73.48	\$81.35	\$6.38	\$3.94	\$73.48	\$81.35	\$4.34	\$10.19	\$2.79	\$0.00
30	\$13.27	\$2.15	\$71.11	\$81.35	\$6.38	\$3.94	\$71.11	\$81.35	\$4.34	\$10.19	\$2.79	\$0.00
35	\$13.27	\$2.15	\$59.91	\$81.35	\$6.38	\$3.94	\$59.91	\$81.35	\$4.34	\$10.19	\$2.79	\$0.00
40	\$13.27	\$2.15	\$54.02	\$81.35	\$6.38	\$3.94	\$54.02	\$81.35	\$4.34	\$10.19	\$2.79	\$0.00
45	\$12.32	\$2.15	\$65.37	\$104.60	\$6.38	\$3.94	\$65.37	\$104.60	\$4.34	\$10.19	\$2.79	\$0.00
50	\$17.31	\$7.39	\$98.04	\$119.16	\$6.38	\$3.94	\$98.04	\$119.16	\$18.29	\$10.19	\$2.79	\$0.35
55	\$32.17	\$14.33	\$138.91	\$136.08	\$6.38	\$3.94	\$138.91	\$136.08	\$29.96	\$10.19	\$3.56	\$0.56
60	\$66.25	\$24.43	\$146.64	\$155.47	\$6.38	\$3.94	\$146.64	\$155.47	\$44.98	\$23.06	\$3.72	\$0.87
65	\$181.58	\$76.16	\$131.28	\$244.45	\$12.51	\$6.75	\$131.28	\$244.45	\$63.74	\$31.77	\$3.87	\$1.29
70	\$421.90	\$294.19	\$367.12	\$450.37	\$58.73	\$60.78	\$367.12	\$450.37	\$181.57	\$138.16	\$20.13	\$17.67
75	\$507.73	\$383.94	\$407.63	\$660.86	\$74.45	\$78.93	\$407.63	\$660.86	\$204.68	\$153.34	\$23.11	\$20.60
80	\$593.87	\$472.46	\$483.37	\$765.00	\$92.23	\$99.65	\$483.37	\$765.00	\$231.06	\$168.02	\$26.29	\$24.43
85	\$652.88	\$550.89	\$622.30	\$772.61	\$111.84	\$123.04	\$622.30	\$772.61	\$250.20	\$182.24	\$29.68	\$29.34
90	\$662.14	\$608.01	\$963.82	\$609.09	\$132.95	\$149.20	\$963.82	\$609.09	\$253.41	\$196.06	\$33.28	\$39.84
95	\$546.22	\$637.29	\$963.82	\$609.09	\$151.61	\$204.24	\$963.82	\$609.09	\$205.82	\$204.51	\$35.52	\$39.84
100	\$546.22	\$637.29	\$963.82	\$609.09	\$151.61	\$204.24	\$963.82	\$609.09	\$205.82	\$204.51	\$35.52	\$39.84
105	\$546.22	\$637.29	\$963.82	\$609.09	\$151.61	\$204.24	\$963.82	\$609.09	\$205.82	\$204.51	\$35.52	\$39.84
110	\$546.22	\$637.29	\$963.82	\$609.09	\$151.61	\$204.24	\$963.82	\$609.09	\$205.82	\$204.51	\$35.52	\$39.84
115	\$546.22	\$637.29	\$963.82	\$609.09	\$151.61	\$204.24	\$963.82	\$609.09	\$205.82	\$204.51	\$35.52	\$39.84

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Direct Care											
	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$14.12	\$9.30	\$85.96	\$71.02	\$3.43	\$4.41	\$85.96	\$71.02	\$3.28	\$12.21	\$1.70	\$3.46
25	\$14.12	\$9.30	\$85.96	\$71.02	\$3.43	\$4.41	\$85.96	\$71.02	\$3.28	\$12.21	\$1.70	\$3.46
30	\$14.12	\$9.30	\$122.50	\$71.02	\$3.43	\$4.41	\$122.50	\$71.02	\$3.28	\$12.21	\$1.70	\$3.46
35	\$14.12	\$9.30	\$119.79	\$71.02	\$3.43	\$4.41	\$119.79	\$71.02	\$3.28	\$12.21	\$1.70	\$3.46
40	\$14.12	\$9.30	\$117.24	\$149.52	\$3.43	\$4.41	\$117.24	\$149.52	\$3.28	\$12.21	\$1.70	\$3.46
45	\$15.55	\$9.30	\$123.61	\$203.64	\$3.43	\$4.41	\$123.61	\$203.64	\$12.06	\$12.21	\$1.70	\$3.46
50	\$24.18	\$12.50	\$136.79	\$250.60	\$3.43	\$4.41	\$136.79	\$250.60	\$20.42	\$12.21	\$4.47	\$3.46
55	\$43.75	\$20.12	\$146.09	\$272.98	\$3.43	\$4.41	\$146.09	\$272.98	\$32.89	\$12.21	\$5.96	\$3.46
60	\$79.85	\$36.70	\$133.31	\$245.75	\$3.43	\$4.41	\$133.31	\$245.75	\$50.81	\$32.70	\$7.73	\$3.46
65	\$314.86	\$155.11	\$115.61	\$187.51	\$22.06	\$22.85	\$115.61	\$187.51	\$75.82	\$48.80	\$9.83	\$7.27
70	\$511.04	\$521.94	\$322.38	\$524.64	\$81.30	\$102.58	\$322.38	\$524.64	\$224.69	\$202.55	\$33.76	\$47.30
75	\$542.63	\$563.78	\$353.01	\$618.64	\$95.36	\$117.46	\$353.01	\$618.64	\$227.94	\$206.16	\$33.27	\$39.32
80	\$547.44	\$580.35	\$382.64	\$629.52	\$104.71	\$125.95	\$382.64	\$629.52	\$215.07	\$196.89	\$32.17	\$33.28
85	\$514.44	\$564.06	\$411.36	\$564.95	\$105.50	\$127.39	\$411.36	\$564.95	\$186.41	\$175.91	\$30.35	\$29.52
90	\$439.71	\$506.81	\$441.20	\$332.38	\$92.83	\$121.19	\$441.20	\$332.38	\$145.33	\$144.25	\$27.69	\$28.36
95	\$263.33	\$365.74	\$441.20	\$332.38	\$46.72	\$103.31	\$441.20	\$332.38	\$79.88	\$76.97	\$21.16	\$31.73
100	\$263.33	\$365.74	\$441.20	\$332.38	\$46.72	\$103.31	\$441.20	\$332.38	\$79.88	\$76.97	\$21.16	\$31.73
105	\$263.33	\$365.74	\$441.20	\$332.38	\$46.72	\$103.31	\$441.20	\$332.38	\$79.88	\$76.97	\$21.16	\$31.73
110	\$263.33	\$365.74	\$441.20	\$332.38	\$46.72	\$103.31	\$441.20	\$332.38	\$79.88	\$76.97	\$21.16	\$31.73
115	\$263.33	\$365.74	\$441.20	\$332.38	\$46.72	\$103.31	\$441.20	\$332.38	\$79.88	\$76.97	\$21.16	\$31.73

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$13.55	\$12.50	\$22.90	\$68.42	\$11.64	\$6.68	\$22.90	\$68.42	\$3.80	\$12.91	\$10.43	\$14.83
25	\$13.55	\$12.50	\$22.90	\$68.42	\$11.64	\$6.68	\$22.90	\$68.42	\$3.80	\$12.91	\$10.43	\$14.83
30	\$13.55	\$12.50	\$22.90	\$68.42	\$11.64	\$6.68	\$22.90	\$68.42	\$3.80	\$12.91	\$10.43	\$14.83
35	\$13.55	\$12.50	\$57.85	\$68.42	\$11.64	\$6.68	\$57.85	\$68.42	\$3.80	\$12.91	\$10.43	\$14.83
40	\$13.55	\$12.50	\$78.08	\$108.94	\$11.64	\$6.68	\$78.08	\$108.94	\$3.80	\$12.91	\$10.43	\$14.83
45	\$15.00	\$12.50	\$97.08	\$137.88	\$11.64	\$6.68	\$97.08	\$137.88	\$16.00	\$12.91	\$10.43	\$14.83
50	\$21.99	\$12.45	\$115.05	\$170.22	\$11.64	\$6.68	\$115.05	\$170.22	\$27.10	\$12.91	\$20.80	\$14.83
55	\$43.30	\$17.48	\$132.14	\$205.96	\$11.64	\$6.68	\$132.14	\$205.96	\$43.64	\$12.91	\$22.88	\$14.83
60	\$92.21	\$32.99	\$148.47	\$245.11	\$11.64	\$6.68	\$148.47	\$245.11	\$67.42	\$31.93	\$24.97	\$14.83
65	\$240.35	\$136.77	\$125.94	\$182.91	\$55.13	\$44.79	\$125.94	\$182.91	\$100.60	\$45.77	\$27.05	\$32.61
70	\$757.45	\$554.34	\$393.40	\$558.42	\$301.23	\$249.18	\$393.40	\$558.42	\$341.88	\$249.82	\$147.12	\$139.15
75	\$806.62	\$624.29	\$452.73	\$635.67	\$396.28	\$332.89	\$452.73	\$635.67	\$334.39	\$251.18	\$149.48	\$119.28
80	\$757.17	\$616.09	\$451.05	\$600.68	\$397.06	\$344.16	\$451.05	\$600.68	\$292.96	\$228.91	\$124.02	\$95.85
85	\$615.17	\$530.48	\$394.01	\$466.66	\$309.08	\$290.99	\$394.01	\$466.66	\$227.90	\$185.38	\$85.15	\$71.11
90	\$413.88	\$389.11	\$223.12	\$207.29	\$169.38	\$196.60	\$223.12	\$207.29	\$151.91	\$127.52	\$47.80	\$47.99
95	\$184.73	\$214.62	\$223.12	\$207.29	\$51.63	\$89.52	\$223.12	\$207.29	\$80.27	\$67.75	\$26.14	\$26.36
100	\$184.73	\$214.62	\$223.12	\$207.29	\$51.63	\$89.52	\$223.12	\$207.29	\$28.02	\$17.97	\$26.14	\$26.36
105	\$184.73	\$214.62	\$223.12	\$207.29	\$51.63	\$89.52	\$223.12	\$207.29	\$28.02	\$17.97	\$26.14	\$26.36
110	\$184.73	\$214.62	\$223.12	\$207.29	\$51.63	\$89.52	\$223.12	\$207.29	\$28.02	\$17.97	\$26.14	\$26.36
115	\$184.73	\$214.62	\$223.12	\$207.29	\$51.63	\$89.52	\$223.12	\$207.29	\$28.02	\$17.97	\$26.14	\$26.36

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Purchased Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$14.88	\$3.88	\$77.81	\$17.34	\$12.61	\$7.13	\$77.81	\$17.34	\$30.07	\$44.60	\$16.59	\$26.58
25	\$14.88	\$3.88	\$77.81	\$17.34	\$12.61	\$7.13	\$77.81	\$17.34	\$30.07	\$44.60	\$16.59	\$26.58
30	\$14.88	\$3.88	\$32.07	\$17.34	\$12.61	\$7.13	\$32.07	\$17.34	\$30.07	\$44.60	\$16.59	\$26.58
35	\$14.88	\$3.88	\$31.51	\$17.34	\$12.61	\$7.13	\$31.51	\$17.34	\$30.07	\$44.60	\$16.59	\$26.58
40	\$14.88	\$3.88	\$52.42	\$17.34	\$12.61	\$7.13	\$52.42	\$17.34	\$30.07	\$44.60	\$16.59	\$26.58
45	\$11.57	\$3.88	\$85.38	\$36.89	\$12.61	\$7.13	\$85.38	\$36.89	\$30.07	\$44.60	\$16.59	\$26.58
50	\$12.14	\$7.20	\$121.34	\$48.35	\$12.61	\$7.13	\$121.34	\$48.35	\$30.07	\$44.60	\$16.59	\$26.58
55	\$24.52	\$11.60	\$150.91	\$61.01	\$12.61	\$7.13	\$150.91	\$61.01	\$82.79	\$44.60	\$40.76	\$26.58
60	\$62.43	\$17.92	\$163.96	\$74.87	\$12.61	\$7.13	\$163.96	\$74.87	\$107.48	\$44.60	\$67.69	\$41.82
65	\$168.84	\$48.40	\$158.92	\$116.91	\$69.36	\$35.30	\$158.92	\$116.91	\$133.73	\$109.98	\$101.05	\$59.95
70	\$464.58	\$273.78	\$493.79	\$309.61	\$289.50	\$204.48	\$493.79	\$309.61	\$342.99	\$228.37	\$236.53	\$172.02
75	\$647.97	\$457.48	\$697.21	\$517.56	\$460.56	\$333.04	\$697.21	\$517.56	\$463.28	\$374.59	\$342.59	\$247.77
80	\$838.11	\$676.39	\$962.73	\$712.56	\$635.81	\$524.59	\$962.73	\$712.56	\$587.18	\$514.21	\$453.83	\$371.76
85	\$1,012.89	\$921.88	\$1,303.62	\$883.56	\$788.18	\$748.69	\$1,303.62	\$883.56	\$700.90	\$633.70	\$557.22	\$500.76
90	\$1,141.35	\$1,179.56	\$1,873.46	\$1,018.18	\$879.56	\$944.50	\$1,873.46	\$1,018.18	\$785.30	\$715.84	\$634.41	\$591.64
95	\$1,182.34	\$1,428.27	\$1,873.46	\$1,111.49	\$804.91	\$1,012.98	\$1,873.46	\$1,111.49	\$815.08	\$739.26	\$613.31	\$600.78
100	\$960.21	\$1,563.81	\$1,873.46	\$1,111.49	\$804.91	\$706.51	\$1,873.46	\$1,111.49	\$674.39	\$577.67	\$613.31	\$382.32
105	\$960.21	\$1,563.81	\$1,873.46	\$1,111.49	\$804.91	\$706.51	\$1,873.46	\$1,111.49	\$674.39	\$577.67	\$613.31	\$382.32
110	\$960.21	\$1,563.81	\$1,873.46	\$1,111.49	\$804.91	\$706.51	\$1,873.46	\$1,111.49	\$674.39	\$577.67	\$613.31	\$382.32
115	\$960.21	\$1,563.81	\$1,873.46	\$1,111.49	\$804.91	\$706.51	\$1,873.46	\$1,111.49	\$674.39	\$577.67	\$613.31	\$382.32

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Purchased Care											
	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient	Outpatient
	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Retiree	Survivor	Survivor	Survivor	Survivor
	Act. Duty	Act. Duty	Act. Duty	Act. Duty	Reserve	Reserve	Reserve	Reserve	Act. Duty	Act. Duty	Reserve	Reserve
	Nondis.	Nondis.	Disabled	Disabled	Nondis.	Nondis.	Disabled	Disabled				
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$26.83	\$20.99	\$72.24	\$197.30	\$81.53	\$36.24	\$72.24	\$197.30	\$10.43	\$95.51	\$91.65	\$59.31
25	\$26.83	\$20.99	\$72.24	\$197.30	\$81.53	\$36.24	\$72.24	\$197.30	\$10.43	\$95.51	\$91.65	\$59.31
30	\$26.83	\$20.99	\$174.77	\$197.30	\$81.53	\$36.24	\$174.77	\$197.30	\$10.43	\$95.51	\$91.65	\$59.31
35	\$26.83	\$20.99	\$238.46	\$197.30	\$81.53	\$36.24	\$238.46	\$197.30	\$10.43	\$95.51	\$91.65	\$59.31
40	\$26.83	\$20.99	\$282.94	\$298.26	\$81.53	\$36.24	\$282.94	\$298.26	\$10.43	\$95.51	\$91.65	\$59.31
45	\$37.48	\$20.99	\$320.55	\$353.94	\$81.53	\$36.24	\$320.55	\$353.94	\$81.86	\$95.51	\$91.65	\$59.31
50	\$61.23	\$26.12	\$367.42	\$400.65	\$81.53	\$36.24	\$367.42	\$400.65	\$140.13	\$95.51	\$153.41	\$59.31
55	\$111.70	\$45.47	\$430.11	\$431.13	\$81.53	\$36.24	\$430.11	\$431.13	\$205.49	\$95.51	\$190.94	\$92.78
60	\$209.17	\$94.13	\$488.06	\$436.48	\$81.53	\$36.24	\$488.06	\$436.48	\$264.26	\$95.51	\$219.36	\$137.25
65	\$440.63	\$237.76	\$537.48	\$490.13	\$283.13	\$182.32	\$537.48	\$490.13	\$294.22	\$160.86	\$227.73	\$196.77
70	\$1,675.73	\$1,622.80	\$1,456.13	\$1,652.69	\$1,313.37	\$1,258.36	\$1,456.13	\$1,652.69	\$1,052.78	\$1,009.29	\$942.68	\$838.85
75	\$2,036.23	\$2,138.60	\$1,772.53	\$2,221.78	\$1,683.06	\$1,696.02	\$1,772.53	\$2,221.78	\$1,135.67	\$1,125.89	\$985.05	\$949.11
80	\$2,106.18	\$2,365.27	\$1,777.43	\$2,396.64	\$1,809.23	\$1,925.30	\$1,777.43	\$2,396.64	\$1,122.72	\$1,180.39	\$962.92	\$996.96
85	\$1,967.12	\$2,361.56	\$1,658.12	\$2,247.78	\$1,714.39	\$1,939.62	\$1,658.12	\$2,247.78	\$1,035.21	\$1,157.93	\$882.25	\$971.51
90	\$1,687.14	\$2,176.76	\$1,550.27	\$1,918.13	\$1,417.79	\$1,762.39	\$1,550.27	\$1,918.13	\$890.96	\$1,049.66	\$748.13	\$867.75
95	\$1,323.61	\$1,852.61	\$1,550.27	\$1,607.25	\$773.54	\$1,452.26	\$1,550.27	\$1,607.25	\$705.05	\$855.33	\$564.97	\$688.47
100	\$866.93	\$1,466.47	\$1,550.27	\$1,607.25	\$773.54	\$1,067.37	\$1,550.27	\$1,607.25	\$389.50	\$586.12	\$205.15	\$341.95
105	\$866.93	\$1,466.47	\$1,550.27	\$1,607.25	\$773.54	\$1,067.37	\$1,550.27	\$1,607.25	\$389.50	\$215.45	\$205.15	\$341.95
110	\$866.93	\$1,466.47	\$1,550.27	\$1,607.25	\$773.54	\$1,067.37	\$1,550.27	\$1,607.25	\$389.50	\$215.45	\$205.15	\$341.95
115	\$866.93	\$1,466.47	\$1,550.27	\$1,607.25	\$773.54	\$1,067.37	\$1,550.27	\$1,607.25	\$389.50	\$215.45	\$205.15	\$341.95

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Purchased Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$35.48	\$51.89	\$66.80	\$312.19	\$125.78	\$67.19	\$66.80	\$312.19	\$39.95	\$280.93	\$195.42	\$163.47
25	\$35.48	\$51.89	\$66.80	\$312.19	\$125.78	\$67.19	\$66.80	\$312.19	\$39.95	\$280.93	\$195.42	\$163.47
30	\$35.48	\$51.89	\$216.10	\$312.19	\$125.78	\$67.19	\$216.10	\$312.19	\$39.95	\$280.93	\$195.42	\$163.47
35	\$35.48	\$51.89	\$355.29	\$312.19	\$125.78	\$67.19	\$355.29	\$312.19	\$39.95	\$280.93	\$195.42	\$163.47
40	\$35.48	\$51.89	\$499.99	\$621.93	\$125.78	\$67.19	\$499.99	\$621.93	\$39.95	\$280.93	\$195.42	\$163.47
45	\$91.24	\$51.89	\$642.97	\$819.33	\$125.78	\$67.19	\$642.97	\$819.33	\$213.79	\$280.93	\$195.42	\$163.47
50	\$157.57	\$70.35	\$777.42	\$1,022.84	\$125.78	\$67.19	\$777.42	\$1,022.84	\$312.35	\$280.93	\$306.05	\$163.47
55	\$262.21	\$121.27	\$896.93	\$1,231.57	\$125.78	\$67.19	\$896.93	\$1,231.57	\$421.29	\$280.93	\$448.93	\$163.47
60	\$455.82	\$227.74	\$995.38	\$1,444.81	\$125.78	\$67.19	\$995.38	\$1,444.81	\$540.60	\$280.93	\$612.70	\$326.15
65	\$843.03	\$489.86	\$938.61	\$1,618.43	\$578.05	\$435.65	\$938.61	\$1,618.43	\$670.28	\$362.23	\$798.29	\$449.23
70	\$2,961.07	\$3,060.57	\$2,440.02	\$3,307.53	\$2,639.73	\$2,651.86	\$2,440.02	\$3,307.53	\$2,103.50	\$2,106.74	\$2,020.89	\$2,049.27
75	\$3,471.78	\$3,839.64	\$2,875.08	\$4,089.86	\$3,166.41	\$3,409.91	\$2,875.08	\$4,089.86	\$2,210.60	\$2,373.63	\$2,177.21	\$2,189.60
80	\$3,404.01	\$4,062.31	\$2,701.25	\$4,137.32	\$3,162.41	\$3,650.69	\$2,701.25	\$4,137.32	\$2,156.22	\$2,488.50	\$2,147.65	\$2,235.84
85	\$2,998.52	\$3,877.42	\$2,342.48	\$3,748.21	\$2,780.50	\$3,455.12	\$2,342.48	\$3,748.21	\$1,955.28	\$2,418.40	\$1,949.41	\$2,159.04
90	\$2,455.68	\$3,409.34	\$2,004.42	\$3,203.87	\$2,213.73	\$2,958.05	\$2,004.42	\$3,203.87	\$1,620.54	\$2,148.69	\$1,597.15	\$1,929.22
95	\$1,798.67	\$2,762.96	\$1,324.80	\$2,696.21	\$1,571.83	\$2,354.14	\$1,324.80	\$2,696.21	\$1,163.00	\$1,690.61	\$1,103.57	\$1,516.08
100	\$1,798.67	\$1,832.68	\$1,324.80	\$2,696.21	\$1,571.83	\$1,735.99	\$1,324.80	\$2,696.21	\$479.05	\$1,089.34	\$196.12	\$587.66
105	\$1,798.67	\$1,832.68	\$1,324.80	\$2,696.21	\$1,571.83	\$1,735.99	\$1,324.80	\$2,696.21	\$479.05	\$248.49	\$196.12	\$587.66
110	\$1,798.67	\$1,832.68	\$1,324.80	\$2,696.21	\$1,571.83	\$1,735.99	\$1,324.80	\$2,696.21	\$479.05	\$248.49	\$196.12	\$587.66
115	\$1,798.67	\$1,832.68	\$1,324.80	\$2,696.21	\$1,571.83	\$1,735.99	\$1,324.80	\$2,696.21	\$479.05	\$248.49	\$196.12	\$587.66

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2012 MERHCF CLAIM VECTORS

Age	Purchased Care											
	USFHP Retiree Act. Duty Nondis. <u>Enlistee</u>	USFHP Retiree Act. Duty Nondis. <u>Officer</u>	USFHP Retiree Act. Duty Disabled <u>Enlistee</u>	USFHP Retiree Act. Duty Disabled <u>Officer</u>	USFHP Retiree Reserve Nondis. <u>Enlistee</u>	USFHP Retiree Reserve Nondis. <u>Officer</u>	USFHP Retiree Reserve Disabled <u>Enlistee</u>	USFHP Retiree Reserve Disabled <u>Officer</u>	USFHP Survivor Act. Duty <u>Enlistee</u>	USFHP Survivor Act. Duty <u>Officer</u>	USFHP Survivor Reserve <u>Enlistee</u>	USFHP Survivor Reserve <u>Officer</u>
20	\$0.00	\$0.00	\$0.00	\$40.43	\$21.00	\$0.00	\$0.00	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
25	\$0.00	\$0.00	\$12.16	\$40.43	\$21.00	\$0.00	\$12.16	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
30	\$0.00	\$0.00	\$24.87	\$40.43	\$21.00	\$0.00	\$24.87	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
35	\$0.00	\$0.00	\$27.04	\$40.43	\$21.00	\$0.00	\$27.04	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
40	\$2.41	\$0.94	\$23.68	\$40.43	\$21.00	\$0.00	\$23.68	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
45	\$4.34	\$1.70	\$23.65	\$40.43	\$21.00	\$0.00	\$23.65	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
50	\$7.35	\$2.88	\$34.48	\$40.43	\$21.00	\$0.00	\$34.48	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
55	\$11.83	\$4.64	\$55.92	\$40.43	\$21.00	\$0.00	\$55.92	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
60	\$18.28	\$7.17	\$72.40	\$40.43	\$21.00	\$11.79	\$72.40	\$40.43	\$13.83	\$14.18	\$28.38	\$30.77
65	\$132.12	\$113.54	\$162.80	\$121.14	\$112.88	\$94.44	\$162.80	\$121.14	\$32.09	\$32.09	\$28.38	\$30.77
70	\$482.93	\$503.54	\$452.89	\$444.29	\$454.08	\$467.93	\$452.89	\$444.29	\$284.68	\$282.95	\$294.61	\$304.82
75	\$612.60	\$637.06	\$582.99	\$562.46	\$582.51	\$604.50	\$582.99	\$562.46	\$337.91	\$336.92	\$344.81	\$333.79
80	\$679.55	\$711.90	\$668.21	\$647.01	\$647.59	\$681.81	\$668.21	\$647.01	\$374.51	\$374.04	\$377.21	\$361.81
85	\$689.58	\$733.47	\$679.01	\$680.91	\$655.18	\$705.35	\$679.01	\$680.91	\$395.99	\$395.86	\$407.48	\$388.96
90	\$647.65	\$706.43	\$505.21	\$543.62	\$563.30	\$679.78	\$505.21	\$543.62	\$403.69	\$403.72	\$405.47	\$415.33
95	\$527.96	\$599.32	\$505.21	\$543.62	\$563.30	\$572.91	\$505.21	\$543.62	\$382.43	\$390.28	\$405.47	\$420.64
100	\$527.96	\$599.32	\$505.21	\$543.62	\$563.30	\$572.91	\$505.21	\$543.62	\$382.43	\$390.28	\$405.47	\$420.64
105	\$527.96	\$599.32	\$505.21	\$543.62	\$563.30	\$572.91	\$505.21	\$543.62	\$382.43	\$390.28	\$405.47	\$420.64
110	\$527.96	\$599.32	\$505.21	\$543.62	\$563.30	\$572.91	\$505.21	\$543.62	\$382.43	\$390.28	\$405.47	\$420.64
115	\$527.96	\$599.32	\$505.21	\$543.62	\$563.30	\$572.91	\$505.21	\$543.62	\$382.43	\$390.28	\$405.47	\$420.64

Act. Duty = Active Duty

Nondis. = Nondisabled

Since the USFHP CVs are developed by dividing aggregate USFHP costs by the total number of retired (or survivor) sponsors, and only approximately 2% of retirees enroll in USFHP, the CVs are not a fair representation of USFHP global rates.

APPENDIX F

PLAN PARTICIPATION RATES

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Plan Participation Rates	F-2
Table F1: MERHCF Plan Participation Rates	F-5

PLAN PARTICIPATION RATES

Normally, medical plan management and administration includes an annual plan election to enroll members in coverage. Annual enrollments serve many purposes, including updating member eligibility and key demographic information (including dependents), determining enrollment for billing purposes, and communicating important plan information to members. When TRICARE for Life (TFL) was introduced without a contribution requirement, military retirees were supplied with educational communications and an invitation to use the plan. Participation was voluntary and there was no need to enroll in the plan. To date, there has been no enrollment in TFL. Only retirees who participate in TRICARE Prime or USFHP must enroll. However, once a retiree or survivor turns age 65 and becomes eligible for Medicare, TRICARE Prime is no longer available, and only a small, grandfathered enrolled group is eligible to sign up for USFHP after obtaining age 65 (about 2%). Therefore, the bulk of Medicare-eligible retirees and survivors are given free coverage in TFL, and it is up to the retiree and survivors to update their information in the Defense Eligibility and Enrollment System (DEERS).

Analysis of per capita claims and utilization within both the Direct Care (DC) and Purchased Care (PC) environments indicates that TFL's current utilization levels generally fall below expected utilization levels for similar populations. One reason for the lower utilization is other health insurance (OHI). Without an annual enrollment, retirees don't have an opportunity to either elect or opt out of TFL. It's possible that some retirees prefer health insurance from another (former) employer or from a spouse's (former) employer.

In the case of TFL, the denominator of a per capita cost is the eligible population, not the enrolled population. As more claims are filed with TFL from members with other health plans, the per capita cost increases even if the population doesn't change and even if the new users of TFL are healthier and incur lower average costs.

There is a common belief within DoD Health Affairs, OACT, and the MERHCF Board that eligible retirees will migrate away from their other coverage and use the TRICARE and TFL programs more exclusively over time. This belief is based on the following:

- Reduction in alternative, viable sources of medical coverage (employers restricting or terminating eligibility and/or subsidy)
- Military retirees will learn of the TRICARE and TFL programs' great value
- Over time, military families will "grow up" with a greater awareness of the significance TRICARE and TFL play in financial well-being during retirement (similar to an awareness of Medicare)
- Annual surveys of military personnel and retirees have shown a decline in both the percentage of military retirees who are offered OHI and the percentage of those military retirees offered OHI who elect OHI coverage.

At the same time, analysis of DC plan utilization indicates a decline in use of Military Treatment Facilities (MTFs). It makes sense that Medicare-eligible retirees are using MTF services less, since they are seen at MTFs on a space available basis, and they may no longer want to pay for the extra gas to drive to an MTF. The decline in DC utilization can also help explain the higher utilization trends in PC (due to a change in venue). OACT needs to reflect this decline in DC

usage in order to avoid an overstatement of plan cost. Similarly, OACT needs to reflect the shift to PC appropriately.

Participation rates were created to account for the annual change in plan usage as retirees drop their other coverage in favor of TFL (external participation effects) and as retirees change their relative utilization of services within the plan (internal participation effects, or the shift out of direct care services and into purchased care services). Separate plan participation rates are applied through 2021 to recognize an assumed slow but steady shift in availability of alternative coverage and retiree preferences. Since the enrollment in USFHP has been fairly stable over the past several years, and retirees enrolling in USFHP agree to receive almost all their health care services through USFHP, plan participation rates are not applied to USFHP costs.

OACT did not want to incorporate the impact of these events into the medical trend rates so that the MERHCF trend rates would remain comparable to other medical trends (for benchmarking purposes).

Development of Participation Rates

Combined participation rates (PC and DC) were determined after analyzing two data sources:

- TRICARE user rate and utilization data (compared to a benchmark database, adjusted for demographic differences)
 - Percent of members who file a claim (separate for IP, OP, Rx)
 - Average utilization of services (separate for IP, OP, Rx)
- Tabulated survey responses contained in TMA's annual survey data. The survey included questions related to other health insurance (OHI).

These combined participation rates were graded to ultimate assumed participation rates over 15 years, beginning with the September 30, 2006, valuation (previously, participation rates were used over a shorter time horizon). The MERHCF Board decided to reduce the select period of the participation rates so that the participation rates disappear after 15 years.

OACT set ultimate plan participation at 90% for the eligible MERHCF population (combined DC and PC), which means there is an expectation that 10% of the Medicare-eligible retirees will continue to retain other health insurance in the long run. This assumption is based on the fact that there are few opportunities to obtain free Medicare supplement coverage besides TFL, but that there will always be some members who prefer to buy other coverage to help defray the out-of-pocket costs of TFL (up to \$3,000 per year).

The initial total participation rates were developed by adding together two components:

- Full participation, measured as one minus the assumed percentage of retirees with OHI
- Partial participation by the retirees who have OHI, measured by estimating the adjusted plan value of TFL after the OHI pays first

Next, the overall participation rates were normalized so that the ultimate participation rate is 100%. Therefore, in determining the starting rates of plan participation for DC and PC, initial

DC participation is greater than 100% (since it is declining), and initial PC participation rate is less than 100% (since it is increasing).

For each benefit component (IP, OP, Rx), PC participation rates were derived from the following formula that sets PC per capita claims costs (at the ultimate participation level) equal to Total per capita claims cost (at the ultimate participation level) minus DC per capita claims cost (at the ultimate participation level):

$$PC\$ / PCP = (T\$ / TP) - (DC\$ / DCP)$$

Where:

PC\$ = Purchased Care per capita claims cost (including costs absorbed by Medicare)

PCP = initial Purchased Care participation rate (the variable to solve for)

T\$ = total (Purchased + Direct Care) per capita claims cost (including costs absorbed by Medicare)

TP = total (Purchased + Direct Care) initial participation rate

DC\$ = Direct Care per capita claims cost

DCP = initial Direct Care participation rate

Application of Participation Rates

The claim vectors are adjusted by dividing each average cost in each PC and DC CV by the valuation year's participation rate for the respective benefit (IP, OP, Rx). This adjustment converts current costs to what they would be at ultimate participation levels. For each year prior to 2021, the purchased care cash flow generated by the valuation model is also adjusted to back out the difference between full participation levels and the assumed level of plan participation in each year. The cash flow adjustment for each year prior to 2021 is achieved by multiplying by:

$$P(n, x, y)$$

Where:

$P(n, x, y)$ = participation rate in year n for benefit x and place of service y

n = future year between valuation year and 2021

x = IP, OP, or Rx

y = DC or PC

Ultimate participation rates are not applied to USFHP CVs. Members must enroll in USFHP, and the global rates that apply to USFHP are based on full participation. USFHP is a designated provider plan that is designed to encourage members to receive all their care from this plan.

TABLE F1
MERHCF PLAN PARTICIPATION RATES

Fiscal Year	DC			PC		
	IP	OP	RX	IP	OP	RX
2012	104.9%	104.9%	102.3%	97.3%	97.3%	97.1%
2013	104.3%	104.3%	102.0%	97.6%	97.6%	97.5%
2014	103.8%	103.8%	101.8%	97.9%	97.9%	97.8%
2015	103.2%	103.2%	101.5%	98.2%	98.2%	98.1%
2016	102.6%	102.6%	101.3%	98.5%	98.5%	98.4%
2017	102.0%	102.0%	101.0%	98.8%	98.8%	98.7%
2018	101.5%	101.5%	100.8%	99.1%	99.1%	99.0%
2019	100.9%	100.9%	100.6%	99.4%	99.4%	99.3%
2020	100.3%	100.3%	100.3%	99.6%	99.7%	99.6%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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 and a set of reentrant ratios.

The active duty rates of decrement 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. In addition, the death rates are updated each year to reflect another year of mortality improvement to the valuation date (using Scale AA, a trend created by the Society of Actuaries (SOA), with adjustments to reflect the impact of military-specific gender mix and the relative difference in mortality improvement experience between officers and enlistees). The remaining rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are shown on page G-3. Table G1 shows the fiscal years on which various rates are based. 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.

ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DEATH (by age nearest birthday)

$$\frac{\textit{Deaths during the year}}{[\textit{Number at beginning of year} - \frac{1}{2} \times (\textit{Withdrawals} + \textit{Nondisability retirements during the year})]}$$

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

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

PERMANENT DISABILITY RETIREMENT (by completed years of service)

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

TRANSFER (by completed years of service)

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

TABLE G1
SUMMARY OF FISCAL YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

<u>RATE</u>	<u>1982-1989</u>	<u>1997</u>	<u>1998</u>	<u>1999</u>	<u>2000-2008</u>	<u>2009</u>
Death					X	X
Nondisability Retirement	X	X	X	X	X	
Temporary Disability Retirement	X	X	X	X	X	
Permanent Disability Retirement	X	X	X	X	X	
Withdrawal (other losses)	X	X	X	X	X	
Reentrant Ratios	X	X	X	X	X	
New Entrant Distribution	X	X	X	X	X	
Paygrade Transfer	X	X	X	X	X	

TABLE G2
DEATH RATES FOR NONRETIRED, ACTIVE DUTY MILITARY
(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00044	0.00072	39	0.00039	0.00048
17	0.00051	0.00083	40	0.00039	0.00048
18	0.00058	0.00095	41	0.00039	0.00049
19	0.00063	0.00102	42	0.00038	0.00050
20	0.00063	0.00103	43	0.00039	0.00051
21	0.00061	0.00100	44	0.00040	0.00053
22	0.00060	0.00095	45	0.00041	0.00056
23	0.00059	0.00089	46	0.00043	0.00060
24	0.00057	0.00083	47	0.00044	0.00064
25	0.00056	0.00077	48	0.00045	0.00070
26	0.00057	0.00074	49	0.00048	0.00075
27	0.00054	0.00070	50	0.00050	0.00082
28	0.00052	0.00067	51	0.00053	0.00089
29	0.00050	0.00063	52	0.00056	0.00098
30	0.00048	0.00060	53	0.00059	0.00108
31	0.00048	0.00057	54	0.00064	0.00118
32	0.00046	0.00056	55	0.00069	0.00131
33	0.00045	0.00053	56	0.00074	0.00146
34	0.00043	0.00051	57	0.00080	0.00159
35	0.00042	0.00049	58	0.00086	0.00175
36	0.00041	0.00048	59	0.00092	0.00188
37	0.00041	0.00048	60	0.00098	0.00202
38	0.00040	0.00048			

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.

TABLE G3

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY
RETIREMENT RATES (BY COMPLETED YEARS OF SERVICE)
ACTIVE DUTY OFFICER

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00043	0.00007
1	0.00000	0.00085	0.00009
2	0.00000	0.00113	0.00017
3	0.00000	0.00124	0.00019
4	0.00000	0.00146	0.00020
5	0.00000	0.00126	0.00021
6	0.00000	0.00143	0.00033
7	0.00000	0.00153	0.00026
8	0.00000	0.00144	0.00034
9	0.00000	0.00144	0.00036
10	0.00000	0.00142	0.00033
11	0.00000	0.00133	0.00033
12	0.00000	0.00128	0.00032
13	0.00000	0.00112	0.00036
14	0.00000	0.00119	0.00037
15	0.00000	0.00104	0.00037
16	0.00000	0.00093	0.00044
17	0.00000	0.00082	0.00048
18	0.00000	0.00073	0.00059
19	0.24556	0.00192	0.00141
20	0.20352	0.00231	0.00198
21	0.16113	0.00169	0.00178
22	0.14428	0.00204	0.00150
23	0.14541	0.00222	0.00187
24	0.14305	0.00209	0.00176
25	0.18396	0.00214	0.00140
26	0.19135	0.00361	0.00210
27	0.22470	0.00322	0.00166
28	0.20692	0.00367	0.00262
29	0.49853	0.00505	0.00341
30	0.37879	0.00692	0.00435
31	0.28016	0.00534	0.00334
32	0.25438	0.00534	0.00334
33	0.26999	0.00534	0.00334
34	1.00000	0.00534	0.00334

Example: Nine completed years of service could include anywhere 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.

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. Certain tax advantages accorded disability retired pay may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

TABLE G4

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY
RETIREMENT RATES (BY COMPLETED YEARS OF SERVICE)
ACTIVE DUTY ENLISTEE

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00170	0.00007
1	0.00000	0.00294	0.00025
2	0.00000	0.00376	0.00042
3	0.00000	0.00438	0.00058
4	0.00000	0.00420	0.00059
5	0.00000	0.00429	0.00063
6	0.00000	0.00421	0.00071
7	0.00000	0.00440	0.00073
8	0.00000	0.00443	0.00085
9	0.00000	0.00437	0.00090
10	0.00000	0.00423	0.00099
11	0.00000	0.00416	0.00109
12	0.00000	0.00396	0.00104
13	0.00000	0.00369	0.00108
14	0.00000	0.00346	0.00101
15	0.00000	0.00319	0.00126
16	0.00000	0.00299	0.00141
17	0.00000	0.00260	0.00160
18	0.00000	0.00198	0.00163
19	0.42256	0.00541	0.00551
20	0.30241	0.00521	0.00634
21	0.26793	0.00422	0.00482
22	0.23110	0.00433	0.00508
23	0.29343	0.00417	0.00419
24	0.18735	0.00362	0.00359
25	0.33712	0.00437	0.00322
26	0.24102	0.00511	0.00333
27	0.24118	0.00523	0.00343
28	0.19147	0.00545	0.00466
29	0.77601	0.00999	0.00586
30	0.64842	0.01644	0.00795
31	0.42640	0.01399	0.00340
32	0.50641	0.01399	0.00340
33	0.40749	0.01399	0.00340
34	1.00000	0.01399	0.00340

Example: Nine completed years of service could include anywhere 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.

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. Certain tax advantages accorded disability retired pay may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

TABLE G5
 WITHDRAWAL, REENTRANT, AND NET LOSS RATES
 (BY COMPLETED YEARS OF SERVICE)
 ACTIVE DUTY OFFICER

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.01815	0.11937	-0.10122
1	0.02192	0.03298	-0.01106
2	0.07042	0.02574	0.04468
3	0.12192	0.02898	0.09294
4	0.10839	0.01964	0.08875
5	0.09306	0.01703	0.07603
6	0.09686	0.01444	0.08242
7	0.08447	0.01400	0.07047
8	0.07687	0.01200	0.06487
9	0.06825	0.01155	0.05670
10	0.06616	0.00872	0.05744
11	0.05337	0.00798	0.04539
12	0.03556	0.00656	0.02900
13	0.02481	0.00557	0.01924
14	0.01650	0.00467	0.01183
15	0.01042	0.00368	0.00674
16	0.00761	0.00291	0.00470
17	0.00479	0.00252	0.00227
18	0.00236	0.00246	-0.00010
19	0.00000	0.00223	-0.00223
20	0.00000	0.00247	-0.00247
21	0.00000	0.00259	-0.00259
22	0.00000	0.00230	-0.00230
23	0.00000	0.00237	-0.00237
24	0.00000	0.00229	-0.00229
25	0.00000	0.00268	-0.00268
26	0.00000	0.00276	-0.00276
27	0.00000	0.00284	-0.00284
28	0.00000	0.00329	-0.00329
29	0.00000	0.00419	-0.00419
30	0.00000	0.00912	-0.00912
31	0.00000	0.00803	-0.00803
32	0.00000	0.01145	-0.01145
33	0.00000	0.01084	-0.01084
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anywhere 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.

The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. To the extent the valuation data files exclude these members from the zero-completed-years-of-service cell, use of this reentrant rate is appropriate for the valuation projection. However, this "valuation focus" of the rates should be considered if using them for other purposes, e.g., to estimate the probability a given individual will remain on active duty from zero to one or more completed years of service.

TABLE G6
 WITHDRAWAL, REENTRANT, AND NET LOSS RATES
 (BY COMPLETED YEARS OF SERVICE)
 ACTIVE DUTY ENLISTEE

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10458	0.03043	0.07415
1	0.10267	0.00769	0.09498
2	0.18351	0.01394	0.16957
3	0.35545	0.02745	0.32800
4	0.15999	0.01394	0.14605
5	0.15789	0.01128	0.14661
6	0.11543	0.00966	0.10577
7	0.12660	0.00918	0.11742
8	0.09560	0.00761	0.08799
9	0.09098	0.00682	0.08416
10	0.05673	0.00540	0.05133
11	0.04738	0.00453	0.04285
12	0.03728	0.00347	0.03381
13	0.02534	0.00282	0.02252
14	0.02207	0.00223	0.01984
15	0.01296	0.00188	0.01108
16	0.00827	0.00154	0.00673
17	0.00514	0.00145	0.00369
18	0.00227	0.00139	0.00088
19	0.00000	0.00126	-0.00126
20	0.00000	0.00157	-0.00157
21	0.00000	0.00148	-0.00148
22	0.00000	0.00167	-0.00167
23	0.00000	0.00156	-0.00156
24	0.00000	0.00212	-0.00212
25	0.00000	0.00169	-0.00169
26	0.00000	0.00247	-0.00247
27	0.00000	0.00180	-0.00180
28	0.00000	0.00212	-0.00212
29	0.00000	0.00168	-0.00168
30	0.00000	0.01403	-0.01403
31	0.00000	0.03693	-0.03693
32	0.00000	0.04974	-0.04974
33	0.00000	0.09762	-0.09762
34	0.00000	0.00000	0.00000

Example: Nine completed years of service could include anywhere 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.

The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. To the extent the valuation data files exclude these members from the zero-completed-years-of-service cell, use of this reentrant rate is appropriate for the valuation projection. However, this "valuation focus" of the rates should be considered if using them for other purposes, e.g., to estimate the probability a given individual will remain on active duty from zero to one or more completed years of service.

TABLE G7

PERCENTAGE DISTRIBUTION OF ACTIVE DUTY NEW ENTRANTS
(AGE NEAREST BIRTHDAY)

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Total</u>
16	0.00000	0.00000	0.00000
17	0.00000	0.00142	0.00142
18	0.00000	0.12146	0.12146
19	0.00001	0.25487	0.25488
20	0.00008	0.19288	0.19296
21	0.00045	0.11431	0.11476
22	0.01188	0.07357	0.08545
23	0.01920	0.05093	0.07013
24	0.01025	0.03619	0.04644
25	0.00470	0.02550	0.03020
26	0.00386	0.01783	0.02169
27	0.00327	0.01252	0.01579
28	0.00216	0.00929	0.01145
29	0.00163	0.00663	0.00826
30	0.00127	0.00475	0.00602
31	0.00097	0.00358	0.00455
32	0.00075	0.00285	0.00360
33	0.00058	0.00226	0.00284
34	0.00046	0.00187	0.00233
35	0.00038	0.00165	0.00203
36	0.00028	0.00063	0.00091
37	0.00020	0.00030	0.00050
38	0.00017	0.00024	0.00041
39	0.00015	0.00020	0.00035
40	0.00013	0.00018	0.00031
41	0.00010	0.00014	0.00024
42	0.00008	0.00014	0.00022
43	0.00007	0.00007	0.00014
44	0.00006	0.00004	0.00010
45	0.00005	0.00004	0.00009
46	0.00005	0.00003	0.00008
47	0.00004	0.00003	0.00007
48	0.00004	0.00003	0.00007
49	0.00003	0.00002	0.00005
50	0.00003	0.00002	0.00005
51	0.00002	0.00001	0.00003
52	0.00002	0.00001	0.00003
53	0.00002	0.00001	0.00003
54	0.00002	0.00001	0.00003
55	0.00002	0.00001	0.00003
	0.06348	0.93652	1.00000

TABLE G8

ACTIVE DUTY TRANSFER RATES (BY COMPLETED YEARS OF SERVICE)

<u>Years of Service</u>	<u>Officer to Enlistee</u>	<u>Enlistee to Officer</u>
0	0.00042	0.00304
1	0.00010	0.00096
2	0.00006	0.00112
3	0.00013	0.00145
4	0.00013	0.00227
5	0.00008	0.00282
6	0.00014	0.00393
7	0.00014	0.00515
8	0.00013	0.00718
9	0.00013	0.00874
10	0.00012	0.00968
11	0.00039	0.00969
12	0.00058	0.00907
13	0.00047	0.00778
14	0.00077	0.00613
15	0.00094	0.00472
16	0.00112	0.00306
17	0.00055	0.00179
18	0.00014	0.00137
19	0.00017	0.00096
20	0.00010	0.00115
21	0.00005	0.00105
22	0.00006	0.00093
23	0.00002	0.00088
24	0.00000	0.00044
25	0.00000	0.00005
26	0.00000	0.00002
27	0.00000	0.00007
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 anywhere 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.

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RESERVE RATES

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RESERVE RATES

Modeling reserves is similar in some respects to modeling active duty. There are, however, additional challenges due to the complexities of the reserve career (multiple breaks in service of varying durations, movement between active and reserve components, etc.); the structure of the reserve force; limitations of the reserve data; and evolving changes in how the reserves are used.

Reserves are modeled in two population categories in the portion of the career prior to receiving retired pay – Selected Reserves and non-Selected Reserves with 20 good years. The Selected Reserves include only part-time members (full-time reserves are included in the active-duty (full-time) portion of OACT's valuation) and are the reserves for whom normal costs are paid. The non-Selected Reserves with 20 good years¹ are modeled because they have enough service to qualify for retirement.

The reserve rates consist primarily of decrement rates related to the probabilities of a member leaving a category of military service for a specific reason. The concept of 'Entry Age' is constructed based on an assumption of no breaks in service. In addition, they include a new entrant distribution; a set of reentrant ratios; transfer to 20-year non-Selected Reserve status; and blow-up² factors. The decrement rates are mainly shown by age nearest birthday at entry and completed years of service since Pay Entry Base Date (PEBD), separately for officers and enlistees. The PEBD is a service entry date that is adjusted for each break in service. The valuation results are highly sensitive to the separation rates and reentrant ratios³. Below is a description of the rates used in the reserve valuation process.

The data for the rates were taken from the Reserve Component Common Personnel Data System (RCCPDS) files as of September 30 for the years 2005 through 2009. The experience period was selected such that the sum of the part-time Selected Reserve force size changes for the included period was near zero. The fiscal years on which the rates are based is provided in Table H1. A qualitative description of the rates follows. The general formula derivation is similar to those of the Active Duty rates (Appendix G) and Retiree/Survivor rates (Appendix I). The reserve rate formulas are not shown, but may be requested from the Office of the Actuary.

The separation rates represent the probability that a member in a given status at the beginning of the fiscal year leaves that status during the fiscal year. Separation rates from the Selected Reserve include standard losses, transfers to active duty, transfers to the full-time reserves,

¹ This includes the category commonly referred to as the "gray area" as well as other non-Selected Reserves with 20 qualifying retirement years.

² Ratios are used to adjust for persistent patterns of actual outcomes not conforming to expectations based on known data. For example, some new reserve retirees show up in the data each year who were not in the data as eligible-to-retain reserves the year before. The need for such "blow up" factors is one of many challenges in modeling reservists.

³ Another challenge in modeling reserves relates to the fact that many reserves start their career in the active duty component or have breaks in service throughout their career. Their movements back into the Selected Reserves (from the active duty component, from civilian status, etc.) are modeled as implicit flows via reentrant ratios. However, in some cases these ratios are unusually high, and population cells with small numbers of members initially are then augmented throughout the actuarial projection by large numbers of reentrants. This creates the potential for volatility of results, to the extent small population cell counts experience variations over time. Additionally, patterns of reserve population flows (between the Selected Reserves and the active duty component and between civilian status and the Selected Reserve) are changing, given external and internal factors such as changes in how reserves are used by the military.

discharge, and death. They do not include transfers to non-Selected Reserves with 20 good years, or retirement. Separation rates from the non-Selected Reserve with 20 good years include transfer to Selected Reserve, death, discharge, and file corrections and timing delays. They do not include transfer to retirement status.

A reentrant is defined as someone who is in the Selected Reserves at year end, who was not in the same status a year earlier, and who is not a new entrant (as defined by having greater than zero completed years of PEBD service). It can include transfers from active duty; former Selected Reserve or active duty members returning after breaks in service; reserve members returning after being attached to a non-Selected Reserve component (Individual Ready Reserve or Inactive National Guard); and members transferring to part-time Selected Reserves from full-time reserves.

The new entrant distribution provides the percentages of new entrants to the part-time Selected Reserves (as defined by having zero completed years of PEBD service) by age and by officer/enlistee status. The distribution is only used in the normal cost (new entrant) valuation.

In most cases the separation and reentrant rates and ratios are not smoothed (graduated). However, cells with numerators of fewer than 10 cases were combined with other cells.

TABLE H1
SUMMARY OF FISCAL YEARS ON WHICH RESERVE RATES ARE BASED

<u>RATE</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Separation (Selected and Non-Selected)	X	X	X	X	X
Transfer (Selected-to-Non-Selected)	X	X	X	X	X
Retirement (Selected and Non-Selected)	X	X	X	X	X
New Entrant Distribution (Selected)	X	X	X	X	X
Reentrant (Selected)	X	X	X	X	X
Paygrade Transfer (Selected)	X	X	X	X	X
Disability Retirement (Selected)	X	X	X	X	X
Retirement Ratios (Non-Selected)	X	X	X	X	X
Transfer Ratios (Selected-to-Non-Selected)	X	X	X	X	X

TABLE H2
 SELECTED RESERVE OFFICER SEPARATION RATES (Non-retirement Causes) *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.054	0.047	0.054	0.029	0.044	0.038	0.035	0.028	0.023	0.033	0.039	0.053	0.073	0.037	0.065	0.064	0.063	0.050	0.063	0.048	0.058	0.079	0.039
1	0.054	0.047	0.054	0.029	0.044	0.038	0.057	0.039	0.023	0.033	0.039	0.059	0.065	0.064	0.079	0.074	0.077	0.050	0.075	0.074	0.067	0.082	0.039
2	0.054	0.047	0.054	0.118	0.068	0.069	0.059	0.056	0.055	0.042	0.071	0.069	0.042	0.057	0.081	0.094	0.078	0.089	0.075	0.066	0.075	0.068	0.065
3	0.054	0.047	0.051	0.076	0.060	0.052	0.073	0.070	0.051	0.069	0.052	0.071	0.079	0.084	0.086	0.088	0.079	0.065	0.078	0.065	0.094	0.070	0.113
4	0.054	0.067	0.085	0.065	0.056	0.085	0.092	0.061	0.067	0.060	0.078	0.084	0.073	0.065	0.100	0.073	0.057	0.076	0.102	0.060	0.088	0.081	0.084
5	0.054	0.063	0.069	0.059	0.073	0.094	0.116	0.127	0.083	0.120	0.076	0.119	0.082	0.099	0.065	0.101	0.052	0.090	0.086	0.095	0.089	0.130	0.119
6	0.054	0.046	0.062	0.056	0.074	0.146	0.168	0.124	0.101	0.086	0.099	0.079	0.095	0.093	0.101	0.076	0.061	0.077	0.064	0.057	0.090	0.053	0.089
7	0.054	0.051	0.060	0.087	0.116	0.172	0.175	0.138	0.156	0.129	0.113	0.134	0.148	0.142	0.116	0.170	0.115	0.134	0.144	0.113	0.144	0.157	0.091
8	0.056	0.065	0.090	0.096	0.110	0.168	0.168	0.169	0.124	0.154	0.134	0.137	0.142	0.125	0.189	0.158	0.156	0.114	0.082	0.132	0.133	0.152	0.124
9	0.096	0.074	0.085	0.098	0.112	0.149	0.167	0.153	0.146	0.103	0.109	0.113	0.116	0.114	0.087	0.049	0.097	0.083	0.099	0.093	0.130	0.175	0.087
10	0.090	0.091	0.097	0.113	0.116	0.136	0.134	0.135	0.127	0.096	0.100	0.094	0.087	0.084	0.102	0.118	0.088	0.101	0.101	0.128	0.117	0.110	0.091
11	0.092	0.096	0.086	0.104	0.117	0.124	0.131	0.113	0.097	0.102	0.092	0.080	0.072	0.097	0.091	0.075	0.086	0.094	0.070	0.114	0.106	0.049	0.072
12	0.081	0.089	0.102	0.112	0.106	0.112	0.100	0.114	0.103	0.094	0.099	0.091	0.088	0.110	0.090	0.079	0.123	0.078	0.069	0.037	0.066	0.049	0.044
13	0.059	0.087	0.083	0.108	0.102	0.100	0.097	0.094	0.089	0.083	0.079	0.076	0.098	0.056	0.070	0.073	0.086	0.036	0.061	0.037	0.042	0.049	0.044
14	0.105	0.090	0.083	0.081	0.084	0.094	0.089	0.086	0.069	0.083	0.087	0.080	0.080	0.063	0.050	0.039	0.096	0.064	0.057	0.037	0.042	0.049	0.044
15	0.090	0.082	0.088	0.080	0.075	0.082	0.078	0.085	0.077	0.072	0.059	0.065	0.085	0.060	0.083	0.057	0.065	0.040	0.052	0.037	0.042	0.049	0.044
16	0.085	0.081	0.076	0.082	0.083	0.074	0.065	0.076	0.060	0.068	0.056	0.061	0.058	0.072	0.032	0.058	0.035	0.037	0.051	0.037	0.042	0.049	0.044
17	0.060	0.080	0.070	0.073	0.068	0.068	0.068	0.065	0.064	0.058	0.065	0.061	0.065	0.044	0.040	0.049	0.030	0.047	0.044	0.037	0.042	0.049	0.044
18	0.060	0.057	0.062	0.061	0.088	0.063	0.062	0.068	0.053	0.047	0.062	0.051	0.059	0.045	0.022	0.030	0.031	0.047	0.065	0.037	0.042	0.049	0.044
19	0.075	0.081	0.077	0.073	0.075	0.063	0.058	0.046	0.058	0.056	0.049	0.043	0.050	0.043	0.040	0.054	0.046	0.045	0.031	0.037	0.042	0.049	0.044
20	0.110	0.100	0.092	0.074	0.073	0.055	0.056	0.045	0.047	0.050	0.045	0.058	0.061	0.027	0.029	0.047	0.021	0.039	0.024	0.037	0.042	0.049	0.044
21	0.062	0.076	0.083	0.064	0.069	0.045	0.045	0.042	0.051	0.049	0.038	0.033	0.029	0.037	0.025	0.030	0.020	0.037	0.024	0.037	0.042	0.049	0.044
22	0.078	0.084	0.083	0.063	0.055	0.042	0.042	0.039	0.050	0.035	0.038	0.035	0.054	0.016	0.041	0.029	0.029	0.018	0.024	0.037	0.042	0.049	0.044
23	0.081	0.081	0.053	0.052	0.054	0.041	0.036	0.040	0.040	0.022	0.041	0.054	0.059	0.028	0.042	0.029	0.029	0.018	0.024	0.037	0.042	0.049	0.044
24	0.077	0.059	0.061	0.048	0.037	0.031	0.031	0.040	0.024	0.029	0.037	0.044	0.031	0.023	0.025	0.029	0.029	0.018	0.024	0.037	0.042	0.049	0.000
25	0.063	0.072	0.060	0.040	0.047	0.026	0.031	0.032	0.035	0.029	0.020	0.033	0.021	0.026	0.019	0.029	0.029	0.018	0.024	0.037	0.042	0.000	0.000
26	0.030	0.052	0.053	0.028	0.033	0.026	0.030	0.034	0.031	0.039	0.041	0.033	0.030	0.027	0.019	0.029	0.029	0.018	0.024	0.037	0.000	0.000	0.000
27	0.030	0.037	0.051	0.046	0.038	0.035	0.040	0.038	0.036	0.047	0.056	0.037	0.046	0.038	0.019	0.029	0.029	0.018	0.024	0.000	0.000	0.000	0.000
28	0.030	0.044	0.041	0.041	0.032	0.025	0.030	0.025	0.034	0.023	0.032	0.026	0.019	0.037	0.019	0.029	0.029	0.018	0.000	0.000	0.000	0.000	0.000
29	0.030	0.045	0.035	0.030	0.034	0.030	0.023	0.032	0.032	0.025	0.032	0.042	0.019	0.024	0.019	0.029	0.029	0.000	0.000	0.000	0.000	0.000	0.000
30	0.030	0.034	0.027	0.039	0.024	0.036	0.030	0.035	0.022	0.052	0.040	0.015	0.019	0.024	0.019	0.029	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.030	0.020	0.038	0.029	0.013	0.033	0.041	0.035	0.025	0.032	0.016	0.015	0.019	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.030	0.047	0.032	0.026	0.031	0.036	0.022	0.051	0.047	0.029	0.016	0.015	0.019	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.030	0.019	0.031	0.027	0.021	0.034	0.050	0.032	0.026	0.028	0.016	0.015	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.030	0.041	0.017	0.046	0.032	0.027	0.027	0.031	0.021	0.028	0.016	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.030	0.037	0.030	0.055	0.047	0.030	0.033	0.021	0.021	0.028	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.030	0.037	0.052	0.033	0.033	0.016	0.011	0.021	0.021	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.030	0.037	0.049	0.034	0.028	0.013	0.011	0.021	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.030	0.037	0.066	0.045	0.014	0.024	0.011	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.030	0.037	0.013	0.010	0.014	0.024	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.030	0.037	0.013	0.010	0.014	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.030	0.037	0.013	0.010	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

DESCRIPTION: Selected Reserve separation rates arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status (due to non-retirement causes) during the fiscal year. Values for certain cells in above rate table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H2 (continued)
 SELECTED RESERVE OFFICER SEPARATION RATES (Non-retirement Causes) *
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.064	0.036	0.040	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	0.000	1.000
1	0.064	0.036	0.040	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	1.000	0.000
2	0.065	0.069	0.060	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	1.000	0.000	0.000
3	0.094	0.135	0.110	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	1.000	0.000	0.000	0.000
4	0.060	0.083	0.143	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	0.048	1.000	0.000	0.000	0.000	0.000
5	0.062	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	0.053	1.000	0.000	0.000	0.000	0.000	0.000
6	0.086	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	0.095	1.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.081	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	0.106	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.134	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	0.099	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.059	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	0.094	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.060	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	0.058	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.117	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	0.087	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.067	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	0.051	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
13	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	0.080	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
14	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	0.118	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
15	0.042	0.063	0.065	0.098	0.099	0.089	0.110	0.104	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
16	0.042	0.063	0.065	0.098	0.099	0.089	0.110	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
17	0.042	0.063	0.065	0.098	0.099	0.089	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
18	0.042	0.063	0.065	0.098	0.099	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
19	0.042	0.063	0.065	0.098	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.042	0.063	0.065	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.042	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

DESCRIPTION: Selected Reserve separation rates arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status (due to non-retirement causes) during the fiscal year. Values for certain cells in above rate table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H3
SELECTED RESERVE ENLISTEE SEPARATION RATES (Non-retirement Causes) *
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.128	0.169	0.164	0.153	0.156	0.160	0.163	0.171	0.164	0.175	0.177	0.170	0.190	0.189	0.182	0.203	0.171	0.197	0.192	0.190	0.189	0.191	0.200
1	0.233	0.214	0.149	0.141	0.144	0.148	0.149	0.148	0.151	0.159	0.152	0.165	0.155	0.155	0.159	0.162	0.145	0.157	0.157	0.149	0.177	0.162	0.158
2	0.155	0.133	0.116	0.127	0.134	0.141	0.135	0.137	0.148	0.145	0.141	0.142	0.152	0.137	0.132	0.138	0.146	0.129	0.121	0.130	0.133	0.144	0.128
3	0.103	0.109	0.111	0.129	0.131	0.133	0.130	0.129	0.134	0.144	0.134	0.142	0.138	0.128	0.132	0.126	0.130	0.122	0.111	0.117	0.136	0.152	0.131
4	0.093	0.106	0.119	0.135	0.138	0.143	0.142	0.139	0.142	0.134	0.137	0.139	0.138	0.140	0.125	0.122	0.129	0.121	0.114	0.118	0.110	0.117	0.141
5	0.227	0.294	0.325	0.342	0.336	0.319	0.310	0.295	0.294	0.285	0.258	0.262	0.258	0.217	0.226	0.212	0.205	0.205	0.177	0.194	0.159	0.160	0.140
6	0.233	0.211	0.235	0.238	0.239	0.229	0.226	0.219	0.217	0.206	0.198	0.203	0.182	0.171	0.187	0.153	0.152	0.150	0.148	0.135	0.135	0.144	0.134
7	0.229	0.279	0.299	0.305	0.306	0.308	0.292	0.289	0.281	0.254	0.259	0.249	0.227	0.250	0.204	0.198	0.195	0.187	0.192	0.168	0.169	0.162	0.160
8	0.239	0.232	0.233	0.233	0.231	0.224	0.224	0.218	0.205	0.203	0.193	0.187	0.170	0.173	0.163	0.153	0.152	0.164	0.148	0.148	0.150	0.146	0.153
9	0.179	0.173	0.179	0.184	0.187	0.181	0.180	0.176	0.175	0.170	0.162	0.167	0.149	0.158	0.139	0.162	0.129	0.133	0.131	0.120	0.142	0.137	0.149
10	0.145	0.144	0.161	0.171	0.169	0.171	0.176	0.159	0.166	0.165	0.171	0.147	0.149	0.152	0.138	0.135	0.131	0.120	0.104	0.103	0.110	0.124	0.124
11	0.178	0.168	0.155	0.161	0.160	0.162	0.162	0.159	0.156	0.157	0.156	0.131	0.141	0.133	0.148	0.127	0.138	0.126	0.122	0.118	0.099	0.104	0.124
12	0.161	0.133	0.127	0.135	0.135	0.140	0.148	0.133	0.140	0.128	0.133	0.123	0.122	0.115	0.107	0.129	0.110	0.097	0.098	0.112	0.115	0.089	0.085
13	0.148	0.133	0.132	0.142	0.138	0.144	0.143	0.132	0.140	0.119	0.137	0.132	0.113	0.121	0.112	0.116	0.108	0.081	0.099	0.103	0.077	0.065	0.103
14	0.117	0.111	0.113	0.112	0.108	0.116	0.116	0.103	0.115	0.117	0.117	0.105	0.101	0.088	0.085	0.099	0.096	0.090	0.086	0.075	0.087	0.088	0.096
15	0.095	0.098	0.094	0.097	0.097	0.095	0.100	0.096	0.093	0.096	0.111	0.092	0.085	0.082	0.097	0.075	0.096	0.089	0.091	0.075	0.080	0.075	0.049
16	0.105	0.082	0.086	0.089	0.086	0.086	0.083	0.078	0.078	0.086	0.088	0.087	0.076	0.078	0.058	0.061	0.057	0.057	0.062	0.085	0.070	0.059	0.056
17	0.085	0.075	0.072	0.075	0.069	0.076	0.076	0.069	0.072	0.073	0.072	0.066	0.064	0.071	0.066	0.064	0.062	0.065	0.050	0.061	0.065	0.067	0.039
18	0.063	0.062	0.061	0.059	0.068	0.063	0.062	0.072	0.055	0.058	0.067	0.054	0.067	0.070	0.063	0.066	0.055	0.039	0.059	0.046	0.046	0.047	0.048
19	0.111	0.096	0.084	0.086	0.087	0.086	0.084	0.081	0.078	0.072	0.075	0.086	0.076	0.069	0.072	0.073	0.065	0.066	0.073	0.082	0.088	0.090	0.074
20	0.154	0.121	0.103	0.100	0.100	0.099	0.101	0.096	0.099	0.096	0.092	0.096	0.096	0.095	0.097	0.095	0.084	0.090	0.082	0.062	0.073	0.056	0.041
21	0.139	0.111	0.095	0.094	0.090	0.097	0.087	0.086	0.103	0.102	0.108	0.087	0.109	0.093	0.086	0.104	0.089	0.103	0.060	0.074	0.053	0.021	0.069
22	0.117	0.101	0.086	0.084	0.086	0.074	0.091	0.077	0.089	0.091	0.093	0.096	0.089	0.087	0.089	0.091	0.091	0.103	0.065	0.053	0.032	0.026	0.010
23	0.111	0.089	0.080	0.089	0.091	0.081	0.084	0.088	0.080	0.081	0.091	0.082	0.084	0.075	0.089	0.085	0.097	0.091	0.090	0.018	0.028	0.026	0.010
24	0.115	0.080	0.079	0.074	0.076	0.071	0.078	0.065	0.061	0.081	0.078	0.086	0.089	0.085	0.093	0.111	0.096	0.054	0.023	0.041	0.075	0.026	0.000
25	0.079	0.081	0.066	0.065	0.068	0.073	0.070	0.075	0.064	0.077	0.067	0.084	0.052	0.077	0.085	0.092	0.060	0.025	0.037	0.040	0.075	0.000	0.000
26	0.099	0.063	0.060	0.062	0.061	0.063	0.061	0.053	0.054	0.058	0.065	0.069	0.055	0.094	0.091	0.059	0.012	0.020	0.063	0.040	0.000	0.000	0.000
27	0.095	0.058	0.050	0.050	0.057	0.053	0.048	0.053	0.055	0.065	0.074	0.059	0.073	0.082	0.056	0.025	0.016	0.020	0.063	0.000	0.000	0.000	0.000
28	0.070	0.044	0.047	0.043	0.048	0.044	0.044	0.047	0.051	0.041	0.051	0.073	0.050	0.062	0.010	0.030	0.016	0.020	0.000	0.000	0.000	0.000	0.000
29	0.061	0.041	0.047	0.041	0.051	0.047	0.044	0.039	0.055	0.059	0.064	0.041	0.036	0.020	0.025	0.083	0.016	0.000	0.000	0.000	0.000	0.000	0.000
30	0.052	0.040	0.036	0.038	0.038	0.049	0.031	0.044	0.055	0.053	0.047	0.020	0.011	0.011	0.025	0.083	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.052	0.033	0.034	0.035	0.032	0.035	0.040	0.047	0.041	0.037	0.022	0.013	0.021	0.011	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.052	0.032	0.030	0.033	0.038	0.049	0.039	0.037	0.046	0.021	0.024	0.010	0.021	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.052	0.027	0.022	0.032	0.036	0.043	0.041	0.035	0.027	0.023	0.021	0.010	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.052	0.021	0.033	0.040	0.049	0.050	0.049	0.027	0.018	0.019	0.021	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.052	0.031	0.027	0.042	0.034	0.043	0.029	0.026	0.010	0.019	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.052	0.025	0.032	0.031	0.038	0.031	0.017	0.018	0.010	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.052	0.037	0.030	0.037	0.028	0.008	0.023	0.018	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.052	0.026	0.027	0.013	0.011	0.008	0.023	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.052	0.026	0.027	0.013	0.011	0.008	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.052	0.026	0.027	0.013	0.011	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.052	0.026	0.027	0.013	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

DESCRIPTION: Selected Reserve separation rates arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status (due to non-retirement causes) during the fiscal year. Values for certain cells in above rate table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H3 (continued)
 SELECTED RESERVE ENLISTEE SEPARATION RATES (Non-retirement Causes) *
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62	
Under 1	0.174	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	
1	0.147	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000
2	0.144	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000
3	0.103	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000
4	0.139	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000
5	0.148	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.165	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.155	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.156	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.154	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.107	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	0.140	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.138	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	0.140	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
12	0.115	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	0.140	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
13	0.063	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	0.140	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
14	0.087	0.137	0.137	0.159	0.159	0.159	0.140	0.140	0.140	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
15	0.075	0.137	0.137	0.159	0.159	0.159	0.140	0.140	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
16	0.079	0.137	0.137	0.159	0.159	0.159	0.140	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
17	0.062	0.137	0.137	0.159	0.159	0.159	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
18	0.045	0.137	0.137	0.159	0.159	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	0.045	0.137	0.137	0.159	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.045	0.137	0.137	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.045	0.137	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.045	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	0.000	0.000	0.000	0.000	0.000	0.000
23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations due to: ordinary losses, transfers to active duty, discharge and death (not transfers to non-Selected Reserve with 20 good years).

DESCRIPTION: Selected Reserve separation rates arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status (due to non-retirement causes) during the fiscal year. Values for certain cells in above rate table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H4
SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS OFFICER TRANSFER RATES *
BY ENTRY AGE

PEBD Years_of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.068	0.022	0.025	0.029	0.028	0.038	0.047	0.048	0.054	0.044	0.055	0.047	0.037	0.074	0.072	0.054	0.060	0.071	0.074	0.087	0.076	0.076	0.101
20	0.068	0.049	0.054	0.059	0.052	0.065	0.068	0.077	0.073	0.090	0.077	0.070	0.066	0.075	0.082	0.070	0.093	0.109	0.151	0.132	0.122	0.189	0.085
21	0.035	0.056	0.056	0.064	0.063	0.080	0.080	0.089	0.071	0.083	0.096	0.062	0.086	0.098	0.085	0.093	0.134	0.099	0.116	0.070	0.105	0.036	0.009
22	0.037	0.053	0.047	0.057	0.066	0.085	0.090	0.075	0.086	0.085	0.095	0.098	0.083	0.099	0.088	0.083	0.095	0.111	0.051	0.074	0.024	0.036	0.009
23	0.065	0.050	0.058	0.051	0.067	0.095	0.105	0.112	0.081	0.095	0.072	0.144	0.053	0.111	0.098	0.093	0.126	0.135	0.129	0.048	0.024	0.036	0.009
24	0.063	0.047	0.048	0.057	0.064	0.088	0.095	0.101	0.102	0.087	0.074	0.081	0.102	0.110	0.084	0.114	0.102	0.079	0.078	0.048	0.024	0.036	0.000
25	0.045	0.049	0.053	0.062	0.077	0.106	0.105	0.088	0.094	0.110	0.116	0.106	0.097	0.127	0.110	0.104	0.070	0.037	0.007	0.048	0.024	0.000	0.000
26	0.045	0.056	0.061	0.057	0.093	0.110	0.098	0.116	0.101	0.110	0.102	0.121	0.116	0.105	0.112	0.144	0.029	0.037	0.007	0.048	0.000	0.000	0.000
27	0.045	0.060	0.058	0.084	0.105	0.198	0.227	0.210	0.185	0.185	0.190	0.136	0.147	0.164	0.157	0.043	0.029	0.037	0.007	0.000	0.000	0.000	0.000
28	0.045	0.058	0.061	0.083	0.107	0.146	0.148	0.142	0.119	0.147	0.137	0.165	0.110	0.150	0.104	0.043	0.029	0.037	0.000	0.000	0.000	0.000	0.000
29	0.045	0.072	0.076	0.097	0.122	0.367	0.380	0.271	0.267	0.252	0.219	0.236	0.193	0.127	0.008	0.043	0.029	0.000	0.000	0.000	0.000	0.000	0.000
30	0.045	0.078	0.099	0.085	0.140	0.201	0.192	0.176	0.189	0.197	0.170	0.167	0.084	0.007	0.008	0.043	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.045	0.061	0.089	0.114	0.112	0.139	0.160	0.159	0.166	0.146	0.151	0.086	0.028	0.007	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.045	0.092	0.087	0.120	0.126	0.170	0.196	0.157	0.136	0.163	0.042	0.009	0.028	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.045	0.112	0.102	0.101	0.132	0.240	0.176	0.150	0.129	0.059	0.042	0.009	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.045	0.091	0.110	0.139	0.148	0.164	0.152	0.140	0.044	0.059	0.042	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.045	0.085	0.137	0.144	0.133	0.180	0.193	0.051	0.044	0.059	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.045	0.121	0.164	0.161	0.134	0.189	0.048	0.051	0.044	0.059	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.045	0.133	0.123	0.119	0.115	0.053	0.048	0.051	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.045	0.210	0.148	0.134	0.035	0.053	0.048	0.051	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.045	0.130	0.147	0.035	0.035	0.053	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.045	0.095	0.026	0.035	0.035	0.053	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.045	0.095	0.026	0.035	0.035	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations to non-Selected Reserve with 20 or more good years (grey area).

DESCRIPTION: Selected Reserve to grey area reserve transfer rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member transfers to the grey area from the Selected Reserve status during the fiscal year.

TABLE H5
SELECTED RESERVE TO NON-SELECTED RESERVE WITH 20 GOOD YEARS ENLISTEE TRANSFER RATES*
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.063	0.039	0.050	0.056	0.051	0.048	0.066	0.047	0.041	0.043	0.051	0.044	0.032	0.048	0.033	0.052	0.059	0.051	0.044	0.065	0.067	0.063	0.031
20	0.063	0.094	0.095	0.089	0.090	0.081	0.066	0.082	0.079	0.083	0.092	0.075	0.071	0.092	0.084	0.079	0.064	0.090	0.111	0.089	0.078	0.085	0.031
21	0.070	0.091	0.101	0.101	0.090	0.091	0.093	0.086	0.095	0.085	0.098	0.085	0.096	0.082	0.097	0.094	0.102	0.110	0.109	0.077	0.084	0.075	0.031
22	0.096	0.090	0.095	0.095	0.089	0.095	0.089	0.093	0.089	0.095	0.080	0.087	0.099	0.112	0.104	0.117	0.107	0.099	0.091	0.067	0.004	0.031	
23	0.098	0.107	0.106	0.105	0.100	0.111	0.099	0.110	0.108	0.109	0.107	0.120	0.118	0.138	0.119	0.120	0.138	0.121	0.144	0.112	0.007	0.004	0.031
24	0.081	0.085	0.085	0.091	0.094	0.090	0.097	0.106	0.093	0.093	0.119	0.111	0.106	0.097	0.113	0.115	0.123	0.130	0.087	0.010	0.007	0.004	0.000
25	0.083	0.078	0.086	0.083	0.087	0.087	0.089	0.086	0.095	0.104	0.092	0.087	0.125	0.133	0.131	0.114	0.107	0.088	0.006	0.010	0.007	0.000	0.000
26	0.093	0.084	0.080	0.077	0.082	0.094	0.095	0.091	0.096	0.104	0.111	0.105	0.128	0.099	0.109	0.132	0.079	0.003	0.006	0.010	0.000	0.000	0.000
27	0.081	0.080	0.077	0.084	0.098	0.081	0.095	0.096	0.105	0.101	0.118	0.124	0.107	0.093	0.143	0.042	0.003	0.003	0.006	0.000	0.000	0.000	0.000
28	0.096	0.073	0.080	0.084	0.088	0.084	0.089	0.085	0.083	0.082	0.108	0.108	0.107	0.122	0.072	0.042	0.003	0.003	0.000	0.000	0.000	0.000	0.000
29	0.110	0.087	0.094	0.103	0.116	0.090	0.104	0.120	0.116	0.120	0.105	0.109	0.131	0.073	0.003	0.042	0.003	0.000	0.000	0.000	0.000	0.000	0.000
30	0.080	0.101	0.092	0.100	0.088	0.101	0.106	0.107	0.132	0.144	0.130	0.148	0.067	0.006	0.003	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.074	0.088	0.083	0.086	0.097	0.095	0.104	0.136	0.138	0.129	0.138	0.078	0.006	0.006	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.074	0.116	0.136	0.147	0.134	0.172	0.191	0.219	0.226	0.230	0.063	0.006	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.074	0.077	0.099	0.091	0.136	0.147	0.141	0.148	0.128	0.079	0.063	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.074	0.080	0.081	0.126	0.168	0.150	0.126	0.148	0.096	0.011	0.063	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.074	0.116	0.145	0.226	0.174	0.154	0.164	0.080	0.010	0.011	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.074	0.172	0.266	0.152	0.139	0.143	0.063	0.007	0.010	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.074	0.220	0.191	0.193	0.140	0.050	0.003	0.007	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.074	0.181	0.173	0.146	0.078	0.050	0.003	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.074	0.138	0.160	0.047	0.003	0.050	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.074	0.077	0.038	0.047	0.003	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.074	0.077	0.038	0.047	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates only include separations to non-Selected Reserve with 20 or more good years ('grey area').

DESCRIPTION: Selected Reserve to grey area reserve transfer rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member transfers to the grey area from the Selected Reserve status during the fiscal year.

TABLE H6
NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS SEPARATION RATES*
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.018	0.034	0.037	0.035	0.115	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
20	0.018	0.018	0.034	0.037	0.035	0.015	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
21	0.018	0.018	0.034	0.037	0.035	0.028	0.027	0.020	0.033	0.045	0.034	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
22	0.018	0.018	0.034	0.042	0.041	0.032	0.022	0.022	0.028	0.031	0.049	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
23	0.018	0.018	0.037	0.029	0.026	0.031	0.022	0.025	0.030	0.031	0.028	0.047	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
24	0.018	0.018	0.044	0.043	0.033	0.025	0.030	0.019	0.025	0.030	0.029	0.018	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
25	0.018	0.018	0.031	0.016	0.032	0.023	0.022	0.021	0.029	0.022	0.017	0.017	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000
26	0.018	0.018	0.024	0.037	0.021	0.022	0.021	0.023	0.015	0.028	0.020	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000
27	0.018	0.018	0.031	0.019	0.021	0.019	0.015	0.016	0.022	0.032	0.022	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000
28	0.018	0.018	0.035	0.026	0.016	0.014	0.011	0.011	0.013	0.011	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000
29	0.018	0.018	0.018	0.022	0.016	0.008	0.007	0.014	0.009	0.010	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000
30	0.018	0.018	0.013	0.017	0.011	0.005	0.004	0.007	0.013	0.010	0.016	0.016	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000
31	0.018	0.018	0.015	0.011	0.006	0.006	0.003	0.006	0.007	0.010	0.016	0.016	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.018	0.018	0.015	0.008	0.009	0.004	0.004	0.004	0.005	0.010	0.016	0.016	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.018	0.018	0.005	0.011	0.006	0.004	0.005	0.005	0.005	0.010	0.016	0.016	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.018	0.018	0.009	0.011	0.006	0.003	0.003	0.005	0.017	0.010	0.016	0.016	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.018	0.018	0.009	0.011	0.012	0.003	0.004	0.012	0.020	0.010	0.016	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.018	0.018	0.007	0.011	0.012	0.003	0.012	0.021	0.033	0.010	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.018	0.018	0.008	0.011	0.012	0.016	0.021	0.026	0.033	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.018	0.018	0.008	0.011	0.012	0.020	0.013	0.026	0.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.018	0.018	0.008	0.011	0.012	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

DESCRIPTION: Grey area reserve separation rates -- non-retirement causes, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status during the fiscal year.

TABLE H6 (continued)
 NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS SEPARATION RATES*
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

DESCRIPTION: Grey area reserve separation rates -- non-retirement causes, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status during the fiscal year.

TABLE H7
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
20	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
21	0.008	0.008	0.011	0.009	0.008	0.011	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
22	0.008	0.009	0.009	0.008	0.007	0.008	0.009	0.009	0.013	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
23	0.008	0.009	0.008	0.007	0.006	0.012	0.008	0.009	0.010	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
24	0.008	0.009	0.007	0.007	0.008	0.010	0.009	0.009	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
25	0.008	0.007	0.005	0.006	0.009	0.011	0.006	0.006	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.000
26	0.008	0.006	0.006	0.005	0.006	0.006	0.007	0.006	0.006	0.008	0.008	0.007	0.007	0.009	0.009	0.012	0.014	0.024	0.063	0.026	0.018	0.000	0.000
27	0.008	0.004	0.005	0.004	0.005	0.007	0.003	0.006	0.006	0.008	0.006	0.007	0.005	0.009	0.008	0.011	0.031	0.024	0.063	0.026	0.000	0.000	0.000
28	0.008	0.006	0.005	0.004	0.004	0.005	0.004	0.006	0.005	0.008	0.005	0.007	0.005	0.004	0.020	0.027	0.036	0.024	0.063	0.000	0.000	0.000	0.000
29	0.008	0.004	0.004	0.003	0.004	0.005	0.006	0.008	0.005	0.005	0.004	0.007	0.007	0.018	0.018	0.027	0.036	0.024	0.000	0.000	0.000	0.000	0.000
30	0.008	0.005	0.004	0.003	0.004	0.003	0.002	0.005	0.005	0.004	0.003	0.004	0.024	0.036	0.024	0.027	0.036	0.000	0.000	0.000	0.000	0.000	0.000
31	0.008	0.004	0.004	0.003	0.004	0.004	0.004	0.003	0.004	0.004	0.007	0.021	0.034	0.014	0.024	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.008	0.003	0.003	0.004	0.004	0.004	0.004	0.006	0.005	0.004	0.023	0.031	0.048	0.014	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.008	0.005	0.003	0.003	0.004	0.005	0.003	0.003	0.004	0.025	0.029	0.049	0.048	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.008	0.003	0.004	0.003	0.004	0.004	0.004	0.006	0.027	0.035	0.027	0.049	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.008	0.005	0.003	0.003	0.003	0.005	0.006	0.027	0.045	0.036	0.027	0.049	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.008	0.005	0.002	0.004	0.005	0.005	0.024	0.041	0.038	0.036	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.008	0.003	0.005	0.004	0.004	0.028	0.040	0.041	0.038	0.036	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.008	0.003	0.005	0.004	0.025	0.035	0.014	0.041	0.038	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.008	0.003	0.006	0.023	0.040	0.007	0.014	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
40	0.008	0.003	0.013	0.023	0.007	0.007	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.008	0.003	0.013	0.023	0.007	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

DESCRIPTION: Grey area reserve separation rates -- non-retirement causes, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status during the fiscal year.

TABLE H7 (continued)
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.018	0.018	0.018	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.018	0.018	0.018	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.018	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

* These rates include separations from non-Selected Reserve with 20 or more good years ('grey area') except for retirement.

DESCRIPTION: Grey area reserve separation rates -- non-retirement causes, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member exits the status during the fiscal year.

TABLE H8
 SELECTED RESERVE OFFICER NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012
20	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.170
21	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.171	0.504
22	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.175	0.525	0.400
23	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.195	0.554	0.400	0.533	1.000
24	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.228	0.591	0.400	0.533	1.000
25	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.267	0.625	0.400	0.533	1.000	0.000
26	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.295	0.652	0.400	0.533	1.000	0.000	0.000
27	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.305	0.666	0.400	0.533	1.000	0.000	0.000	0.000
28	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.307	0.670	0.400	0.533	1.000	0.000	0.000	0.000	0.000
29	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.311	0.675	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000
30	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.316	0.687	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.708	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.012	0.317	0.734	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.012	0.318	0.746	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.325	0.740	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.335	0.725	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.004	0.004	0.004	0.003	0.003	0.012	0.348	0.713	0.400	0.533	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
37	0.004	0.004	0.003	0.003	0.012	0.361	0.711	0.400	0.533	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
38	0.004	0.003	0.003	0.012	0.362	0.716	0.400	0.533	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
39	0.003	0.003	0.012	0.368	0.721	0.400	0.533	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
40	0.003	0.012	0.388	0.723	0.400	0.533	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
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve retirement rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year. Rates for all ages except 59-60 are constant across all years of service. Ages 59-60 were graduated ('smoothed') by age and YOS.

TABLE H9
SELECTED RESERVE ENLISTEE NONDISABILITY RETIREMENT RATES
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.018
20	0.001	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.284
21	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.310	0.671
22	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.336	0.735	0.586	
23	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.018	0.372	0.796	0.586	0.764	
24	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.402	0.848	0.586	0.764	1.000	
25	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.423	0.887	0.586	0.764	1.000	0.000	
26	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.422	0.913	0.586	0.764	1.000	0.000	0.000	
27	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.413	0.926	0.586	0.764	1.000	0.000	0.000	0.000	
28	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000	
29	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.407	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	
30	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.415	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	
31	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.425	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
32	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
33	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.382	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
34	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.378	0.931	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
35	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.405	0.928	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
36	0.003	0.003	0.002	0.002	0.002	0.018	0.426	0.926	0.586	0.764	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	
37	0.003	0.002	0.002	0.002	0.018	0.410	0.925	0.586	0.764	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	
38	0.002	0.002	0.002	0.018	0.377	0.925	0.586	0.764	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	
39	0.002	0.002	0.018	0.424	0.928	0.586	0.764	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	
40	0.002	0.018	0.515	0.932	0.586	0.764	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	
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

DESCRIPTION: Selected Reserve retirement rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year. Rates for all ages except 59-60 are constant across all years of service. Ages 59-60 were graduated ('smoothed') by age and YOS.

TABLE H10
NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATES
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.002
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000
19	0.000	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001
20	0.000	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470
21	0.000	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950
22	0.000	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289
23	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199
24	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000
25	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000
26	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000
27	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000
28	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000
29	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000
30	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	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
37	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	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
38	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	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
39	0.000	0.000	0.001	0.470	0.950	0.289	0.199	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
40	0.000	0.001	0.470	0.950	0.289	0.199	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
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Non-Selected Reserves with 20 good years ('grey area') retirement rates, arrayed by entry age, PEBD YOS and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE H10 (continued)
 NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years_of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000
1	0.001	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000
2	0.000	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000
3	0.002	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000
4	0.002	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000
5	0.001	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000
6	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.001	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.001	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.001	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.002	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.001	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.002	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.001	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.001	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.001	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	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	0.000	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	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	0.001	0.470	0.950	0.289	0.199	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.470	0.950	0.289	0.199	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
20	0.950	0.289	0.199	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
21	0.289	0.199	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	0.000
22	0.199	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	0.000	0.000
23	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	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Non-Selected Reserves with 20 good years ('grey area') retirement rates, arrayed by entry age, PEBD YOS and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE H11
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001
20	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450
21	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930
22	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303
23	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	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
37	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	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
38	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	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
39	0.000	0.000	0.001	0.450	0.930	0.303	0.186	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
40	0.000	0.001	0.450	0.930	0.303	0.186	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
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Non-Selected Reserves with 20 good years ('grey area') retirement rates, arrayed by entry age, PEBD YOS and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE H11 (continued)
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.001	0.450	0.930	0.303	0.186	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.450	0.930	0.303	0.186	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
20	0.930	0.303	0.186	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
21	0.303	0.186	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	0.000
22	0.186	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	0.000	0.000
23	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	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Non-Selected Reserves with 20 good years ('grey area') retirement rates, arrayed by entry age, PEBD YOS and paygrade (officer / enlistee). Rates show the probability that at member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE H12
 PERCENTAGE DISTRIBUTION OF SELECTED RESERVE NEW ENTRANTS
 BY PAYGRADE

<u>Entry Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Total</u>
17	0.00000	0.02350	0.02350
18	0.00000	0.19427	0.19427
19	0.00001	0.20176	0.20177
20	0.00018	0.14591	0.14609
21	0.00028	0.10208	0.10236
22	0.00072	0.07088	0.07160
23	0.00149	0.05248	0.05397
24	0.00107	0.03949	0.04056
25	0.00074	0.03018	0.03092
26	0.00069	0.02308	0.02377
27	0.00071	0.01890	0.01961
28	0.00063	0.01535	0.01598
29	0.00061	0.01341	0.01402
30	0.00070	0.01077	0.01147
31	0.00064	0.00925	0.00989
32	0.00052	0.00773	0.00825
33	0.00055	0.00687	0.00742
34	0.00054	0.00607	0.00661
35	0.00067	0.00633	0.00700
36	0.00048	0.00518	0.00566
37	0.00054	0.00474	0.00528
38	0.00000	0.00000	0.00000
39	0.00000	0.00000	0.00000
40	0.00000	0.00000	0.00000
Total	0.01177	0.98823	1.00000

DESCRIPTION: New Entrant distribution for a normal cost valuation, where a new entrant is defined as: a part-time Selected Reserve on the file as of year-end, who was not in that status in the prior year, and who has zero completed PEBD years of service. Rates are arrayed by entry age and paygrade (officer/enlistee), and create an age scatter of the new entrant cohort. The model assumes no new entrants older than age 37.

TABLE H13
 SELECTED RESERVE OFFICER REENTRANT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.042	0.353	0.659	0.157	0.313	0.580	0.329	0.351	0.346	0.368	0.265	0.275	0.227	0.264	0.283	0.192	0.222	0.150	0.259	0.339	0.174	0.214	0.234
1	0.042	0.353	0.659	0.336	0.294	0.278	0.183	0.123	0.087	0.055	0.057	0.105	0.032	0.066	0.069	0.046	0.052	0.059	0.027	0.027	0.040	0.038	0.032
2	0.042	0.353	0.561	0.300	0.119	0.146	0.220	0.190	0.128	0.105	0.096	0.098	0.057	0.066	0.051	0.049	0.033	0.048	0.027	0.027	0.040	0.038	0.032
3	0.042	0.281	0.231	0.126	0.063	0.330	0.569	0.391	0.256	0.126	0.178	0.135	0.089	0.066	0.089	0.069	0.035	0.054	0.027	0.027	0.040	0.038	0.032
4	0.042	0.128	0.105	0.050	0.048	0.422	0.605	0.394	0.202	0.202	0.184	0.128	0.126	0.058	0.088	0.092	0.036	0.051	0.056	0.036	0.040	0.038	0.032
5	0.042	0.050	0.041	0.044	0.069	0.269	0.342	0.216	0.148	0.137	0.133	0.091	0.090	0.063	0.059	0.053	0.061	0.067	0.040	0.042	0.040	0.038	0.032
6	0.042	0.038	0.049	0.071	0.089	0.270	0.288	0.223	0.194	0.197	0.139	0.150	0.101	0.078	0.083	0.070	0.049	0.074	0.044	0.042	0.040	0.038	0.032
7	0.042	0.043	0.063	0.076	0.130	0.219	0.222	0.215	0.202	0.178	0.154	0.134	0.121	0.110	0.151	0.127	0.111	0.130	0.093	0.042	0.040	0.038	0.032
8	0.042	0.041	0.059	0.065	0.103	0.205	0.189	0.187	0.176	0.161	0.126	0.097	0.106	0.106	0.065	0.064	0.082	0.072	0.082	0.042	0.040	0.038	0.032
9	0.042	0.055	0.064	0.075	0.086	0.171	0.224	0.173	0.135	0.148	0.148	0.091	0.087	0.087	0.108	0.058	0.055	0.054	0.099	0.042	0.040	0.038	0.032
10	0.042	0.059	0.066	0.066	0.075	0.151	0.162	0.147	0.115	0.097	0.085	0.096	0.074	0.090	0.047	0.042	0.074	0.039	0.070	0.042	0.040	0.038	0.032
11	0.042	0.054	0.072	0.085	0.097	0.119	0.113	0.099	0.112	0.093	0.095	0.072	0.079	0.062	0.063	0.080	0.046	0.078	0.070	0.042	0.040	0.038	0.032
12	0.042	0.050	0.069	0.078	0.097	0.103	0.084	0.079	0.085	0.065	0.058	0.059	0.058	0.052	0.090	0.065	0.078	0.067	0.063	0.042	0.040	0.038	0.032
13	0.042	0.052	0.059	0.065	0.074	0.069	0.068	0.073	0.067	0.060	0.082	0.043	0.051	0.056	0.037	0.045	0.038	0.071	0.042	0.042	0.040	0.038	0.032
14	0.042	0.046	0.056	0.066	0.063	0.051	0.052	0.058	0.045	0.071	0.050	0.037	0.047	0.074	0.023	0.035	0.040	0.024	0.031	0.042	0.040	0.038	0.032
15	0.042	0.042	0.047	0.070	0.049	0.041	0.037	0.051	0.036	0.039	0.043	0.046	0.039	0.057	0.038	0.028	0.032	0.024	0.043	0.037	0.040	0.038	0.032
16	0.042	0.045	0.046	0.051	0.054	0.040	0.033	0.035	0.047	0.040	0.029	0.028	0.033	0.030	0.032	0.020	0.027	0.024	0.026	0.037	0.040	0.038	0.032
17	0.042	0.033	0.040	0.043	0.049	0.033	0.034	0.035	0.029	0.034	0.037	0.026	0.035	0.039	0.035	0.020	0.023	0.024	0.028	0.037	0.040	0.038	0.032
18	0.042	0.036	0.038	0.038	0.048	0.038	0.035	0.040	0.029	0.037	0.022	0.021	0.034	0.031	0.022	0.020	0.031	0.024	0.025	0.037	0.040	0.038	0.032
19	0.042	0.034	0.037	0.032	0.040	0.031	0.036	0.032	0.030	0.031	0.036	0.022	0.030	0.028	0.017	0.020	0.020	0.024	0.021	0.037	0.040	0.038	0.032
20	0.042	0.035	0.032	0.038	0.045	0.033	0.032	0.036	0.037	0.039	0.031	0.026	0.035	0.032	0.027	0.020	0.016	0.024	0.021	0.037	0.040	0.038	0.032
21	0.042	0.035	0.039	0.040	0.035	0.036	0.033	0.024	0.032	0.030	0.024	0.016	0.025	0.016	0.025	0.020	0.016	0.024	0.021	0.037	0.040	0.038	0.032
22	0.042	0.039	0.036	0.034	0.035	0.032	0.026	0.028	0.032	0.035	0.029	0.035	0.031	0.016	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038	0.032
23	0.042	0.030	0.039	0.045	0.029	0.037	0.033	0.026	0.031	0.022	0.030	0.030	0.033	0.025	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038	0.032
24	0.042	0.049	0.038	0.029	0.037	0.031	0.031	0.037	0.024	0.029	0.028	0.037	0.031	0.023	0.022	0.020	0.016	0.018	0.021	0.037	0.040	0.038	0.000
25	0.042	0.048	0.039	0.040	0.027	0.026	0.031	0.032	0.029	0.029	0.020	0.030	0.021	0.025	0.019	0.020	0.016	0.018	0.021	0.037	0.040	0.000	0.000
26	0.030	0.039	0.035	0.028	0.033	0.026	0.030	0.029	0.031	0.039	0.034	0.021	0.022	0.025	0.019	0.020	0.016	0.018	0.021	0.037	0.000	0.000	0.000
27	0.030	0.033	0.043	0.040	0.037	0.032	0.026	0.024	0.036	0.026	0.029	0.021	0.034	0.025	0.019	0.020	0.016	0.018	0.021	0.000	0.000	0.000	0.000
28	0.030	0.043	0.035	0.035	0.032	0.020	0.021	0.025	0.034	0.021	0.032	0.021	0.019	0.025	0.019	0.020	0.016	0.018	0.000	0.000	0.000	0.000	0.000
29	0.030	0.043	0.035	0.030	0.029	0.023	0.019	0.029	0.032	0.025	0.024	0.021	0.002	0.024	0.019	0.020	0.016	0.000	0.000	0.000	0.000	0.000	0.000
30	0.030	0.031	0.027	0.033	0.018	0.030	0.024	0.023	0.022	0.031	0.024	0.015	0.002	0.024	0.019	0.020	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.030	0.020	0.037	0.029	0.013	0.027	0.021	0.027	0.022	0.015	0.016	0.015	0.002	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.030	0.032	0.025	0.026	0.022	0.026	0.022	0.017	0.014	0.015	0.016	0.015	0.002	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.030	0.019	0.027	0.027	0.021	0.015	0.014	0.017	0.014	0.015	0.016	0.015	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.030	0.033	0.017	0.031	0.023	0.017	0.021	0.017	0.014	0.015	0.016	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.030	0.013	0.030	0.020	0.028	0.018	0.021	0.017	0.014	0.015	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.030	0.013	0.021	0.025	0.008	0.013	0.011	0.017	0.014	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.030	0.013	0.029	0.031	0.008	0.009	0.008	0.017	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.030	0.013	0.033	0.013	0.008	0.009	0.008	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.030	0.013	0.013	0.008	0.008	0.009	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.030	0.013	0.013	0.008	0.008	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.030	0.013	0.013	0.008	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve reenchant rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reenchant rate is set to the lesser of the reenchant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H13 (continued)
 SELECTED RESERVE OFFICER REENTRANT RATES
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62	
Under 1	0.239	0.298	0.239	0.259	0.211	0.243	0.297	0.355	0.211	0.213	0.238	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.267	0.000
1	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
2	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
3	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
4	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
5	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
6	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
7	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
8	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
9	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
10	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
11	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
12	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
13	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
14	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
15	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
16	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
17	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
18	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
19	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
20	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
21	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
22	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
23	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
24	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
25	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
26	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
27	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
28	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
29	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
30	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
31	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
32	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
33	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
34	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
35	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
36	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
37	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
38	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
39	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
40	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000
41	0.029	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.028	0.000

DESCRIPTION: Selected Reserve reenchant rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reenchant rate is set to the lessor of the reenchant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H14
SELECTED RESERVE ENLISTEE REENTRANT RATES
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.121	0.030	0.029	0.038	0.043	0.048	0.050	0.053	0.060	0.059	0.067	0.065	0.060	0.070	0.064	0.073	0.073	0.085	0.081	0.083	0.101	0.082	0.086
1	0.006	0.012	0.030	0.041	0.046	0.051	0.051	0.052	0.054	0.052	0.052	0.058	0.046	0.048	0.057	0.063	0.057	0.058	0.051	0.060	0.047	0.059	0.051
2	0.004	0.021	0.048	0.070	0.080	0.083	0.087	0.083	0.086	0.080	0.073	0.070	0.077	0.066	0.078	0.074	0.060	0.082	0.066	0.068	0.101	0.081	0.099
3	0.012	0.066	0.139	0.176	0.187	0.190	0.194	0.186	0.195	0.163	0.151	0.153	0.128	0.121	0.138	0.137	0.142	0.128	0.110	0.102	0.102	0.127	0.133
4	0.022	0.077	0.134	0.144	0.139	0.142	0.141	0.145	0.151	0.138	0.098	0.120	0.105	0.097	0.083	0.093	0.088	0.091	0.081	0.073	0.079	0.104	0.125
5	0.026	0.074	0.124	0.133	0.135	0.137	0.134	0.131	0.133	0.129	0.112	0.108	0.097	0.097	0.089	0.093	0.109	0.154	0.155	0.216	0.336	0.544	0.657
6	0.050	0.099	0.144	0.166	0.173	0.187	0.181	0.185	0.185	0.198	0.220	0.234	0.230	0.189	0.205	0.206	0.208	0.178	0.161	0.146	0.165	0.181	0.188
7	0.052	0.074	0.117	0.167	0.217	0.257	0.290	0.318	0.368	0.435	0.433	0.492	0.536	0.593	0.605	0.566	0.430	0.347	0.284	0.229	0.237	0.220	0.233
8	0.027	0.041	0.069	0.088	0.098	0.100	0.103	0.115	0.108	0.118	0.107	0.114	0.114	0.128	0.119	0.116	0.108	0.106	0.090	0.086	0.084	0.140	0.131
9	0.028	0.051	0.070	0.082	0.090	0.091	0.085	0.089	0.094	0.087	0.091	0.083	0.098	0.099	0.084	0.097	0.092	0.093	0.073	0.092	0.078	0.096	0.117
10	0.032	0.046	0.060	0.071	0.064	0.075	0.078	0.087	0.086	0.079	0.083	0.090	0.086	0.068	0.074	0.073	0.074	0.067	0.063	0.061	0.079	0.090	0.076
11	0.027	0.040	0.053	0.065	0.066	0.075	0.070	0.077	0.079	0.073	0.084	0.072	0.070	0.092	0.095	0.085	0.091	0.080	0.069	0.079	0.087	0.054	0.072
12	0.032	0.037	0.051	0.053	0.059	0.061	0.063	0.062	0.067	0.070	0.073	0.078	0.069	0.078	0.080	0.081	0.076	0.071	0.066	0.058	0.062	0.074	0.053
13	0.030	0.038	0.042	0.049	0.051	0.049	0.060	0.056	0.063	0.057	0.061	0.067	0.060	0.064	0.060	0.066	0.065	0.044	0.059	0.044	0.035	0.060	0.061
14	0.046	0.038	0.041	0.047	0.050	0.053	0.053	0.052	0.046	0.048	0.056	0.055	0.057	0.063	0.073	0.054	0.064	0.040	0.053	0.045	0.042	0.052	0.048
15	0.035	0.027	0.036	0.035	0.037	0.042	0.039	0.035	0.039	0.045	0.046	0.045	0.047	0.036	0.037	0.038	0.031	0.030	0.038	0.037	0.038	0.023	0.044
16	0.034	0.030	0.030	0.033	0.033	0.032	0.037	0.034	0.038	0.039	0.044	0.034	0.038	0.029	0.035	0.027	0.033	0.025	0.025	0.021	0.032	0.021	0.011
17	0.029	0.027	0.026	0.028	0.029	0.028	0.027	0.030	0.026	0.033	0.034	0.036	0.026	0.039	0.032	0.020	0.033	0.026	0.024	0.037	0.032	0.020	0.011
18	0.046	0.024	0.025	0.024	0.022	0.026	0.027	0.025	0.027	0.023	0.025	0.032	0.025	0.031	0.028	0.015	0.028	0.018	0.010	0.020	0.017	0.009	0.011
19	0.034	0.021	0.022	0.021	0.022	0.026	0.028	0.025	0.022	0.025	0.025	0.026	0.023	0.016	0.021	0.014	0.018	0.022	0.016	0.013	0.021	0.009	0.011
20	0.021	0.022	0.021	0.019	0.018	0.019	0.015	0.021	0.020	0.025	0.016	0.021	0.013	0.023	0.014	0.017	0.017	0.011	0.012	0.012	0.006	0.009	0.011
21	0.025	0.022	0.021	0.019	0.019	0.017	0.020	0.017	0.023	0.016	0.019	0.018	0.019	0.018	0.015	0.010	0.020	0.012	0.011	0.015	0.006	0.009	0.011
22	0.020	0.024	0.020	0.022	0.016	0.022	0.018	0.023	0.020	0.019	0.015	0.020	0.018	0.018	0.010	0.015	0.009	0.005	0.016	0.004	0.006	0.009	0.011
23	0.030	0.022	0.021	0.018	0.022	0.017	0.020	0.020	0.017	0.013	0.014	0.013	0.019	0.010	0.011	0.010	0.005	0.006	0.004	0.006	0.009	0.011	
24	0.025	0.023	0.019	0.015	0.021	0.016	0.021	0.018	0.015	0.016	0.012	0.014	0.012	0.019	0.009	0.011	0.012	0.005	0.006	0.004	0.006	0.009	0.000
25	0.020	0.023	0.018	0.025	0.015	0.017	0.019	0.017	0.013	0.013	0.010	0.011	0.009	0.005	0.007	0.005	0.003	0.005	0.006	0.004	0.006	0.000	0.000
26	0.024	0.023	0.018	0.018	0.014	0.016	0.015	0.019	0.014	0.013	0.015	0.014	0.008	0.005	0.007	0.005	0.003	0.005	0.006	0.004	0.000	0.000	0.000
27	0.030	0.019	0.021	0.014	0.013	0.020	0.018	0.015	0.017	0.008	0.018	0.008	0.009	0.005	0.007	0.005	0.003	0.005	0.006	0.000	0.000	0.000	0.000
28	0.022	0.023	0.017	0.012	0.017	0.015	0.013	0.012	0.015	0.019	0.009	0.005	0.010	0.005	0.007	0.005	0.003	0.005	0.000	0.000	0.000	0.000	0.000
29	0.026	0.017	0.015	0.016	0.016	0.016	0.009	0.012	0.015	0.011	0.011	0.005	0.004	0.005	0.007	0.005	0.003	0.000	0.000	0.000	0.000	0.000	0.000
30	0.026	0.016	0.013	0.011	0.018	0.009	0.011	0.008	0.007	0.010	0.013	0.003	0.004	0.005	0.007	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.026	0.012	0.014	0.017	0.011	0.015	0.016	0.013	0.012	0.008	0.004	0.003	0.004	0.005	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.026	0.017	0.014	0.014	0.008	0.021	0.007	0.011	0.010	0.007	0.004	0.003	0.004	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.026	0.010	0.020	0.010	0.009	0.016	0.009	0.011	0.010	0.007	0.004	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.026	0.011	0.009	0.010	0.008	0.013	0.012	0.004	0.010	0.007	0.004	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.026	0.011	0.005	0.011	0.008	0.013	0.013	0.004	0.010	0.007	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.026	0.011	0.008	0.011	0.008	0.009	0.002	0.004	0.010	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.026	0.011	0.010	0.008	0.008	0.007	0.002	0.004	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.026	0.011	0.010	0.011	0.008	0.007	0.002	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.026	0.011	0.010	0.003	0.008	0.007	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.026	0.011	0.010	0.003	0.008	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.026	0.011	0.010	0.003	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve reentrant rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reentrant rate is set to the lesser of the reentrant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H14 (continued)
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.081	0.092	0.084	0.088	0.169	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000
1	0.057	0.105	0.075	0.136	0.143	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000
2	0.117	0.236	0.397	0.344	0.364	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000
3	0.207	0.452	0.603	0.563	0.267	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000
4	0.124	0.231	0.317	0.240	0.286	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000
5	0.880	1.140	1.155	0.896	0.960	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000
6	0.219	0.238	0.175	0.171	0.412	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.194	0.251	0.258	0.234	0.171	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.153	0.105	0.153	0.234	0.240	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.166	0.110	0.203	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.141	0.165	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.082	0.096	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.099	0.138	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.046	0.099	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.043	0.028	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.015	0.028	0.075	0.073	0.107	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.015	0.028	0.075	0.073	0.107	0.168	0.168	0.000	0.000	0.000	0.000	0.000	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	0.015	0.028	0.075	0.073	0.107	0.168	0.000	0.000	0.000	0.000	0.000	0.000	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	0.015	0.028	0.075	0.073	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.015	0.028	0.075	0.073	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.015	0.028	0.075	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.015	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve reenchant rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates represent the probability a member reenters reserve status during the fiscal year (i.e., the opposite of a decrement rate). For PEBD YOS > 15, the reenchant rate is set to the lessor of the reenchant rate and the loss (or separation) rate to prevent overstatement of those population cells. Values for certain cells in this table may represent little to no exposure in the population (and would have immaterial impact on results).

TABLE H16
 SELECTED RESERVE ENLISTEE PAYGRADE TRANSFER RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.001	0.002	0.004	0.009	0.010	0.010	0.012	0.015	0.017	0.012	0.013	0.010	0.012	0.009	0.011	0.012	0.012	0.011	0.009	0.009	0.013
1	0.000	0.001	0.001	0.005	0.013	0.015	0.012	0.010	0.011	0.014	0.014	0.012	0.018	0.017	0.018	0.011	0.018	0.016	0.019	0.016	0.018	0.014	0.008
2	0.001	0.002	0.004	0.010	0.016	0.014	0.012	0.013	0.013	0.015	0.011	0.013	0.013	0.009	0.009	0.013	0.015	0.007	0.016	0.014	0.006	0.000	0.011
3	0.002	0.004	0.005	0.009	0.008	0.010	0.009	0.007	0.013	0.009	0.013	0.012	0.006	0.008	0.008	0.006	0.006	0.006	0.016	0.013	0.000	0.000	0.000
4	0.004	0.005	0.006	0.007	0.006	0.006	0.007	0.007	0.008	0.008	0.010	0.009	0.009	0.006	0.008	0.008	0.008	0.005	0.006	0.005	0.000	0.000	0.000
5	0.007	0.006	0.006	0.005	0.006	0.006	0.006	0.010	0.007	0.010	0.010	0.008	0.009	0.009	0.010	0.006	0.008	0.008	0.010	0.008	0.000	0.000	0.000
6	0.011	0.008	0.007	0.007	0.007	0.009	0.008	0.006	0.008	0.008	0.010	0.010	0.008	0.010	0.005	0.006	0.010	0.006	0.006	0.004	0.000	0.000	0.000
7	0.013	0.009	0.009	0.008	0.008	0.011	0.007	0.009	0.012	0.011	0.007	0.008	0.008	0.010	0.010	0.008	0.007	0.005	0.006	0.004	0.000	0.000	0.000
8	0.014	0.010	0.011	0.009	0.010	0.008	0.010	0.012	0.012	0.010	0.011	0.010	0.011	0.014	0.006	0.006	0.007	0.000	0.006	0.004	0.000	0.000	0.000
9	0.019	0.012	0.011	0.011	0.010	0.010	0.011	0.009	0.013	0.012	0.012	0.010	0.010	0.006	0.004	0.004	0.007	0.000	0.006	0.004	0.000	0.000	0.000
10	0.016	0.013	0.011	0.009	0.012	0.010	0.011	0.011	0.008	0.010	0.010	0.010	0.011	0.006	0.006	0.005	0.004	0.000	0.006	0.004	0.000	0.000	0.000
11	0.015	0.012	0.011	0.009	0.012	0.007	0.009	0.005	0.006	0.010	0.007	0.008	0.006	0.005	0.006	0.005	0.004	0.000	0.006	0.004	0.000	0.000	0.000
12	0.017	0.016	0.012	0.010	0.009	0.009	0.010	0.009	0.009	0.007	0.013	0.007	0.004	0.006	0.006	0.005	0.004	0.000	0.000	0.000	0.000	0.000	0.000
13	0.012	0.013	0.013	0.011	0.011	0.013	0.008	0.010	0.005	0.006	0.007	0.005	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.017	0.014	0.010	0.011	0.009	0.010	0.006	0.009	0.007	0.007	0.007	0.005	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.012	0.010	0.009	0.008	0.008	0.008	0.006	0.007	0.007	0.004	0.004	0.005	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.011	0.012	0.009	0.008	0.008	0.009	0.007	0.006	0.005	0.006	0.006	0.005	0.004	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.010	0.008	0.005	0.005	0.005	0.005	0.003	0.003	0.004	0.000	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.008	0.006	0.005	0.005	0.006	0.004	0.004	0.003	0.004	0.000	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	0.000	0.008	0.006	0.005	0.002	0.003	0.002	0.003	0.003	0.004	0.000	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	0.000	0.005	0.004	0.003	0.003	0.003	0.000	0.000	0.000	0.000	0.000	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	0.000	0.006	0.003	0.003	0.004	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.004	0.003	0.002	0.003	0.000	0.004	0.000	0.000	0.000	0.000	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	0.000	0.004	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.005	0.003	0.000	0.003	0.000	0.000	0.005	0.000	0.000	0.000	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	0.000	0.003	0.002	0.000	0.003	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve paygrade transfer rates, arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). Rates represent the probability a member transfers from enlistee to officer paygrade status during the fiscal year.

TABLE H17
SELECTED RESERVE DISABILITY RETIREMENT RATES
BY DISABILITY TYPE AND PAYGRADE

PEBD Years of Service	Permanent		Temporary	
	Officer	Enlistee	Officer	Enlistee
Under 1	0.00000	0.00002	0.00000	0.00040
1	0.00000	0.00004	0.00000	0.00030
2	0.00000	0.00013	0.00000	0.00055
3	0.00000	0.00017	0.00000	0.00071
4	0.00017	0.00018	0.00014	0.00078
5	0.00017	0.00025	0.00026	0.00092
6	0.00017	0.00029	0.00039	0.00100
7	0.00019	0.00025	0.00051	0.00104
8	0.00018	0.00028	0.00058	0.00101
9	0.00019	0.00038	0.00057	0.00112
10	0.00025	0.00046	0.00055	0.00133
11	0.00026	0.00051	0.00047	0.00164
12	0.00020	0.00055	0.00042	0.00177
13	0.00020	0.00058	0.00039	0.00164
14	0.00024	0.00056	0.00037	0.00151
15	0.00026	0.00051	0.00035	0.00156
16	0.00023	0.00048	0.00039	0.00146
17	0.00020	0.00048	0.00049	0.00144
18	0.00023	0.00050	0.00048	0.00143
19	0.00033	0.00066	0.00046	0.00152
20	0.00047	0.00087	0.00052	0.00156
21	0.00057	0.00092	0.00043	0.00168
22	0.00060	0.00111	0.00043	0.00200
23	0.00049	0.00132	0.00060	0.00213
24	0.00046	0.00143	0.00090	0.00218
25	0.00062	0.00152	0.00101	0.00223
26	0.0008	0.0016	0.00096	0.00246
27	0.00090	0.00169	0.00086	0.00264
28	0.00088	0.00184	0.00088	0.00255
29	0.00084	0.00189	0.00090	0.00234
30	0.00087	0.00199	0.00091	0.00222
31	0.00086	0.00206	0.00090	0.00216
32	0.00084	0.00197	0.00094	0.00202
33	0.00082	0.00179	0.00096	0.00188
34	0.00068	0.00169	0.00091	0.00181
35	0.00041	0.00178	0.00087	0.00188
36	0.00000	0.00183	0.00093	0.00206
37	0.00000	0.00171	0.00108	0.00221
38	0.00000	0.00146	0.00120	0.00226
39	0.00000	0.00115	0.00127	0.00217
40	0.00000	0.00000	0.00000	0.00000

DESCRIPTION: Selected Reserve disability retirement rates, arrayed by disability type, completed PEBD YOS and paygrade (officer / enlistee). Rates represent the probability that a member receives a disability retirement during the fiscal year.

TABLE H18
NON-SELECTED RESERVE WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATIOS
BY PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
55	0.000	0.000
56	0.000	0.000
57	0.000	0.000
58	0.000	0.000
59	1.083	1.154
60	1.105	1.190
61	2.331	2.589
62	4.536	4.919
>62	4.026	4.888

DESCRIPTION: Non-Selected Reserve with 20 good years nondisabled retirement ratios ("blow-up" factors or "loads"), arrayed by age and paygrade (officer / enlistee). These factors are applied to the nondisabled retirement rates for non-Selected Reserves to account for each year's new grey area retirees that were not present in the prior year's grey area reserve data file.

TABLE H19

SELECTED RESERVE OFFICER TO NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS TRANSFER RATE RATIOS
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.247	0.390	0.411	0.298	0.367	0.925	0.928	0.830	0.700	0.667	0.700	0.857	0.917	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
20	0.247	0.126	0.148	0.135	0.325	0.620	0.597	0.411	0.513	0.309	0.245	0.278	0.400	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
21	0.247	0.129	0.112	0.155	0.226	0.348	0.392	0.310	0.342	0.303	0.241	0.333	0.308	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
22	0.247	0.143	0.217	0.153	0.108	0.211	0.202	0.248	0.136	0.177	0.298	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
23	0.247	0.179	0.189	0.174	0.212	0.218	0.197	0.132	0.258	0.141	0.333	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
24	0.247	0.127	0.153	0.132	0.104	0.200	0.172	0.115	0.182	0.224	0.188	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
25	0.247	0.217	0.159	0.252	0.192	0.114	0.112	0.212	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.000
26	0.247	0.217	0.125	0.252	0.209	0.149	0.138	0.100	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.000	0.000
27	0.247	0.217	0.161	0.252	0.143	0.049	0.071	0.096	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.000	0.000	0.000
28	0.247	0.217	0.360	0.252	0.204	0.175	0.114	0.122	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.000	0.000	0.000	0.000
29	0.247	0.217	0.207	0.252	0.204	0.046	0.059	0.049	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.000	0.000	0.000	0.000	0.000
30	0.247	0.217	0.108	0.252	0.204	0.161	0.152	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.000	0.000	0.000	0.000	0.000	0.000
31	0.247	0.217	0.157	0.252	0.204	0.135	0.181	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.247	0.217	0.200	0.252	0.204	0.221	0.146	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.247	0.217	0.368	0.252	0.204	0.210	0.275	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.247	0.217	0.278	0.252	0.204	0.186	0.409	0.234	0.127	0.136	0.115	0.092	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.247	0.217	0.340	0.252	0.204	0.258	0.133	0.234	0.127	0.136	0.115	0.092	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.247	0.217	0.340	0.252	0.204	0.329	0.788	0.234	0.127	0.136	0.115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.136	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	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
39	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.247	0.217	0.340	0.252	0.204	0.364	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected Reserve to non-selected ("grey area") reserve transfer rate ratios ("blow-up" factors or "loads"), arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). These adjustment factors account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

TABLE H20
SELECTED RESERVE ENLISTEE TO NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS TRANSFER RATE RATIOS
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	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	0.105	0.088	0.066	0.048	0.042	0.070	0.066	0.095	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104
20	0.105	0.029	0.053	0.069	0.023	0.043	0.039	0.052	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104
21	0.105	0.059	0.046	0.033	0.040	0.051	0.058	0.049	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
22	0.105	0.077	0.060	0.048	0.052	0.099	0.075	0.038	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
23	0.105	0.062	0.035	0.052	0.044	0.059	0.075	0.034	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
24	0.105	0.070	0.069	0.081	0.065	0.092	0.079	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
25	0.105	0.075	0.060	0.072	0.083	0.072	0.085	0.047	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.000
26	0.105	0.092	0.128	0.101	0.070	0.103	0.106	0.088	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.000	0.000
27	0.105	0.163	0.144	0.134	0.065	0.104	0.148	0.093	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.000	0.000	0.000
28	0.105	0.141	0.193	0.153	0.203	0.180	0.125	0.151	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.000	0.000	0.000	0.000
29	0.105	0.192	0.168	0.109	0.092	0.160	0.130	0.126	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.000	0.000	0.000	0.000	0.000
30	0.105	0.158	0.140	0.187	0.295	0.173	0.121	0.098	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.000	0.000	0.000	0.000	0.000	0.000
31	0.105	0.211	0.303	0.200	0.212	0.160	0.134	0.239	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.105	0.211	0.123	0.140	0.157	0.088	0.089	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.105	0.130	0.156	0.225	0.156	0.206	0.195	0.181	0.092	0.100	0.090	0.084	0.075	0.096	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.105	0.194	0.253	0.119	0.124	0.149	0.253	0.284	0.128	0.100	0.090	0.084	0.075	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.105	0.122	0.115	0.085	0.137	0.218	0.138	0.256	0.128	0.100	0.090	0.084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.105	0.118	0.113	0.223	0.255	0.161	0.270	0.256	0.128	0.100	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.105	0.233	0.113	0.149	0.258	0.310	0.270	0.256	0.128	0.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.128	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.105	0.182	0.113	0.315	0.258	0.310	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

DESCRIPTION: Selected reserve to non-selected ("grey area") reserve transfer rate ratios ("blow-up" factors or "loads"), arrayed by entry age, completed PEBD YOS, and paygrade (officer / enlistee). These adjustment factors account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

APPENDIX I

RETIREE AND SURVIVOR DECREMENT RATES

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RETIREE AND SURVIVOR DECREMENT RATES

Military retiree decrement rates are used to predict death, “other” losses from retiree status, and rates of transfer from temporary disability to permanent disability. With respect to the MERHCF valuation, the “other” losses consist of returns to active duty from temporary disability (additional “other loss” categories used in the military retirement valuation are not relevant to retiree medical benefit eligibility). 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 2006 through 2010. 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. For purposes of the MERHCF valuation, paid status is not relevant. The retiree need only be eligible for Medicare Part A and retiree pay (even if fully offset) in order to have medical benefits paid from the MERHCF.

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 provided in Table I1.

Retiree and survivor rates are shown in Tables I2 through I7. It’s important to note that the MERHCF valuation doesn’t apply divorce rates but does apply remarriage rates. Since former spouses can continue their medical benefit eligibility even if the retiree remarries, divorce doesn’t change the benefit promise to an eligible former spouse. Remarriage rates for survivors is relevant because a survivor loses benefit eligibility upon remarriage (not included in this experience is remarriage to another military spouse). A detailed description of the benefit eligibility requirements for survivors and former spouses is contained in Appendix A.

Tables I8 and I9 contain the expected “spouse per sponsor” ratios at each sponsor age in order to properly generate a projection of surviving spouses. Spouse per sponsor ratios are determined by comparing the sum of spouses and eligible former spouses to the number of sponsors at each sponsor age. The spouse per sponsor ratios are based on FY 2011 data.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

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

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths during the year}^1}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Permanent disability deaths} + \text{Other losses})]}$$

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

$$\frac{\text{Temporary disability deaths during the year}^2}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Deaths} + \text{Transfers} + \text{Other losses})]}$$

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

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

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

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

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

$$\frac{\text{Surviving spouse remarriages during the year}}{\text{Number at beginning of year}}$$

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

$$\frac{\text{Surviving spouse deaths during the year}}{\text{Number at beginning of year}}$$

¹ Includes only the deaths of members who had permanent disability status at the beginning of the year.

² Includes deaths of members who had temporary disability status at the beginning of the year, then transferred to permanent disability, and later died before the end of the year. Determined for each year of temporary disability retirement (1-5).

TABLE I1

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

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>
<u>DEATH RATES</u>						
ND Officer			X	X		
ND Enlistee			X	X		
PD Officer	X	X	X			
PD Enlistee	X	X	X			
TD Officer		X	X	X	X	
TD Enlistee		X	X	X	X	
<u>OTHER LOSS RATES</u>						
TD Officer		X	X	X	X	
TD Enlistee		X	X	X	X	
<u>TRANSFER RATES FROM TD TO PD</u>						
Officer		X	X	X	X	
Enlistee		X	X	X	X	
<u>SURVIVOR RATES</u>						
Remarriage				X	X	
Survivor Death				X	X	
<u>SPOUSES GENERATED PER SPONSOR</u>						
Officer						X
Enlistee						X

ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

TABLE I2
 RETIRED OFFICER DEATH RATES
 AGE NEAREST BIRTHDAY

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
16	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
17	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
18	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
19	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
20	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
21	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
22	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
23	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
24	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
25	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
26	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
27	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
28	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
29	0.00036	0.00036	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
30	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
31	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
32	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
33	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
34	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
35	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
36	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
37	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
38	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
39	0.00030	0.00031	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
40	0.00039	0.00040	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
41	0.00048	0.00049	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
42	0.00057	0.00059	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
43	0.00059	0.00060	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
44	0.00061	0.00063	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
45	0.00065	0.00066	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
46	0.00069	0.00071	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
47	0.00075	0.00077	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
48	0.00082	0.00084	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
49	0.00090	0.00093	0.00533	0.00939	0.00890	0.00841	0.00792	0.00742
50	0.00100	0.00103	0.00574	0.00939	0.00890	0.00841	0.00792	0.00742
51	0.00112	0.00115	0.00596	0.00939	0.00890	0.00841	0.00792	0.00742
52	0.00124	0.00128	0.00620	0.00939	0.00890	0.00841	0.00792	0.00742
53	0.00139	0.00143	0.00647	0.00939	0.00890	0.00841	0.00792	0.00742
54	0.00157	0.00161	0.00677	0.00939	0.00890	0.00841	0.00792	0.00742
55	0.00178	0.00182	0.00710	0.00939	0.00890	0.00841	0.00792	0.00742
56	0.00202	0.00206	0.00747	0.00939	0.00890	0.00841	0.00792	0.00742
57	0.00231	0.00234	0.00791	0.00939	0.00890	0.00841	0.00792	0.00742
58	0.00265	0.00267	0.00843	0.00939	0.00890	0.00841	0.00792	0.00742
59	0.00304	0.00305	0.00905	0.00939	0.00890	0.00841	0.00792	0.00742
60	0.00348	0.00337	0.00981	0.00939	0.00890	0.00841	0.00792	0.00742
61	0.00400	0.00342	0.01072	0.00939	0.00890	0.00841	0.00792	0.00742

TABLE I2 (CONT'D)
 RETIRED OFFICER DEATH RATES
 AGE NEAREST BIRTHDAY

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
62	0.00458	0.00363	0.01180	0.00939	0.00890	0.00841	0.00792	0.00742
63	0.00525	0.00404	0.01307	0.00939	0.00890	0.00841	0.00792	0.00742
64	0.00599	0.00470	0.01455	0.00939	0.00890	0.00841	0.00792	0.00742
65	0.00682	0.00549	0.01626	0.00939	0.00890	0.00841	0.00792	0.00742
66	0.00774	0.00617	0.01820					
67	0.00877	0.00684	0.02036					
68	0.00993	0.00775	0.02272					
69	0.01124	0.00889	0.02526					
70	0.01272	0.01031	0.02799					
71	0.01434	0.01206	0.03089					
72	0.01626	0.01416	0.03397					
73	0.01846	0.01657	0.03723					
74	0.02098	0.01905	0.04069					
75	0.02386	0.02159	0.04440					
76	0.02715	0.02453	0.04839					
77	0.03091	0.02824	0.05272					
78	0.03520	0.03267	0.05746					
79	0.04010	0.03774	0.06273					
80	0.04571	0.04304	0.06866					
81	0.05209	0.04883	0.07538					
82	0.05938	0.05540	0.08299					
83	0.06767	0.06256	0.09158					
84	0.07707	0.07030	0.10114					
85	0.08769	0.07935	0.11163					
86	0.09963	0.09075	0.12303					
87	0.11300	0.10465	0.13536					
88	0.12787	0.12054	0.14869					
89	0.14436	0.13745	0.16318					
90	0.16177	0.15486	0.17906					
91	0.18157	0.17439	0.19663					
92	0.20314	0.19637	0.21622					
93	0.22651	0.22167	0.23813					
94	0.25172	0.25026	0.26260					
95	0.27881	0.28145	0.28982					
96	0.30779	0.31429	0.31992					
97	0.33868	0.34764	0.35296					
98	0.36984	0.38066	0.38897					
99	0.40266	0.41081	0.42795					
100	0.43712	0.43889	0.45779					
101	0.47324	0.46424	0.48763					
102	0.51101	0.48643	0.51747					
103	0.55042	0.50531	0.54731					
104	0.59149	0.52083	0.57715					
105	0.62858	0.55349	0.60699					
106	0.66461	0.58521	0.63683					
107	0.66667	0.61404	0.66667					
108	0.66667	0.64218	0.66667					
109	0.66667	0.66667	0.66667					
110	0.66667	0.66667	0.66667					

TABLE I3
 RETIRED ENLISTEE DEATH RATES
 AGE NEAREST BIRTHDAY

Age	Non-Disability		Permanent Disability	Temporary Disability				
				Year of Retirement				
	Active	Reserve		One	Two	Three	Four	Five
16	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
17	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
18	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
19	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
20	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
21	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
22	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
23	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
24	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
25	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
26	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
27	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
28	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
29	0.00044	0.00044	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
30	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
31	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
32	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
33	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
34	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
35	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
36	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
37	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
38	0.00037	0.00039	0.00290	0.00616	0.00565	0.00514	0.00463	0.00413
39	0.00037	0.00039	0.00351	0.00616	0.00565	0.00514	0.00463	0.00413
40	0.00049	0.00052	0.00369	0.00616	0.00565	0.00514	0.00463	0.00413
41	0.00060	0.00064	0.00393	0.00616	0.00565	0.00514	0.00463	0.00413
42	0.00071	0.00075	0.00421	0.00616	0.00565	0.00514	0.00463	0.00413
43	0.00082	0.00088	0.00455	0.00616	0.00565	0.00514	0.00463	0.00413
44	0.00095	0.00100	0.00493	0.00616	0.00565	0.00514	0.00463	0.00413
45	0.00109	0.00115	0.00534	0.00616	0.00565	0.00514	0.00463	0.00413
46	0.00122	0.00129	0.00580	0.00616	0.00565	0.00514	0.00463	0.00413
47	0.00138	0.00145	0.00629	0.00616	0.00565	0.00514	0.00463	0.00413
48	0.00156	0.00163	0.00680	0.00616	0.00565	0.00514	0.00463	0.00413
49	0.00176	0.00184	0.00734	0.00616	0.00565	0.00514	0.00463	0.00413
50	0.00199	0.00208	0.00790	0.00616	0.00565	0.00514	0.00463	0.00413
51	0.00227	0.00236	0.00848	0.00616	0.00565	0.00514	0.00463	0.00413
52	0.00260	0.00269	0.00910	0.00616	0.00565	0.00514	0.00463	0.00413
53	0.00299	0.00307	0.00975	0.00616	0.00565	0.00514	0.00463	0.00413
54	0.00344	0.00353	0.01047	0.00616	0.00565	0.00514	0.00463	0.00413
55	0.00397	0.00406	0.01127	0.00616	0.00565	0.00514	0.00463	0.00413
56	0.00458	0.00467	0.01217	0.00616	0.00565	0.00514	0.00463	0.00413
57	0.00529	0.00536	0.01320	0.00616	0.00565	0.00514	0.00463	0.00413
58	0.00606	0.00614	0.01438	0.00616	0.00565	0.00514	0.00463	0.00413
59	0.00695	0.00621	0.01571	0.00616	0.00565	0.00514	0.00463	0.00413
60	0.00792	0.00628	0.01719	0.00616	0.00565	0.00514	0.00463	0.00413
61	0.00900	0.00660	0.01884	0.00616	0.00565	0.00514	0.00463	0.00413

TABLE I3 (CONT'D)
 RETIRED ENLISTEE DEATH RATES
 AGE NEAREST BIRTHDAY

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
62	0.01018	0.00710	0.02065	0.00616	0.00565	0.00514	0.00463	0.00413
63	0.01140	0.00784	0.02262	0.00616	0.00565	0.00514	0.00463	0.00413
64	0.01277	0.00879	0.02476	0.00616	0.00565	0.00514	0.00463	0.00413
65	0.01426	0.00994	0.02706	0.00616	0.00565	0.00514	0.00463	0.00413
66	0.01586	0.01124	0.02953					
67	0.01752	0.01277	0.03219					
68	0.01943	0.01448	0.03506					
69	0.02153	0.01636	0.03815					
70	0.02387	0.01834	0.04149					
71	0.02635	0.02062	0.04511					
72	0.02924	0.02316	0.04902					
73	0.03249	0.02605	0.05327					
74	0.03615	0.02921	0.05789					
75	0.04008	0.03293	0.06292					
76	0.04466	0.03718	0.06842					
77	0.04980	0.04201	0.07442					
78	0.05555	0.04725	0.08100					
79	0.06166	0.05338	0.08819					
80	0.06876	0.06026	0.09606					
81	0.07663	0.06796	0.10466					
82	0.08534	0.07616	0.11403					
83	0.09452	0.08556	0.12422					
84	0.10504	0.09590	0.13526					
85	0.11657	0.10721	0.14718					
86	0.12916	0.11901	0.16000					
87	0.14224	0.13238	0.17374					
88	0.15704	0.14690	0.18843					
89	0.17305	0.16261	0.20407					
90	0.19029	0.17878	0.22067					
91	0.20785	0.19701	0.23826					
92	0.22754	0.21661	0.25683					
93	0.24853	0.23656	0.27638					
94	0.26962	0.25780	0.29693					
95	0.29184	0.28035	0.31846					
96	0.31519	0.30423	0.34098					
97	0.33967	0.32946	0.36604					
98	0.36528	0.35604	0.39109					
99	0.39202	0.38398	0.41614					
100	0.41989	0.41327	0.44119					
101	0.44890	0.44392	0.46625					
102	0.47903	0.47114	0.49130					
103	0.50955	0.50117	0.51635					
104	0.54268	0.53375	0.54140					
105	0.57671	0.56722	0.56646					
106	0.60977	0.59973	0.59151					
107	0.63981	0.62928	0.61656					
108	0.66667	0.65812	0.64161					
109	0.66667	0.66667	0.66667					
110	0.66667	0.66667	0.66667					

TABLE I5
 TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY
 AGE NEAREST BIRTHDAY

Age	OFFICER				ENLISTEE			
	Year of Retirement				Year of Retirement			
	One	Two	Three	Four	One	Two	Three	Four
16	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
17	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
18	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
19	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
20	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
21	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
22	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
23	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
24	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
25	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
26	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
27	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
28	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
29	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
30	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
31	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
32	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
33	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
34	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
35	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
36	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
37	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
38	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
39	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
40	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
41	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
42	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
43	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
44	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
45	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
46	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
47	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
48	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
49	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
50	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
51	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
52	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
53	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
54	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
55	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
56	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
57	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
58	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
59	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
60	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
61	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
62	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
63	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
64	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887
65	0.12808	0.17399	0.21990	0.26581	0.06262	0.09470	0.12679	0.15887

TABLE I6
SURVIVOR REMARRIAGE RATES
AGE NEAREST BIRTHDAY

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0294	41	0.0110
17	0.0294	42	0.0110
18	0.0294	43	0.0110
19	0.0294	44	0.0110
20	0.0294	45	0.0061
21	0.0294	46	0.0061
22	0.0294	47	0.0061
23	0.0294	48	0.0061
24	0.0294	49	0.0061
25	0.0294	50	0.0035
26	0.0294	51	0.0035
27	0.0294	52	0.0035
28	0.0294	53	0.0035
29	0.0294	54	0.0030
30	0.0337	55	0.0025
31	0.0337	56	0.0021
32	0.0337	57	0.0018
33	0.0337	58	0.0016
34	0.0337	59	0.0013
35	0.0278	60	0.0011
36	0.0278	61	0.0010
37	0.0278	62	0.0008
38	0.0278	63	0.0007
39	0.0278	64	0.0006
40	0.0110	65	0.0005

TABLE I7
SURVIVOR DEATH RATES
AGE NEAREST BIRTHDAY

Age	Rate	Age	Rate	Age	Rate
0	0.00544	40	0.00066	80	0.04410
1	0.00049	41	0.00071	81	0.04865
2	0.00032	42	0.00077	82	0.05372
3	0.00024	43	0.00082	83	0.05891
4	0.00018	44	0.00085	84	0.06470
5	0.00016	45	0.00089	85	0.07090
6	0.00015	46	0.00093	86	0.07826
7	0.00014	47	0.00099	87	0.08656
8	0.00013	48	0.00107	88	0.09654
9	0.00012	49	0.00116	89	0.10770
10	0.00012	50	0.00129	90	0.12078
11	0.00013	51	0.00144	91	0.13541
12	0.00014	52	0.00163	92	0.15098
13	0.00015	53	0.00185	93	0.16834
14	0.00018	54	0.00208	94	0.18616
15	0.00021	55	0.00236	95	0.20483
16	0.00024	56	0.00350	96	0.22421
17	0.00026	57	0.00457	97	0.24420
18	0.00027	58	0.00558	98	0.26472
19	0.00028	59	0.00652	99	0.28573
20	0.00028	60	0.00740	100	0.30719
21	0.00027	61	0.00825	101	0.32910
22	0.00028	62	0.00913	102	0.35146
23	0.00028	63	0.01001	103	0.37426
24	0.00029	64	0.01097	104	0.39753
25	0.00029	65	0.01197	105	0.42129
26	0.00030	66	0.01310	106	0.44555
27	0.00031	67	0.01429	107	0.46713
28	0.00032	68	0.01569	108	0.48860
29	0.00034	69	0.01721	109	0.51070
30	0.00037	70	0.01881		
31	0.00041	71	0.02054		
32	0.00044	72	0.02225		
33	0.00046	73	0.02408		
34	0.00048	74	0.02590		
35	0.00050	75	0.02796		
36	0.00053	76	0.03021		
37	0.00056	77	0.03295		
38	0.00060	78	0.03607		
39	0.00064	79	0.03982		

TABLE I8
SPOUSES GENERATED PER OFFICER SPONSOR
AGE NEAREST BIRTHDAY

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	0.00043	0.00000	0.00124	64	0.91347	0.80736	0.75266
17	0.00101	0.00000	0.00291	65	0.91809	0.81049	0.76445
18	0.00238	0.00000	0.00685	66	0.92177	0.81359	0.77660
19	0.00559	0.00000	0.01611	67	0.92450	0.81665	0.78902
20	0.01314	0.00000	0.03788	68	0.92629	0.81966	0.76882
21	0.03088	0.00000	0.08907	69	0.92712	0.82264	0.77069
22	0.07261	0.00000	0.12000	70	0.92698	0.82558	0.77148
23	0.17072	0.00000	0.15452	71	0.92584	0.82848	0.77119
24	0.26176	0.00000	0.19580	72	0.90660	0.83134	0.76982
25	0.34573	0.00000	0.24173	73	0.90391	0.83417	0.76735
26	0.42261	0.00000	0.29094	74	0.90002	0.83696	0.76377
27	0.49238	0.00000	0.34170	75	0.89483	0.82715	0.75903
28	0.55504	0.00000	0.39225	76	0.88823	0.81865	0.75310
29	0.61060	0.00000	0.44097	77	0.88013	0.80916	0.74591
30	0.65916	0.00000	0.48655	78	0.87042	0.79861	0.73740
31	0.70088	0.00000	0.52805	79	0.85895	0.78692	0.72750
32	0.73606	0.00000	0.56495	80	0.84561	0.77399	0.71613
33	0.76511	0.00000	0.59699	81	0.83025	0.75973	0.70321
34	0.78857	0.00000	0.62419	82	0.81271	0.74406	0.68865
35	0.80704	0.00000	0.64670	83	0.79288	0.72689	0.67235
36	0.82116	0.00000	0.66475	84	0.77059	0.70813	0.65425
37	0.82776	0.00000	0.67858	85	0.74572	0.68772	0.63428
38	0.82862	0.00000	0.68842	86	0.71818	0.66561	0.61238
39	0.82957	0.00000	0.69445	87	0.68791	0.64176	0.58855
40	0.83061	0.00000	0.69678	88	0.65490	0.61617	0.56278
41	0.83174	0.00000	0.69423	89	0.61926	0.58889	0.53516
42	0.83296	0.00000	0.68683	90	0.58116	0.56000	0.50579
43	0.83428	0.00000	0.68027	91	0.54089	0.52964	0.47486
44	0.83570	0.00000	0.67458	92	0.49887	0.49798	0.44261
45	0.83722	0.00000	0.66979	93	0.45565	0.46528	0.40936
46	0.83884	0.00000	0.66593	94	0.41184	0.43182	0.37548
47	0.84056	0.00000	0.66300	95	0.36818	0.39795	0.34141
48	0.84238	0.00000	0.66103	96	0.32541	0.36404	0.30760
49	0.84429	0.00000	0.66002	97	0.28426	0.33048	0.27451
50	0.84629	0.00000	0.65998	98	0.24540	0.29767	0.24261
51	0.84837	0.00000	0.66091	99	0.20936	0.26598	0.21230
52	0.85052	0.00000	0.66279	100	0.17655	0.23576	0.18393
53	0.85274	0.00000	0.66563	101	0.14721	0.20730	0.15778
54	0.85502	0.00000	0.66941	102	0.12142	0.18082	0.13402
55	0.85734	0.00000	0.67412	103	0.09911	0.15649	0.11275
56	0.85970	0.00000	0.67973	104	0.08011	0.13440	0.09396
57	0.86207	0.00000	0.68622	105	0.06414	0.11456	0.07830
58	0.86445	0.00000	0.69355	106	0.05090	0.09695	0.06525
59	0.86682	0.00000	0.70169	107	0.04110	0.08148	0.05438
60	0.88475	0.79443	0.71058	108	0.03129	0.06848	0.04532
61	0.89355	0.79772	0.72019	109	0.02498	0.05755	0.03776
62	0.90123	0.80097	0.73045	110	0.01867	0.04837	0.03147
63	0.90786	0.80419	0.74130				

TABLE I9
SPOUSES GENERATED PER ENLISTEE SPONSOR
AGE NEAREST BIRTHDAY

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	0.00053	0.00000	0.00292	64	0.84849	0.78253	0.63746
17	0.00282	0.00000	0.01552	65	0.85468	0.78278	0.64740
18	0.01495	0.00000	0.08239	66	0.85483	0.78303	0.65805
19	0.07936	0.00000	0.12874	67	0.85410	0.78327	0.66938
20	0.15919	0.00000	0.18626	68	0.85248	0.78352	0.68133
21	0.24351	0.00000	0.25101	69	0.84997	0.78377	0.69385
22	0.31899	0.00000	0.31772	70	0.84657	0.78402	0.70687
23	0.38409	0.00000	0.38143	71	0.84222	0.78426	0.72031
24	0.44021	0.00000	0.43862	72	0.83690	0.78451	0.69333
25	0.49055	0.00000	0.48749	73	0.83056	0.78475	0.68671
26	0.53299	0.00000	0.52769	74	0.82312	0.78500	0.67951
27	0.57013	0.00000	0.55973	75	0.81453	0.77774	0.67174
28	0.60179	0.00000	0.58460	76	0.80472	0.76722	0.66338
29	0.62575	0.00000	0.60343	77	0.79359	0.75551	0.65440
30	0.64597	0.00000	0.61740	78	0.78105	0.74251	0.64481
31	0.66453	0.00000	0.62762	79	0.76699	0.72814	0.63458
32	0.68053	0.00000	0.63514	80	0.75133	0.71232	0.62369
33	0.69323	0.00000	0.64099	81	0.73395	0.69497	0.61216
34	0.70346	0.00000	0.64613	82	0.71476	0.67603	0.59996
35	0.71204	0.00000	0.65152	83	0.69367	0.65543	0.58709
36	0.72000	0.00000	0.65806	84	0.67062	0.63316	0.57356
37	0.72133	0.00000	0.66665	85	0.64557	0.60918	0.55936
38	0.72907	0.00000	0.68129	86	0.61852	0.58353	0.54451
39	0.73628	0.00000	0.66934	87	0.58951	0.55626	0.52903
40	0.74298	0.00000	0.65802	88	0.55866	0.52749	0.51293
41	0.74921	0.00000	0.64737	89	0.52613	0.49736	0.49624
42	0.75502	0.00000	0.63743	90	0.49218	0.46609	0.47901
43	0.76043	0.00000	0.62826	91	0.45712	0.43393	0.46127
44	0.76547	0.00000	0.61989	92	0.42134	0.40120	0.44307
45	0.77017	0.00000	0.61233	93	0.38528	0.36823	0.42448
46	0.77454	0.00000	0.60562	94	0.34944	0.33541	0.40557
47	0.77859	0.00000	0.59977	95	0.31432	0.30312	0.38640
48	0.78233	0.00000	0.59479	96	0.28038	0.27173	0.36705
49	0.78574	0.00000	0.59071	97	0.24810	0.24161	0.34762
50	0.78882	0.00000	0.58753	98	0.21782	0.21306	0.32819
51	0.79155	0.00000	0.58525	99	0.18986	0.18634	0.30885
52	0.79389	0.00000	0.58388	100	0.16441	0.16164	0.28970
53	0.79579	0.00000	0.58343	101	0.14157	0.13910	0.27083
54	0.79721	0.00000	0.58388	102	0.12135	0.11876	0.25233
55	0.79809	0.00000	0.58525	103	0.10369	0.10062	0.23429
56	0.79838	0.00000	0.58753	104	0.08844	0.08525	0.21678
57	0.80152	0.00000	0.59072	105	0.07542	0.07223	0.19988
58	0.81259	0.00000	0.59481	106	0.06442	0.06120	0.18365
59	0.82215	0.00000	0.59978	107	0.05522	0.05185	0.16815
60	0.83024	0.78154	0.60563	108	0.04759	0.04393	0.15342
61	0.83688	0.78179	0.61235	109	0.04129	0.03722	0.13950
62	0.84211	0.78203	0.61991	110	0.03615	0.03153	0.12683
63	0.84597	0.78228	0.62829				

APPENDIX J

MISCELLANEOUS VALUATION PARAMETERS

	<u>Page</u>
Description	J-2
Table J1: Description of Miscellaneous Valuation Parameters	J-3

HORGO is the computer program used to produce the population projections underlying the computation of the aggregate entry-age-normal costs and the unfunded liability. In addition to being affected by the external rates, HORGO has a number of internal parameters which affect its results. These parameters are assumptions or methodologies and approaches used to develop actuarial results. Examples include sponsor and survivor age differences.

A description of the various valuation parameters by population is given in Table J1. Numerical values are also shown for selected items.

TABLE J1
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

Item	Description/Value
Non-Selected Reserve with 20 Good Years deferral coverage rates	The purpose of these rates is to account for survivor deaths and remarriages prior to when the deceased member would have attained age 60.
Proportion of Selected Reserve ‘Line of Duty’ deaths	The purpose of these factors is to account for immediate coverage granted to survivors of members who die while in the ‘line of duty.’ The factor is the ratio of ‘line of duty’ deaths to all deaths of Selected Reserve members. Factors are developed by paygrade – officer (33%) and enlistee (15%).
Proportion of reserve benefit earned through active duty component service	In determining the normal cost using a new entrant group, this factor is used to allocate a portion of the value of the reserve benefit in the part-time normal cost to the active duty (full-time) normal cost. The amount allocated accounts for the portion of the benefit for reserve retirees earned through active duty component service. In the current valuation, 23.94% of the benefit in the part-time normal cost is allocated to the full-time normal cost. The full- and part-time normal cost calculations are adjusted so that the allocation doesn’t significantly impact the total normal cost contribution.
Assumed age difference between military sponsor and survivor	In the current valuation, when sponsors die, surviving spouses are assumed three years younger than their sponsors (for active duty) and four years younger than their sponsors (for reserves). This assumption is used when projecting future survivors. The valuation projects current survivors based on the survivors’ ages.

TABLE J1 (continued)
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

Item	Description/Value
First partial year adjustment to the per capita normal cost calculation	An additional adjustment is made to the denominator in the per capita NC calculation to account for the first partial year of service of the new entrants during the valuation year (so that as of the September 30 valuation date, they have on average ½ year of service). This adjustment aligns the new entrant NC calculation with the valuation decrement rates, which are developed on a completed-years-of-service basis.

APPENDIX K

GLOSSARY

	<u>Page</u>
Terms	K-2

TERM / ACRONYM	DEFINITION
AL	Actuarial accrued liability or Actuarial liability; present value of future retirement benefits attributed to past service.
All Uniformed	Refers to the population containing DoD, Coast Guard (CG), Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA)
APG	Ambulatory patient group; workload measure for Direct Care Outpatient services
CMS	Center for Medicare and Medicaid Services
CPI	Consumer price index, or a scale that shows the annual change (trend) in prices for a market basket of goods and services. For the MERHCF valuation, CPI-U (CPI for all urban consumers) is used.
CV	Claim vector; an array of average costs by age. CVs for USFHP contain average capitation rates or global rates costs by age.
DC	Direct Care; care received at a military treatment facility (MTF)
DEERS	Defense Enrollment Eligibility Reporting System; system that stores demographic and benefit information on military members, their dependents and survivors.
DHA	Defense Health Agency; a component of the Military Health System, and responsible for shared services, functions, and activities of the MHS and other common clinical and business processes. Prior to October 1, 2013, these activities were managed by TRICARE Management Activity (TMA).
DIEUS	Date of initial entry to uniformed services
Direct Care	Medical care received at an MTF.
Discount Rate	The single interest rate that is used to discount all projected benefit payments back to the actuarial valuation date; the rate that is used to compute the present value of future cash flows. For the MERHCF valuation, set equal to the assumed long term rate of return on Fund investments.
DoD	U.S. Department of Defense
Endstrength	Count of military sponsors, usually as of the end of the month or year, unless an average endstrength is defined over a specified period.
FY	Fiscal year; October 1 – September 30.
FYE	Fiscal year end
Global Rate	A capitated rate; one rate that covers the full cost of providing

TERM / ACRONYM	DEFINITION
	care provided under USFHP
HA	Health Affairs; component of Military Health System; partner with Defense Health Agency (DHA)
HORGO	Name of population projection model for the health valuation; health version of GORGO, OACT's population projection program for the Military Retirement Fund
ID	Identification
ING	Inactive National Guard
IRR	Individual Ready Reserve
MERHCF	Medicare-Eligible Retiree Health Care Fund, or Fund
MTF	Military Treatment Facility; located on or near a military base.
NC	Normal cost; determined on a per capita basis, and multiplied by expected average annual strength to determine annual contribution to the MERHCF for the annual accrual cost
NDAA	National Defense Authorization Act
Nominal interest rate	Real interest rate adjusted for inflation
Non-USFHP	All TRICARE programs or members other than USFHP or other than members enrolled in USFHP.
OACT	DoD Office of the Actuary (unless stated otherwise)
PC	Purchased Care; care received in civilian settings
PCM	Primary care manager (plan feature of TRICARE Prime)
PCP	Primary care provider (plan feature of USFHP)
PEBD	Pay entry base date; set as the initial service or hire date, and adjusted for each break in service. The PEBD is used to determine position on the pay table.
Purchased Care (PC)	Medical care received in the commercial setting (not in an MTF)
PVB	Present value of future benefits; also called PVFB.
PVFB	Present value of future benefits; also called PVB.
PVFNC	Present value of future normal costs.
Real interest rate	The difference between the nominal interest rate and CPI; real rate of growth.
RWP	Relative weighted product; workload measure for Direct Care Inpatient services
Strength	Military head counts (or count of sponsors)

TERM / ACRONYM	DEFINITION
Sustainable Growth Rate System	A system, under current law, for establishing goals for the rate of growth in expenditures for physicians' services under Medicare
TFL	TRICARE for Life, the medical plan offered to retired members and their eligible spouses, dependents and survivors who are eligible for Medicare.
TYA	TRICARE Young Adult, the medical program offered on a nonsubsidized basis to unmarried children under age 26 who do not satisfy the eligibility conditions for subsidized TRICARE coverage and who do not have access to employer sponsored health care coverage.
U.S.C.	United States Code; the general and permanent laws of the United States. Published by the Office of the Law Revision Counsel of the U.S. House of Representatives.
UFL	Unfunded liability; AL minus Assets
USFHP	US Family Health Plan; a TRICARE medical plan with a managed care design (like TRICARE Prime). USFHP serves Uniformed Services families. Enrollment is required for participation in the plan, and members must reside within the provider service area. Unlike other TRICARE plans, this plan does not coordinate with Medicare (Medicare is not primary payer).
Val	Valuation