



TECHNICAL REFERENCE TO THE FY 2023 VALUATION OF THE MILITARY RETIREMENT FUND

**DoD Office of the Actuary
January 2025**

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THE MILITARY RETIREMENT FUND: BENEFITS

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THE MILITARY RETIREMENT FUND: BENEFITS

As of September 30, 2023

Summary

The Military Retirement Fund (MRF or Fund) covers members of the Army, Navy, Marine Corps, Air Force, Space Force, and Coast Guard.

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

There are four distinct nondisability benefit formulas within the MRF. A summary is displayed in Tables B-1 and B-2.

1) ***Final Pay***: Members who first entered before September 8, 1980, have retired pay equal to final basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service.

2) ***High-3***: Members who first entered on or after September 8, 1980, the average of the highest 36 months of basic pay is used.

3) ***Career Status Bonus (CSB)/REDUX***: Members who first entered on or after August 1, 1986, may choose between a High-3 and CSB/REDUX retirement. Those who elect CSB/REDUX receive the CSB outlined below and also have retired pay based on the average of their highest 36 months of basic pay but are subject to a multiplier penalty if they retire with less than 30 years of service. However, at age 62 their retired pay is recomputed without the penalty. Members make their election during the fifteenth year of service and may receive the Career Status Bonus of \$30,000 in either a lump sum or installments. Those who elect CSB/REDUX generally must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000 (exceptions include death and disability retirement). P.L. 114-92 sunset the CSB/REDUX benefit tier by not allowing any CSB elections after December 31, 2017.

4) ***Blended Retirement System (BRS)***: Members who first entered after December 31, 2017, are covered under the new Blended Retirement System (BRS), which was enacted in NDAA 2016 and took effect January 1, 2018. Members who first entered the military before January 1, 2018, and who served for fewer than 12 years (or for reservists who have fewer than 4,320 points) as of December 31, 2017, had the option to “opt-in” to BRS during the one-year (calendar year 2018) open season or remain in the High-3 system. Members who served 12 or more years as of December 31, 2017, were not permitted to opt-in to BRS and received benefits based on their current plan. The BRS lowers the nondisabled retired pay multiplier from 2.5 percent per year to 2.0 percent. It also includes automatic and matching government contributions to member Thrift Savings Plan accounts and a mid-career continuation bonus if the member agrees to serve additional time, neither of which are paid from the Fund. The BRS also provides the option for members to elect a discounted lump sum at retirement which is

paid from the Fund, representing a portion of their retired pay entitlement instead of an annuity. For additional information, see Table B-1 or refer to the DoD Office of Military Compensation website (<https://militarypay.defense.gov/BlendedRetirement/>).

Retired pay and survivor annuity benefits are automatically adjusted annually to protect the purchasing power of initial retired pay. The benefits associated with members first entering the military before August 1, 1986, or those entering on or after that date who do not take the CSB have their benefits adjusted annually by the percentage increase in the average Consumer Price Index (CPI). Refer to the section “Cost-of-Living Increases” for more information on the CPI. Receiving a benefit adjustment based on the percentage increase in the CPI is commonly referred to as full CPI protection. Benefits associated with members entering on or after August 1, 1986, who elect the \$30,000 CSB bonus payment are annually increased by the percentage change in the CPI minus 1 percent, but when the member reaches age 62, or when the member would have been age 62 for a survivor annuity, the benefits are restored to the amount that would have been payable had full CPI protection been in effect. This restoral is in combination with the elimination of the multiplier penalty for retiring with less than 30 years of service. However, after this restoral, CPI minus 1 percent continues for future annual adjustments to retired pay and survivor annuities.

P.L. 111-383 and later legislation required that retired pay and survivor annuities to be paid on the first day of each month. When the first day of the month falls on a non-business day (weekend/holiday), the retiree pay must be paid the preceding business day. Therefore, some years there may be 11 or 13 payments during the year.

Nondisability Retirement from Active Duty

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. For more information on military nondisability retired pay, refer to the DoD Office of Military Compensation website (<https://militarypay.defense.gov/Pay/Retirement/ActiveDuty/>).

As of September 2023, 1.46 million nondisability retirees from active duty and full-time reserves were receiving annualized retired pay totaling \$58.53 billion. Included in this number are 93,000 nondisabled retirees who elected CSB/REDUX.

Disability Retirement

A military member may be entitled to disability retired pay. For more information on military disability retired pay, refer to the DoD Office of Military Compensation website (<https://militarypay.defense.gov/Pay/Retirement/Disability/>).

As of September 2023, 138,000 disability retirees were receiving annualized retired pay totaling \$2.49 billion. Included in this number are 5,700 disability retirees who elected CSB/REDUX.

Reserve Retirement

Members of the Reserve Components may retire after 20 qualifying years of creditable service. However, reserve retired pay is usually not payable until age 60. For more information on military reserve retired pay, refer to the DoD Office of Military Compensation website (<http://militarypay.defense.gov/Pay/Retirement/Reserve/>).

As of September 2023, 453,000 reserve retirees were receiving annualized retired pay totaling \$9.44 billion.

Survivor Benefits

The Survivor Benefit Plan is an optional program that provides up to 55 percent of a service member's retired pay to an eligible beneficiary upon the death of the member. For more information on military survivor benefit, refer to the DoD Office of Military Compensation website (<https://militarypay.defense.gov/Benefits/Survivor-Benefit-Program/>).

As of September 2023, 313,000 survivors of military members were receiving annualized annuities totaling \$5.23 billion.

Temporary Early Retirement Authority (TERA)

P.L. 102-484 granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. For more information on TERA, refer to the Defense Finance and Accounting Service website (<https://www.dfas.mil/retiredmilitary/plan/retirement-types/tera/>).

As of September 2023, 70,000 TERA retirees were receiving annualized retired pay totaling \$1.55 billion.

Relationship with Veterans Administration Benefits

The VA provides compensation for Service-connected and certain non-Service-connected disabilities, which can impact DoD retired pay. For more information on VA disability compensation, refer to the DFAS websites (<https://www.dfas.mil/retiredmilitary/disability/crdp/> and <https://www.dfas.mil/retiredmilitary/disability/crsc/>)

As of September 2023, there were 877,000 CRDP members and 95,000 CRSC members. These members were paid an additional monthly amount of \$1.99 billion and \$111 million, respectively.

Interrelationship with Other Federal Service

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

Military retirees may qualify separately for Civil Service retirement and receive concurrent pay from both systems.

Relationship of Retired Pay to Military Compensation

Basic pay is the only element of military compensation upon which nondisability retired pay is based. Basic pay is the principal element of military compensation that all members receive, but it is not representative of salary levels in the public and private sectors for comparative purposes. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) the housing allowance, which varies by grade, location, and dependency status, (3) the subsistence allowance and, (4) the tax advantages accruing to the housing and subsistence allowances because they are not subject to federal income tax. Basic pay represents approximately 70 percent of RMC for all retirement-eligible members. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Consequently, a member retired with 20-years of service and entitled to 50 percent of basic pay, receives approximately 34 percent of RMC. Further, such 20-year retirees (except for those who first entered service prior to September 8, 1980) receive a percentage (50 percent, or 40 percent for those under CSB/REDUX or BRS) of their high 36-month average of basic pay, which is typically less than final basic pay. For a 30-year retiree, basic pay is approximately 73 percent of RMC. A member entitled to 75 percent of basic pay receives approximately 55% of RMC. Note that most members currently retiring with 30 years will receive a percentage (75 percent, or 60 percent for those under BRS) of their high 36-month average, rather than of their final basic pay. P.L. 109-364 allows certain members who retire on or after January 1, 2007, with sufficient years of service (greater than 37.5 years under BRS and 30 years under the other benefit formulas) to retire with entitlements exceeding 75 percent of their high 36-month average of basic pay. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

Social Security Benefits

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. For more information on these Social Security benefits for military members, refer to the Social Security website (<https://www.ssa.gov/benefits/retirement/planner/military.html>).

Performance Measures

During FY 2023, the Fund made monthly disbursements to approximately 2.4 million retirees and survivors. Table A-1 shows Percent Funded, Asset-to-Annuitant Liability Ratio, and Fund Yield.

TABLE A-1

**MILITARY RETIREMENT FUND PERFORMANCE MEASURES
(\$ in billions)**

End of Fiscal Year	Accrued Liability (1)	Assets (2)	Annuitant Liability On Roll (3)	Unfunded Accrued Liability (4)	Percent Funded (5)	Asset-to-Annuitant Liability Ratio (6)	Fund Yield (7)
1984	\$528.7	\$0	\$310.0	\$528.7	0.0%	---	---
1985	551.5	11.8	322.7	539.7	2.1	3.7%	14.3%
1986	566.2	24.6	321.4	541.6	4.3	7.7	11.8
1987	585.2	38.9	326.3	546.3	6.6	11.9	11.0
1988	551.8	53.4	329.4	498.4	9.7	16.2	10.5
1989	580.3	67.6	345.8	512.7	11.6	19.5	10.1
1990	612.9	80.4	367.5	532.5	13.1	21.9	9.9
1991	604.2	93.7	372.9	510.5	15.5	25.1	9.8
1992	619.0	106.1	392.7	512.9	17.1	27.0	9.5
1993	629.9	115.9	409.3	514.0	18.4	28.3	9.1
1994	615.6	124.2	409.9	491.4	20.2	30.3	8.7
1995	631.8	131.0	431.3	500.8	20.7	30.4	8.6
1996	625.8	135.3	432.2	490.5	21.6	31.3	8.6
1997	639.2	143.3	444.9	495.9	22.4	32.2	8.5
1998	649.4	149.9	452.9	499.5	23.1	33.1	8.4
1999	657.2	156.0	442.7	501.2	23.7	35.2	8.1
2000	682.6	162.7	459.8	519.9	23.8	35.4	8.0
2001	708.8	169.2	487.3	539.6	23.9	34.7	8.0
2002	721.6	176.5	467.2	545.1	24.5	37.8	7.2
2003	810.9	182.6	519.8	628.3	22.5	35.1	5.5
2004	854.1	188.0	556.3	666.1	22.0	33.8	5.4
2005	900.6	197.9	592.2	702.7	22.0	33.4	5.5
2006	973.7	208.4	636.3	765.3	21.4	32.8	5.9
2007	1,042.3	218.2	677.3	824.1	20.9	32.2	4.7
2008	1,157.3	253.1	750.6	904.2	21.9	33.7	6.2
2009	1,186.9	278.4	751.8	908.5	23.5	37.0	1.0
2010	1,225.2	321.7	768.0	903.5	26.3	41.9	3.2
2011	1,273.3	376.1	807.3	897.2	29.5	46.6	4.9
2012	1,361.5	428.0	854.6	933.5	31.4	50.1	2.9
2013	1,368.6	483.5	869.5	885.1	35.3	55.6	3.1
2014	1,412.8	545.0	911.3	867.8	38.6	59.8	3.2
2015	1,417.0	600.6	919.2	816.4	42.4	65.3	1.8
2016	1,407.0	664.4	914.1	742.6	47.2	72.7	2.3
2017	1,502.0	734.1	974.0	767.9	48.9	75.4	2.9
2018	1,533.4	813.9	994.1	719.6	53.1	81.9	3.8
2019	1,652.7	897.0	1,060.4	755.7	54.3	84.6	3.0
2020	1,732.7	979.4	1,107.4	753.3	56.5	88.4	2.3
2021	1,851.6	1,106.5	1,198.5	745.1	59.8	92.3	5.3
2022	2,108.4	1,279.1	1,372.1	829.3	60.7	93.2	7.7
2023	2,129.6	1,418.7	1,396.3	710.9	66.6	101.6	4.0

NOTES:

(1) From Table 5, Item 3 in the valuation report.

(2) From Table 5, Item 4 in the valuation report.

(3) From Table 5, Item 1.a in the valuation report.

(4) = (1) - (2)

(5) = (2) / (1) x 100

(6) = (2) / (3) x 100

(7) Discussed in Appendix D.

APPENDIX B

THE MILITARY RETIREMENT FUND: HISTORY

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TABLE B-1
MILITARY RETIREMENT FUND PROPERTIES
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Benefit System	Final Pay	High-3 (HI-3)	Career Status Bonus (CSB)/Redux	Blended Retirement System (BRS)
Applies to Members Who Joined a Uniformed Service:	<ul style="list-style-type: none"> before September 8, 1980 	<ul style="list-style-type: none"> on or after September 8, 1980 and before August 1, 1986 on or after August 1, 1986 and before January 1, 2003 who do not elect to accept the CSB at the 15-year anniversary on or after January 1, 2003 and before January 1, 2006 on or after January 1, 2006 and before January 1, 2018 who do not elect to participate in BRS 	<ul style="list-style-type: none"> on or after August 1, 1986 and before January 1, 2003 who elect to accept the CSB with additional 5-year service obligation 	<ul style="list-style-type: none"> on or after January 1, 2018 on or after January 1, 2006 and before January 1, 2018 who elect to participate in BRS
Retired Pay Computation Basis	Final basic pay rate	Highest 36 months of basic pay rate	Highest 36 months of basic pay rate	Highest 36 months of basic pay rate
Multiplier	2.5% per year of service	2.5% per year of service	2.5% per year of service less 1% for each year of service less than 30 (restored at age 62)	2.0% per year of service
Cost-of-Living Adjustment Mechanism	Full CPI-W	Full CPI-W	Full CPI-W minus 1% (one-time catch-up at age 62)	Full CPI-W
Additional Benefit(s)	---	---	<ul style="list-style-type: none"> \$30,000 CSB payable at 15-year anniversary upon assumption of 5-year obligation to remain on continuous active duty 	<ul style="list-style-type: none"> Choice of receiving a portion (either 25% or 50%) of the retired pay entitlement from retirement age to normal Social Security retirement age (usually 67) as a discounted lump sum instead of an annuity Automatic and matching Government contributions to TSP account Mandatory mid-career continuation bonus if member agrees to serve additional time

Notes: - Due to breaks in service and technical differences in the definition of qualifying years of service under different benefit systems, in some cases above it's not possible to precisely define which benefit systems cover the appropriate members based solely on dates of entry. The above table does not cover every possibility.

- For additional up-to-date information, refer to the DoD Office of Military Compensation website (<http://militarypay.defense.gov/>).

TABLE B-2
MILITARY RETIREMENT FUND MULTIPLIERS
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Years of Service	Final Pay/HI-3 Multiplier	<u>CSB/Redux Multiplier</u>		BRS Multiplier
		Before Age 62	After Age 62	
20	50.0 %	40.0 %	50.0 %	40.0 %
21	52.5	43.5	52.5	42.0
22	55.0	47.0	55.0	44.0
23	57.5	50.5	57.5	46.0
24	60.0	54.0	60.0	48.0
25	62.5	57.5	62.5	50.0
26	65.0	61.0	65.0	52.0
27	67.5	64.5	67.5	54.0
28	70.0	68.0	70.0	56.0
29	72.5	71.5	72.5	58.0
30	75.0	75.0	75.0	60.0
31	77.5	77.5	77.5	62.0
32	80.0	80.0	80.0	64.0
33	82.5	82.5	82.5	66.0
34	85.0	85.0	85.0	68.0
35	87.5	87.5	87.5	70.0
36	90.0	90.0	90.0	72.0
37	92.5	92.5	92.5	74.0
38	95.0	95.0	95.0	76.0
39	97.5	97.5	97.5	78.0
40	100.0	100.0	100.0	80.0
41	102.5	102.5	102.5	82.0
42	105.0	105.0	105.0	84.0
43	107.5	107.5	107.5	86.0
44	110.0	110.0	110.0	88.0
45	112.5	112.5	112.5	90.0
46	115.0	115.0	115.0	92.0
47	117.5	117.5	117.5	94.0
48	120.0	120.0	120.0	96.0
49	122.5	122.5	122.5	98.0
50	125.0	125.0	125.0	100.0
51	127.5	127.5	127.5	102.0
:	:	:	:	:

TABLE B-3

MILITARY RETIRED PAY COST-OF-LIVING INCREASES
(DECEMBER 1991 TO PRESENT)

<u>Date of Increase</u>	<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
12/1/91	3.7%	131.5%
12/1/92	3.0%	123.2%
3/1/94	2.6% (1)	116.7%
3/1/95	2.8% (2)	111.2%
3/1/96	2.6% (3)	105.5%
12/1/96	2.9%	100.3%
12/1/97	2.1%	94.6%
12/1/98	1.3%	90.6%
12/1/99	2.4%	88.2%
12/1/00	3.5%	83.8%
12/1/01	2.6%	77.6%
12/1/02	1.4%	73.1%
12/1/03	2.1%	70.7%
12/1/04	2.7%	67.2%
12/1/05	4.1%	62.8%
12/1/06	3.3%	56.4%
12/1/07	2.3%	51.4%
12/1/08	5.8%	48.0%
12/1/09	0.0%	39.9%
12/1/10	0.0%	39.9%
12/1/11	3.6%	39.9%
12/1/12	1.7%	35.0%
12/1/13	1.5%	32.7%
12/1/14	1.7%	30.8%
12/1/15	0.0%	28.6%
12/1/16	0.3%	28.6%
12/1/17	2.0%	28.2%
12/1/18	2.8%	25.7%
12/1/19	1.6%	22.3%
12/1/20	1.3%	20.3%
12/1/21	5.9%	18.8%
12/1/22	8.7%	12.2%
12/1/23	3.2%	3.2%

(1) Disabled retirees and survivors received 2.6% on 12/1/93.

(2) Disabled retirees and survivors received 2.8% on 12/1/94.

(3) Disabled retirees and survivors received 2.6% on 12/1/95.

TABLE B-4

MILITARY BASIC PAY SCALE INCREASES
(JANUARY 1991 TO PRESENT)

<u>Date of Increase</u>	<u>Percentage Increase</u>	<u>Cumulative % From Date of Increase</u>
1/1/91	4.1%	174.8%
1/1/92	4.2%	164.0%
1/1/93	3.7%	153.3%
1/1/94	2.2%	144.3%
1/1/95	2.6%	139.0%
1/1/96	2.4%	133.0%
1/1/97	3.0%	127.5%
1/1/98	2.8%	120.9%
1/1/99	3.6%	114.9%
1/1/00	4.8% (1)	107.4%
1/1/01	3.7% (1)	97.9%
1/1/02	4.6% (1)	90.8%
1/1/03	4.1% (1)	82.5%
1/1/04	3.7% (1)	75.3%
1/1/05	3.5%	69.0%
1/1/06	3.1%	63.3%
1/1/07	2.2% (1)	58.4%
1/1/08	3.5%	55.0%
1/1/09	3.9%	49.7%
1/1/10	3.4%	44.1%
1/1/11	1.4%	39.4%
1/1/12	1.6%	37.5%
1/1/13	1.7%	35.3%
1/1/14	1.0%	33.0%
1/1/15	1.0%	31.7%
1/1/16	1.3% (2)	30.4%
1/1/17	2.1%	28.7%
1/1/18	2.4%	26.1%
1/1/19	2.6%	23.1%
1/1/20	3.1%	20.0%
1/1/21	3.0%	16.4%
1/1/22	2.7%	13.0%
1/1/23	4.6%	10.0%
1/1/24	5.2%	5.2%

(1) The increases do not include additional targeted pay increases.

(2) Excludes General and Flag Officers (O-7 through O-10), who did not receive a pay increase.

APPENDIX C

VALUATION DATA

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VALUATION DATA NOTES

- This data is the starting census for the closed group valuation and open group projection.
- The valuation input data was extracted from files maintained by DMDC and made available to the Beacon Analytic Environment. Retiree and survivor input data comes from pay files submitted by DFAS. Active duty data comes from the Active Duty Military Personnel Master File, and reserve data comes from the Reserve Component Common Personnel Data System Master File submitted by the Services. OACT reviews the data for reasonableness and consistency against figures provided by the DoD Comptroller and relies on the file suppliers for accuracy and comprehensiveness.
- Active Duty and Selected Reserve personnel data were not further adjusted to match the official end strength totals supplied by the DoD Comptroller, as the difference was immaterial.

Officer Active Duty Personnel by Years of Service and Age for FY 2023 Valuation

Age	Years of Service (YOS)																													Total							
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+						
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
19	9	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12					
20	13	9	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26					
21	22	19	14	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62					
22	1,489	81	154	205	73	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,010						
23	3,397	2,058	354	453	217	303	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,783						
24	1,948	4,588	2,312	250	186	609	38	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,933						
25	672	2,527	4,783	2,226	153	231	107	109	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,808						
26	457	949	2,628	4,429	2,250	158	108	201	71	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,254						
27	476	669	1,074	2,285	4,250	2,248	131	106	185	65	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,490							
28	352	663	767	948	2,016	4,104	1,900	131	128	155	100	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,266							
29	262	442	655	747	966	1,986	3,827	1,660	170	161	286	84	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,245							
30	210	347	494	765	755	865	2,039	3,054	1,580	202	291	290	120	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,012							
31	153	277	348	495	760	728	951	1,748	2,931	1,453	239	310	360	113	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,868						
32	141	205	272	396	525	658	742	823	1,679	2,662	1,400	314	338	344	177	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,680					
33	113	182	215	296	401	529	750	713	837	1,586	2,551	1,436	299	399	424	222	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,958					
34	78	138	204	203	228	414	480	717	689	745	1,520	2,491	1,242	387	376	439	231	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,587				
35	73	95	115	152	226	286	391	495	574	598	816	1,422	2,195	1,208	368	424	523	262	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,229			
36	68	68	113	123	182	214	289	401	425	575	703	797	1,385	2,092	1,281	377	424	597	252	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,368		
37	53	62	70	88	160	150	217	252	330	412	589	629	809	1,384	2,163	1,264	396	525	622	299	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,480	
38	39	45	53	79	125	129	180	203	263	315	405	546	665	816	1,303	2,096	1,325	418	539	706	289	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,542
39	44	48	59	68	87	139	145	139	229	349	388	548	660	794	1,151	2,083	1,304	438	628	592	295	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,386
40	35	34	43	51	73	67	124	149	131	157	219	297	375	545	577	686	1,149	2,117	1,226	472	476	507	257	4	0	0	0	0	0	0	0	0	0	9,773			
41	30	38	39	48	46	63	98	90	129	128	205	209	300	439	545	547	655	1,117	2,029	1,314	383	386	445	227	3	0	0	0	0	0	0	0	0	9,516			
42	24	21	26	36	44	53	68	113	103	105	172	195	225	324	370	466	502	606	1,138	1,923	976	293	311	431	217	4	0	0	0	0	0	0	0	0	8,749		
43	11	20	23	33	44	40	55	73	82	91	104	119	165	214	262	343	485	511	634	1,186	1,389	765	243	288	337	167	1	0	0	0	0	0	0	0	7,686		
44	17	15	18	27	47	28	53	35	77	68	91	114	124	183	208	231	319	402	554	775	847	1,086	641	245	254	313	162	0	0	0	0	0	0	0	0	6,934	
45	12	12	15	30	26	48	29	45	53	58	61	80	122	134	134	185	220	317	407	535	488	607	869	557	180	233	275	97	0	0	0	0	0	5,829			
46	10	19	10	18	17	26	39	26	46	54	87	96	85	124	130	144	215	291	459	393	389	532	809	477	183	193	200	86	0	0	0	0	0	5,183			
47	11	14	15	12	9	23	25	36	32	43	51	42	65	57	87	113	146	187	224	313	258	261	318	430	657	430	163	167	140	64	0	4,392					
48	8	6	17	17	20	9	24	17	36	28	48	70	48	76	64	83	113	112	181	255	246	247	202	226	377	540	398	133	140	152	56	3,952					
49	5	8	1	11	9	31	29	24	27	51	28	35	54	58	60	77	102	108	126	172	181	199	175	204	334	468	351	98	134	155	3,492						
50	5	4	9	9	7	11	21	27	17	20	40	43	36	43	60	51	76	76	125	142	142	138	161	146	209	233	408	261	94	219	2,959						
51	3	1	2	7	5	7	15	7	24	29	31	43	40	36	43	72	67	81	145	70	96	85	86	104	168	174	249	329	220	262	2,563						
52	3	2	5	2	4	19	20	14	5	17	19	44	19	38	58	57	58	76	98	86	66	80	78	81	96	107	139	161	193	273	391	2,310					
53	2	0	0	6	13	11	32	11	35	9	20	23	24	36	35	46	54	49	85	121	65	71	64	60	66	61	98	108	158	498	1,960						
54	0	9	9	10	24	2	4	16	7	14	20	47	45	31	31	58	27	52	46	78	63	48	46	35	43	52	56	68	77	90	461	1,561					
55	4	8	0	7	8	1	25	17	9	15	11	16	22	17	33	29	30	45	53	58	38	31	35	50	33	14	37	33	55	51	51	369	1,145				
56	0	2	1	3	7	6	13	14	14	7	7	20	3	20	11	15	30	15	17	32	26	29	36	38	27	16	29	52	45	29	309	877					
57	6	1	0	1	1	0	4	24	1	18	7	6	14	23	13	31	21	16	31	42	28	25	22	23	14	14	14	20	30	202	667						
58	1	6	0	1	1	0	14	0	7	7	2	9	6	9	11	9	27	22	28	32	28	13	19	16	20	19	18	14	18	11	154	518					
59	0	1																																			

Enlisted Active Duty Personnel by Years of Service and Age for FY 2023 Valuation

Age	Years of Service (YOS)																																																		
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	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	0	0	0	0	0	0	0	0	0																			
17	157	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	157																			
18	15,774	110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,884																			
19	31,686	13,255	118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,059																			
20	20,380	29,731	12,010	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,192																			
21	12,817	20,667	30,067	11,848	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,448																			
22	8,873	12,358	23,134	28,814	9,265	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,474																			
23	7,186	8,466	13,347	21,071	22,660	7,024	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,770																			
24	5,778	6,472	8,925	12,336	16,205	17,464	5,094	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	72,287																			
25	4,435	5,293	7,213	8,286	9,723	12,801	13,344	3,921	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65,026																			
26	3,500	4,127	5,778	6,525	6,847	7,959	10,437	10,518	3,087	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,785																			
27	2,651	3,104	4,503	5,342	5,558	5,663	6,689	8,805	8,729	2,183	4	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,233																			
28	2,066	2,519	3,506	4,212	4,694	4,563	4,859	5,541	7,457	7,119	2,173	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48,715																				
29	1,696	1,986	2,841	3,266	3,760	3,923	3,954	4,244	4,932	6,532	6,709	1,622	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,464																				
30	1,391	1,602	2,191	2,582	2,902	3,187	3,380	3,499	3,761	6,602	5,519	1,350	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42,448																				
31	1,065	1,266	1,683	2,051	2,325	2,523	2,759	2,977	2,981	3,416	4,568	5,697	4,616	1,067	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,994																			
32	917	973	1,446	1,604	1,935	1,939	2,153	2,435	2,522	2,840	3,556	3,996	5,075	3,780	1,364	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,549																		
33	809	811	1,074	1,356	1,507	1,524	1,705	1,931	2,114	2,394	2,856	3,093	3,713	4,765	4,034	1,654	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,356																	
34	664	692	892	1,059	1,184	1,118	1,393	1,483	1,731	1,887	2,252	2,455	2,698	3,585	4,221	4,257	1,669	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,251																
35	485	519	721	840	953	896	1,106	996	1,204	1,470	1,819	2,123	2,230	2,667	3,098	3,856	4,282	1,770	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,054															
36	385	430	627	653	722	684	821	827	954	1,082	1,382	1,641	1,886	2,300	2,488	2,862	3,869	4,505	4,548	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29,671														
37	297	299	488	537	580	575	620	664	674	827	1,072	1,247	1,415	1,927	1,979	2,228	2,798	4,152	4,271	1,866	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,520													
38	258	229	268	463	503	442	524	438	522	659	836	978	1,127	1,500	1,695	1,746	2,154	3,174	3,899	4,901	1,352	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,671												
39	195	179	215	276	420	394	461	387	425	457	599	768	907	1,142	1,350	1,351	1,774	2,374	2,524	3,468	3,111	1,086	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,768											
40	150	168	179	191	313	379	382	360	379	340	454	597	715	949	937	1,088	1,343	1,748	1,951	3,010	2,390	2,182	835	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,044										
41	126	163	201	192	228	252	339	310	320	307	380	454	538	710	771	848	1,042	1,405	1,479	2,207	1,630	1,624	1,615	692	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,838									
42	85	46	149	141	160	235	194	249	250	302	313	331	367	552	600	664	795	994	1,145	1,657	1,193	1,104	1,208	1,327	437	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,503								
43	25	31	61	132	160	134	131	159	203	251	287	255	308	426	430	485	573	740	839	1,269	871	827	740	885	855	331	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,408							
44	1	5	28	83	135	131	154	128	130	192	224	221	232	338	288	381	466	579	666	980	669	566	503	571	570	675	201	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,115						
45	10	6	16	28	59	99	121	90	91	111	182	206	171	269	273	260	352	440	489	701	493	425	345	399	321	456	397	142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,952						
46	4	0	9	20	37	66	95	81	109	99	84	213	182	230	196	208	229	312	386	551	410	333	266	250	240	277	317	335	103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,643					
47	0	3	16	26	41	55	76	80	94	56	115	150	154	150	178	228	241	246	381	281	229	205	180	173	175	182	206	220	93	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,336					
48	0	5	11	21	29	52	58	56	71	77	55	97	119	148	123	151	146	166	192	297	205	191	166	157	99	131	119	141	173	186	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,473			
49	0	0	14	24	30	29	36	34	39	45	60	40	49	48	82	82	97	133	119	63	64	64	28	28	22	34	20	31	25	36	44	4,336	4,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,790
50	0	5	2	17	33	30	19	24	32	25	34	40	49	48	82	82	97	133	119	63	64	64	28	28	22	34	20	31	25	36	44	4,336	4,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,151
51	0	7	11	5	27	25	33	38	34	25	43	38	56	82	93	88	117	112	143	160	96	71	67	63	44	51	37	68	58	55	70	1,816	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,816	
52	0	5	7	7	15	29	26	38	33	29	21	65	66	78																																					

Total Active Duty Personnel by Years of Service and Age for FY 2023 Valuation

Age	Years of Service (YOS)																																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	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	0	0	0	0	0	0	0	0							
17	157	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	157							
18	15,774	110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,884							
19	31,695	13,258	118	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	45,071							
20	20,393	29,740	12,014	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	62,218							
21	12,839	20,686	30,081	11,855	50	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,510							
22	10,362	12,439	23,288	29,019	9,338	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84,484							
23	10,582	10,524	13,701	21,525	22,877	7,327	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86,553							
24	7,726	11,060	11,236	12,585	16,391	18,073	5,132	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82,220							
25	5,107	7,821	11,995	10,512	9,876	13,032	13,451	4,031	8	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,834								
26	3,957	5,075	8,407	10,955	9,097	8,117	10,545	10,719	3,158	7	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,039								
27	3,128	3,774	5,577	7,627	9,808	7,911	6,820	8,911	8,914	2,248	5	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,723								
28	2,419	3,181	4,273	5,160	6,710	8,667	6,759	5,672	7,585	7,274	2,273	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59,981								
29	1,958	2,429	3,495	4,013	4,726	5,909	7,781	5,904	5,101	6,693	6,995	1,706	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	56,709								
30	1,601	1,948	2,685	3,348	3,658	4,052	5,418	6,553	5,340	4,681	6,893	5,809	1,471	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,460							
31	1,219	1,543	2,031	2,546	3,085	3,251	3,709	4,725	5,912	4,869	4,808	6,008	4,976	1,180	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,862						
32	1,058	1,178	1,718	2,000	2,461	2,597	2,895	3,258	4,202	5,501	4,956	4,311	5,413	4,124	1,542	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47,229					
33	922	993	1,289	1,652	1,908	2,053	2,456	2,644	2,951	3,980	5,408	4,529	4,013	5,163	4,457	1,877	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,314					
34	742	831	1,096	1,262	1,412	1,532	1,873	2,200	2,421	2,632	3,771	4,946	3,940	3,972	4,597	4,696	1,900	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,838				
35	558	615	837	993	1,180	1,182	1,497	1,491	1,778	2,068	2,635	3,545	4,425	3,876	4,280	4,805	2,032	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	41,283				
36	453	497	740	777	904	898	1,110	1,228	1,378	1,657	2,084	2,438	3,270	4,392	3,769	3,239	4,293	5,102	1,800	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,039			
37	351	361	558	626	740	724	812	916	910	1,004	1,239	1,661	1,876	2,224	3,311	4,142	3,492	3,194	4,678	4,894	2,165	7	1	0	0	0	0	0	0	0	0	0	39,000					
38	298	274	320	542	628	571	704	641	785	973	1,241	1,524	1,792	2,316	2,998	3,842	3,480	3,592	4,438	5,607	1,642	5	0	0	0	0	0	0	0	0	0	38,213						
39	240	227	274	345	507	534	606	652	617	687	948	1,156	1,455	1,802	2,144	2,502	3,857	3,678	2,962	4,996	3,703	1,381	7	0	0	0	0	0	0	0	0	0	35,154					
40	185	202	222	242	386	446	506	510	510	498	673	894	1,091	1,494	1,514	1,773	2,492	3,865	3,178	3,483	2,866	2,689	1,092	7	0	0	0	0	0	0	0	0	30,817					
41	156	201	240	241	274	315	437	400	450	435	585	663	838	1,149	1,315	1,395	1,697	2,522	3,508	3,521	2,013	2,009	2,061	919	9	0	0	0	0	0	0	0	0	27,354				
42	109	67	174	178	178	204	288	262	363	354	407	486	527	591	876	970	1,130	1,298	1,600	2,283	3,580	2,169	1,397	1,520	1,759	653	7	0	0	0	0	0	0	0	0	23,252		
43	36	50	83	165	204	174	185	232	285	342	390	374	473	640	692	829	1,058	1,251	1,473	2,455	2,260	1,592	984	1,173	1,192	498	2	0	0	0	0	0	0	0	0	19,094		
44	18	20	46	110	181	159	207	164	207	261	315	335	356	521	496	612	785	982	1,220	1,756	1,516	1,651	1,144	816	824	987	362	1	0	0	0	0	0	0	0	16,049		
45	22	19	32	58	85	147	150	135	144	169	243	285	292	403	445	572	757	896	1,235	982	1,032	1,214	956	502	688	672	240	0	0	0	0	0	0	0	0	12,781		
46	14	19	19	38	54	92	121	120	135	144	138	301	278	320	338	373	527	677	1,010	804	722	798	1,058	717	460	510	535	189	0	0	0	0	0	0	0	0	10,826	
47	11	17	31	37	50	78	101	137	112	137	107	157	215	211	237	292	374	428	471	694	539	490	523	610	605	345	373	360	157	0	0	0	0	0	0	0	0	8,728
48	8	11	28	38	49	41	61	83	73	108	106	103	167	166	224	186	234	260	277	374	552	451	438	367	383	476	671	518	274	314	338	87	7,425					
49	5	8	15	35	39	60	65	58	66	96	89	74	146	165	172	224	260	254	310	410	350	298	322	271	301	439	567	443	195	301	244	6,282						
50	5	9	12	26	33	51	53	56	50	65	80	92	144	131	137	165	194	205	270	318	260	233	227	236	192	275	302	472	341	184	292	5,110						
51	3	8	13	12	32	32	48	45	58	54	74	81	97	118	136	160	179	179	224	305	166	167	152	149	148	219	210	316	387	275	331	4,379						
52	3	7	12	9	19	48	46	40	43	50	48	65	84	104	136	138	153	193	252	218	141	135	137	125	131	143	178	196	229	304	437	3,824						
53	2	2	2	23	46	40	51	35	66	34	55	63	73	84	117	128	151	117	218	240	128	135	92	88	89	95	118	139	123	194	542	3,290						
54	0	9	7	17	37	19	35	43	25	46	66	82	87	94	88	118	106	112	112	112	184	124	86	77	61	56	63	73	87	93	108	489	2,604					
55	4	8	5	21	18	22	44	29	24	39	39	37	47	69	71	61	73	98	122	79	68	58	75	46	33	50	51	70	57	68	392	1,881						
56	0	4	3	5	14	30	37																															

Technical Reference to the FY 2023 Valuation of the Military Retirement Fund

Officer Active Duty Average Monthly Basic Pay by Years of Service and Age for FY 2023 Valuation

Age	Years of Service (YOS)																																										
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg											
16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0												
17	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0												
18	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0												
19	\$3,740	\$3,740	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,740												
20	\$3,829	\$3,749	\$4,064	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,838												
21	\$3,814	\$3,801	\$3,996	\$3,947	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,866												
22	\$3,835	\$3,875	\$3,884	\$3,885	\$3,972	\$4,444	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,853												
23	\$3,834	\$3,858	\$4,048	\$3,996	\$3,977	\$4,669	\$4,815	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,905												
24	\$3,841	\$3,977	\$4,948	\$4,698	\$4,326	\$4,719	\$4,787	\$4,321	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,250												
25	\$3,902	\$4,216	\$5,065	\$5,745	\$5,629	\$4,913	\$5,081	\$5,388	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,943												
26	\$4,452	\$4,206	\$5,238	\$5,812	\$6,601	\$5,622	\$5,510	\$5,467	\$5,482	\$5,148	\$6,101	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,631												
27	\$4,688	\$4,420	\$5,258	\$5,902	\$6,628	\$6,750	\$6,181	\$5,835	\$5,537	\$5,470	\$6,101	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,134												
28	\$4,880	\$4,770	\$5,305	\$5,904	\$6,588	\$6,791	\$7,088	\$6,195	\$5,988	\$5,689	\$5,840	\$5,979	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,410												
29	\$5,036	\$4,821	\$5,479	\$5,992	\$6,484	\$6,812	\$7,095	\$7,058	\$6,357	\$5,700	\$5,876	\$5,858	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,611												
30	\$4,866	\$4,823	\$5,548	\$6,149	\$6,611	\$6,733	\$7,075	\$7,140	\$7,401	\$6,323	\$5,972	\$5,971	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,751												
31	\$4,986	\$5,013	\$5,555	\$6,142	\$6,684	\$6,723	\$7,036	\$7,136	\$7,457	\$7,429	\$6,333	\$6,033	\$6,241	\$6,340	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,926											
32	\$4,821	\$5,091	\$5,592	\$6,144	\$6,631	\$6,769	\$7,094	\$7,075	\$7,436	\$7,562	\$7,982	\$6,411	\$6,306	\$6,607	\$6,990	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,118											
33	\$4,829	\$5,251	\$5,792	\$6,300	\$6,702	\$6,794	\$7,253	\$7,175	\$7,451	\$7,693	\$8,163	\$8,142	\$8,895	\$6,591	\$6,787	\$6,850	\$7,377	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,440										
34	\$5,283	\$5,336	\$5,863	\$6,279	\$6,720	\$6,808	\$7,260	\$7,326	\$7,491	\$7,630	\$8,071	\$8,449	\$8,592	\$6,853	\$6,960	\$6,950	\$7,255	\$7,533	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,705									
35	\$4,964	\$5,609	\$6,134	\$6,459	\$6,827	\$6,804	\$7,284	\$7,341	\$7,667	\$7,569	\$7,926	\$8,364	\$8,805	\$8,519	\$7,356	\$7,041	\$7,315	\$7,394	\$7,947	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,915								
36	\$4,977	\$5,270	\$6,075	\$6,289	\$6,804	\$6,930	\$7,383	\$7,260	\$7,682	\$7,741	\$7,981	\$8,629	\$8,777	\$8,848	\$7,451	\$7,483	\$7,532	\$7,909	\$7,076	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,088								
37	\$4,885	\$5,565	\$6,154	\$6,401	\$7,038	\$7,036	\$7,465	\$7,491	\$7,751	\$7,782	\$8,206	\$8,125	\$8,445	\$8,691	\$9,142	\$9,060	\$7,703	\$7,615	\$7,835	\$8,056	\$8,511	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,345						
38	\$4,959	\$5,440	\$5,975	\$6,720	\$6,977	\$7,169	\$7,563	\$7,539	\$7,803	\$7,877	\$8,097	\$8,306	\$8,510	\$8,578	\$9,084	\$9,325	\$9,464	\$7,925	\$8,015	\$8,094	\$8,202	\$9,274	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,599									
39	\$4,793	\$5,262	\$6,168	\$6,743	\$7,272	\$7,303	\$7,450	\$7,779	\$7,873	\$7,946	\$8,115	\$8,304	\$8,720	\$8,697	\$9,831	\$9,210	\$8,809	\$9,741	\$8,837	\$8,183	\$8,337	\$8,520	\$9,274	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,869									
40	\$5,610	\$5,340	\$6,150	\$7,026	\$7,181	\$7,305	\$7,523	\$7,867	\$8,033	\$8,790	\$8,259	\$8,371	\$8,560	\$8,756	\$9,042	\$9,579	\$10,018	\$10,016	\$8,478	\$8,532	\$8,542	\$8,722	\$7,945	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,140									
41	\$4,994	\$5,930	\$6,258	\$7,008	\$7,099	\$7,425	\$7,953	\$7,870	\$8,231	\$8,102	\$8,481	\$8,478	\$8,564	\$8,795	\$9,088	\$9,242	\$9,469	\$9,825	\$10,308	\$10,007	\$8,765	\$8,630	\$8,750	\$8,912	\$8,911	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,372							
42	\$5,530	\$6,059	\$6,095	\$7,336	\$7,337	\$8,001	\$7,880	\$7,753	\$8,368	\$8,329	\$8,668	\$8,603	\$8,859	\$8,826	\$9,146	\$9,456	\$9,594	\$9,670	\$10,119	\$10,324	\$10,419	\$8,943	\$8,890	\$9,020	\$9,349	\$8,490	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,597						
43	\$4,989	\$5,608	\$6,209	\$7,018	\$7,620	\$7,499	\$8,250	\$8,461	\$8,292	\$7,773	\$9,844	\$8,867	\$8,844	\$9,192	\$9,410	\$9,892	\$9,854	\$9,966	\$10,185	\$10,726	\$10,777	\$9,337	\$9,085	\$9,334	\$9,460	\$11,427	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$9,847						
44	\$5,248	\$5,467	\$7,023	\$6,979	\$7,437	\$7,718	\$8,692	\$8,601	\$8,637	\$8,324	\$8,617	\$8,721	\$8,848	\$8,985	\$9,201	\$9,386	\$9,741	\$9,969	\$10,193	\$9,979	\$10,488	\$11,061	\$11,315	\$9,569	\$9,580	\$9,531	\$9,787	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,043					
45	\$5,498	\$5,789	\$7,165	\$7,829	\$7,303	\$8,255	\$8,024	\$8,438	\$9,237	\$8,688	\$8,703	\$9,054	\$9,029	\$9,434	\$9,680	\$9,841	\$9,731	\$10,425	\$10,092	\$10,416	\$10,903	\$11,788	\$9,603	\$9,927	\$10,002	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,355							
46	\$6,743	\$7,471	\$6,844	\$7,143	\$8,180	\$8,114	\$7,621	\$8,359	\$8,725	\$8,964	\$8,871	\$9,008	\$9,226	\$8,960	\$9,506	\$9,438	\$9,903	\$9,984	\$10,415	\$10,301	\$10,729	\$10,669	\$11,596	\$12,067	\$12,096	\$10,100	\$10,404	\$10,058	\$10,369	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,673			
47	\$6,894	\$6,201	\$7,578	\$7,600	\$7,877	\$9,118	\$8,658	\$8,712	\$8,940	\$8,827	\$8,985	\$9,071	\$9,544	\$9,551	\$10,127	\$10,098	\$10,224	\$10,525	\$10,890	\$11,783	\$11,164	\$12,469	\$12,166	\$10,497	\$10,241	\$10,431	\$10,459	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,893					
48	\$4,635	\$6,056	\$7,017	\$8,483	\$9,703	\$8,524	\$8,183	\$7,809	\$8,914	\$9,084	\$9,434	\$9,663	\$9,133	\$9,127	\$9,476	\$9,858	\$10,280	\$10,008	\$10,582	\$10,810	\$10,386	\$11,057	\$11,232	\$11,604	\$12,225	\$12,649	\$12,775	\$10,772	\$10,307	\$10,461	\$10,963	\$11,124	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
49	\$4,965	\$5,665	\$5,784	\$6,966	\$7,186	\$9,136	\$8,984	\$8,692	\$9,422	\$9,262	\$9,745	\$9,023	\$9,576	\$9,118	\$9,858	\$9,939	\$10,011	\$10,224	\$10,465	\$10,481	\$10,728	\$11,126	\$11,684	\$11,630	\$11,866	\$12,419	\$13,179	\$12,970	\$11,157	\$10,58	\$11,160	\$11,376	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
50	\$4,847	\$5,960	\$6,848	\$9,096	\$9,073	\$9,277	\$8,613	\$9,531	\$10,102	\$9,440	\$10,440	\$9,144	\$10,204	\$9,614	\$10,288	\$10,449	\$10,450	\$10,479	\$10,883	\$11,088	\$11,410	\$11,879	\$11,908	\$11,949	\$12,829	\$13,281	\$13,383	\$11,150	\$11,408	\$11,563	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
51	\$4,871	\$8,684	\$6,295	\$9,376	\$10,476	\$8,973	\$10,562	\$9,954	\$8,602	\$9,149	\$9,840	\$10,012	\$9,699	\$9,821	\$9,342	\$10,008	\$10,054	\$10,361	\$10,612	\$10,461	\$10,856	\$11,033	\$11,480	\$11,883																			

Enlisted Active Duty Average Monthly Basic Pay by Years of Service and Age for FY 2023 Valuation

Age	Years of Service (YOS)																																											
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Avg												
16	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0												
17	\$2,114	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,114												
18	\$2,145	\$2,358	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,147												
19	\$2,171	\$2,354	\$2,686	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,227												
20	\$2,213	\$2,371	\$2,663	\$2,879	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,376												
21	\$2,224	\$2,391	\$2,672	\$2,911	\$3,090	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,557												
22	\$2,243	\$2,398	\$2,687	\$2,913	\$3,153	\$3,140	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,728												
23	\$2,269	\$2,409	\$2,695	\$2,923	\$3,150	\$3,249	\$3,319	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,865												
24	\$2,297	\$2,433	\$2,710	\$2,933	\$3,160	\$3,245	\$3,533	\$3,471	\$2,017	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,978												
25	\$2,310	\$2,446	\$2,729	\$2,952	\$3,169	\$3,250	\$3,532	\$3,614	\$3,313	\$2,634	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,092												
26	\$2,316	\$2,468	\$2,748	\$2,970	\$3,186	\$3,265	\$3,539	\$3,610	\$3,966	\$3,394	\$3,602	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,207												
27	\$2,319	\$2,472	\$2,764	\$2,996	\$3,218	\$3,290	\$3,555	\$3,611	\$3,965	\$4,050	\$3,761	\$2,843	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,341												
28	\$2,331	\$2,471	\$2,776	\$3,013	\$3,248	\$3,319	\$3,624	\$3,955	\$4,036	\$4,296	\$3,914	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,467												
29	\$2,342	\$2,476	\$2,791	\$3,034	\$3,276	\$3,347	\$3,604	\$3,650	\$3,968	\$4,030	\$4,284	\$4,365	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,599												
30	\$2,354	\$2,505	\$2,830	\$3,071	\$3,301	\$3,371	\$3,636	\$3,687	\$3,996	\$4,044	\$4,280	\$4,352	\$4,675	\$5,155	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,738											
31	\$2,361	\$2,499	\$2,824	\$3,070	\$3,342	\$3,409	\$3,675	\$3,719	\$4,015	\$4,084	\$4,303	\$4,361	\$4,651	\$4,776	\$4,730	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,880										
32	\$2,401	\$2,550	\$2,861	\$3,096	\$3,358	\$3,471	\$3,688	\$3,748	\$4,036	\$4,108	\$4,322	\$4,386	\$4,636	\$4,748	\$4,962	\$5,066	\$4,788	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,026										
33	\$2,382	\$2,557	\$2,879	\$3,204	\$3,470	\$3,524	\$3,728	\$3,785	\$4,077	\$4,128	\$4,346	\$4,396	\$4,646	\$4,748	\$4,948	\$5,042	\$5,214	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,199										
34	\$2,396	\$2,568	\$2,903	\$3,232	\$3,480	\$3,596	\$3,805	\$3,839	\$4,108	\$4,158	\$4,376	\$4,423	\$4,762	\$4,925	\$5,038	\$5,246	\$5,367	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,359									
35	\$2,412	\$2,567	\$3,000	\$3,298	\$3,562	\$3,659	\$3,856	\$3,897	\$4,154	\$4,197	\$4,393	\$4,462	\$4,697	\$4,785	\$4,947	\$5,021	\$5,195	\$5,312	\$5,575	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,526								
36	\$2,391	\$2,629	\$2,906	\$3,320	\$3,560	\$3,733	\$3,876	\$3,909	\$4,165	\$4,226	\$4,410	\$4,473	\$4,721	\$4,800	\$4,976	\$5,029	\$5,216	\$5,293	\$5,569	\$5,736	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,683							
37	\$2,450	\$2,644	\$2,957	\$3,246	\$3,679	\$3,802	\$3,948	\$4,047	\$4,220	\$4,258	\$4,446	\$4,491	\$4,765	\$4,822	\$4,981	\$5,041	\$5,210	\$5,280	\$5,552	\$5,659	\$5,307	\$3,603	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,867										
38	\$2,413	\$2,628	\$3,046	\$3,337	\$3,639	\$3,909	\$4,085	\$4,077	\$4,295	\$4,356	\$4,510	\$4,537	\$4,793	\$4,839	\$5,010	\$5,075	\$5,222	\$5,308	\$5,534	\$5,629	\$5,898	\$6,219	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,047										
39	\$2,402	\$2,648	\$3,170	\$3,533	\$3,741	\$4,069	\$4,151	\$4,200	\$4,469	\$4,403	\$4,546	\$4,592	\$4,804	\$4,888	\$5,029	\$5,097	\$5,253	\$5,319	\$5,533	\$5,600	\$5,906	\$6,110	\$6,737	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,188									
40	\$2,339	\$2,597	\$3,042	\$3,581	\$3,839	\$4,110	\$4,054	\$4,416	\$4,534	\$4,561	\$4,638	\$4,856	\$4,910	\$5,025	\$5,108	\$5,252	\$5,362	\$5,567	\$5,639	\$5,919	\$6,082	\$6,565	\$7,080	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,305									
41	\$2,393	\$2,705	\$3,214	\$3,479	\$3,906	\$4,405	\$4,232	\$4,442	\$4,549	\$4,668	\$4,754	\$4,712	\$4,899	\$4,892	\$5,090	\$5,179	\$5,299	\$5,400	\$5,619	\$5,650	\$5,958	\$6,052	\$6,529	\$6,730	\$7,018	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,426							
42	\$2,453	\$2,670	\$3,184	\$3,639	\$4,160	\$4,839	\$4,446	\$4,332	\$4,705	\$4,714	\$4,807	\$4,830	\$4,938	\$4,992	\$5,114	\$5,145	\$5,317	\$5,431	\$5,645	\$5,648	\$5,944	\$6,088	\$6,543	\$6,713	\$7,309	\$8,073	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,593						
43	\$2,596	\$4,157	\$3,656	\$3,882	\$4,227	\$4,808	\$4,881	\$4,721	\$5,476	\$4,814	\$4,865	\$4,872	\$5,023	\$5,056	\$5,154	\$5,202	\$5,379	\$5,389	\$5,657	\$5,678	\$5,940	\$6,111	\$6,547	\$6,750	\$7,276	\$7,566	\$8,544	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,755					
44	\$2,634	\$4,021	\$3,802	\$4,611	\$4,188	\$4,427	\$4,788	\$4,919	\$4,971	\$4,627	\$4,847	\$4,879	\$5,059	\$5,018	\$5,140	\$5,226	\$5,364	\$5,472	\$5,621	\$5,716	\$6,002	\$6,094	\$6,574	\$6,730	\$7,555	\$8,235	\$7,291	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,883					
45	\$4,004	\$4,144	\$4,376	\$4,569	\$5,024	\$4,965	\$4,921	\$4,967	\$5,599	\$4,959	\$5,190	\$5,083	\$5,121	\$5,186	\$5,303	\$5,438	\$5,444	\$5,675	\$5,671	\$6,035	\$6,129	\$6,539	\$6,712	\$7,369	\$7,545	\$8,258	\$8,490	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,052					
46	\$3,704	\$0	\$4,629	\$4,624	\$5,093	\$4,765	\$4,935	\$4,819	\$5,631	\$5,774	\$4,976	\$5,088	\$5,211	\$5,112	\$5,315	\$5,496	\$5,506	\$5,616	\$5,650	\$5,699	\$6,007	\$6,109	\$6,618	\$6,764	\$7,300	\$7,520	\$8,261	\$8,444	\$8,441	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,173			
47	\$0	\$4,317	\$4,532	\$5,547	\$4,868	\$5,204	\$5,261	\$5,377	\$5,627	\$5,639	\$5,726	\$5,239	\$4,985	\$5,211	\$5,424	\$5,385	\$5,601	\$5,679	\$5,751	\$5,632	\$5,983	\$6,180	\$6,550	\$6,654	\$7,245	\$7,534	\$8,224	\$8,393	\$8,503	\$8,390	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,268		
48	\$0	\$3,963	\$4,345	\$4,935	\$5,562	\$5,181	\$5,632	\$5,199	\$5,521	\$5,773	\$5,915	\$5,485	\$5,203	\$5,166	\$5,353	\$5,531	\$5,624	\$5,818	\$5,785	\$6,012	\$6,176	\$6,560	\$6,833	\$7,313	\$7,638	\$8,250	\$8,415	\$8,550	\$8,516	\$8,722	\$6,370	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,440	
49	\$0	\$0	\$4,427	\$5,353	\$5,558	\$5,330	\$5,762	\$5,789	\$5,531	\$5,997	\$5,946	\$5,703	\$5,623	\$5,537	\$5,172	\$5,418	\$5,866	\$5,669	\$5,767	\$5,665	\$6,023	\$6,069	\$6,572	\$6,729	\$7,412	\$7,544	\$8,249	\$8,307	\$8,560	\$8,530	\$8,771	\$6,440	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
50	\$0	\$5,425	\$4,730	\$5,012	\$6,657	\$5,924	\$6,190	\$6,200	\$6,035	\$5,940	\$5,556	\$5,082	\$5,558	\$5,438	\$5,490	\$5,683	\$5,438	\$5,959	\$5,818	\$6,240	\$6,276	\$6,708	\$6,749	\$7,496	\$8,281	\$8,401	\$8,552	\$8,448	\$8,886	\$6,423	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
51	\$0	\$4,822	\$6,168	\$6,928	\$6,353</td																																							

Total Active Duty Average Monthly Basic Pay by Years of Service and Age for FY 2023 Valuation

Notes: Basic pay figures reflect the January 2024, increase of 5.2%.

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

Years of Service refers to completed years based on Basic Active Service Date

Officer Selected Reserve Personnel by Years of Service and Age for FY 2023 Valuation

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Enlisted Selected Reserve Personnel by Years of Service and Age for FY 2023 Valuation

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Total Selected Reserve Personnel by Years of Service and Age for FY 2023 Valuation

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Officer Selected Reserve Average Monthly Rate of Basic Pay by Years of Service and Age for FY 2023 Valuation

Notes: Basic pay figures reflect the January 2024, increase of 5.2%.

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

Constructed using the 'Average Points Per Year' rates displayed in Appendix H, with assumed 13-point deduction for average points earned per year as part of reserve component membership.

Years of Service refers to completed years based on Pay Entry Base Date

Technical Reference to the FY 2023 Valuation of the Military Retirement Fund

Enlisted Selected Reserve Average Monthly Rate of Basic Pay by Years of Service and Age for FY 2023 Valuation

Notes: Basic pay figures reflect the January 2024, increase of 5.2%.

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

Constructed using the 'Average Points Per Year' rates displayed in Appendix H, with assumed 13-point deduction for average points earned per year as part of reserve component membership.

Years of Service refers to completed years based on Pay Entry Base Date

Total Selected Reserve Average Monthly Rate of Basic Pay by Years of Service and Age for FY 2023 Valuation

Notes: Basic pay figures reflect the January 2024, increase of 5.2%.

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

Constructed using the 'Average Points Per Year' rates displayed in Appendix H, with assumed 13-point deduction for average points earned per year as part of reserve component membership.

Years of Service refers to completed years based on Pay Entry Base Date

Officer Non-Selected Reserve Personnel with 20 Good Years by Years of Service and Age for FY 2023 Valuation

Age	Years Of Service (YOS)																					Total			
	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40		
<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	
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	
38	0	2	21	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	
39	0	1	29	94	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	138	
40	0	3	33	85	116	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	250	
41	0	4	17	63	140	117	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	353	
42	0	11	73	44	89	157	128	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	515	
43	0	8	106	126	84	100	157	125	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	718	
44	0	6	60	188	187	75	97	148	113	16	0	0	0	0	0	0	0	0	0	0	0	0	0	890	
45	0	7	23	74	176	157	87	99	132	98	12	0	0	0	0	0	0	0	0	0	0	0	0	865	
46	0	4	34	73	108	205	182	87	111	140	100	5	0	0	0	0	0	0	0	0	0	0	0	1,051	
47	0	4	25	60	80	118	222	172	71	75	128	97	18	0	0	0	0	0	0	0	0	0	0	1,072	
48	0	1	15	42	59	61	117	216	187	94	96	135	118	12	0	0	0	0	0	0	0	0	0	1,155	
49	0	2	16	31	54	63	77	121	243	199	115	123	173	150	15	0	0	0	0	0	0	0	0	1,384	
50	0	2	10	30	32	48	81	86	124	274	261	99	135	216	124	16	0	0	0	0	0	0	0	1,540	
51	0	2	12	10	25	48	62	87	93	149	280	228	153	187	191	178	27	0	0	0	0	0	0	1,734	
52	0	3	6	18	21	26	37	53	92	114	143	298	335	166	183	273	288	36	0	0	0	0	0	2,094	
53	0	1	8	13	28	40	33	47	86	93	114	229	433	441	200	241	372	304	18	0	0	0	0	2,702	
54	0	2	9	15	12	20	25	26	52	85	90	104	239	530	537	237	320	355	378	38	0	0	0	3,075	
55	0	0	4	11	18	22	21	34	35	51	68	80	122	231	538	639	269	312	468	371	46	0	0	3,341	
56	0	1	5	9	14	14	22	24	28	33	49	77	84	115	262	629	712	269	385	476	373	63	0	0	3,645
57	0	0	1	15	11	19	25	23	27	31	40	54	87	119	154	310	755	742	351	413	381	384	49	0	3,993
58	0	1	2	4	19	17	16	22	20	19	38	44	52	85	125	148	373	699	751	367	326	401	387	44	3,961
59	0	0	1	2	8	16	11	16	27	21	27	30	42	54	82	122	213	339	745	773	261	334	425	403	3,952
60	0	1	4	4	6	4	6	3	10	9	14	13	17	27	38	64	76	120	250	480	279	165	162	376	2,130
61	0	0	0	1	2	0	0	1	3	0	1	5	2	2	1	6	7	9	14	15	46	33	6	180	
62	0	0	0	1	0	0	1	0	0	2	0	1	0	1	3	1	5	6	8	10	30	20	28	117	
63	0	0	2	3	2	1	0	0	3	2	0	3	3	7	7	13	13	23	36	33	23	72	323	571	
Total	0	66	515	1,025	1,305	1,344	1,419	1,404	1,471	1,507	1,578	1,627	2,015	2,339	2,458	2,874	3,428	3,204	3,390	2,978	1,756	1,433	1,121	1,200	41,458

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

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Average Age: 53.7

Average YOS: 31.7

Enlisted Non-Selected Reserve Personnel with 20 Good Years by Years of Service and Age for FY 2023 Valuation

Age	Years Of Service (YOS)																				Total				
	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
<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	
37	0	80	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114	
38	0	37	241	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	328	
39	0	35	312	455	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	867	
40	0	24	269	645	707	102	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,747	
41	0	14	167	474	983	794	74	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,506	
42	0	10	98	305	632	1,030	680	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,817	
43	0	11	99	273	429	734	942	674	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,225	
44	0	8	75	178	264	411	708	1,028	710	60	0	0	0	0	0	0	0	0	0	0	0	0	0	3,442	
45	0	4	55	143	208	312	442	717	962	629	53	0	0	0	0	0	0	0	0	0	0	0	0	3,524	
46	0	6	39	115	167	236	349	468	724	907	539	41	0	0	0	0	0	0	0	0	0	0	0	3,592	
47	0	5	33	90	137	220	224	327	491	727	837	540	59	0	0	0	0	0	0	0	0	0	0	3,692	
48	0	4	38	108	99	163	187	246	393	496	632	913	612	65	0	0	0	0	0	0	0	0	0	3,957	
49	0	8	15	65	117	123	159	200	279	359	427	775	992	703	53	0	0	0	0	0	0	0	0	4,276	
50	0	4	27	70	88	117	129	160	283	261	332	572	817	1,064	578	71	0	0	0	0	0	0	0	4,575	
51	0	1	25	56	87	106	134	191	195	269	281	386	617	913	1,071	962	110	0	0	0	0	0	0	5,405	
52	0	0	21	51	79	105	130	160	193	230	289	328	458	741	1,071	1,478	1,213	124	0	0	0	0	0	6,673	
53	0	5	20	61	60	106	117	175	212	232	256	329	457	583	852	1,301	1,879	1,369	77	0	0	0	0	0	8,093
54	0	1	17	45	63	90	117	130	166	183	207	270	386	491	550	852	1,493	1,919	1,431	123	0	0	0	0	8,534
55	0	5	14	43	59	72	98	129	159	176	191	239	269	360	492	672	1,057	1,493	2,176	1,556	133	0	0	0	9,395
56	0	2	17	42	52	59	84	109	124	139	181	214	259	282	390	477	710	1,019	1,655	2,235	1,527	266	0	0	9,845
57	0	1	12	36	49	55	83	100	118	131	146	189	218	271	328	410	597	775	1,255	1,839	1,870	1,893	189	0	10,568
58	0	1	7	30	43	74	82	101	105	109	139	181	199	242	270	393	510	633	891	1,310	1,517	2,424	1,805	179	11,247
59	0	1	4	19	31	50	53	88	90	104	105	146	175	206	240	312	388	511	734	1,022	1,131	1,928	2,543	2,220	12,102
60	0	0	5	6	14	25	36	37	49	67	49	69	81	115	112	153	203	254	361	501	577	821	1,231	2,507	7,274
61	0	0	2	2	1	9	6	7	18	10	10	9	13	21	14	30	32	34	44	87	85	87	143	560	1,225
62	0	0	0	1	0	3	1	4	4	9	4	10	4	9	11	10	12	17	31	45	32	40	82	455	784
63	0	0	0	2	2	0	2	0	19	9	11	8	11	12	26	31	29	57	93	104	105	144	178	1,794	2,637
Total	0	267	1,648	3,365	4,437	4,998	4,837	5,115	5,360	5,109	4,691	5,221	5,628	6,079	6,059	7,153	8,235	8,204	8,747	8,822	6,978	7,604	6,171	7,715	132,444

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

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Average Age: 53.1

Average YOS: 32.1

Total Non-Selected Reserve Personnel with 20 Good Years by Years of Service and Age for FY 2023 Valuation

Age	Years Of Service (YOS)																				Total				
	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
<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	
37	0	80	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	114	
38	0	39	261	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	360	
39	0	36	341	548	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,005	
40	0	27	301	729	824	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,997	
41	0	18	184	537	1,123	912	86	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,859	
42	0	21	171	349	721	1,187	808	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,332	
43	0	19	205	399	513	834	1,099	799	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,943	
44	0	14	135	366	451	487	805	1,176	823	76	0	0	0	0	0	0	0	0	0	0	0	0	0	4,332	
45	0	11	78	216	383	470	528	815	1,094	727	65	0	0	0	0	0	0	0	0	0	0	0	0	4,389	
46	0	10	73	188	276	442	531	555	836	1,047	639	46	0	0	0	0	0	0	0	0	0	0	0	4,643	
47	0	9	58	150	217	339	446	499	563	803	966	638	77	0	0	0	0	0	0	0	0	0	0	4,764	
48	0	5	53	150	158	224	304	463	581	590	728	1,048	730	77	0	0	0	0	0	0	0	0	0	5,112	
49	0	10	31	96	171	186	236	321	523	558	542	898	1,166	853	68	0	0	0	0	0	0	0	0	5,660	
50	0	6	37	100	120	165	210	246	408	536	594	671	952	1,281	702	87	0	0	0	0	0	0	0	6,115	
51	0	3	37	66	112	155	196	278	288	419	561	614	770	1,100	1,262	1,140	137	0	0	0	0	0	0	7,139	
52	0	3	27	69	100	131	167	213	285	344	432	627	794	907	1,254	1,751	1,502	160	0	0	0	0	0	8,767	
53	0	6	28	74	88	146	150	222	298	325	370	558	891	1,024	1,052	1,542	2,251	1,673	95	0	0	0	0	0	10,795
54	0	3	26	60	75	110	142	156	218	268	297	374	625	1,021	1,087	1,090	1,813	2,274	1,809	161	0	0	0	0	11,609
55	0	5	18	54	77	94	119	163	194	227	259	319	391	591	1,030	1,311	1,326	1,805	2,645	1,927	179	0	0	0	12,736
56	0	3	22	51	66	73	106	133	152	172	230	291	343	397	652	1,107	1,423	1,288	2,040	2,711	1,900	329	0	0	13,490
57	0	1	13	51	60	74	108	123	145	162	186	243	305	390	482	720	1,353	1,517	1,606	2,253	2,252	2,278	238	0	14,561
58	0	2	9	34	62	91	98	123	125	128	177	225	251	327	395	541	884	1,332	1,642	1,677	1,843	2,825	2,193	223	15,208
59	0	1	5	21	39	66	64	104	117	125	132	176	217	260	322	434	601	850	1,479	1,795	1,392	2,262	2,968	2,623	16,054
60	0	1	9	10	20	29	42	40	59	76	63	82	98	142	150	217	279	374	611	982	857	986	1,393	2,883	9,404
61	0	0	2	3	3	9	6	8	21	10	11	14	15	23	15	36	39	43	58	102	131	120	149	586	1,405
62	0	0	0	2	0	3	2	4	4	11	4	11	4	9	12	13	13	22	37	53	42	70	102	483	901
63	0	0	2	4	3	1	2	0	22	11	11	11	14	16	33	38	43	70	116	140	138	167	250	2,117	3,208
Total	0	334	2,162	4,389	5,742	6,342	6,257	6,519	6,831	6,615	6,269	6,848	7,643	8,418	8,516	10,027	11,663	11,408	12,138	11,800	8,734	9,038	7,293	8,916	173,902

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

Average Age: 53.2

Average YOS: 32.0

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

Age 63 is 63 and over and YOS 41 is 41 and over.

Years of Service refers to completed years based on Pay Entry Base Date

Officer Retired Military Valuation Data as of Year-End FY 2023

Age	Number				Average Annual Net Retired Pay																
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis			
16	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			
18	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			
20	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
21	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
22	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0			
23	0	3	0	0	3	0	0	0	0	\$0	\$7,149	\$0	\$0	\$7,149	\$0	\$0	\$0	\$0	\$0		
24	0	5	5	0	10	0	0	0	0	\$0	\$6,219	\$17,049	\$0	\$11,634	\$0	\$0	\$0	\$0	\$0		
25	0	20	12	0	32	0	0	0	0	\$0	\$11,236	\$12,792	\$0	\$11,820	\$0	\$0	\$0	\$0	\$0		
26	0	29	16	0	45	0	0	0	0	\$0	\$7,384	\$8,815	\$0	\$7,893	\$0	\$0	\$0	\$0	\$0		
27	0	49	16	0	65	0	0	0	0	\$0	\$9,816	\$10,737	\$0	\$10,043	\$0	\$0	\$0	\$0	\$0		
28	0	69	21	0	90	0	0	0	0	\$0	\$9,629	\$8,998	\$0	\$9,482	\$0	\$0	\$0	\$0	\$0		
29	0	89	23	0	112	0	0	0	0	\$0	\$9,276	\$11,690	\$0	\$9,772	\$0	\$0	\$0	\$0	\$0		
30	1	119	22	0	142	0	0	0	0	\$71,576	\$9,465	\$18,691	\$0	\$11,332	\$0	\$0	\$0	\$0	\$0		
31	0	135	27	0	162	0	0	0	0	\$0	\$9,536	\$12,971	\$0	\$10,108	\$0	\$0	\$0	\$0	\$0		
32	0	157	19	0	176	0	0	0	0	\$0	\$11,824	\$12,409	\$0	\$11,887	\$0	\$0	\$0	\$0	\$0		
33	0	200	30	0	230	0	0	0	0	\$0	\$12,441	\$13,619	\$0	\$12,595	\$0	\$0	\$0	\$0	\$0		
34	2	266	23	0	291	0	0	0	0	\$62,683	\$13,244	\$17,553	\$0	\$13,924	\$0	\$0	\$0	\$0	\$0		
35	3	258	26	1	288	2	0	0	0	\$34,935	\$12,927	\$15,279	\$13,748	\$13,372	\$25,666	\$0	\$0	\$0	\$0	\$0	
36	3	269	29	0	301	2	0	0	0	\$31,796	\$13,595	\$19,087	\$0	\$14,306	\$24,935	\$0	\$0	\$0	\$0	\$0	
37	9	367	23	0	399	7	0	0	0	\$39,088	\$14,951	\$20,669	\$0	\$15,825	\$29,921	\$0	\$0	\$0	\$0	\$0	
38	55	380	32	0	467	16	0	0	0	\$39,705	\$14,647	\$18,663	\$0	\$17,873	\$31,193	\$0	\$0	\$0	\$0	\$0	
39	194	414	32	0	640	6	0	4	0	\$40,823	\$17,633	\$27,333	\$0	\$25,148	\$28,569	\$0	\$36,111	\$0	\$0	\$0	
40	405	503	47	0	955	14	0	10	2	\$41,896	\$18,701	\$27,780	\$0	\$28,984	\$30,833	\$0	\$33,217	\$39,202	\$0	\$0	
41	712	566	43	2	1,323	17	0	23	10	\$44,399	\$21,652	\$31,593	\$53,298	\$34,265	\$32,473	\$0	\$33,361	\$26,543	\$0	\$0	
42	1,069	555	40	1	1,665	23	0	46	10	\$47,108	\$21,623	\$36,410	\$52,908	\$38,359	\$31,640	\$0	\$33,838	\$37,966	\$0	\$0	\$0
43	1,920	652	33	2	2,607	48	0	79	15	\$49,490	\$24,429	\$42,319	\$56,221	\$43,137	\$35,254	\$0	\$38,588	\$30,286	\$0	\$0	\$0
44	2,808	681	36	2	3,527	81	0	88	28	\$51,262	\$27,606	\$43,677	\$45,027	\$46,613	\$31,627	\$0	\$39,421	\$36,681	\$0	\$0	\$0
45	3,427	627	27	2	4,083	127	0	118	26	\$53,107	\$30,809	\$44,723	\$61,395	\$49,631	\$35,184	\$0	\$40,476	\$36,348	\$0	\$0	\$0
46	3,990	668	33	0	4,691	256	0	140	28	\$53,972	\$31,054	\$50,932	\$0	\$50,687	\$36,175	\$0	\$39,677	\$38,180	\$0	\$0	\$0
47	4,632	604	22	1	5,259	370	0	200	32	\$55,080	\$33,812	\$51,509	\$62,502	\$52,624	\$38,345	\$0	\$43,534	\$38,020	\$0	\$0	\$0
48	5,204	627	17	3	5,851	375	0	270	38	\$57,172	\$34,957	\$52,660	\$66,907	\$54,783	\$40,146	\$0	\$46,160	\$38,134	\$0	\$0	\$0
49	5,784	684	18	4	6,490	297	0	313	43	\$58,992	\$37,545	\$51,180	\$58,682	\$56,710	\$40,942	\$0	\$46,637	\$40,817	\$0	\$0	\$0
50	6,433	653	15	3	7,104	247	0	388	54	\$61,201	\$39,386	\$57,108	\$46,900	\$59,181	\$41,747	\$0	\$49,738	\$43,963	\$0	\$0	\$0
51	7,005	700	19	5	7,729	207	0	485	67	\$63,079	\$40,696	\$65,626	\$55,909	\$61,053	\$43,380	\$0	\$53,029	\$46,659	\$0	\$0	\$0
52	7,934	704	14	8	8,660	187	0	602	63	\$64,902	\$40,139	\$62,394	\$61,012	\$62,881	\$43,608	\$0	\$53,664	\$50,537	\$0	\$0	\$0
53	8,940	762	10	25	9,737	127	0	702	55	\$66,960	\$41,127	\$69,777	\$58,848	\$64,920	\$42,285	\$0	\$55,399	\$48,986	\$0	\$0	\$0
54	9,019	690	10	50	9,769	92	0	769	59	\$67,875	\$41,067	\$73,867	\$56,928	\$65,932	\$42,251	\$0	\$56,605	\$46,997	\$0	\$0	\$0
55	8,863	603	7	83	9,556	66	0	592	49	\$69,050	\$41,191	\$54,449	\$56,123	\$67,169	\$45,740	\$0	\$57,391	\$46,399	\$0	\$0	\$0
56	8,929	554	12	170	9,665	36	0	374	28	\$70,028	\$42,143	\$59,183	\$53,480	\$68,125	\$42,724	\$0	\$56,757	\$52,297	\$0	\$0	\$0
57	9,242	523	9	301	10,075	37	0	266	15	\$70,593	\$41,223	\$66,872	\$55,437	\$68,612	\$43,494	\$0	\$56,863	\$47,059	\$0	\$0	\$0
58	9,505	527	6	528	10,566	23	2	200	10	\$70,633	\$42,042	\$54,828	\$51,733	\$68,253	\$40,888	\$21,877	\$56,207	\$52,180	\$0	\$0	\$0
59	9,924	511	6	1,004	11,445	31	1	142	8	\$70,437	\$42,024	\$73,045	\$48,263	\$67,225	\$41,912	\$34,767	\$55,862	\$60,304	\$0	\$0	\$0
60	10,042	485	6	3,162	13,695	41	31	100	6	\$69,363	\$40,768	\$45,516	\$38,436	\$61,199	\$36,003	\$20,177	\$55,985	\$48,394	\$0	\$0	\$0
61	9,808	447	3	5,352	15,610	72	85	74	3	\$70,306	\$37,990	\$77,489	\$35,706	\$57,519	\$30,669	\$21,911	\$56,995	\$34,684	\$0	\$0	\$0
62	9,724	396	2	5,557	15,679	109	112	46	1	\$70,395	\$41,597	\$53,188	\$38,145	\$58,235	\$33,185	\$24,383	\$55,443	\$47,748	\$0	\$0	\$0
63	9,576	360	3	5,402	15,341	237	161	36	2	\$70,439	\$42,585	\$57,292	\$37,987	\$58,356	\$31,678	\$26,688	\$63,813	\$42,939	\$0	\$0	\$0
64	9,586	349	0	5,312	15,247	448	225	28	1	\$69,721	\$39,981	\$0	\$37,182	\$57,704	\$33,760	\$26,175	\$64,073	\$40,536	\$0	\$0	\$0
65	9,764	316	0	5,203	15,283	749	212	17	2	\$68,758	\$38,090	\$0	\$36,947	\$57,294	\$34,823	\$25,541	\$65,539	\$24,693	\$0	\$0	\$0
66	10,066	308	0	5,359	15,733	1,132	282	10	1	\$67,787	\$35,694	\$0	\$37,284	\$56,769	\$35,734	\$27,105	\$62,246	\$45,624	\$0	\$0	\$0
67	10,200	289	0	5,442	15,931	1,369	321	14	1	\$66,586	\$39,915	\$0	\$36,169	\$55,712	\$36,700	\$26,366	\$61,828	\$10,771	\$0	\$0	\$0
68	10,436	265	0	5,480	16,181	1,516	312	7	0	\$65,365	\$40,270	\$0	\$36,197	\$55,075	\$37,807	\$25,361	\$63,394	\$0	\$0	\$0	
69	10,368	276	0	5,274	15,918	1,456	263	7	0	\$65,339	\$35,552	\$0	\$35,008	\$54,773	\$39,244	\$25,821	\$67,978	\$0	\$0	\$0	
70	10,464	285	0	5,288	16,037	1,256	229	3	0	\$65,168	\$39,376	\$0	\$34,721	\$54,670	\$39,919	\$25,279	\$49,874	\$0	\$0	\$0	

Officer Retired Military Valuation Data as of Year-End FY 2023 (Cont.)

Age	Number					Average Annual Net Retired Pay												
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	10,386	270	0	5,575	16,231	973	205	4	0	\$64,566	\$37,300	\$0	\$33,922	\$53,587	\$40,844	\$24,262	\$46,177	\$0
72	10,067	253	0	5,362	15,682	711	144	7	1	\$64,034	\$40,075	\$0	\$33,187	\$53,100	\$41,420	\$24,062	\$61,445	\$23,359
73	10,169	290	0	5,827	16,286	433	115	1	0	\$63,834	\$42,214	\$0	\$32,240	\$52,145	\$41,350	\$22,507	\$48,096	\$0
74	10,613	300	0	6,587	17,500	346	122	3	0	\$63,394	\$39,473	\$0	\$30,524	\$50,611	\$41,846	\$25,803	\$53,791	\$0
75	11,059	322	0	7,471	18,852	263	97	3	0	\$62,979	\$36,678	\$0	\$29,875	\$49,411	\$43,732	\$21,478	\$66,171	\$0
76	11,771	383	0	8,140	20,294	229	85	0	0	\$63,224	\$37,004	\$0	\$30,175	\$49,473	\$44,087	\$21,158	\$0	\$0
77	12,186	482	0	8,482	21,150	182	89	0	0	\$64,516	\$36,547	\$0	\$29,928	\$50,007	\$45,462	\$20,436	\$0	\$0
78	8,299	342	0	5,976	14,617	112	50	0	0	\$64,918	\$34,070	\$0	\$30,454	\$50,106	\$48,244	\$19,645	\$0	\$0
79	8,111	331	0	5,650	14,092	69	35	0	0	\$65,413	\$33,559	\$0	\$30,698	\$50,746	\$46,047	\$22,538	\$0	\$0
80	7,995	315	0	5,315	13,625	53	28	0	0	\$65,809	\$35,911	\$0	\$29,855	\$51,093	\$48,311	\$23,081	\$0	\$0
81	7,690	312	0	5,054	13,056	48	33	0	0	\$65,424	\$38,083	\$0	\$29,276	\$50,778	\$50,033	\$17,845	\$0	\$0
82	6,468	217	0	3,913	10,598	25	21	0	0	\$65,305	\$38,778	\$0	\$28,452	\$51,155	\$51,229	\$15,591	\$0	\$0
83	6,088	199	0	3,346	9,633	11	24	0	0	\$65,085	\$43,017	\$0	\$28,346	\$51,868	\$48,551	\$18,541	\$0	\$0
84	5,883	164	0	3,012	9,059	10	23	0	0	\$65,929	\$47,329	\$0	\$28,353	\$53,099	\$60,329	\$16,521	\$0	\$0
85	5,327	149	0	2,852	8,328	7	27	0	0	\$66,257	\$46,319	\$0	\$27,127	\$52,500	\$62,031	\$20,185	\$0	\$0
86	4,849	124	0	2,584	7,557	4	20	0	0	\$67,520	\$49,623	\$0	\$26,422	\$53,174	\$72,960	\$19,457	\$0	\$0
87	4,248	85	0	2,238	6,571	4	11	0	0	\$67,790	\$45,758	\$0	\$26,442	\$53,422	\$50,619	\$18,741	\$0	\$0
88	3,676	93	0	1,953	5,722	6	9	0	0	\$69,135	\$47,747	\$0	\$25,979	\$54,058	\$49,035	\$15,770	\$0	\$0
89	3,469	72	0	1,804	5,345	3	14	0	0	\$71,142	\$52,332	\$0	\$25,877	\$55,611	\$53,124	\$16,061	\$0	\$0
90	2,902	70	0	1,477	4,449	2	5	0	0	\$71,505	\$55,425	\$0	\$27,213	\$56,547	\$68,230	\$14,173	\$0	\$0
91	2,538	56	0	1,375	3,969	3	3	0	0	\$71,357	\$52,737	\$0	\$27,249	\$55,814	\$61,001	\$23,125	\$0	\$0
92	2,096	69	0	1,131	3,296	2	3	0	0	\$73,543	\$54,339	\$0	\$26,262	\$56,917	\$58,050	\$26,749	\$0	\$0
93	1,692	44	0	1,051	2,787	0	0	0	0	\$74,651	\$67,690	\$0	\$25,241	\$55,908	\$0	\$0	\$0	\$0
94	1,220	43	0	810	2,073	0	0	0	0	\$75,947	\$56,530	\$0	\$24,825	\$55,569	\$0	\$0	\$0	\$0
95	872	32	0	544	1,448	0	2	0	0	\$77,184	\$52,649	\$0	\$24,607	\$56,889	\$0	\$30,372	\$0	\$0
96	501	14	0	316	831	0	0	0	0	\$80,307	\$64,185	\$0	\$26,023	\$59,393	\$0	\$0	\$0	\$0
97	251	18	0	199	468	0	0	0	0	\$82,746	\$63,485	\$0	\$25,684	\$57,742	\$0	\$0	\$0	\$0
98	232	14	0	199	445	0	0	0	0	\$83,837	\$66,192	\$0	\$23,312	\$56,216	\$0	\$0	\$0	\$0
99	202	11	0	193	406	0	0	0	0	\$82,337	\$53,553	\$0	\$21,768	\$52,765	\$0	\$0	\$0	\$0
100	124	9	0	131	264	0	0	0	0	\$80,238	\$61,047	\$0	\$21,951	\$50,661	\$0	\$0	\$0	\$0
101	94	9	0	83	186	0	0	0	0	\$83,291	\$55,861	\$0	\$22,934	\$55,030	\$0	\$0	\$0	\$0
102	59	8	0	59	126	0	0	0	0	\$84,842	\$58,643	\$0	\$22,728	\$54,093	\$0	\$0	\$0	\$0
103	40	12	0	39	91	0	0	0	0	\$74,361	\$47,937	\$0	\$23,708	\$49,168	\$0	\$0	\$0	\$0
104	18	3	0	9	30	0	0	0	0	\$73,481	\$39,576	\$0	\$22,615	\$54,830	\$0	\$0	\$0	\$0
105	11	2	0	7	20	0	0	0	0	\$79,091	\$20,808	\$0	\$24,079	\$54,009	\$0	\$0	\$0	\$0
106	3	0	0	1	4	0	0	0	0	\$82,345	\$0	\$0	\$27,204	\$68,559	\$0	\$0	\$0	\$0
107	1	2	0	3	6	0	0	0	0	\$48,492	\$41,544	\$0	\$24,616	\$34,238	\$0	\$0	\$0	\$0
108	0	0	0	1	1	0	0	0	0	\$0	\$0	\$0	\$26,352	\$26,352	\$0	\$0	\$0	\$0
109	1	0	0	0	1	0	0	0	0	\$40,296	\$0	\$0	\$0	\$40,296	\$0	\$0	\$0	\$0
110+	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	387,257	24,118	794	157,795	569,964	14,575	3,401	6,171	658	\$65,956	\$34,255	\$33,126	\$32,491	\$55,304	\$38,951	\$24,499	\$52,797	\$43,976
60+	271,245	8,895	14	155,600	435,754	11,881	3,398	360	18	\$66,658	\$40,033	\$55,987	\$32,226	\$53,819	\$38,761	\$24,497	\$58,756	\$38,762
62+	251,395	7,963	5	147,086	406,449	11,768	3,282	186	9	\$66,407	\$40,103	\$55,651	\$31,966	\$53,428	\$38,821	\$24,605	\$60,946	\$33,700
65+	222,509	6,858	0	130,815	360,182	10,974	2,784	76	5	\$65,917	\$39,892	\$0	\$31,243	\$52,828	\$39,237	\$24,367	\$61,766	\$25,828

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees in paid status.

TERA and CSB retirees and payments are shown for informational purposes.

TERA and CSB numbers and payments are included in the appropriate categories.

Pay amounts do not include the 12/1/23 cost of living increase of 3.2%.

Enlisted Retired Military Valuation Data as of Year-End FY 2023

Age	Number				Average Annual Net Retired Pay															
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis		
16	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		
18	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
19	0	1	2	0	3	0	0	0	0	\$0	\$15,888	\$15,678	\$0	\$15,748	\$0	\$0	\$0	\$0	\$0	
20	0	18	16	0	34	0	0	0	0	\$0	\$9,787	\$13,046	\$0	\$11,321	\$0	\$0	\$0	\$0	\$0	
21	0	52	34	0	86	0	0	0	0	\$0	\$8,703	\$11,844	\$0	\$9,944	\$0	\$0	\$0	\$0	\$0	
22	0	96	48	0	144	0	0	0	0	\$0	\$9,798	\$13,027	\$0	\$10,874	\$0	\$0	\$0	\$0	\$0	
23	0	146	73	0	219	0	0	0	0	\$0	\$9,985	\$11,553	\$0	\$10,507	\$0	\$0	\$0	\$0	\$0	
24	0	217	63	0	280	0	0	0	0	\$0	\$7,067	\$11,585	\$0	\$8,083	\$0	\$0	\$0	\$0	\$0	
25	2	234	60	0	296	0	0	0	0	\$15,258	\$7,050	\$8,851	\$0	\$7,471	\$0	\$0	\$0	\$0	\$0	
26	1	349	81	0	431	0	0	0	0	\$26,703	\$6,075	\$9,068	\$0	\$6,685	\$0	\$0	\$0	\$0	\$0	
27	2	350	64	0	416	0	0	0	0	\$38,934	\$4,925	\$7,538	\$0	\$5,490	\$0	\$0	\$0	\$0	\$0	
28	0	416	75	0	491	0	0	0	0	\$0	\$5,780	\$9,391	\$0	\$6,331	\$0	\$0	\$0	\$0	\$0	
29	0	461	69	0	530	0	0	0	0	\$0	\$4,856	\$8,185	\$0	\$5,290	\$0	\$0	\$0	\$0	\$0	
30	1	607	73	0	681	0	0	0	0	\$3,828	\$5,193	\$11,872	\$0	\$5,907	\$0	\$0	\$0	\$0	\$0	
31	0	759	65	0	824	0	0	0	1	\$0	\$4,851	\$9,174	\$0	\$5,192	\$0	\$0	\$0	\$0	\$45,336	
32	1	1,128	70	0	1,199	0	0	1	0	\$23,589	\$5,281	\$8,173	\$0	\$5,465	\$0	\$0	\$23,589	\$0	\$0	
33	2	1,461	60	0	1,523	1	0	0	0	\$15,146	\$5,202	\$10,334	\$0	\$5,417	\$18,939	\$0	\$0	\$0	\$0	\$0
34	17	1,702	65	0	1,784	14	0	0	0	\$19,379	\$5,411	\$10,513	\$0	\$5,730	\$18,730	\$0	\$0	\$0	\$0	\$0
35	44	2,120	69	0	2,233	43	0	1	0	\$19,141	\$5,875	\$11,433	\$0	\$6,308	\$19,003	\$0	\$25,056	\$0	\$0	
36	68	2,519	67	0	2,654	66	0	1	1	\$20,822	\$6,096	\$13,186	\$0	\$6,653	\$20,543	\$0	\$24,457	\$27,492	\$0	
37	96	3,148	68	0	3,312	94	0	0	2	\$21,604	\$6,466	\$12,539	\$0	\$7,029	\$21,347	\$0	\$0	\$19,649	\$0	\$0
38	689	3,459	66	0	4,214	141	0	4	6	\$27,418	\$6,994	\$13,726	\$0	\$10,439	\$22,286	\$0	\$22,225	\$13,986	\$0	
39	2,738	3,980	85	0	6,803	152	0	120	19	\$27,798	\$7,945	\$20,118	\$0	\$16,088	\$22,413	\$0	\$22,441	\$18,953	\$0	
40	5,808	4,037	110	0	9,955	191	0	504	45	\$28,187	\$9,046	\$24,623	\$0	\$20,386	\$21,772	\$0	\$23,080	\$22,420	\$0	
41	8,610	4,216	125	1	12,952	249	0	868	89	\$29,114	\$10,667	\$26,084	\$18,120	\$23,079	\$21,252	\$0	\$24,176	\$22,672	\$0	
42	10,630	4,081	111	0	14,822	376	0	1,340	155	\$29,679	\$12,343	\$28,350	\$0	\$24,896	\$19,802	\$0	\$24,974	\$23,951	\$0	
43	12,884	3,790	95	0	16,769	672	0	1,787	189	\$29,892	\$13,370	\$29,504	\$0	\$26,156	\$19,158	\$0	\$25,098	\$24,428	\$0	
44	14,758	3,598	98	1	18,455	941	0	2,362	214	\$30,161	\$14,459	\$30,656	\$15,624	\$27,102	\$19,109	\$0	\$25,287	\$25,456	\$0	
45	15,679	3,348	71	0	19,098	978	0	2,744	246	\$30,645	\$15,631	\$29,297	\$0	\$28,008	\$19,365	\$0	\$25,602	\$25,191	\$0	
46	16,206	3,159	53	0	19,418	938	0	3,235	296	\$30,889	\$16,706	\$32,488	\$0	\$28,586	\$20,138	\$0	\$25,882	\$24,723	\$0	
47	16,679	2,891	45	0	19,615	764	0	3,699	346	\$31,327	\$17,926	\$31,475	\$0	\$29,352	\$20,635	\$0	\$26,210	\$25,753	\$0	
48	17,361	2,704	34	0	20,099	553	0	4,305	345	\$31,448	\$17,736	\$31,075	\$0	\$29,603	\$21,192	\$0	\$26,786	\$25,757	\$0	
49	18,502	2,616	27	0	21,145	382	0	5,062	385	\$31,894	\$19,270	\$36,414	\$0	\$30,338	\$20,894	\$0	\$27,088	\$25,649	\$0	
50	19,288	2,491	19	1	21,799	258	0	5,885	393	\$32,151	\$19,386	\$45,677	\$41,430	\$30,704	\$21,546	\$0	\$27,532	\$27,060	\$0	
51	20,384	2,547	17	0	22,948	185	0	6,664	384	\$32,447	\$19,472	\$40,703	\$0	\$31,013	\$21,292	\$0	\$28,095	\$27,391	\$0	
52	22,518	2,502	21	9	25,050	137	0	7,561	397	\$32,457	\$19,832	\$35,909	\$28,156	\$31,197	\$21,933	\$0	\$27,970	\$28,319	\$0	
53	24,112	2,494	16	6	26,628	114	0	8,725	387	\$32,323	\$19,533	\$35,812	\$37,179	\$31,129	\$22,037	\$0	\$27,958	\$28,883	\$0	
54	23,714	2,262	14	31	26,021	60	0	8,939	317	\$32,109	\$19,783	\$31,440	\$33,334	\$31,039	\$22,585	\$0	\$27,816	\$28,346	\$0	
55	24,329	2,086	15	58	26,488	48	1	7,166	251	\$32,317	\$20,181	\$19,328	\$29,273	\$31,347	\$25,217	\$25,707	\$27,406	\$29,921	\$0	
56	25,716	1,852	4	88	27,660	44	2	4,845	182	\$32,528	\$19,847	\$26,079	\$27,954	\$31,664	\$20,661	\$19,685	\$26,629	\$30,718	\$0	
57	27,771	1,829	11	183	29,794	52	2	3,153	122	\$32,608	\$19,483	\$30,077	\$28,900	\$31,779	\$17,627	\$15,581	\$26,702	\$30,777	\$0	
58	29,918	1,711	9	437	32,075	167	2	2,232	71	\$32,584	\$18,694	\$27,765	\$27,629	\$31,774	\$15,871	\$8,956	\$26,134	\$26,771	\$0	
59	32,548	1,730	3	1,027	35,308	353	7	1,659	69	\$32,272	\$19,221	\$27,389	\$24,266	\$31,399	\$15,665	\$13,708	\$25,631	\$27,996	\$0	
60	34,408	1,730	6	5,892	42,036	802	160	1,173	48	\$31,617	\$19,422	\$25,016	\$17,571	\$29,145	\$15,410	\$9,745	\$25,764	\$29,250	\$0	
61	35,736	1,812	4	13,185	50,737	1,529	457	863	32	\$31,182	\$19,628	\$25,429	\$16,298	\$26,901	\$15,943	\$9,903	\$25,317	\$29,214	\$0	
62	36,914	1,585	2	13,911	52,412	2,715	530	649	11	\$30,810	\$19,279	\$23,211	\$16,802	\$26,743	\$16,241	\$10,252	\$28,214	\$29,820	\$0	
63	37,240	1,509	0	13,905	52,654	3,771	526	426	12	\$30,065	\$18,132	\$0	\$16,757	\$26,208	\$16,793	\$10,600	\$31,266	\$26,649	\$0	
64	36,242	1,432	0	13,184	50,858	4,312	499	320	11	\$29,635	\$18,149	\$0	\$16,495	\$25,906	\$17,553	\$10,542	\$30,621	\$31,290	\$0	
65	34,711	1,238	0	12,673	48,622	4,611	506	199	5	\$29,212	\$17,787	\$0	\$16,198	\$25,529	\$18,359	\$10,084	\$28,954	\$27,745	\$0	
66	33,536	1,267	0	12,594	47,397	4,422	499	174	3	\$28,792	\$17,725	\$0	\$15,867	\$25,062	\$18,815	\$10,573	\$29,693	\$36,111	\$0	
67	31,519	1,176	0	12,378	45,073	3,686	420	121	1	\$28,590	\$17,685	\$0	\$15,373	\$24,676	\$19,162	\$9,375	\$29,292	\$29,967	\$0	
68	30,256	1,164	0	11,729	43,149	2,735	390	77	4	\$28,574	\$17,916	\$0	\$14,962	\$24,587	\$19,270	\$9,659	\$27,634	\$31,226	\$0	
69	29,405	1,154	0	10,888	41,447	1,985	380	84	2	\$28,473	\$17,520	\$0	\$14,900	\$24,603	\$19,138	\$9,493	\$25,661	\$34,094	\$0	
70	27,750	1,116	0	10,934	39,800	1,370	361	32	0	\$28,494	\$17,476	\$0	\$14,774	\$24,416	\$19,236	\$9,171	\$25,226	\$0	\$0	

Enlisted Retired Military Valuation Data as of Year-End FY 2023 (Cont.)

Age	Number					Average Annual Net Retired Pay												
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	27,250	1,175	0	12,287	40,712	967	315	22	1	\$28,848	\$17,727	\$0	\$14,223	\$24,113	\$19,135	\$9,515	\$26,446	\$54,228
72	24,418	1,097	0	12,206	37,721	763	315	6	0	\$29,016	\$17,457	\$0	\$14,258	\$23,905	\$19,440	\$9,251	\$26,500	\$0
73	22,879	1,352	0	12,727	36,958	559	272	0	0	\$29,479	\$15,073	\$0	\$13,946	\$23,603	\$20,165	\$9,104	\$0	\$0
74	22,651	1,656	0	13,767	38,074	433	301	0	0	\$29,945	\$12,480	\$0	\$13,619	\$23,282	\$20,810	\$8,628	\$0	\$0
75	22,077	1,923	0	14,152	38,152	355	337	0	0	\$30,399	\$11,233	\$0	\$13,716	\$23,245	\$21,273	\$8,772	\$0	\$0
76	21,509	1,886	0	14,749	38,144	307	322	0	0	\$30,911	\$10,951	\$0	\$13,778	\$23,299	\$21,683	\$9,112	\$0	\$0
77	20,351	1,596	0	14,242	36,189	238	273	0	0	\$31,338	\$12,144	\$0	\$13,345	\$23,411	\$22,980	\$8,879	\$0	\$0
78	13,697	967	0	9,608	24,272	148	184	0	0	\$31,405	\$14,374	\$0	\$13,337	\$23,574	\$23,019	\$8,888	\$0	\$0
79	13,264	784	0	8,550	22,598	98	144	0	0	\$31,517	\$15,713	\$0	\$13,356	\$24,098	\$24,419	\$8,542	\$0	\$0
80	13,581	610	0	7,782	21,973	78	118	0	0	\$31,360	\$18,103	\$0	\$13,178	\$24,552	\$24,649	\$9,361	\$0	\$0
81	14,062	558	0	7,192	21,812	51	104	0	0	\$31,168	\$19,518	\$0	\$13,042	\$24,893	\$24,630	\$9,316	\$0	\$0
82	12,389	466	0	5,420	18,275	43	84	0	0	\$30,954	\$19,000	\$0	\$12,479	\$25,170	\$25,776	\$8,207	\$0	\$0
83	11,378	394	0	4,364	16,136	16	57	0	0	\$30,828	\$21,987	\$0	\$12,209	\$25,577	\$26,637	\$8,317	\$0	\$0
84	10,515	289	0	4,082	14,886	13	67	0	0	\$30,514	\$21,617	\$0	\$12,196	\$25,318	\$26,715	\$7,415	\$0	\$0
85	10,330	287	0	3,760	14,377	16	71	0	0	\$30,872	\$22,184	\$0	\$11,902	\$25,737	\$26,125	\$8,026	\$0	\$0
86	10,206	265	0	3,384	13,855	6	69	0	0	\$31,067	\$23,293	\$0	\$12,061	\$26,276	\$22,436	\$6,555	\$0	\$0
87	9,000	204	0	2,972	12,176	5	60	0	0	\$31,448	\$22,156	\$0	\$12,049	\$26,558	\$25,596	\$6,735	\$0	\$0
88	7,975	186	0	2,611	10,772	2	58	0	0	\$31,532	\$21,280	\$0	\$12,177	\$26,663	\$29,641	\$7,681	\$0	\$0
89	6,450	197	0	1,992	8,639	0	35	0	0	\$31,680	\$21,603	\$0	\$12,391	\$27,003	\$0	\$7,271	\$0	\$0
90	5,334	184	0	1,473	6,991	0	31	0	0	\$31,919	\$19,806	\$0	\$12,964	\$27,607	\$0	\$7,199	\$0	\$0
91	4,480	180	0	1,188	5,848	0	2	0	0	\$32,540	\$19,429	\$0	\$13,046	\$28,176	\$0	\$6,581	\$0	\$0
92	3,591	167	0	1,021	4,779	0	1	0	0	\$32,392	\$18,354	\$0	\$13,062	\$27,772	\$0	\$19,731	\$0	\$0
93	2,967	157	0	829	3,953	0	1	0	0	\$32,268	\$19,354	\$0	\$13,192	\$27,754	\$0	\$6,219	\$0	\$0
94	2,148	128	0	514	2,790	0	0	0	0	\$32,194	\$19,474	\$0	\$13,142	\$28,100	\$0	\$0	\$0	\$0
95	1,395	89	0	352	1,836	0	0	0	0	\$32,556	\$21,357	\$0	\$13,075	\$28,279	\$0	\$0	\$0	\$0
96	946	54	0	193	1,193	0	0	0	0	\$31,502	\$20,437	\$0	\$13,451	\$28,081	\$0	\$0	\$0	\$0
97	523	21	0	130	674	0	0	0	0	\$31,443	\$23,297	\$0	\$13,349	\$27,699	\$0	\$0	\$0	\$0
98	304	17	0	72	393	0	0	0	0	\$31,312	\$24,878	\$0	\$13,818	\$27,829	\$0	\$0	\$0	\$0
99	194	10	0	68	272	0	0	0	0	\$32,244	\$29,414	\$0	\$13,844	\$27,540	\$0	\$0	\$0	\$0
100	117	2	0	44	163	0	0	0	0	\$29,758	\$21,890	\$0	\$13,521	\$25,278	\$0	\$0	\$0	\$0
101	82	5	0	15	102	0	0	0	0	\$27,837	\$28,167	\$0	\$11,844	\$25,501	\$0	\$0	\$0	\$0
102	42	3	0	12	57	0	0	0	0	\$28,618	\$26,084	\$0	\$13,020	\$25,201	\$0	\$0	\$0	\$0
103	18	1	0	3	22	0	0	0	0	\$29,459	\$43,392	\$0	\$10,216	\$27,468	\$0	\$0	\$0	\$0
104	12	2	0	1	15	0	0	0	0	\$35,460	\$40,530	\$0	\$10,656	\$34,483	\$0	\$0	\$0	\$0
105	4	1	0	1	6	0	0	0	0	\$20,592	\$4,920	\$0	\$17,868	\$17,526	\$0	\$0	\$0	\$0
106	3	0	0	0	3	0	0	0	0	\$18,796	\$0	\$0	\$0	\$18,796	\$0	\$0	\$0	\$0
107	5	0	0	1	6	0	0	0	0	\$30,002	\$0	\$0	\$22,536	\$28,758	\$0	\$0	\$0	\$0
108	0	0	0	1	1	0	0	0	0	\$0	\$0	\$0	\$12,228	\$12,228	\$0	\$0	\$0	\$0
109	1	1	0	1	3	0	0	0	0	\$21,660	\$1,260	\$0	\$6,119	\$9,680	\$0	\$0	\$0	\$0
110+	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

]

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees in paid status.

TERA and CSB retirees and payments are shown for informational purposes.

TERA and CSB numbers and payments are included in the appropriate categories.

Pay amounts do not include the 12/1/23 cost of living increase of 3.2%.

Total Retired Military Valuation Data as of Year-End FY 2023

Age	Number				Average Annual Net Retired Pay														
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	
16	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	
18	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
19	0	1	2	0	3	0	0	0	0	\$0	\$15,888	\$15,678	\$0	\$15,748	\$0	\$0	\$0	\$0	\$0
20	0	18	16	0	34	0	0	0	0	\$0	\$9,787	\$13,046	\$0	\$11,321	\$0	\$0	\$0	\$0	\$0
21	0	52	34	0	86	0	0	0	0	\$0	\$8,703	\$11,844	\$0	\$9,944	\$0	\$0	\$0	\$0	\$0
22	0	96	48	0	144	0	0	0	0	\$0	\$9,798	\$13,027	\$0	\$10,874	\$0	\$0	\$0	\$0	\$0
23	0	149	73	0	222	0	0	0	0	\$0	\$9,928	\$11,553	\$0	\$10,462	\$0	\$0	\$0	\$0	\$0
24	0	222	68	0	290	0	0	0	0	\$0	\$7,047	\$11,987	\$0	\$8,206	\$0	\$0	\$0	\$0	\$0
25	2	254	72	0	328	0	0	0	0	\$15,258	\$7,380	\$9,508	\$0	\$7,895	\$0	\$0	\$0	\$0	\$0
26	1	378	97	0	476	0	0	0	0	\$26,703	\$6,176	\$9,026	\$0	\$6,800	\$0	\$0	\$0	\$0	\$0
27	2	399	80	0	481	0	0	0	0	\$38,934	\$5,525	\$8,178	\$0	\$6,105	\$0	\$0	\$0	\$0	\$0
28	0	485	96	0	581	0	0	0	0	\$0	\$6,327	\$9,305	\$0	\$6,819	\$0	\$0	\$0	\$0	\$0
29	0	550	92	0	642	0	0	0	0	\$0	\$5,571	\$9,061	\$0	\$6,072	\$0	\$0	\$0	\$0	\$0
30	2	726	95	0	823	0	0	0	0	\$37,702	\$5,893	\$13,451	\$0	\$6,843	\$0	\$0	\$0	\$0	\$0
31	0	894	92	0	986	0	0	0	1	\$0	\$5,558	\$10,288	\$0	\$6,000	\$0	\$0	\$0	\$0	\$45,336
32	1	1,285	89	0	1,375	0	0	1	0	\$23,589	\$6,080	\$9,078	\$0	\$6,287	\$0	\$0	\$23,589	\$0	\$0
33	2	1,661	90	0	1,753	1	0	0	0	\$15,146	\$6,073	\$11,429	\$0	\$6,359	\$18,939	\$0	\$0	\$0	\$0
34	19	1,968	88	0	2,075	14	0	0	0	\$23,937	\$6,470	\$12,353	\$0	\$6,879	\$18,730	\$0	\$0	\$0	\$0
35	47	2,378	95	1	2,521	45	0	1	0	\$20,149	\$6,640	\$12,486	\$13,748	\$7,115	\$19,299	\$0	\$25,056	\$0	\$0
36	71	2,788	96	0	2,955	68	0	1	1	\$21,285	\$6,820	\$14,969	\$0	\$7,432	\$20,672	\$0	\$24,457	\$27,492	\$0
37	105	3,515	91	0	3,711	101	0	0	2	\$23,103	\$7,352	\$14,594	\$0	\$7,975	\$21,941	\$0	\$0	\$19,649	\$0
38	744	3,839	98	0	4,681	157	0	4	6	\$28,326	\$7,752	\$15,338	\$0	\$11,181	\$23,194	\$0	\$22,225	\$13,986	\$0
39	2,932	4,394	117	0	7,443	158	0	124	19	\$28,660	\$8,858	\$22,091	\$0	\$16,867	\$22,647	\$0	\$22,882	\$18,953	\$0
40	6,213	4,540	157	0	10,910	205	0	514	47	\$29,081	\$10,116	\$25,568	\$0	\$21,138	\$22,390	\$0	\$23,277	\$23,134	\$0
41	9,322	4,782	168	3	14,275	266	0	891	99	\$30,281	\$11,968	\$27,494	\$41,572	\$24,116	\$21,969	\$0	\$24,413	\$23,063	\$0
42	11,699	4,636	151	1	16,487	399	0	1,386	165	\$31,271	\$13,454	\$30,485	\$52,908	\$26,255	\$20,485	\$0	\$25,268	\$24,800	\$0
43	14,804	4,442	128	2	19,376	720	0	1,866	204	\$32,434	\$14,993	\$32,808	\$56,221	\$28,440	\$20,231	\$0	\$25,669	\$24,859	\$0
44	17,566	4,279	134	3	21,982	1,022	0	2,450	242	\$33,534	\$16,551	\$34,154	\$35,226	\$30,232	\$20,101	\$0	\$25,794	\$26,755	\$0
45	19,106	3,975	98	2	23,181	1,105	0	2,862	272	\$34,674	\$18,025	\$33,547	\$61,395	\$31,817	\$21,183	\$0	\$26,216	\$26,258	\$0
46	20,196	3,827	86	0	24,109	1,194	0	3,375	324	\$35,449	\$19,210	\$39,566	\$0	\$32,886	\$23,577	\$0	\$26,454	\$25,886	\$0
47	21,311	3,495	67	1	24,874	1,134	0	3,899	378	\$36,490	\$20,671	\$38,054	\$62,502	\$34,272	\$26,414	\$0	\$27,099	\$26,791	\$0
48	22,565	3,331	51	3	25,950	928	0	4,575	383	\$37,381	\$20,978	\$38,270	\$66,907	\$35,280	\$28,852	\$0	\$27,930	\$26,985	\$0
49	24,286	3,300	45	4	27,635	679	0	5,375	428	\$38,347	\$23,058	\$42,320	\$58,682	\$36,531	\$29,663	\$0	\$28,226	\$27,173	\$0
50	25,721	3,144	34	4	28,903	505	0	6,273	447	\$39,416	\$23,540	\$50,720	\$45,533	\$37,704	\$31,426	\$0	\$28,906	\$29,102	\$0
51	27,389	3,247	36	5	30,677	392	0	7,149	451	\$40,281	\$24,048	\$53,857	\$55,909	\$38,581	\$32,956	\$0	\$29,787	\$30,253	\$0
52	30,452	3,206	35	17	33,710	324	0	8,163	460	\$40,910	\$24,291	\$46,503	\$43,618	\$39,337	\$34,443	\$0	\$29,865	\$31,362	\$0
53	33,052	3,256	26	31	36,365	241	0	9,427	442	\$41,692	\$24,586	\$48,876	\$54,654	\$40,177	\$32,707	\$0	\$30,002	\$31,385	\$0
54	32,733	2,952	24	81	35,790	152	0	9,708	376	\$41,964	\$24,758	\$49,118	\$47,898	\$40,563	\$34,488	\$0	\$30,096	\$31,273	\$0
55	33,192	2,689	22	141	36,044	114	1	7,758	300	\$42,125	\$24,892	\$30,503	\$45,078	\$40,844	\$37,099	\$25,707	\$29,694	\$32,612	\$0
56	34,645	2,406	16	258	37,325	80	2	5,219	210	\$42,193	\$24,981	\$50,907	\$44,773	\$41,105	\$30,589	\$19,685	\$28,788	\$33,595	\$0
57	37,013	2,352	20	484	39,869	89	2	3,419	137	\$42,093	\$24,317	\$46,635	\$45,403	\$41,087	\$28,381	\$15,581	\$29,049	\$32,560	\$0
58	39,423	2,238	15	965	42,641	190	4	2,432	81	\$41,758	\$24,192	\$38,590	\$40,817	\$40,813	\$18,899	\$15,416	\$28,608	\$29,908	\$0
59	42,472	2,241	9	2,031	46,753	384	8	1,801	77	\$41,190	\$24,421	\$57,826	\$36,129	\$40,169	\$17,784	\$16,341	\$28,015	\$31,353	\$0
60	44,450	2,215	12	9,054	55,731	843	191	1,273	54	\$40,144	\$24,096	\$35,266	\$24,858	\$37,022	\$16,412	\$11,438	\$28,138	\$31,377	\$0
61	45,544	2,259	7	18,537	66,347	1,601	542	937	35	\$39,607	\$23,262	\$47,740	\$21,902	\$34,105	\$16,605	\$11,786	\$27,819	\$29,683	\$0
62	46,638	1,981	4	19,468	68,091	2,824	642	695	12	\$39,063	\$23,740	\$38,199	\$22,894	\$33,994	\$16,895	\$12,717	\$30,016	\$31,314	\$0
63	46,816	1,869	3	19,307	67,995	4,008	687	462	14	\$38,323	\$22,842	\$57,292	\$22,697	\$33,461	\$17,673	\$14,370	\$33,802	\$28,976	\$0
64	45,828	1,781	0	18,496	66,105	4,760	724	348	12	\$38,020	\$22,427	\$0	\$22,436	\$33,240	\$19,079	\$15,400	\$33,313	\$32,060	\$0
65	44,475	1,554	0	17,876	63,905	5,360	718	216	7	\$37,894	\$21,916	\$0	\$22,237	\$33,126	\$20,659	\$14,648	\$31,833	\$26,873	\$0
66	43,602	1,575	0	17,953	63,130	5,554	781	184	4	\$37,794	\$21,239	\$0	\$22,260	\$32,963	\$22,263	\$16,542	\$31,462	\$38,490	\$0
67	41,719	1,465	0	17,820	61,004	5,055	741	135	2	\$37,880	\$22,070	\$0	\$21,724	\$32,781	\$23,911	\$16,736	\$32,666	\$20,369	\$0
68	40,692	1,429	0	17,209	59,330	4,251	702	84	4	\$38,010	\$22,062	\$0	\$21,724	\$32,902	\$25,881	\$16,638	\$30,614	\$31,226	\$0
69	39,773	1,430	0	16,162	57,365	3,441	643	91	2	\$38,083	\$21,000	\$0	\$21,462	\$32,975	\$27,646	\$16,172	\$28,916	\$34,094	\$0
70	38,214	1,401	0	16,222	55,837	2,626	590	35	0	\$38,536	\$21,931	\$0	\$21,276	\$33,105	\$29,129	\$15,423	\$27,339	\$0	\$0

Total Retired Military Valuation Data as of Year-End FY 2023 (Cont.)

Age	Number					Average Annual Net Retired Pay												
	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis
71	37,636	1,445	0	17,862	56,943	1,940	520	26	1	\$38,705	\$21,384	\$0	\$20,371	\$32,514	\$30,023	\$15,328	\$29,481	\$54,228
72	34,485	1,350	0	17,568	53,403	1,474	459	13	1	\$39,239	\$21,696	\$0	\$20,035	\$32,478	\$30,042	\$13,897	\$45,316	\$23,359
73	33,048	1,642	0	18,554	53,244	992	387	1	0	\$40,050	\$19,867	\$0	\$19,691	\$32,333	\$29,412	\$13,087	\$48,096	\$0
74	33,264	1,956	0	20,354	55,574	779	423	3	0	\$40,617	\$16,620	\$0	\$19,089	\$31,888	\$30,153	\$13,582	\$53,791	\$0
75	33,136	2,245	0	21,623	57,004	618	434	3	0	\$41,273	\$14,882	\$0	\$19,299	\$31,898	\$30,831	\$11,612	\$66,171	\$0
76	33,280	2,269	0	22,889	58,438	536	407	0	0	\$42,340	\$15,349	\$0	\$19,610	\$32,389	\$31,255	\$11,628	\$0	\$0
77	32,537	2,078	0	22,724	57,339	420	362	0	0	\$43,764	\$17,804	\$0	\$19,535	\$33,221	\$32,722	\$11,720	\$0	\$0
78	21,996	1,309	0	15,584	38,889	260	234	0	0	\$44,049	\$19,520	\$0	\$19,901	\$33,547	\$33,885	\$11,187	\$0	\$0
79	21,375	1,115	0	14,200	36,690	167	179	0	0	\$44,379	\$21,011	\$0	\$20,256	\$34,333	\$33,355	\$11,279	\$0	\$0
80	21,576	925	0	13,097	35,598	131	146	0	0	\$44,125	\$24,167	\$0	\$19,946	\$34,710	\$34,222	\$11,992	\$0	\$0
81	21,752	870	0	12,246	34,868	99	137	0	0	\$43,278	\$26,176	\$0	\$19,742	\$34,585	\$36,947	\$11,371	\$0	\$0
82	18,857	683	0	9,333	28,873	68	105	0	0	\$42,736	\$25,284	\$0	\$19,176	\$34,708	\$35,134	\$9,684	\$0	\$0
83	17,466	593	0	7,710	25,769	27	81	0	0	\$42,769	\$29,044	\$0	\$19,212	\$35,405	\$35,565	\$11,347	\$0	\$0
84	16,398	453	0	7,094	23,945	23	90	0	0	\$43,219	\$30,925	\$0	\$19,056	\$35,828	\$41,330	\$9,742	\$0	\$0
85	15,657	436	0	6,612	22,705	23	98	0	0	\$42,911	\$30,432	\$0	\$18,469	\$35,554	\$37,053	\$11,376	\$0	\$0
86	15,055	389	0	5,968	21,412	10	89	0	0	\$42,808	\$31,686	\$0	\$18,279	\$35,769	\$42,646	\$9,455	\$0	\$0
87	13,248	289	0	5,210	18,747	9	71	0	0	\$43,101	\$29,098	\$0	\$18,232	\$35,974	\$36,717	\$8,595	\$0	\$0
88	11,651	279	0	4,564	16,494	8	67	0	0	\$43,396	\$30,103	\$0	\$18,083	\$36,167	\$44,187	\$8,768	\$0	\$0
89	9,919	269	0	3,796	13,984	3	49	0	0	\$45,481	\$29,828	\$0	\$18,800	\$37,937	\$53,124	\$9,782	\$0	\$0
90	8,236	254	0	2,950	11,440	2	36	0	0	\$45,867	\$29,622	\$0	\$20,098	\$38,862	\$68,230	\$8,167	\$0	\$0
91	7,018	236	0	2,563	9,817	3	5	0	0	\$46,578	\$27,332	\$0	\$20,665	\$39,350	\$61,001	\$16,508	\$0	\$0
92	5,687	236	0	2,152	8,075	2	4	0	0	\$47,559	\$28,875	\$0	\$19,999	\$39,668	\$58,050	\$24,994	\$0	\$0
93	4,659	201	0	1,880	6,740	0	1	0	0	\$47,660	\$29,935	\$0	\$19,928	\$39,396	\$0	\$6,219	\$0	\$0
94	3,368	171	0	1,324	4,863	0	0	0	0	\$48,042	\$28,792	\$0	\$20,289	\$39,810	\$0	\$0	\$0	\$0
95	2,267	121	0	896	3,284	0	2	0	0	\$49,722	\$29,632	\$0	\$20,077	\$40,894	\$0	\$30,372	\$0	\$0
96	1,447	68	0	509	2,024	0	0	0	0	\$48,400	\$29,444	\$0	\$21,256	\$40,937	\$0	\$0	\$0	\$0
97	774	39	0	329	1,142	0	0	0	0	\$48,080	\$41,845	\$0	\$20,810	\$40,011	\$0	\$0	\$0	\$0
98	536	31	0	271	838	0	0	0	0	\$54,047	\$43,536	\$0	\$20,790	\$42,903	\$0	\$0	\$0	\$0
99	396	21	0	261	678	0	0	0	0	\$57,797	\$42,058	\$0	\$19,703	\$42,645	\$0	\$0	\$0	\$0
100	241	11	0	175	427	0	0	0	0	\$55,731	\$53,927	\$0	\$19,831	\$40,972	\$0	\$0	\$0	\$0
101	176	14	0	98	288	0	0	0	0	\$57,455	\$45,970	\$0	\$21,236	\$44,572	\$0	\$0	\$0	\$0
102	101	11	0	71	183	0	0	0	0	\$61,461	\$49,763	\$0	\$21,087	\$45,094	\$0	\$0	\$0	\$0
103	58	13	0	42	113	0	0	0	0	\$60,426	\$47,587	\$0	\$22,744	\$44,943	\$0	\$0	\$0	\$0
104	30	5	0	10	45	0	0	0	0	\$58,272	\$39,958	\$0	\$21,419	\$48,048	\$0	\$0	\$0	\$0
105	15	3	0	8	26	0	0	0	0	\$63,491	\$15,512	\$0	\$23,303	\$45,589	\$0	\$0	\$0	\$0
106	6	0	0	1	7	0	0	0	0	\$50,570	\$0	\$0	\$27,204	\$47,232	\$0	\$0	\$0	\$0
107	6	2	0	4	12	0	0	0	0	\$33,084	\$41,544	\$0	\$24,096	\$31,498	\$0	\$0	\$0	\$0
108	0	0	0	2	2	0	0	0	0	\$0	\$0	\$0	\$19,290	\$19,290	\$0	\$0	\$0	\$0
109	2	1	0	1	4	0	0	0	0	\$30,978	\$1,260	\$0	\$6,119	\$17,334	\$0	\$0	\$0	\$0
110+	0	0	0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	1,462,198	135,382	2,977	452,676	2,053,233	58,584	11,364	93,179	5,700	\$40,029	\$17,906	\$22,675	\$20,849	\$34,317	\$23,686	\$14,007	\$28,765	\$28,875
60+	955,110	40,992	26	448,639	1,444,767	47,917	11,347	4,506	148	\$40,480	\$21,839	\$41,617	\$20,679	\$33,803	\$23,390	\$14,002	\$29,950	\$30,763
62+	865,116	36,518	7	421,048	1,322,689	45,473	10,614	2,296	59	\$40,544	\$21,614	\$46,382	\$20,536	\$33,652	\$23,759	\$14,162	\$31,824	\$30,841
65+	725,834	30,887	0	363,777	1,120,498	33,881	8,561	791	21	\$40,941	\$21,356	\$0	\$20,198	\$33,667	\$25,708	\$14,148	\$31,603	\$31,118

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees in paid status.

TERA and CSB retirees and payments are shown for informational purposes.

TERA and CSB numbers and payments are included in the appropriate categories.

Pay amounts do not include the 12/1/23 cost of living increase of 3.2%.

Survivor Valuation Data as of Year-End FY 2023

Age	Number					Average Annual Net Survivor Pay						
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Total
0	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
1	0	0	0	1	0	1	\$0	\$0	\$0	\$8,238	\$0	\$8,238
2	0	0	0	8	0	8	\$0	\$0	\$0	\$11,829	\$0	\$11,829
3	5	1	0	7	0	13	\$7,971	\$504	\$0	\$12,158	\$0	\$9,651
4	8	0	0	20	0	28	\$10,371	\$0	\$0	\$8,866	\$0	\$9,296
5	11	0	0	26	0	37	\$8,699	\$0	\$0	\$11,348	\$0	\$10,561
6	8	0	0	26	0	34	\$8,665	\$0	\$0	\$11,617	\$0	\$10,923
7	12	1	0	42	0	55	\$10,891	\$4,032	\$0	\$11,932	\$0	\$11,561
8	13	1	0	44	0	58	\$10,796	\$8,628	\$0	\$12,943	\$0	\$12,387
9	31	3	0	64	0	98	\$10,772	\$6,238	\$0	\$13,769	\$0	\$12,591
10	29	7	0	79	0	115	\$9,305	\$4,068	\$0	\$12,505	\$0	\$11,184
11	50	2	0	91	0	143	\$10,973	\$4,854	\$0	\$12,664	\$0	\$11,964
12	65	8	0	116	0	189	\$10,612	\$3,842	\$0	\$11,947	\$0	\$11,145
13	70	8	0	131	0	209	\$10,529	\$7,243	\$0	\$12,097	\$0	\$11,386
14	75	7	0	139	0	221	\$12,020	\$9,953	\$0	\$13,322	\$0	\$12,774
15	84	14	0	195	0	293	\$11,288	\$6,972	\$0	\$11,310	\$0	\$11,096
16	112	15	0	191	0	318	\$11,273	\$6,984	\$0	\$12,505	\$0	\$11,811
17	111	16	0	213	0	340	\$12,854	\$7,364	\$0	\$11,915	\$0	\$12,007
18	137	20	0	236	0	393	\$12,566	\$8,041	\$0	\$12,268	\$0	\$12,157
19	128	16	0	254	0	398	\$12,395	\$7,884	\$0	\$12,676	\$0	\$12,393
20	160	19	0	294	0	473	\$14,214	\$8,964	\$0	\$13,438	\$0	\$13,521
21	179	22	0	290	0	491	\$15,176	\$7,239	\$0	\$13,555	\$0	\$13,863
22	104	14	0	182	0	300	\$14,292	\$10,280	\$0	\$11,987	\$0	\$12,707
23	12	1	0	46	0	59	\$14,253	\$3,012	\$0	\$13,395	\$0	\$13,393
24	14	3	0	65	0	82	\$17,313	\$15,040	\$0	\$12,841	\$0	\$13,685
25	6	0	0	59	0	65	\$11,459	\$0	\$0	\$12,241	\$0	\$12,169
26	13	1	0	85	0	99	\$14,154	\$6,624	\$0	\$12,484	\$0	\$12,644
27	17	0	0	82	0	99	\$12,251	\$0	\$0	\$12,810	\$0	\$12,714
28	15	1	0	110	0	126	\$13,161	\$22,908	\$0	\$14,396	\$0	\$14,316
29	23	4	0	114	0	141	\$14,009	\$10,080	\$0	\$13,822	\$0	\$13,747
30	23	5	0	125	0	153	\$12,988	\$10,738	\$0	\$14,849	\$0	\$14,435
31	21	5	0	125	0	151	\$15,465	\$12,046	\$0	\$14,624	\$0	\$14,656
32	49	7	0	160	0	216	\$15,384	\$6,989	\$0	\$15,078	\$0	\$14,885
33	48	6	0	189	0	243	\$17,795	\$2,605	\$0	\$14,551	\$0	\$14,897
34	55	5	0	228	0	288	\$14,487	\$7,951	\$0	\$15,350	\$0	\$15,057
35	64	7	0	231	0	302	\$14,382	\$12,046	\$0	\$15,189	\$0	\$14,945
36	74	12	0	256	0	342	\$16,019	\$9,543	\$0	\$16,179	\$0	\$15,912
37	87	5	0	300	0	392	\$18,225	\$16,234	\$0	\$16,306	\$0	\$16,731
38	97	11	0	308	0	416	\$15,089	\$8,773	\$0	\$17,319	\$0	\$16,573
39	111	14	0	341	0	466	\$17,432	\$7,857	\$0	\$17,162	\$0	\$16,946
40	125	19	0	352	0	496	\$15,560	\$9,858	\$0	\$17,935	\$0	\$17,027
41	141	21	0	351	0	513	\$17,648	\$8,229	\$0	\$17,698	\$0	\$17,297
42	188	23	0	313	0	524	\$17,308	\$11,221	\$0	\$18,857	\$0	\$17,966
43	152	44	0	305	0	501	\$17,836	\$8,138	\$0	\$19,781	\$0	\$18,168
44	176	37	0	289	0	502	\$18,779	\$9,737	\$0	\$20,931	\$0	\$19,351
45	218	48	0	254	0	520	\$16,505	\$9,905	\$0	\$21,133	\$0	\$18,156
46	187	47	0	271	0	505	\$18,891	\$11,516	\$0	\$22,261	\$0	\$20,013
47	254	63	0	246	0	563	\$19,334	\$9,769	\$0	\$24,793	\$0	\$20,649
48	274	69	0	220	1	564	\$17,251	\$11,383	\$0	\$24,183	\$1,321	\$19,209
49	302	78	0	242	0	622	\$19,554	\$11,624	\$0	\$24,628	\$0	\$20,534
50	329	102	0	215	1	647	\$17,996	\$10,988	\$0	\$25,097	\$1,560	\$19,225
51	368	113	0	198	2	681	\$19,782	\$10,705	\$0	\$27,675	\$8,286	\$20,537
52	448	141	0	209	5	803	\$19,481	\$10,307	\$0	\$27,015	\$1,922	\$19,722
53	540	187	0	212	14	953	\$18,456	\$10,933	\$0	\$27,662	\$2,599	\$18,795
54	619	195	0	193	12	1,019	\$19,305	\$10,165	\$0	\$29,040	\$2,092	\$19,197
55	720	257	0	179	12	1,168	\$18,687	\$11,260	\$0	\$28,064	\$3,327	\$18,332
56	711	246	0	168	25	1,150	\$19,436	\$11,210	\$0	\$27,598	\$2,539	\$18,501
57	887	311	0	149	8	1,355	\$18,619	\$10,470	\$0	\$31,505	\$2,736	\$18,072
58	959	401	0	152	14	1,526	\$18,083	\$10,435	\$0	\$30,120	\$3,000	\$17,134
59	1,208	479	0	146	26	1,859	\$18,366	\$10,930	\$0	\$30,240	\$6,538	\$17,217

Survivor Valuation Data as of Year-End FY 2023 (Cont.)

Age	Number					Average Annual Net Survivor Pay						
	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP	SBP	RCSBP	Minimum Income	Death on Active Duty	RSFPP		
					Total					Total		
60	1,310	598	0	111	14	2,033	\$18,510	\$10,544	\$0	\$30,859	\$2,526	\$16,731
61	1,518	695	0	117	9	2,339	\$18,061	\$10,967	\$0	\$33,779	\$4,323	\$16,686
62	1,664	805	0	116	22	2,607	\$18,347	\$10,234	\$0	\$36,767	\$3,492	\$16,536
63	1,901	831	0	104	6	2,842	\$17,981	\$10,404	\$0	\$34,103	\$2,828	\$16,324
64	2,120	975	0	82	11	3,188	\$18,030	\$10,543	\$0	\$31,838	\$3,673	\$16,046
65	2,291	1,148	0	88	14	3,541	\$17,198	\$10,640	\$0	\$33,704	\$4,716	\$15,433
66	2,556	1,372	0	84	1	4,013	\$17,256	\$10,497	\$0	\$33,248	\$2,412	\$15,276
67	2,890	1,454	0	90	5	4,439	\$17,320	\$10,738	\$0	\$33,983	\$2,844	\$15,485
68	3,147	1,610	0	65	6	4,828	\$17,546	\$10,341	\$0	\$35,563	\$4,627	\$15,370
69	3,423	1,916	0	59	0	5,398	\$17,364	\$10,195	\$0	\$33,547	\$0	\$14,996
70	3,756	2,095	0	68	4	5,923	\$17,602	\$10,223	\$0	\$33,931	\$5,499	\$15,171
71	4,087	2,401	0	58	4	6,550	\$17,632	\$10,340	\$0	\$32,650	\$1,692	\$15,082
72	4,349	2,763	0	62	1	7,175	\$17,594	\$10,174	\$0	\$30,109	\$1,831	\$14,842
73	4,792	2,942	0	59	0	7,793	\$17,571	\$10,089	\$0	\$32,079	\$0	\$14,856
74	5,196	3,291	0	59	1	8,547	\$18,212	\$10,196	\$0	\$33,688	\$492	\$15,230
75	5,586	3,642	1	46	3	9,278	\$18,025	\$10,160	\$9,921	\$29,581	\$1,228	\$14,989
76	6,334	4,132	0	53	2	10,521	\$18,330	\$10,254	\$0	\$30,361	\$1,092	\$15,216
77	6,912	4,217	1	45	1	11,176	\$18,790	\$10,429	\$10,748	\$31,908	\$1,600	\$15,686
78	5,703	3,281	0	43	5	9,032	\$18,498	\$10,373	\$0	\$26,438	\$1,677	\$15,575
79	6,452	3,456	0	51	10	9,969	\$18,669	\$10,341	\$0	\$29,730	\$1,188	\$15,821
80	7,324	3,646	1	43	10	11,024	\$18,792	\$10,453	\$10,748	\$28,503	\$1,079	\$16,055
81	7,998	3,900	0	51	16	11,965	\$18,849	\$10,478	\$0	\$32,299	\$2,245	\$16,156
82	7,875	3,636	0	44	18	11,573	\$18,650	\$10,429	\$0	\$29,101	\$1,891	\$16,081
83	8,044	3,439	1	38	33	11,555	\$19,038	\$10,233	\$10,748	\$27,302	\$2,203	\$16,396
84	8,302	3,426	0	54	33	11,815	\$19,000	\$10,216	\$0	\$30,189	\$1,601	\$16,455
85	8,461	3,392	1	33	34	11,921	\$19,726	\$10,198	\$10,748	\$30,026	\$1,854	\$16,992
86	8,466	3,261	1	41	46	11,815	\$19,900	\$10,360	\$9,322	\$29,824	\$2,572	\$17,233
87	8,183	3,165	3	55	80	11,486	\$20,214	\$10,592	\$9,905	\$27,849	\$2,520	\$17,473
88	7,998	3,060	4	36	92	11,090	\$20,623	\$10,437	\$9,571	\$28,388	\$2,529	\$17,684
89	7,160	2,878	1	49	117	10,205	\$21,298	\$10,504	\$10,748	\$30,505	\$2,311	\$18,079
90	6,537	2,466	1	37	140	9,181	\$22,004	\$10,564	\$5,636	\$31,448	\$2,338	\$18,668
91	5,973	2,339	0	44	164	8,520	\$22,305	\$10,728	\$0	\$29,704	\$1,930	\$18,773
92	5,129	2,058	1	39	160	7,387	\$22,624	\$10,709	\$6,221	\$26,300	\$2,797	\$18,893
93	4,271	1,713	1	21	168	6,174	\$23,363	\$11,253	\$10,748	\$26,189	\$2,531	\$19,444
94	3,284	1,442	1	26	147	4,900	\$24,066	\$10,795	\$9,748	\$17,978	\$2,388	\$19,475
95	2,639	1,223	2	28	126	4,018	\$24,289	\$11,278	\$10,748	\$22,319	\$2,355	\$19,620
96	2,090	935	1	21	96	3,143	\$25,032	\$11,344	\$10,748	\$19,236	\$2,571	\$20,231
97	1,618	797	2	17	98	2,532	\$25,937	\$11,626	\$13,022	\$24,065	\$2,473	\$20,501
98	1,299	611	1	9	93	2,013	\$27,254	\$11,863	\$10,748	\$23,892	\$2,899	\$21,434
99	990	517	0	14	77	1,598	\$27,388	\$11,556	\$0	\$12,054	\$3,627	\$20,986
100	719	391	4	15	59	1,188	\$29,656	\$12,260	\$11,926	\$17,910	\$3,297	\$22,413
101	471	228	1	7	44	751	\$28,945	\$12,479	\$6,752	\$18,992	\$4,402	\$22,386
102	311	188	1	4	25	529	\$29,035	\$12,166	\$10,748	\$32,628	\$2,263	\$21,767
103	188	108	0	0	17	313	\$29,054	\$12,301	\$0	\$0	\$3,135	\$21,866
104	96	53	1	1	10	161	\$28,608	\$12,280	\$8,858	\$3,739	\$5,886	\$21,545
105	42	24	0	2	3	71	\$31,126	\$13,658	\$0	\$3,739	\$2,224	\$23,229
106	21	15	1	0	3	40	\$27,125	\$12,450	\$10,748	\$0	\$2,232	\$19,345
107	13	5	0	0	1	19	\$30,044	\$17,645	\$0	\$0	\$828	\$25,244
108	6	2	0	0	0	8	\$15,082	\$19,398	\$0	\$0	\$0	\$16,161
109	3	2	0	0	0	5	\$21,516	\$10,296	\$0	\$0	\$0	\$17,028
110	2	1	0	0	1	4	\$33,588	\$3,312	\$0	\$0	\$0	\$17,622
111	1	0	0	0	0	1	\$18,036	\$0	\$0	\$0	\$0	\$18,036
112	1	1	0	0	0	2	\$10,932	\$3,420	\$0	\$0	\$0	\$7,176
113	0	0	0	0	0	0	\$0	\$0	\$0	\$0	\$0	\$0
114	2	1	3	0	1	7	\$19,628	\$10,469	\$23,529	\$20,705	\$2,646	\$17,565
Total	202,331	95,689	35	12,326	2,151	312,532	\$19,628	\$10,469	\$11,365	\$20,705	\$2,638	\$16,748
60+	191,404	92,547	35	2,189	2,031	288,206	\$19,743	\$10,469	\$11,365	\$31,008	\$2,583	\$16,728
62+	188,576	91,254	35	1,961	2,008	283,834	\$19,765	\$10,465	\$11,365	\$30,851	\$2,576	\$16,729
65+	182,891	88,643	35	1,659	1,969	275,197	\$19,816	\$10,467	\$11,365	\$30,185	\$2,559	\$16,743

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only survivors paid status.

Survivors receiving payment under SBP and RSFPP are counted twice.

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

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

RCSBP includes all reserve survivors, whether or not the reserve retiree elected RCSBP.

Pay amounts do not include the 12/1/23 cost of living increase of 3.2%.

APPENDIX D

ECONOMIC ASSUMPTIONS

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ECONOMIC ASSUMPTIONS

In July 2023, the Board approved the following economic assumptions for use in the September 30, 2023, valuation: the rate of inflation (CPI) is 2.50 percent per year, the investment return (interest rate) is 4.00 percent per year, and the basic pay scale increases are 2.75 percent per year. To access the official transcript of the Board meeting, follow this link: <https://actuary.defense.gov/External-Links/>

As noted in the “Valuation Data and Procedure” section in the FY 2023 Valuation Report, the valuation results are highly sensitive to changes in these three primary economic assumptions. As background for approving the economic assumptions, the Board receives information from economists and actuaries as well as extensive historical data on inflation, interest rates, and wage growth. The Board considers the current environment and future expectations. As part of their assessment of the current environment, the Board also considers what other large public retirement systems are assuming. Table D-1 shows the Board’s approved long-term economic assumptions by valuation year since 2004.

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

Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics (BLS), is emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. The CPI-W measures the average price change for Urban Wage Earners and Clerical Workers

The DoD assumption for CPI is reasonably consistent with what is used in other parts of the government. In its 2023 report, the Civil Service Retirement System (CSRS) assumes a 2.40 percent CPI increase. The Trustees of the Social Security Administration (SSA) in their 2023 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 2.40 percent. The Board has noted that in certain respects, the effect of the CPI on the valuation is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

Interest Rate

The Board focuses on “real” interest rates. 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 MRF must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low. As noted in the “Assets” section in the FY 2023 Valuation Report, the Fund is currently mostly invested in Treasury Inflation-Protected Securities (TIPS). TIPS allow the investor/institution to lock in the real interest rate for a given period of time.

The Board examines what real interest rates the Fund is expected to earn by the types of public debt securities in which the Fund is invested, as well as how future contributions can be

invested under current and projected capital market assumptions. The Board recognizes the importance of selecting a real interest rate that would prevail on average over a long period of time and that would not unduly weight recent experience or expected results in the near term.

After analyzing forecasts of government trust fund earnings, 1.50 percent was adopted as the assumed rate of real interest. Since 2.50 percent had been adopted as the inflation rate, the assumed nominal rate of interest is 4.00 percent ($4.00 = 2.50 + 1.50$).

The SSA Trustees used an intermediate ultimate real interest rate assumption of 2.3 percent in their 2023 report. The Board of Actuaries of the CSRS used a 1.60 percent real interest rate assumption in its 2023 valuation.

Wage Growth

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

The Military Pay Comparability Act of 2003 ensures that military pay increases are comparable to private sector pay growth, as measured by the Employment Cost Index (ECI) – Wages and Salaries index on a 15-month lag. (“Wages and Salaries” account for about 70 percent of the broader “Compensation” costs, with “Benefits” making up the remaining 30 percent.) Covenants are embedded within the Act which give the President the authority to propose an alternate basic pay adjustment. This Act specifically referenced fiscal years through 2006. However, Congress has continued to use the basic framework of the Act in subsequent fiscal years.

In making its recommendation for the real rate of the annual basic pay scale increase, the Board approved a real basic pay growth assumption of 0.25 percent, leading to a nominal growth of 2.75 percent ($2.75 = 0.25 + 2.50$). The Board of Actuaries of the CSRS assumed 0.25 percent real wage growth for its 2023 valuation. The Social Security Trustees’ 2023 report had an intermediate ultimate assumption for real wage growth of 1.15 percent. (For the MRF and CSRS, wage increase relates to the “across-the-board” salary increase, which excludes merit and certain longevity increases, whereas for Social Security, wage increase relates to the total salary increase.)

Table D-1

DoD Board of Actuaries' Long-Term Economic Assumptions

Fiscal Year	Inflation (1)	Interest (2)	Salary Growth (3)	"Real" Interest (4)	"Real" Salary (5)
2004	3.00	6.25	3.75	3.25	0.75
2005	3.00	6.25	3.75	3.25	0.75
2006	3.00	6.00	3.75	3.00	0.75
2007	3.00	6.00	3.75	3.00	0.75
2008	3.00	5.75	3.75	2.75	0.75
2009	3.00	5.75	3.75	2.75	0.75
2010	3.00	5.75	3.75	2.75	0.75
2011	3.00	5.75	3.75	2.75	0.75
2012	3.00	5.50	3.50	2.50	0.50
2013	3.00	5.50	3.50	2.50	0.50
2014	3.00	5.50	3.50	2.50	0.50
2015	2.75	5.25	3.25	2.50	0.50
2016	2.75	5.25	3.25	2.50	0.50
2017	2.75	5.00	3.25	2.25	0.50
2018	2.75	5.00	3.25	2.25	0.50
2019	2.75	4.75	3.25	2.00	0.50
2020	2.50	4.25	2.75	1.75	0.25
2021	2.50	4.00	2.75	1.50	0.25
2022	2.50	4.00	2.75	1.50	0.25
2023	2.50	4.00	2.75	1.50	0.25

NOTES:

- (1) Board Assumption
- (2) Board Assumption
- (3) Board Assumption
- (4) = (2) - (1)
- (5) = (3) - (1)

APPENDIX E

NORMAL COST WEIGHTING FACTORS

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NORMAL COST WEIGHTING FACTORS

There are four different retirement benefit formulas that apply to different populations within the Military Retirement Fund. (See Appendix A for a discussion of *Final Pay*, *High-3*, *CSB/REDUX*, and *BRS* benefit formulas.) A single NCP for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year¹.

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

Current rates were created using 2020 data. Table E-1 displays the active duty and reserve basic payroll percentage distributions by completed years of service at the end of FY 2020.

¹ For BRS, the proportions of eligible members who “opted-in” to the new plan are also needed. These proportions are available upon request.

Table E-1

**BASIC PAYROLL PERCENTAGE DISTRIBUTION
BY COMPLETED YEARS OF SERVICE**

Completed Years of Service	Percentage of Payroll	
	Full-time	Part-time
0	3%	4%
1 or less	9%	9%
2 or less	15%	13%
3 or less	21%	18%
4 or less	26%	22%
5 or less	31%	27%
6 or less	35%	32%
7 or less	40%	36%
8 or less	44%	40%
9 or less	47%	43%
10 or less	51%	47%
11 or less	55%	51%
12 or less	58%	54%
13 or less	61%	57%
14 or less	64%	59%
15 or less	67%	62%
16 or less	70%	65%
17 or less	74%	68%
18 or less	77%	71%
19 or less	81%	75%
20 or less	84%	77%
21 or less	86%	80%
22 or less	88%	82%
23 or less	90%	83%
24 or less	92%	85%
25 or less	93%	86%
26 or less	94%	87%
27 or less	95%	89%
28 or less	96%	90%
29 or less	97%	91%
30 or less	97%	92%
31 or less	98%	94%
32 or less	99%	95%
33 or less	99%	96%
34 or less	99%	97%
35 or less	99%	98%
36 or less	100%	98%
37 or less	100%	99%
38 or less	100%	99%
39 and greater	100%	100%
TOTAL FORCE	100%	100%

Figures are assumed to represent fiscal year payroll proportions by year of entry. For example, for full-time members 3% of payroll in a fiscal year is assumed to apply to members who entered in that fiscal year; 9% of payroll is assumed to apply to members who entered in that fiscal year or the year prior; etc.

APPENDIX F

VALUATION PROGRAM PARAMETERS

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VALUATION PROGRAM PARAMETERS DESCRIPTION

GORGO is an actuarial projection model run in a spreadsheet environment with embedded Visual Basic programming. The model is used to compute the aggregate entry-age NCP, unfunded liability, and make long-term projections. In addition to decrement rates, GORGO uses a number of parameters, which are summaries of recent experience and/or future expectations. Examples include the rates of election of SBP and member-spouse age differences.

Concurrent Receipt rules require additional breakouts of some parameters in order to calculate the DoD and Treasury NCPs.

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

Economic Factors

- | | |
|---------------------------|---|
| 1) Salary Increase | This gives the long-term annual percentage increase in basic pay for the active duty and reserve duty members. The value for the valuation is 2.75 percent. |
| 2) CPI (Inflation) | This gives the long-term annual inflation rate for that year. The value for the valuation is 2.50 percent. |
| 3) Interest Rate | This gives the long-term annual interest rate for that year. The value for the valuation is 4.00 percent. |
| 4) Lump Sum Discount Rate | This gives the assumed annual real interest rate used to calculate BRS lump sums. The value for the valuation is 7.3 percent. |

Active Duty

- | | |
|---|---|
| 1) Member Election of Spouse or Spouse/Child SBP Coverage | This gives the percentage of members by age and officer/enlisted status who have elected spouse or spouse/child coverage under the SBP. |
|---|---|

Program Parameters (Cont.)

2) Full Offset Factors

It is possible to have DoD retired pay fully offset by VA disability compensation or receipt of a federal civilian retirement. Full offset factors are applied to counts and retired pay of new retirees. “Total” factors are used to compute the accrued liability, and “DoD” factors are used for the DoD NCPs. One minus the factors below are applied within GORGO.

	DoD		Total	
	Count	Pay	Count	Pay
Nondisability				
Officer	0.016	0.010	0.000	0.000
Enlisted	0.155	0.135	0.000	0.000
Disability				
Years of Service	under/over 20	under/over 20	under/over 20	under/over 20
Officer	0.272 / 0.117	0.190 / 0.079	0.233 / 0.000	0.158 / 0.000
Enlisted	0.839 / 0.585	0.816 / 0.546	0.737 / 0.000	0.681 / 0.000

3) Partial VA Offset Factors

It is possible to have DoD retired pay partially offset by VA disability compensation. Partial VA offset factors are applied to retired pay of new retirees. “Total” factors are used to compute the accrued liability, and “DoD” factors are used for the DoD NCPs. The nondisability factors for DoD include a 60% adjustment (x1.6) to account for the PACT Act. One minus the factors below are applied within GORGO.

	DoD		Total	
	Pay		Pay	
Nondisability				
Officer	0.238		0.004	
Enlisted	0.378		0.014	
Disability				
Years of Service	under/over 20		under/over 20	
Officer	0.618 / 0.584		0.583 / 0.111	
Enlisted	0.601 / 0.692		0.555 / 0.141	

Program Parameters (Cont.)

4) Disability Factor

When an active duty member is disabled and receives DoD disability retirement, retired pay is based on a minimum (30%), a maximum (given by the conditions discussed in Appendix A regarding Disability Retirement), and a disability rating. These are combined into a single officer/enlisted factor, expressed as a percentage of High-3 pay and given by length of service, officer/enlisted status, benefit tiers, and temporary disability or permanent disability retirement.

5) Percent Active Duty with Beneficiary

If a member dies on active duty or after completing 20 years of service, the surviving spouse is eligible for an SBP annuity benefit from DoD up to 55 percent of the member's full retired pay. If no spouse is present, the benefit passes on to an eligible child. Thus, it is necessary to estimate the percent of active duty members with beneficiaries. The percentages are given by officer/enlisted status, and further allocated by spouse/child.

6) Reduction Factors for SBP

Gross retired pay for new retirees is reduced for SBP premium amounts. Reduction factors are given by officer/enlisted status, and nondisability/disability retirement.

	Officer	Enlisted
Disabled	0.967	0.969
Nondisabled	0.959	0.962

7) Rounding Assumptions for Partially Completed Years of Service

When retired pay is computed, years of service for benefit calculation purposes is rounded down to the nearest completed month. The reduction to years of service is 0.017.

8) CSB/REDUX election proportion

The proportion of members who elect CSB/REDUX. For the closed and open group runs, the proportion varies by entry year and officer/enlisted status. For the normal cost (new entrant) valuation, the proportion is 10 percent. This value is a representative rate that approximates the proportions (of CSB/REDUX electors) used in closed and open group runs.

Program Parameters (Cont.)

- 9) Accumulated Value of Partial Pay This amount is added to the present value of future salary and aligns decrement rates with the assumption, in a normalcost run, of a new entrant cohort starting with zero years of service.
- 10) BRS Lump Sum Election Rates There are rates used to project BRS lump sum elections. They are based on a study completed by an external organization and represent members having a “Low Personal Discount Rate and Aware of Tax and VA Offset Implications.” It is an interpolated value using an assumed lump sum discount rate of 7.3%. The assumptions are 5.2% for officers and 22.8% for enlisted. Of those who elect lump sums, all are assumed to elect the 50% lump sum option.

Reserve Duty

- 1) Ratio of Net to Gross Retired Pay
For Reserves Reserve retired pay can be partially reduced due to VA disability pay and SBP Premiums. The ratios are multiplied by retired pay of new nondisabled reserve retirees representing these reductions. They are given by officer/enlisted status. The factors for DoD include a 60% adjustment (x1.6) to account for the PACT Act.
- | | Officer | Enlisted |
|-------|---------|----------|
| DoD | 0.926 | 0.915 |
| Total | 0.792 | 0.764 |
- 2) Proportion of Points Based on Active Service This amount is used to allocate the part of the reserve normal cost that are paid for as a part of the active duty normal cost. The value for the valuation is 51%.
- 3) Ratio of Reserve to Active Payroll For the purposes of the allocation referred to in item 2) above, this value represents the assumed ratio of reserve duty to active duty basic payroll. The value for the valuation is 10%.
- 4) Initial Annual Pay of new Selected Reserve member This array is used to set initial pay for a new Selected Reserve member in computing the NCP. The value for the valuation are updated with an across-the-board salary increase each year.

Program Parameters (Cont.)

5) BRS Lump Sum Election Rates

It is an interpolated value for reserves using an assumed lump sum discount rate (used to calculate lump sums) of 7.3%; the assumptions are 2.0% for officers and 8.4% for enlisted. Of those who elect lump sums, all are assumed to elect the 50% lump sum.

6) SBP & RCSBP Election Rates

This gives the percentage of reservists who have elected SBP or RCSBP. It is given by officer/enlisted status.

	RCSBP		SBP
	Immediate	Deferred	
Officer	62.4%	1.2%	85.8%
Enlisted	70.0%	2.3%	82.3%

Retiree

Retired Pay Adjustment Factors

Retired pay of current retirees is adjusted for changes in VA disability compensation, SBP premiums, and other non-COLA effects during the year. They are given by DoD/Total, officer/enlisted status and disability/nondisability retirement.

Survivor

1) Member-Survivor Age Difference

When a member dies, a survivor is assumed to be a certain number of years younger (or older) than the member. This is given by age of active/reserve/retiree, and type of survivor (i.e. spouse and child).

2) Ratio of SBP Base Amount to Net Retired Pay

The ratios are applied to net retired pay at the point of death of an SBP-electing retiree and used to compute survivor pay. Under SBP the retiree may elect an amount less than gross retired pay as a base in computing the survivor annuity. They are given by age, officer/enlisted status, benefit tier, DoD/Total, and type of retirement disability/nondisability/reserve.

Program Parameters (Cont.)

3) Rates for Electing SBP Options

Given that a member elects SBP, there is still a choice of options: spouse only, child only, spouse and child, or insurable interest (some other designated beneficiary in the absence of a spouse or child). These are expressed as ratios to those electing spouse only or spouse/child coverage, and are given by age, officer/enlisted status, and type of retirement (disability/nondisability/reserve).

APPENDIX G

ACTIVE DUTY RATES

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ACTIVE DUTY RATE DESCRIPTION

The active duty rates consist of decrement rates related to the probabilities of a member leaving a category of military service for a specific reason. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit scales. For the purposes of active duty rate development, full-time support reservists are included in the data.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other losses). The active duty decrements also include rates of transfer from enlisted to officer. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The experience period was selected such that the sum of the active force size changes for the included periods was near zero. Even though some active duty members terminate and later join the reserves, for valuation purposes there is no assumption modeling anyone who terminates from the active duty and is rehired as a reservist.

The death rates were smoothed using the mgcv package in R.

The typical active duty career has inherent discontinuities at select points (reenlistment, promotion, retirement, etc.). Rates were separated into ranges where assumptions of continuity were reasonable.

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 active service and by officer/enlisted status.

The new entrant distribution gives the percentages of new entrants to the military by age and by officer/enlisted status. This distribution is only used in the normal cost (new entrant) valuation and the open-group projection.

The promotion and merit scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay table. The PAMS do not include adjustments for inflation or productivity increases.

ACTIVE DUTY RATE FORMULAS

ACTIVE DEATH (by age nearest birthday)

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

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

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

PERMANENT DISABILITY RETIREMENT (by completed years of service)

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

WITHDRAWAL (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DUTY RATE FORMULAS (Cont.)

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS
(by age nearest birthday)

$$\frac{\text{New entrants during year}}{\text{Total new entrants}}$$

PAYGRADE TRANSFER
(by completed years of service)

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

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

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

SUMMARY OF YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

By Fiscal Year

<u>RATE</u>	<u>2015-2019</u>
-------------	------------------

Death	X
-------	---

Nondisability Retirement	X
--------------------------	---

Temporary Disability Retirement	X
------------------------------------	---

Permanent Disability Retirement	X
------------------------------------	---

Withdrawal	X
------------	---

Reentrant Ratios	X
------------------	---

New Entrant Distribution	X
--------------------------	---

Paygrade Transfer	X
-------------------	---

Promotion and Merit Scales (PAMS)	X
--------------------------------------	---

DEATH RATES FOR ACTIVE DUTY

(AGE NEAREST BIRTHDAY)

Age	Officer	Enlisted
16	0.00029	0.00050
17	0.00029	0.00054
18	0.00030	0.00058
19	0.00030	0.00063
20	0.00030	0.00067
21	0.00031	0.00070
22	0.00031	0.00071
23	0.00032	0.00069
24	0.00032	0.00066
25	0.00033	0.00064
26	0.00033	0.00061
27	0.00034	0.00059
28	0.00034	0.00058
29	0.00035	0.00057
30	0.00035	0.00056
31	0.00036	0.00055
32	0.00036	0.00055
33	0.00037	0.00055
34	0.00037	0.00055
35	0.00038	0.00056
36	0.00038	0.00056
37	0.00039	0.00057
38	0.00040	0.00058
39	0.00040	0.00059
40	0.00041	0.00060
41	0.00041	0.00061
42	0.00042	0.00062
43	0.00043	0.00063
44	0.00043	0.00064
45	0.00044	0.00065
46	0.00044	0.00066
47	0.00045	0.00066
48	0.00046	0.00067
49	0.00046	0.00068
50	0.00047	0.00069
51	0.00050	0.00074
52	0.00054	0.00079
53	0.00058	0.00085
54	0.00062	0.00091
55	0.00066	0.00097
56	0.00071	0.00104
57	0.00076	0.00111
58	0.00081	0.00119
59	0.00087	0.00128
60	0.00093	0.00137

Central year 2017

Rates shown contain no mortality improvement.

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Non-disability	Temporary Disability ***	Permanent Disability ***
0	0.00000	0.00033	0.00055
1	0.00000	0.00105	0.00124
2	0.00000	0.00170	0.00193
3	0.00000	0.00194	0.00241
4	0.00000	0.00212	0.00287
5	0.00000	0.00208	0.00341
6	0.00000	0.00234	0.00368
7	0.00000	0.00266	0.00388
8	0.00000	0.00317	0.00391
9	0.00000	0.00249	0.00411
10	0.00000	0.00333	0.00436
11	0.00000	0.00298	0.00437
12	0.00000	0.00328	0.00366
13	0.00000	0.00328	0.00327
14	0.00000	0.00250	0.00318
15	0.00000	0.00256	0.00308
16	0.00000	0.00197	0.00261
17	0.00000	0.00201	0.00188
18	0.00000	0.00094	0.00132
19	0.29403	0.00372	0.00585
20	0.16779	0.00611	0.01006
21	0.14554	0.00380	0.00768
22	0.13847	0.00307	0.00710
23	0.14688	0.00284	0.00632
24	0.15556	0.00215	0.00694
25	0.16765	0.00275	0.00655
26	0.16944	0.00147	0.00512
27	0.18323	0.00142	0.00513
28	0.17728	0.00155	0.00486
29	0.37643	0.00182	0.00475
30	0.32271	0.00322	0.00591
31	0.22694	0.00166	0.00529
32	0.22616	0.00166	0.00529
33	0.26632	0.00166	0.00529
34	0.26337	0.00166	0.00529
35	0.26825	0.00166	0.00529
36	0.27241	0.00166	0.00529
37	0.36614	0.00166	0.00529
38	0.30560	0.00166	0.00529
39	0.50633	0.00166	0.00529
40	1.00000	0.00166	0.00529

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

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

Years of Service	Non-disability	Temporary Disability ***	Permanent Disability ***
0	0.00000	0.00078	0.00054
1	0.00000	0.00322	0.00275
2	0.00000	0.00575	0.00576
3	0.00000	0.00736	0.00687
4	0.00000	0.00761	0.00831
5	0.00000	0.00817	0.00905
6	0.00000	0.00898	0.00956
7	0.00000	0.00975	0.01008
8	0.00000	0.01022	0.01043
9	0.00000	0.01040	0.01096
10	0.00000	0.01016	0.01092
11	0.00000	0.01064	0.01103
12	0.00000	0.00960	0.01099
13	0.00000	0.00911	0.01063
14	0.00000	0.00809	0.00972
15	0.00000	0.00653	0.00844
16	0.00000	0.00590	0.00721
17	0.00000	0.00495	0.00573
18	0.00000	0.00339	0.00394
19	0.44646	0.00790	0.01363
20	0.24403	0.01124	0.02276
21	0.21888	0.00837	0.01972
22	0.22832	0.00820	0.01862
23	0.36389	0.00668	0.01545
24	0.24012	0.00621	0.01810
25	0.42157	0.00600	0.01583
26	0.21405	0.00500	0.01446
27	0.18270	0.00486	0.01101
28	0.21955	0.00542	0.01045
29	0.65357	0.00537	0.00909
30	0.56604	0.00495	0.01485
31	0.57998	0.00857	0.02454
32	0.56550	0.00857	0.02454
33	0.53907	0.00857	0.02454
34	0.57436	0.00857	0.02454
35	0.54193	0.00857	0.02454
36	0.54193	0.00857	0.02454
37	0.54193	0.00857	0.02454
38	0.54193	0.00857	0.02454
39	0.54193	0.00857	0.02454
40	1.00000	0.00857	0.02454

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

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

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Withdrawal	Reentrant	Net Loss
0	0.00589	0.25021	-0.24432
1	0.00911	0.01792	-0.00881
2	0.02674	0.01788	0.00886
3	0.07894	0.02102	0.05792
4	0.09178	0.01924	0.07254
5	0.07211	0.01771	0.05440
6	0.08201	0.01617	0.06584
7	0.08539	0.01636	0.06903
8	0.06559	0.01484	0.05075
9	0.05795	0.01378	0.04417
10	0.08401	0.01274	0.07127
11	0.06382	0.01467	0.04915
12	0.04390	0.01313	0.03077
13	0.03047	0.01152	0.01895
14	0.02220	0.00804	0.01416
15	0.01570	0.00693	0.00877
16	0.01095	0.00602	0.00493
17	0.00736	0.00551	0.00185
18	0.00379	0.00492	-0.00113
19	0.00000	0.00272	-0.00272
20	0.00000	0.00298	-0.00298
21	0.00000	0.00256	-0.00256
22	0.00000	0.00227	-0.00227
23	0.00000	0.00234	-0.00234
24	0.00000	0.00157	-0.00157
25	0.00000	0.00135	-0.00135
26	0.00000	0.00180	-0.00180
27	0.00000	0.00179	-0.00179
28	0.00000	0.00104	-0.00104
29	0.00000	0.00076	-0.00076
30	0.00000	0.00231	-0.00231
31	0.00000	0.00157	-0.00157
32	0.00000	0.00134	-0.00134
33	0.00000	0.00118	-0.00118
34	0.00000	0.00113	-0.00113
35	0.00000	0.00102	-0.00102
36	0.00000	0.00083	-0.00083
37	0.00000	0.00079	-0.00079
38	0.00000	0.00064	-0.00064
39	0.00000	0.00048	-0.00048
40	0.00000	0.00047	-0.00047

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

Years of Service	Withdrawal	Reentrant	Net Loss
0	0.07238	0.02377	0.04861
1	0.05519	0.00855	0.04664
2	0.09670	0.00741	0.08929
3	0.26681	0.01103	0.25578
4	0.18266	0.00953	0.17313
5	0.17466	0.00902	0.16564
6	0.10341	0.00830	0.09511
7	0.14163	0.00815	0.13348
8	0.08840	0.00736	0.08104
9	0.07911	0.00678	0.07233
10	0.06093	0.00543	0.05550
11	0.05243	0.00491	0.04752
12	0.04164	0.00476	0.03688
13	0.05003	0.00410	0.04593
14	0.04531	0.00360	0.04171
15	0.01672	0.00279	0.01393
16	0.01394	0.00219	0.01175
17	0.00806	0.00187	0.00619
18	0.00284	0.00160	0.00124
19	0.00000	0.00084	-0.00084
20	0.00000	0.00110	-0.00110
21	0.00000	0.00104	-0.00104
22	0.00000	0.00088	-0.00088
23	0.00000	0.00125	-0.00125
24	0.00000	0.00146	-0.00146
25	0.00000	0.00135	-0.00135
26	0.00000	0.00273	-0.00273
27	0.00000	0.00121	-0.00121
28	0.00000	0.00166	-0.00166
29	0.00000	0.00167	-0.00167
30	0.00000	0.00230	-0.00230
31	0.00000	0.00844	-0.00844
32	0.00000	0.00871	-0.00871
33	0.00000	0.00724	-0.00724
34	0.00000	0.00769	-0.00769
35	0.00000	0.00757	-0.00757
36	0.00000	0.00513	-0.00513
37	0.00000	0.00435	-0.00435
38	0.00000	0.00357	-0.00357
39	0.00000	0.00444	-0.00444
40	0.00000	0.00083	-0.00083

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

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(AGE NEAREST BIRTHDAY)

Age	Officers	Enlisted	Total
16	0.00000	0.00000	0.00000
17	0.00000	0.00050	0.00050
18	0.00000	0.09671	0.09671
19	0.00001	0.24693	0.24694
20	0.00004	0.18239	0.18243
21	0.00019	0.10786	0.10805
22	0.01306	0.07295	0.08601
23	0.02407	0.05589	0.07996
24	0.01025	0.04433	0.05458
25	0.00405	0.03366	0.03771
26	0.00354	0.02485	0.02839
27	0.00359	0.01769	0.02128
28	0.00253	0.01302	0.01555
29	0.00191	0.00950	0.01141
30	0.00128	0.00676	0.00804
31	0.00098	0.00489	0.00587
32	0.00071	0.00375	0.00446
33	0.00061	0.00285	0.00346
34	0.00047	0.00234	0.00281
35	0.00035	0.00196	0.00231
36	0.00025	0.00081	0.00106
37	0.00021	0.00038	0.00059
38	0.00018	0.00028	0.00046
39	0.00013	0.00028	0.00041
40	0.00014	0.00022	0.00036
41	0.00011	0.00007	0.00018
42	0.00009	0.00002	0.00011
43	0.00005	0.00003	0.00008
44	0.00004	0.00001	0.00005
45	0.00003	0.00001	0.00004
46	0.00002	0.00000	0.00002
47	0.00003	0.00001	0.00004
48	0.00003	0.00000	0.00003
49	0.00002	0.00001	0.00003
50	0.00002	0.00001	0.00003
51	0.00001	0.00000	0.00001
52	0.00001	0.00001	0.00002
53	0.00000	0.00000	0.00000
54	0.00001	0.00000	0.00001
55	0.00000	0.00000	0.00000
56	0.00000	0.00000	0.00000
57	0.00000	0.00000	0.00000
58	0.00000	0.00000	0.00000
59	0.00000	0.00000	0.00000
60	0.00000	0.00000	0.00000
Total	0.06902	0.93098	1.00000

PAYGRADE TRANSFER RATES

STATUS (BY COMPLETED YEARS OF SERVICE)

Years of Service	Enlisted to Officer
0	0.00625
1	0.00135
2	0.00155
3	0.00191
4	0.00258
5	0.00306
6	0.00395
7	0.00547
8	0.00701
9	0.00886
10	0.00999
11	0.01118
12	0.01056
13	0.00905
14	0.00757
15	0.00569
16	0.00432
17	0.00330
18	0.00285
19	0.00261
20	0.00132
21	0.00148
22	0.00099
23	0.00075
24	0.00043
25	0.00025
26	0.00000
27	0.00000
28	0.00000
29	0.00000
30	0.00000
31	0.00000
32	0.00000
33	0.00000
34	0.00000
35	0.00000
36	0.00000
37	0.00000
38	0.00000
39	0.00000
40	0.00000

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

PROMOTION AND MERIT SCALES

OFFICERS (BY ENTRY AGE)

Years of Service	Entry Age										
	16	17	18	19	20	21	22	23	24	25	26
1	1.09800	1.09800	1.09800	1.09800	1.05300	1.07400	1.01400	1.01800	1.04600	1.07400	1.09000
2	1.09800	1.09800	1.09800	1.09800	1.15700	1.14700	1.27200	1.26300	1.22600	1.21200	1.16200
3	1.12500	1.12500	1.12500	1.12500	1.20200	1.20400	1.16200	1.14900	1.12600	1.13700	1.10700
4	1.06800	1.06800	1.06800	1.01600	1.06900	1.12200	1.15000	1.14400	1.12600	1.11200	1.08700
5	0.99600	0.99600	0.99600	1.05700	1.09500	1.05000	1.02000	1.02400	1.03200	1.03500	1.02800
6	1.03000	1.03000	1.03000	1.03700	1.05400	1.07600	1.05000	1.04500	1.03800	1.04600	1.06500
7	1.26100	1.26100	1.26100	1.20100	1.09000	1.05100	1.00400	1.00700	1.01700	1.02100	1.02400
8	1.12300	1.12300	1.12300	1.10000	1.06500	1.05400	1.04900	1.04700	1.04300	1.04900	1.05200
9	1.03800	1.03800	1.06400	1.06900	1.04600	1.03000	1.00700	1.01000	1.02400	1.02700	1.02300
10	1.11600	1.11600	1.08300	1.07200	1.06900	1.06000	1.08600	1.08800	1.07900	1.06800	1.05100
11	1.07500	1.07500	1.05500	1.06100	1.04800	1.04200	1.04600	1.04400	1.04000	1.03600	1.02600
12	1.04400	1.04400	1.08000	1.07900	1.07700	1.07400	1.05400	1.05200	1.04700	1.04700	1.04100
13	1.03700	1.03700	1.04600	1.05700	1.05100	1.04000	1.00800	1.00800	1.01300	1.01600	1.01700
14	1.01600	1.01600	1.08500	1.07800	1.06800	1.05500	1.03800	1.03500	1.03200	1.03400	1.03100
15	1.08700	1.08700	1.04600	1.04400	1.03800	1.03200	1.02000	1.01900	1.02200	1.02200	1.01800
16	1.04800	1.04800	1.05900	1.05400	1.04900	1.04600	1.04900	1.04800	1.04100	1.03600	1.03300
17	1.04000	1.04000	1.03700	1.03300	1.03600	1.02800	1.02700	1.02700	1.02900	1.02600	1.02000
18	1.04600	1.04600	1.05300	1.05200	1.04800	1.04200	1.03300	1.03100	1.02900	1.02800	1.03100
19	1.03900	1.03900	1.03100	1.03000	1.02900	1.02800	1.01000	1.00900	1.01100	1.01500	1.01400
20	1.05400	1.05400	1.04400	1.04500	1.04200	1.03800	1.03900	1.03800	1.03800	1.03800	1.04000
21	1.01700	1.01700	1.02300	1.02400	1.02200	1.02300	1.02400	1.02800	1.03000	1.02900	1.02100
22	1.04800	1.04800	1.03400	1.03400	1.03200	1.03700	1.06800	1.06700	1.05200	1.04300	1.03100
23	1.05900	1.05900	1.02300	1.02400	1.02300	1.03000	1.02300	1.02600	1.02700	1.02800	1.01800
24	1.00000	1.00000	1.03500	1.03300	1.03400	1.03500	1.03400	1.03100	1.02900	1.03000	1.02200
25	1.04800	1.04800	1.01900	1.02500	1.02600	1.02200	1.01600	1.02000	1.02400	1.02400	1.01600
26	1.04300	1.04300	1.03600	1.03700	1.03500	1.04000	1.04300	1.03500	1.02800	1.02600	1.02800
27	1.03300	1.03300	1.02800	1.02500	1.02500	1.02600	1.01200	1.01200	1.01300	1.00700	1.01000
28	1.00500	1.00500	1.02500	1.02400	1.02200	1.02400	1.02300	1.01900	1.01000	1.01000	1.01600
29	1.02300	1.02300	1.02500	1.02300	1.02500	1.01600	1.01700	1.01800	1.01100	1.00400	1.01100
30	1.02100	1.02100	1.04800	1.05700	1.05500	1.05900	1.06200	1.05400	1.03600	1.03000	1.00000
31	1.03500	1.03500	1.05700	1.04600	1.04200	1.03500	1.05100	1.04800	1.01700	1.02100	1.01100
32	1.03600	1.03600	1.02300	1.02700	1.02800	1.00800	1.03700	1.04900	1.02600	1.01800	1.01800
33	1.02600	1.02600	1.02800	1.02200	1.01600	1.02700	1.03700	1.03800	1.02200	1.04500	1.00000
34	1.03600	1.03600	1.02900	1.03000	1.02900	1.03100	1.04200	1.03900	1.07200	1.01200	1.02200
35	0.99700	0.99700	1.03100	1.02200	1.02700	1.02800	1.02600	1.01200	1.02700	1.02800	0.98300
36	1.00500	1.00500	1.02900	1.02800	1.02000	1.02200	1.00500	1.02400	0.99500	1.02200	0.98300
37	1.01500	1.01500	1.02700	1.01900	1.01300	1.02400	1.00300	0.98300	1.01200	1.01300	0.98300
38	1.01000	1.01000	1.02000	1.02300	1.05300	1.02700	0.98500	1.00500	1.01200	1.01300	0.98300
39	1.02600	1.02600	1.00400	1.02600	1.03100	1.01900	0.98700	1.00500	1.01200	1.01300	0.98300
40	0.98200	0.98200	1.02100	0.95300	1.00300	1.04900	0.98700	1.00500	1.01200	1.01300	0.98300

Note: The number that appears, for example, in the column marked '20' and the row marked '2' is the ratio of basic pay at two years of service to basic pay at one year of service for a member who entered at age 20.

PROMOTION AND MERIT SCALES

ENLISTED (BY ENTRY AGE)

Years of Service	Entry Age										
	16	17	18	19	20	21	22	23	24	25	26
1	1.12700	1.12700	1.11400	1.10300	1.08600	1.08200	1.08000	1.07900	1.07700	1.07900	1.09800
2	1.10700	1.10700	1.11600	1.11600	1.11800	1.11800	1.11900	1.11700	1.11700	1.11800	1.13000
3	1.08400	1.08400	1.09700	1.09500	1.09200	1.09100	1.09100	1.09200	1.09300	1.09400	1.10400
4	1.06500	1.06500	1.08700	1.08500	1.08200	1.08200	1.08400	1.08700	1.08900	1.09100	1.09800
5	1.05100	1.05100	1.03600	1.03400	1.03100	1.03100	1.03200	1.03400	1.03500	1.03700	1.04800
6	1.08400	1.08400	1.09000	1.09100	1.09100	1.09000	1.08900	1.08800	1.09000	1.09000	1.09100
7	1.01300	1.01300	1.02300	1.02300	1.02300	1.02400	1.02600	1.02700	1.02800	1.02900	1.03800
8	1.09600	1.09600	1.09900	1.09800	1.09700	1.09600	1.09600	1.09500	1.09400	1.09400	1.08900
9	1.02000	1.02000	1.02500	1.02400	1.02300	1.02400	1.02500	1.02600	1.02800	1.02700	1.03200
10	1.06100	1.06100	1.06300	1.06200	1.06200	1.06100	1.06000	1.05800	1.05700	1.05500	1.05000
11	1.01800	1.01800	1.02200	1.02200	1.02100	1.02300	1.02400	1.02500	1.02600	1.02700	1.02800
12	1.07100	1.07100	1.07100	1.06800	1.06600	1.06300	1.06200	1.05900	1.05800	1.05800	1.04800
13	1.01600	1.01600	1.02300	1.02300	1.02400	1.02400	1.02400	1.02500	1.02500	1.02500	1.02600
14	1.03700	1.03700	1.05000	1.04900	1.04700	1.04700	1.04500	1.04600	1.04500	1.04400	1.04000
15	1.02500	1.02500	1.02400	1.02500	1.02600	1.02800	1.02800	1.02700	1.02600	1.02700	1.02800
16	1.04000	1.04000	1.04100	1.04000	1.03900	1.03900	1.03700	1.03500	1.03500	1.03500	1.02900
17	1.01600	1.01600	1.01700	1.01900	1.01900	1.02000	1.02000	1.02200	1.01900	1.02000	1.02200
18	1.05100	1.05100	1.04700	1.04500	1.04200	1.04000	1.03900	1.03800	1.03700	1.03600	1.02800
19	1.00600	1.00600	1.01400	1.01400	1.01400	1.01400	1.01400	1.01400	1.01300	1.01600	1.01100
20	1.06400	1.06400	1.05900	1.06300	1.07100	1.07500	1.07300	1.07500	1.07700	1.07700	1.07200
21	1.03800	1.03800	1.03000	1.02900	1.02800	1.02800	1.02900	1.03300	1.03300	1.03000	1.02800
22	1.05000	1.05000	1.06600	1.06400	1.06100	1.06000	1.05900	1.05700	1.05500	1.05100	1.04000
23	1.08200	1.08200	1.02900	1.02900	1.02900	1.03300	1.03400	1.03700	1.03700	1.03700	1.03600
24	1.09700	1.09700	1.07900	1.08300	1.08700	1.07900	1.07900	1.07700	1.07200	1.06800	1.05900
25	1.11900	1.11900	1.03000	1.03500	1.03500	1.03700	1.03500	1.04100	1.03900	1.03400	1.03800
26	1.10700	1.10700	1.11800	1.11600	1.11400	1.11200	1.10700	1.11300	1.09900	1.11300	1.10100
27	1.00000	1.00000	1.02300	1.02000	1.01900	1.02600	1.02300	1.02700	1.02700	1.01900	1.02200
28	1.00000	1.00000	1.01300	1.01200	1.01300	1.01200	1.02000	1.01400	1.02000	1.01200	1.02300
29	1.00700	1.00700	1.01600	1.01500	1.01400	1.01600	1.01800	1.01600	1.02100	1.02200	1.02300
30	1.06900	1.06900	1.04700	1.04800	1.04300	1.04000	1.04400	1.04600	1.05400	1.04400	1.04900
31	1.00800	1.00800	1.00500	1.00200	1.00100	1.00900	1.00500	1.02300	1.00300	0.99800	1.02200
32	1.00400	1.00400	1.00500	1.00800	0.98800	0.99900	1.00000	0.99900	1.00300	0.99800	1.03500
33	1.00000	1.00000	1.00300	1.00100	1.00900	1.00100	0.94600	1.00400	1.00800	0.99800	1.04400
34	1.06700	1.06700	1.04900	1.03800	1.05000	1.02500	0.94900	1.06600	1.09300	0.99800	1.00000
35	1.06700	1.06700	1.04900	0.94200	0.92500	1.01700	0.98400	1.06600	0.98400	1.04600	1.00000
36	1.06700	1.06700	1.04900	0.94200	0.92500	1.01700	1.02000	1.06600	0.95200	1.04600	1.00000
37	1.06700	1.06700	1.04900	0.94200	0.92500	1.01700	1.06800	1.06600	0.95200	1.04600	1.00000
38	1.00000	1.00000	1.04900	0.94200	0.93800	1.01700	1.02400	1.06600	0.95200	1.04600	1.00000
39	1.00000	1.00000	1.04900	0.94200	0.93800	1.01700	1.00000	1.06600	0.95200	1.04600	1.00000
40	1.00000	1.00000	1.00000	0.94200	1.00000	1.01700	1.00000	1.06600	0.95200	1.04600	1.00000

Note: The number that appears, for example, in the column marked '20' and the row marked '2' is the ratio of basic pay at two years of service to basic pay at one year of service for a member who entered at age 20.

APPENDIX H

RESERVE DUTY RATES

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RESERVE DUTY RATES DESCRIPTION

Reserves are modeled in two population categories— Selected Reserves and non-Selected Reserves with 20 good years. The Selected Reserves are part-time reservists for whom normal costs are paid. The non-Selected Reserves with 20 good years¹ are not actively drilling reservists who are not yet receiving retired pay.

The reserve rates consist of decrement rates related to the probabilities of a member leaving a category of military service for a specific reason. In addition, they include a new entrant distribution; a set of reentrant rates; promotion and merit scales; average points per year; transfer to 20-year non-Selected Reserve status; and blow-up² factors. The decrement rates are given by age nearest birthday at entry and completed years of service since Pay Entry Base Date (PEBD), for officers and enlisted separately.

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

The new entrant distribution gives the percentages of new entrants to the part-time Selected Reserves by age and by officer/enlisted status. The distribution is only used in the normal cost (new entrant) valuation and the open group projection.

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

The PAMS give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay table. The PAMS are defined by length of PEBD service, by entry age, and by officer/enlisted status.

¹ This includes the category commonly referred to as the “grey area” as well as other non-Selected Reservists with 20 qualifying retirement years.

² These factors adjust for new reserve retirees (mostly age 60) showing up in the data each year who were not in the data as eligible-to-retire reservists the year before.

SUMMARY OF YEARS ON WHICH RESERVE RATES ARE BASED

By Fiscal Year

RATE	2015	2016	2017	2018	2019
New Entrant Distribution <i>(Officer/Enlisted)</i>			X	X	X
Death <i>(Officer/Enlisted; Selected/Non-Selected)</i>	X	X	X	X	X
Separation <i>(Officer/Enlisted; Selected/Non-Selected)</i>			X	X	X
Reentrant <i>(Officer/Enlisted; Selected)</i>			X	X	X
Paygrade Transfer <i>(Enlisted; Selected)</i>			X	X	X
Status Transfer <i>(Officer/Enlisted; Selected-to-Non-Selected)</i>			X	X	X
Retirement <i>(Officer/Enlisted; Selected/Non-Selected)</i>			X	X	X
Disability Retirement <i>(Permanent/Temporary; Officer/Enlisted; Selected)</i>			X	X	X
Average Points Per Year <i>(Officer/Enlisted; Selected/Non-Selected)</i>			X	X	X
Career Points Adjustment <i>(Officer/Enlisted; Selected)</i>			X	X	X
Reentering Average Points <i>(Officer/Enlisted; Selected)</i>			X	X	X
Blow-up Factor <i>(Officer/Enlisted; Non-Selected to Retired)</i>				X	X
Transfer Blow-up Factor <i>(Officer/Enlisted; Selected-to-Non-Selected)</i>			X	X	X
Selected Reserve PAMS <i>(Officer/Enlisted)</i>			X	X	X
Non-Selected Reserve PAMS <i>(Officer/Enlisted)</i>			X	X	X

New Entrant Distribution for Reserves

By Paygrade (Officer/Enlisted)

<u>Entry Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Total</u>
17	0.00000	0.02166	0.02166
18	0.00000	0.20339	0.20339
19	0.00000	0.23829	0.23829
20	0.00009	0.14083	0.14092
21	0.00012	0.08611	0.08623
22	0.00155	0.05645	0.05800
23	0.00358	0.04284	0.04642
24	0.00218	0.03464	0.03682
25	0.00120	0.02816	0.02936
26	0.00111	0.02358	0.02469
27	0.00115	0.01956	0.02071
28	0.00104	0.01684	0.01788
29	0.00125	0.01397	0.01522
30	0.00134	0.01077	0.01211
31	0.00118	0.00908	0.01026
32	0.00125	0.00772	0.00897
33	0.00111	0.00675	0.00786
34	0.00100	0.00627	0.00727
35	0.00096	0.00609	0.00705
36	0.00082	0.00324	0.00406
37	0.00095	0.00188	0.00283
38	0.00000	0.00000	0.00000
39	0.00000	0.00000	0.00000
40	0.00000	0.00000	0.00000
41	0.00000	0.00000	0.00000
42	0.00000	0.00000	0.00000
43	0.00000	0.00000	0.00000
44	0.00000	0.00000	0.00000
45	0.00000	0.00000	0.00000
46	0.00000	0.00000	0.00000
47	0.00000	0.00000	0.00000
48	0.00000	0.00000	0.00000
49	0.00000	0.00000	0.00000
50	0.00000	0.00000	0.00000
51	0.00000	0.00000	0.00000
52	0.00000	0.00000	0.00000
53	0.00000	0.00000	0.00000
54	0.00000	0.00000	0.00000
55	0.00000	0.00000	0.00000
56	0.00000	0.00000	0.00000
57	0.00000	0.00000	0.00000
58	0.00000	0.00000	0.00000
59	0.00000	0.00000	0.00000
60	0.00000	0.00000	0.00000
61	0.00000	0.00000	0.00000
>62	0.00000	0.00000	0.00000
Total	0.02188	0.97812	1.00000

DESCRIPTION: New Entrant distribution for a normal cost valuation (as well as open group),

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 has zero completed PEBD years of service.

Arrayed by entry age and paygrade (officer/enlisted). Populates age scatter of new entrant cohort. Model assumes no new entrants older than age 37.

Reserve Death Rates

By Reserve Status and Paygrade

<u>Age</u>	Selected		Non-Selected	
	<u>Officer</u>	<u>Enlisted</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.00014	0.00062		
17	0.00015	0.00065		
18	0.00016	0.00069		
19	0.00017	0.00073		
20	0.00018	0.00076		
21	0.00018	0.00079		
22	0.00019	0.00081		
23	0.00019	0.00082		
24	0.00019	0.00082		
25	0.00020	0.00081		
26	0.00020	0.00079		
27	0.00021	0.00076		
28	0.00022	0.00073		
29	0.00023	0.00070		
30	0.00025	0.00068		
31	0.00026	0.00065		
32	0.00027	0.00064		
33	0.00028	0.00063		
34	0.00030	0.00063		
35	0.00031	0.00064		
36	0.00033	0.00065		
37	0.00034	0.00066	0.00034	0.00069
38	0.00036	0.00067	0.00035	0.00070
39	0.00038	0.00068	0.00035	0.00071
40	0.00040	0.00070	0.00036	0.00073
41	0.00042	0.00072	0.00037	0.00075
42	0.00044	0.00074	0.00038	0.00070
43	0.00047	0.00076	0.00039	0.00067
44	0.00050	0.00079	0.00041	0.00068
45	0.00053	0.00082	0.00042	0.00073
46	0.00056	0.00086	0.00044	0.00084
47	0.00059	0.00092	0.00047	0.00099
48	0.00063	0.00099	0.00051	0.00116
49	0.00067	0.00107	0.00060	0.00127
50	0.00072	0.00116	0.00070	0.00133
51	0.00077	0.00126	0.00082	0.00142
52	0.00083	0.00138	0.00096	0.00160
53	0.00089	0.00150	0.00113	0.00184
54	0.00096	0.00163	0.00135	0.00209
55	0.00103	0.00176	0.00156	0.00234
56	0.00111	0.00190	0.00175	0.00271
57	0.00120	0.00203	0.00190	0.00319
58	0.00129	0.00217	0.00204	0.00363
59	0.00140	0.00231	0.00221	0.00381
60	0.00152	0.00246	0.00251	0.00395
61	0.00165	0.00262	0.00308	0.00454
62	0.00179	0.00279	0.00402	0.00594
63	0.00194	0.00297	0.00545	0.00833

DESCRIPTION: Reserve Death Rates

Arrayed by reserve status (Selected/Non-Selected), age (nearest birthday), and paygrade (officer/enlisted).

Probability that a member dies in the next year. Rates shown are base rates with no mortality improvement (central year 2017).

Officer Selected Reserve Separation Rates (Non-Retirement Causes)

By Entry Age

DESCRIPTION: Selected Reserve Separation Rates

Selected Reserve Separation Rates
Arranged by entry age, completed RERD YOS, and paygrade (officer/enlisted)

Probability that a member exits the status (due to non-retirement cause) during the fiscal year.

Probability that a 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, but are included here for consistency.

hence have minimal or no impact on results.

Enlisted Selected Reserve Net Separation Rates (Non-Transfer/Retirement)

By Entry Age

DESCRIPTION: Selected Reserve Net Separation Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted)

Probability that a member exits the status (due to non-retirement)

For PEBD YOS greater than 15, if reentrant rate > loss rate, then reentrant is set equal to

the loss rate (i.e., to not allow any negative net loss).

[Enlisted Selected Reserve with 20 Good Years Separation Rates \(Non-Retirement Causes\)](#)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49																		
Under 1	0.000																																																			
1	0.000																																																			
2	0.000																																																			
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15	0.000																																																			
16	0.000																																																			
17	0.000																																																			
18	0.000																																																			
19	0.000	0.007	0.007	0.005	0.005	0.007	0.007	0.004	0.004	0.009	0.009	0.009	0.009	0.009	0.015	0.015	0.012	0.012	0.014	0.014	0.016	0.016	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
20	0.000	0.007	0.007	0.005	0.005	0.007	0.007	0.004	0.004	0.009	0.009	0.009	0.009	0.015	0.015	0.012	0.012	0.014	0.014	0.016	0.016	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
21	0.000	0.007	0.007	0.005	0.005	0.007	0.007	0.004	0.004	0.009	0.009	0.009	0.009	0.015	0.015	0.012	0.012	0.014	0.014	0.016	0.016	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
22	0.000	0.007	0.007	0.005	0.005	0.007	0.007	0.004	0.004	0.009	0.009	0.009	0.009	0.015	0.015	0.012	0.012	0.014	0.014	0.016	0.016	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
23	0.000	0.007	0.007	0.005	0.005	0.007	0.007	0.004	0.004	0.009	0.009	0.009	0.009	0.015	0.015	0.012	0.012	0.014	0.014	0.016	0.016	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
24	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.005	0.005	0.004	0.005	0.005	0.005	0.005	0.018	0.018	0.029	0.029	0.050	0.050	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
25	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.005	0.005	0.005	0.005	0.005	0.018	0.018	0.029	0.029	0.050	0.050	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
26	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.005	0.005	0.005	0.005	0.005	0.018	0.018	0.029	0.029	0.050	0.050	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
27	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.005	0.005	0.005	0.005	0.005	0.018	0.018	0.029	0.029	0.050	0.050	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
28	0.000	0.003	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.005	0.005	0.005	0.005	0.005	0.018	0.018	0.029	0.029	0.050	0.050	0.029	0.029	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																			
29	0.000	0.003	0.003	0.004	0.004	0.003	0.003	0.004	0.004	0.008	0.008	0.021	0.021	0.036	0.036	0.033	0.033	0.050	0.050	0.021	0.021	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																				
30	0.000	0.003	0.003	0.004	0.004	0.003	0.003	0.004	0.004	0.008	0.008	0.021	0.021	0.036	0.036	0.033	0.033	0.050	0.050	0.021	0.021	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																				
31	0.000	0.003	0.003	0.004	0.004	0.003	0.003	0.004	0.004	0.008	0.008	0.021	0.021	0.036	0.036	0.033	0.033	0.050	0.050	0.021	0.021	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																				
32	0.000	0.003	0.003	0.004	0.004	0.003	0.003	0.004	0.004	0.008	0.008	0.021	0.021	0.036	0.036	0.033	0.033	0.050	0.050	0.021	0.021	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																				
33	0.000	0.003	0.003	0.004	0.004	0.003	0.003	0.004	0.004	0.008	0.008	0.021	0.021	0.036	0.036	0.033	0.033	0.050	0.050	0.021	0.021	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075	0.075																				
34	0.000	0.004	0.004	0.005	0.005	0.015	0.015	0.027	0.027	0.046	0.046	0.014	0.014	0.036																																						
35	0.000	0.004	0.004	0.005	0.005	0.015	0.015	0.027	0.027	0.046	0.046	0.014	0.014	0.036																																						
36	0.000	0.004	0.004	0.005	0.005	0.015	0.015	0.027	0.027	0.046	0.046	0.014	0.014	0.036																																						
37	0.000	0.004	0.004	0.005	0.005	0.015	0.015	0.027	0.027	0.046	0.046	0.014	0.014	0.036																																						
38	0.000	0.004	0.004	0.005	0.005	0.015	0.015	0.027	0.027	0.046	0.046	0.014	0.014	0.036																																						
39	0.000	0.021	0.021	0.039	0.039	0.037	0.037	0.011	0.011																																											
40	0.000	0.021	0.021	0.039	0.039	0.037	0.037	0.011	0.011																																											
41	0.000	0.021	0.021	0.039	0.039	0.037	0.037	0.011	0.011																																											

DESCRIPTION: Non-Selected Reserve with 20 Good Years ("Grey Area") Separation Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member exits the status (due to non-retirement causes) during the fiscal year.

Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Rates

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49						
Under 1	0.000																																							
1	0.000																																							
2	0.000																																							
3	0.000																																							
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13	0.000																																							
14	0.000																																							
15	0.000																																							
16	0.000																																							
17	0.000																																							
18	0.000																																							
19	0.000	0.237	0.104	0.101	0.097	0.094	0.103	0.099	0.096	0.080	0.078	0.094	0.067	0.061	0.088	0.079	0.068	0.079	0.087	0.075	0.107	0.089	0.073	0.059	0.059	0.059	0.059	0.059	0.059	0.059	0.059									
20	0.000	0.237	0.162	0.159	0.137	0.136	0.128	0.099	0.133	0.119	0.130	0.108	0.129	0.124	0.108	0.108	0.109	0.148	0.101	0.124	0.130	0.139	0.093	0.059	0.059	0.059	0.059	0.059	0.059	0.059	0.059									
21	0.000	0.177	0.139	0.143	0.135	0.132	0.127	0.134	0.129	0.148	0.135	0.125	0.143	0.111	0.130	0.136	0.143	0.157	0.180	0.198	0.164	0.191	0.078	0.059	0.059	0.059	0.059	0.059	0.059	0.059	0.059									
22	0.000	0.115	0.106	0.122	0.117	0.115	0.109	0.117	0.122	0.117	0.119	0.102	0.109	0.117	0.145	0.121	0.163	0.155	0.174	0.135	0.130	0.076	0.011	0.059	0.059	0.059	0.059	0.059	0.059	0.059	0.059									
23	0.000	0.118	0.111	0.109	0.144	0.123	0.121	0.133	0.135	0.135	0.126	0.146	0.115	0.131	0.141	0.183	0.165	0.202	0.166	0.231	0.129	0.076	0.011	0.059	0.059	0.059	0.059	0.059	0.059	0.059	0.059									
24	0.000	0.113	0.096	0.110	0.106	0.111	0.113	0.138	0.119	0.125	0.089	0.126	0.175	0.124	0.129	0.114	0.173	0.120	0.046	0.013	0.076	0.011	0.059																	
25	0.000	0.080	0.086	0.113	0.116	0.107	0.099	0.122	0.120	0.155	0.148	0.110	0.139	0.151	0.159	0.186	0.147	0.161	0.057	0.046	0.013	0.076	0.011																	
26	0.000	0.111	0.101	0.089	0.089	0.128	0.121	0.091	0.097	0.118	0.088	0.110	0.148	0.101	0.162	0.201	0.113	0.045	0.057	0.046	0.013	0.076																		
27	0.000	0.067	0.084	0.077	0.087	0.094	0.110	0.116	0.114	0.100	0.098	0.099	0.144	0.129	0.103	0.111	0.061	0.045	0.057	0.046	0.013																			
28	0.000	0.073	0.095	0.079	0.082	0.105	0.092	0.101	0.079	0.080	0.132	0.112	0.095	0.157	0.174	0.034	0.061	0.045	0.057	0.046																				
29	0.000	0.073	0.113	0.116	0.109	0.121	0.106	0.118	0.128	0.141	0.119	0.122	0.127	0.116	0.010	0.034	0.061	0.045	0.057																					
30	0.000	0.073	0.099	0.090	0.099	0.094	0.097	0.102	0.119	0.142	0.130	0.141	0.116	0.093	0.010	0.034	0.061	0.045																						
31	0.000	0.073	0.086	0.100	0.079	0.104	0.089	0.111	0.140	0.133	0.146	0.109	0.038	0.018	0.010	0.034	0.061																							
32	0.000	0.073	0.155	0.144	0.159	0.184	0.183	0.202	0.268	0.224	0.246	0.069	0.038	0.018	0.010	0.034																								
33	0.000	0.073	0.081	0.089	0.086	0.116	0.134	0.143	0.116	0.128	0.066	0.069	0.038	0.018	0.010																									
34	0.000	0.073	0.076	0.118	0.097	0.160	0.169	0.184	0.125	0.057	0.066	0.069	0.038	0.018																										
35	0.000	0.073	0.120	0.086	0.162	0.233	0.153	0.150	0.035	0.057	0.066	0.069	0.038																											
36	0.000	0.073	0.086	0.151	0.253	0.147	0.143	0.059	0.035	0.057	0.066	0.069																												
37	0.000	0.073	0.175	0.219	0.137	0.139	0.057	0.059	0.035	0.057	0.066																													
38	0.000	0.073	0.176	0.130	0.098	0.042	0.057	0.059	0.035	0.057																														
39	0.000	0.073	0.116	0.108	0.045	0.042	0.057	0.059	0.035																															
40	0.000	0.073	0.088	0.040	0.045	0.042	0.057	0.059																																
41	0.000	0.073	0.088	0.040	0.045	0.042	0.057																																	

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ("Grey Area") Transfer Rates

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member transfers to the Grey Area from the Selected Reserve status during the fiscal year.

Blank cells should be considered a value of zero ('0.000').

Reserve Retirement Rates

By Reserve Status and Paygrade

Age	Selected		Non-Selected	
	Officer	Enlisted	Officer	Enlisted
17	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000
19	0.000	0.000	0.000	0.000
20	0.000	0.000	0.000	0.000
21	0.000	0.000	0.000	0.000
22	0.000	0.000	0.000	0.000
23	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000
40	0.000	0.001	0.000	0.000
41	0.000	0.001	0.000	0.000
42	0.001	0.001	0.000	0.001
43	0.002	0.001	0.000	0.000
44	0.004	0.001	0.000	0.000
45	0.003	0.002	0.001	0.000
46	0.003	0.002	0.000	0.000
47	0.003	0.001	0.000	0.000
48	0.004	0.002	0.000	0.000
49	0.003	0.002	0.000	0.000
50	0.005	0.002	0.000	0.000
51	0.006	0.002	0.001	0.000
52	0.009	0.002	0.001	0.000
53	0.009	0.003	0.003	0.000
54	0.013	0.003	0.006	0.001
55	0.012	0.006	0.009	0.001
56	0.022	0.010	0.017	0.003
57	0.041	0.020	0.028	0.006
58	0.053	0.066	0.046	0.020
59	0.281	0.401	0.445	0.375
60	0.465	0.823	0.905	0.847
61	0.234	0.530	0.373	0.306
62	0.319	0.685	0.244	0.135
>62	0.163	0.389	0.097	0.066

DESCRIPTION: Selected Reserve and Non-Selected Reserve with 20 Good Years ('Grey Area')
 Retirement Rates.
 Arrayed by reserve status (Selected/Non-Selected), age (nearest birthday),
 and paygrade (officer/enlisted).
 Probability that a member retires during the fiscal year.

Selected Reserve Disability Retirement Rates

By Disability Type and Paygrade

PEBD Years of Service	Permanent		Temporary	
	Officer	Enlisted	Officer	Enlisted
Under 1	0.00061	0.00012	0.00011	0.00009
1	0.00061	0.00018	0.00011	0.00011
2	0.00061	0.00026	0.00011	0.00012
3	0.00061	0.00040	0.00011	0.00014
4	0.00061	0.00059	0.00011	0.00018
5	0.00075	0.00090	0.00011	0.00023
6	0.00092	0.00136	0.00011	0.00031
7	0.00110	0.00201	0.00021	0.00040
8	0.00129	0.00283	0.00029	0.00048
9	0.00144	0.00370	0.00033	0.00058
10	0.00158	0.00447	0.00035	0.00066
11	0.00172	0.00505	0.00035	0.00074
12	0.00184	0.00545	0.00036	0.00081
13	0.00197	0.00574	0.00036	0.00088
14	0.00211	0.00601	0.00040	0.00096
15	0.00228	0.00631	0.00043	0.00102
16	0.00248	0.00669	0.00047	0.00110
17	0.00272	0.00715	0.00053	0.00118
18	0.00299	0.00773	0.00058	0.00125
19	0.00331	0.00847	0.00063	0.00133
20	0.00364	0.00927	0.00066	0.00140
21	0.00397	0.01004	0.00069	0.00145
22	0.00427	0.01063	0.00072	0.00149
23	0.00450	0.01088	0.00073	0.00149
24	0.00466	0.01082	0.00074	0.00146
25	0.00479	0.01057	0.00075	0.00144
26	0.00485	0.01026	0.00079	0.00144
27	0.00492	0.01002	0.00084	0.00145
28	0.00499	0.00988	0.00090	0.00149
29	0.00514	0.00983	0.00097	0.00151
30	0.00536	0.00985	0.00101	0.00151
31	0.00568	0.00988	0.00105	0.00149
32	0.00611	0.00993	0.00107	0.00145
33	0.00662	0.01001	0.00106	0.00141
34	0.00726	0.01013	0.00103	0.00141
35	0.00800	0.01034	0.00099	0.00141
36	0.00883	0.01065	0.00092	0.00141
37	0.00883	0.01107	0.00092	0.00141
38	0.00883	0.01161	0.00092	0.00141
39	0.00883	0.01222	0.00092	0.00141
40	0.00883	0.01290	0.00092	0.00141
41	0.00883	0.01290	0.00092	0.00141

DESCRIPTION: Selected Reserve Disability Retirement Rates

Arrayed by disability type (Permanent/Temporary), completed PEBD YOS, and paygrade (officer/enlisted).

Probability that a member receives a disability retirement during the fiscal year.

Officer Selected Reserve Average Points Per Year

By Entry Age

DESCRIPTION: Selected Reserve Average Points Earned Per Year

Selected Reserve Average Points Earned Per Year
Arranged by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Annual retirement points (for benefit purposes) accumulated by a Selected Reserve during a fiscal year.

Blank cells should be considered a value of zero ('0').

Officer Non-Selected Reserve with 20 Good Years Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49			
Under 1	0																																				
1	0																																				
2	0																																				
3	0																																				
4	0																																				
5	0																																				
6	0																																				
7	0																																				
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9	0																																				
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12	0																																				
13	0																																				
14	0																																				
15	0																																				
16	0																																				
17	0																																				
18	0																																				
19	0	2	2	8	16	16	14	17	15	15	12	11	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
20	0	2	2	8	16	16	14	17	15	15	12	11	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
21	0	2	2	8	16	16	9	11	10	6	11	9	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
22	0	2	2	8	12	7	8	9	7	7	10	11	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
23	0	2	2	4	9	4	10	10	11	7	9	4	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
24	0	2	2	5	5	10	7	7	9	4	5	4	8	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
25	0	2	2	3	5	14	8	5	3	5	3	8	4	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
26	0	2	2	4	3	2	8	6	6	5	6	8	5	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
27	0	2	2	7	2	3	7	5	3	4	6	3	3	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
28	0	2	2	4	2	5	5	4	3	6	7	12	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
29	0	2	2	4	2	6	3	2	3	2	3	5	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
30	0	2	2	2	4	6	2	3	2	2	3	4	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
31	0	2	2	3	2	3	1	1	2	1	3	4	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
32	0	2	2	4	2	2	1	1	2	3	3	4	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
33	0	2	2	3	2	2	1	2	2	2	3	4	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
34	0	2	2	1	2	1	2	2	2	1	3	4	3	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7						
35	0	2	2	2	2	2	1	2	2	1	3	4	3																								
36	0	2	2	2	2	2	3	5	2	1	3	4	3																								
37	0	2	2	2	2	2	2	3	5	2	1	3																									
38	0	2	2	2	2	2	2	3	5	2	1																										
39	0	2	2	2	2	2	3	5	2																												
40	0	2	2	2	2	2	2	3	5																												
41	0	2	2	2	2	2	2	3																													

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.

Blank cells should be considered a value of zero ('0').

Enlisted Non-Selected Reserve with 20 Good Years Average Points Per Year

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	
Under 1	0																																		
1	0																																		
2	0																																		
3	0																																		
4	0																																		
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16	0																																		
17	0																																		
18	0																																		
19	0	1	4	10	4	3	9	3	3	4	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
20	0	1	4	10	4	3	9	3	3	4	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
21	0	1	4	5	4	3	4	4	3	4	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
22	0	1	1	3	3	3	2	3	3	2	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
23	0	1	1	3	3	2	3	2	3	1	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
24	0	1	1	2	3	3	3	3	3	4	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
25	0	1	2	2	3	2	2	3	2	4	3	5	2	4	3	5	7	3	6	5	12	14	14	14	14	14	14	14	14	14	14				
26	0	1	3	3	2	3	3	2	3	3	3	5	2	4	3	6	2	4	1	1	12	14	14	14	14	14	14	14	14	14	14				
27	0	1	3	2	2	3	3	2	1	3	3	2	2	3	3	4	1	1	1	1	12	14	14	14	14	14	14	14	14	14	14				
28	0	1	3	2	2	1	2	1	3	2	3	3	2	2	4	4	4	4	4	1	1	1	1	1	1	1	1	1	1	1	1	1			
29	0	1	2	2	1	1	2	1	1	1	2	2	2	2	3	6	12	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1		
30	0	1	2	2	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4														
31	0	1	1	1	1	1	1	1	1	1	1	1	2	3	11	2																			
32	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2																	
33	0	1	1	1	1	1	1	1	1	1	2	1	1	1	1	1	2																		
34	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1															
35	0	1	1																																
36	0	1																																	
37	0	1	1	1																															
38	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1															
39	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1															
40	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1															
41	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1															

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.

Blank cells should be considered a value of zero ('0').

Officer Reentering Selected Reserve Average Points

By Entry Age

DESCRIPTION: Average Career Points Transferred to the Selected Reserve via Reentering Member

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Career retirement points (for benefit purposes) accumulated by reentrants transferring to the Selected Reserve during a fiscal year.

Blank cells should be considered a value of zero ('0').

Enlisted Reentering Selected Reserve Average Points

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	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	100	115	176	189	173	176	208	184	163	212	216	317	173	265	230	152	181	144	193	503	188	199	151	155	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180		
1	0	55	288	372	459	390	440	483	465	501	393	401	324	309	495	272	437	288	371	523	330	194	144	266	405	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615	615			
2	0	357	533	902	1,075	1,058	1,078	1,070	1,044	1,052	981	1,018	1,142	941	731	657	809	750	1,175	595	595	89	674	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240	240				
3	0	467	1,258	1,339	1,256	1,360	1,358	1,368	1,362	1,350	1,348	1,377	1,295	1,285	1,270	1,192	1,270	1,162	1,245	1,259	1,155	1,125	900	515	884	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469	1,469		
4	0	400	1,403	1,505	1,550	1,545	1,562	1,570	1,582	1,563	1,557	1,561	1,567	1,584	1,524	1,392	1,392	1,609	1,765	1,680	1,093	1,125	772	1,067	1,022	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379	1,379			
5	0	985	1,670	1,802	1,855	1,851	1,879	1,873	1,893	1,902	1,856	1,799	1,844	1,788	1,689	1,672	1,805	1,696	1,689	1,316	1,118	1,911	1,561	1,206	1,184	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254	1,254		
6	0	468	1,160	1,570	1,629	1,674	1,643	1,744	1,669	1,739	1,751	1,709	1,713	1,599	1,779	1,466	1,338	1,601	1,592	1,280	1,107	1,178	841	1,462	1,236	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572	1,572			
7	0	479	1,405	1,813	1,902	1,889	1,925	1,872	1,851	1,860	1,794	1,722	1,751	1,809	1,644	1,564	1,489	1,721	1,768	1,621	1,364	1,755	1,422	2,236	2,121	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341	1,341			
8	0	1,524	2,129	2,244	2,213	2,274	2,303	2,364	2,398	2,345	2,225	2,150	2,438	2,336	2,261	2,118	1,924	1,678	2,195	1,663	1,867	1,999	1,824	2,487	2,272	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326	2,326				
9	0	1,613	2,236	2,484	2,553	2,599	2,549	2,671	2,701	2,613	2,525	2,740	2,356	2,663	2,403	2,192	1,984	2,628	2,420	1,275	2,196	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180	1,180								
10	0	1,590	2,419	2,641	2,765	2,717	2,749	2,623	2,903	2,645	2,560	2,880	2,364	2,211	2,143	2,001	2,097	2,439	1,968	2,455	1,848	2,202	4,113	1,823	1,726	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109	2,109				
11	0	1,882	2,723	2,821	3,050	3,069	2,951	2,868	2,932	2,791	2,811	2,398	2,674	2,535	2,770	1,632	2,490	1,688	2,691	1,769	2,230	1,853	1,841	2,092	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197	2,197					
12	0	2,770	3,026	3,336	3,313	3,183	2,98	3,056	3,104	3,077	3,133	2,593	3,261	2,728	2,709	2,964	1,931	2,703	2,945	2,648	1,067	1,863	2,582	2,827	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177			
13	0	3,250	3,337	3,547	3,496	3,486	3,853	3,153	3,528	3,425	3,637	3,240	3,467	3,568	2,784	2,934	3,208	3,485	2,733	2,591	2,312	2,178	2,793	3,335	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177				
14	0	2,665	3,499	3,733	3,982	3,944	3,601	3,915	3,757	2,748	3,722	3,710	2,758	3,120	3,600	2,090	2,539	2,973	3,314	2,731	4,687	3,141	2,099	4,021	3,522	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	
15	0	2,457	3,702	3,659	3,725	3,577	3,672	3,991	3,743	3,364	3,949	3,712	3,877	3,587	3,316	3,924	3,555	2,557	3,897	3,555	2,557	3,841	2,869	2,952	3,065	1,520	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	
16	0	3,776	3,556	3,739	3,857	3,943	3,380	3,726	3,811	3,719	3,353	4,053	3,600	3,096	4,966	3,424	4,831	3,728	2,662	3,712	5,244	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177					
17	0	2,975	4,107	4,102	3,986	4,142	3,751	3,795	3,984	3,478	4,547	3,969	4,182	3,292	3,561	4,315	4,215	4,299	4,529	4,512	4,276	2,326	3,544	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177				
18	0	3,956	4,155	4,152	4,432	4,424	4,206	4,024	3,784	3,761	4,357	3,177	3,103	3,426	3,143	3,386	3,134	3,401	3,468	2,866	2,099	3,672	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177			
19	0	5,218	4,762	4,583	4,515	4,505	4,267	3,984	4,470	4,404	4,620	4,686	4,364	3,726	4,524	3,369	2,731	4,687	3,141	2,099	4,021	3,522	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177				
20	0	4,133	4,990	5,061	4,482	4,240	4,955	4,520	4,076	4,298	4,877	2,958	2,457	3,072	2,719	5,413	3,966	4,077	4,170	5,341	4,068	5,649	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177				
21	0	5,408	5,136	4,901	5,111	5,177	4,742	4,779	4,908	4,280	5,279	4,760	4,562	4,012	3,444	2,466	2,976	2,550	5,987	3,421	3,178	5,649	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177				
22	0	7,004	5,116	5,116	4,793	4,885	4,831	4,593	5,274	5,231	4,451	4,683	4,180	3,560	4,278	4,172	3,361	2,686	3,857	3,178	5,649	3,129	3,353	2,459	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177	4,177					
23	0	5,807	5,146	5,300	5,687	5,576	4,978	4,612	5,146	5,014	2,327	4,851	4,402	3,181	4,684	3,733	2,686	1																														

Non-Selected Reserve with 20 Good Years Blow-Up Factors

By Modeling Type and Paygrade

Age	Person		Pay	
	Officer	Enlisted	Officer	Enlisted
17	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000
19	0.000	0.000	0.000	0.000
20	0.000	0.000	0.000	0.000
21	0.000	0.000	0.000	0.000
22	0.000	0.000	0.000	0.000
23	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000
42	0.000	0.000	0.000	0.000
43	0.000	0.000	0.000	0.000
44	0.000	0.000	0.000	0.000
45	0.000	0.000	0.000	0.000
46	0.000	0.000	0.000	0.000
47	0.000	0.000	0.000	0.000
48	0.000	0.000	0.000	0.000
49	0.000	0.000	0.000	0.000
50	0.000	0.000	0.000	0.000
51	0.000	0.000	0.000	0.000
52	0.000	0.000	0.000	0.000
53	0.000	0.000	0.000	0.000
54	0.000	0.000	0.000	0.000
55	0.000	0.000	0.000	0.000
56	0.000	0.000	0.000	0.000
57	0.000	0.000	0.000	0.000
58	0.000	0.000	0.000	0.000
59	1.034	1.067	0.994	0.986
60	1.051	1.092	0.990	0.984
61	1.559	2.514	0.919	0.904
62	2.649	5.986	0.922	0.922
>62	3.000	5.050	0.802	1.021

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Nondisabled Retirement Ratios ("Blow-up" factors or "Loads")

Arrayed by modeling type (person/pay), age, and paygrade (officer/enlisted).

These factors are applied to each year's new-retirement-from-the-Grey-Area projections to account for new retirees who were not present in the prior year's reserve data files.

Officer Non-Selected Reserve with 20 Good Years Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	
Under 1	0.000																																		
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15	0.000																																		
16	0.000																																		
17	0.000																																		
18	0.000																																		
19	0.000	1.017	1.001	1.003	1.003	1.003	1.000	0.999	1.001	1.000	1.009	1.004	1.004	1.006	1.004	1.009	1.005	1.000	1.003	0.986	1.006	1.004	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988			
20	0.000	1.017	1.001	1.003	1.003	1.003	1.000	0.999	1.001	1.000	1.009	1.004	1.004	1.006	1.004	1.009	1.005	1.000	1.003	0.986	1.006	1.004	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988			
21	0.000	1.017	1.000	1.005	1.006	1.009	1.018	1.018	1.018	1.014	1.017	1.015	1.015	1.007	1.019	1.014	1.005	1.021	1.017	1.023	1.016	1.020	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988			
22	0.000	1.017	0.999	0.998	0.997	1.003	1.001	1.001	0.999	0.997	1.001	0.999	1.002	0.998	1.000	1.007	1.000	1.005	1.000	1.005	1.000	1.000	0.978	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988			
23	0.000	0.996	1.007	1.004	1.001	1.003	1.002	1.000	1.000	1.004	1.001	1.004	0.995	1.003	1.001	1.005	0.983	1.002	1.003	1.006	1.001	0.978	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988			
24	0.000	1.010	1.000	0.998	1.001	1.001	0.999	0.999	0.998	1.000	0.999	1.006	0.999	1.000	1.003	1.007	1.000	1.000	1.009	1.001	0.978	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988	0.988				
25	0.000	1.018	1.003	1.004	1.004	1.002	1.001	1.002	1.000	1.001	1.003	1.007	1.001	1.005	1.012	1.006	1.000	1.013	1.000	1.009	1.001	0.978	0.988												
26	0.000	1.000	0.999	1.001	0.997	0.998	1.000	0.999	1.000	0.999	0.999	1.004	1.003	0.999	0.994	0.999	1.002	1.001	1.000	1.009	1.001	0.978													
27	0.000	1.000	1.000	1.001	0.998	1.000	1.000	0.999	1.000	1.002	1.001	1.002	1.000	0.999	1.000	0.984	0.997	1.001	1.000	1.009	1.001														
28	0.000	0.998	0.999	1.001	1.000	0.998	1.000	0.999	1.000	0.998	0.998	0.998	0.998	0.998	1.001	0.998	1.026	0.997	1.001	1.000	1.009														
29	0.000	1.001	1.001	1.001	1.001	1.000	1.001	1.001	1.001	1.002	1.002	1.002	0.996	1.002	0.987	1.026	0.997	1.001	1.000																
30	0.000	0.997	1.000	0.999	0.997	1.000	1.000	0.999	0.998	0.998	0.998	0.997	0.996	0.992	1.012	0.987	1.026	0.997	1.001																
31	0.000	1.000	0.999	0.999	0.998	0.998	0.999	1.000	0.998	0.997	0.999	0.998	0.990	1.012	0.987	1.026	0.997																		
32	0.000	1.000	1.000	1.000	0.999	0.998	1.000	0.999	0.998	0.995	0.995	1.000	0.990	1.012	0.987	1.026	0.997																		
33	0.000	1.001	0.998	1.001	0.999	0.998	0.999	0.998	0.998	0.995	0.998	1.000	0.990	1.012	0.987	1.026	0.997																		
34	0.000	0.995	0.998	0.999	0.999	0.999	0.997	0.998	0.989	0.989	0.953	1.000	0.990	1.012																					
35	0.000	1.001	0.999	0.999	1.000	0.998	0.997	0.996	0.996	1.000	0.953	1.000	0.990	1.012	0.987	1.026	0.997																		
36	0.000	0.997	0.997	0.998	0.999	0.996	0.996	1.001	0.973	1.031	0.953	1.000																							
37	0.000	0.997	0.999	0.999	0.997	0.994	0.985	0.980	1.012	1.030	0.953																								
38	0.000	0.995	0.998	0.997	0.990	0.984	0.984	0.988	0.988	1.028	1.030																								
39	0.000	0.997	0.996	0.992	0.975	1.025	0.982	0.999	0.928																										
40	0.000	0.998	0.988	0.975	1.012	0.984	1.020	0.999																											
41	0.000	0.982	0.993	1.003	0.981	0.989	0.960																												

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Promotion and Merit Increase scales (PAMS)
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Additional basic pay increases (beyond across-the-board) earned in Grey Area status during a fiscal year.
 Paygrade transfers and Grey Area transfer blow-ups are excluded in the development.
 Blank cells should be considered a value of zero ('0.000').

Enlisted Non-Selected Reserve with 20 Good Years Promotion and Merit Increase Scales (PAMS)

By Entry Age

PEBD Years of Service	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49																												
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18	0.000																																																													
19	0.000	1.004	1.000	1.002	1.006	1.002	1.001	1.003	1.003	1.003	1.003	1.001	1.003	1.002	1.000	1.008	1.004	0.994	1.001	1.003	1.000	1.032	1.006	0.986	0.986	0.940	0.940	0.940	0.940	0.940	0.940	0.940																														
20	0.000	1.004	1.001	1.001	1.001	1.003	1.001	1.002	1.002	1.000	1.000	1.001	1.005	1.001	1.000	0.993	1.000	0.999	1.000	0.997	1.008	0.953	0.986	0.986	0.940	0.940	0.940	0.940	0.940	0.940	0.940	0.940																														
21	0.000	1.004	1.017	1.018	1.016	1.015	1.015	1.013	1.015	1.014	1.015	1.014	1.014	1.012	1.016	1.015	1.014	1.013	1.012	1.023	1.006	0.995	0.996	0.986	0.986	0.940	0.940	0.940	0.940	0.940	0.940																															
22	0.000	1.000	1.000	1.000	1.000	1.002	1.001	1.000	1.001	1.001	1.001	1.001	0.999	1.001	1.000	0.999	1.000	0.997	0.998	0.999	0.992	1.003	0.996	0.986	0.986	0.940	0.940	0.940	0.940	0.940	0.940																															
23	0.000	1.011	1.009	1.010	1.009	1.009	1.008	1.009	1.009	1.008	1.008	1.008	1.007	1.009	1.007	1.006	1.008	1.004	1.008	1.000	0.986	0.975	0.996	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986																															
24	0.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.001	0.999	1.002	0.997	0.993	0.996	0.970	0.909	1.000	0.996	0.986	0.986	0.986	0.986	0.986	0.986	0.986																														
25	0.000	1.028	1.037	1.035	1.034	1.034	1.034	1.034	1.034	1.031	1.032	1.033	1.027	1.030	1.032	1.030	1.029	1.026	1.027	1.012	1.043	1.115	1.000	0.996																																						
26	0.000	1.003	1.001	0.999	1.000	1.000	1.000	0.999	0.999	0.999	1.001	1.001	1.000	1.000	0.999	0.998	0.998	0.987	1.009	0.997	1.039	1.043	1.000																																							
27	0.000	1.000	1.000	1.000	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.001	0.999	0.989	1.005	1.001	1.017	1.052	1.043																																						
28	0.000	0.999	1.000	1.000	1.001	0.999	1.000	1.000	1.000	0.999	1.000	1.000	0.999	0.999	0.997	0.998	0.997	0.976	1.015	1.022	1.052																																									
29	0.000	1.004	1.005	1.005	1.004	1.004	1.005	1.004	1.004	1.004	1.003	1.001	0.994	0.998	1.005	0.978	0.993	1.022																																												
30	0.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	0.995	0.994	0.994	0.965	0.951	1.018	0.993																																											
31	0.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.999	0.997	0.985	0.952	1.009	1.011	1.018																																												
32	0.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.996	0.994	0.945	1.021	1.017	1.011																																											
33	0.000	1.003	1.002	1.003	1.004	1.004	1.003	1.003	1.001	0.997	0.982	0.967	0.971	0.960	1.017																																															
34	0.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.997	0.999	0.985	0.998	0.975	0.960																																																
35	0.000	1.001	1.000	1.000	1.000	0.999	0.997	1.003	0.954	0.993	1.035	0.975																																																		
36	0.000	1.000	1.000	1.000	1.000	0.997	0.991	0.936	0.998	1.004	1.035																																																			
37	0.000	1.004	1.004	1.004	1.003	1.001	0.997	0.967	1.009	0.995	1.004																																																			
38	0.000	0.999	1.000	0.999	0.997	0.994	0.991	1.001	1.021	0.995	1.004																																																			
39	0.000	0.999	0.997	0.994	0.973	0.996	1.005	1.021																																																						
40	0.000	0.999	0.997	0.999	0.979	1.005	1.006	1.005																																																						
41	0.000	0.999	0.974	0.950	0.995	0.996	1.029																																																							

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Promotion and Merit Increase scales (PAMS)

Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

Additional basic pay increases (beyond across-the-board) earned in Grey Area status during a fiscal year.

Paygrade transfers and Grey Area transfer blow-ups are excluded in the development.

Blank cells should be considered a value of zero ('0.000').

APPENDIX I

RETIREE AND SURVIVOR RATES

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RETIREE AND SURVIVOR RATES DESCRIPTION

The military retiree and survivor decrement rates are used to project death, “other” non-death losses, and temporary-to-permanent disability transfer. Other losses consist of moving to non-paid status due to receipt of VA disability compensation amount in excess of gross retired pay. In order to compute the Treasury Concurrent Receipt normal cost percentages, separate net other loss rates for DoD and Treasury are determined. The rates are arrayed by age nearest birthday for officers and enlisted separately, and by retirement type (nondisability, temporary disability, and permanent disability).

The rate development process begins by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status are categorized by type of loss. Crude rates are created using the formulas given on the following pages. The death rates were smoothed using the mgcv package in R.

These death rates should not be compared to other published rates or used for other purposes without carefully examining the exposure formula used in their derivation.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday and retired from active/reserve duty)

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

DEATH OF DISABILITY RETIREES (by age nearest birthday)

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

OTHER LOSSES FROM NONDISABILITY (by age nearest birthday and retired from active/reserve duty)

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

OTHER AND NON-TRANSFER 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)

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

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS
(cont.)

OTHER LOSSES FROM PERMANENT DISABILITY
(by age nearest birthday)

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

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

$$\frac{\text{Net retiree divorces during the year}}{\text{Number at beginning of year}}$$

REMARRIAGE OF SURVIVING SPOUSE
(by age nearest birthday)

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

TERMINATION OF SURVIVING CHILD
(by age nearest birthday)

$$\frac{\text{Child terminations during the year}}{\text{Number at beginning of year}}$$

DEATH OF SURVIVING SPOUSE
(by age nearest birthday)¹

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

OTHER LOSS OF SURVIVING SPOUSE
(by age nearest birthday)

$$\frac{\text{Survivor losses other than deaths during the year}}{\text{Number at beginning of year}}$$

¹ Death rates of spouses of living retirees who elected SBP spouse or spouse/child coverage are based on a standard actuarial mortality table using data from private and public pension plans. This table is published by the Society of Actuaries (SOA) as “RPH-2014 – Female/Male Tables.”

SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

By Fiscal Year

<u>DEATH RATES</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
ND Officer/Enlisted			X	X	X	X	X
Disabled Officer/Enlisted			X	X	X	X	X
<u>OTHER LOSS RATES</u>							
ND Officer/Enlisted				X	X	X	X
Disabled Officer/Enlisted				X	X	X	X
<u>TRANSFER RATES FROM TD TO PD</u>							
Officer/Enlisted				X	X	X	X
<u>RETIREE DIVORCE</u>				X	X		
<u>SURVIVOR RATES</u>							
Remarriage	X	X	X				
Child Coverage Termination	X	X	X				
Surviving Spouse Death	X	X	X				
Surviving Spouse Other Loss	X	X	X				

Key: ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

OFFICER RETIRED DEATH RATES

(Age Nearest Birthday)

Age	Non-Disability	Disability
16	0.00016	0.00024
17	0.00016	0.00026
18	0.00016	0.00028
19	0.00016	0.00031
20	0.00016	0.00034
21	0.00016	0.00037
22	0.00016	0.00041
23	0.00016	0.00044
24	0.00016	0.00048
25	0.00016	0.00053
26	0.00016	0.00058
27	0.00016	0.00063
28	0.00016	0.00069
29	0.00016	0.00075
30	0.00016	0.00082
31	0.00018	0.00090
32	0.00020	0.00098
33	0.00022	0.00107
34	0.00025	0.00117
35	0.00028	0.00128
36	0.00032	0.00140
37	0.00036	0.00153
38	0.00040	0.00167
39	0.00045	0.00182
40	0.00051	0.00199
41	0.00058	0.00217
42	0.00065	0.00238
43	0.00073	0.00259
44	0.00082	0.00283
45	0.00093	0.00310
46	0.00096	0.00338
47	0.00100	0.00370
48	0.00105	0.00404
49	0.00110	0.00434
50	0.00115	0.00466
51	0.00122	0.00501
52	0.00130	0.00539
53	0.00139	0.00580
54	0.00150	0.00625
55	0.00163	0.00674
56	0.00179	0.00727
57	0.00198	0.00786
58	0.00221	0.00850
59	0.00248	0.00921
60	0.00281	0.00999
61	0.00320	0.01086
62	0.00364	0.01181
63	0.00413	0.01286
64	0.00469	0.01402
65	0.00533	0.01528

Rates shown are base rates with no mortality improvement.

OFFICER RETIRED DEATH RATES (Cont.)

(Age Nearest Birthday)

<u>Age</u>	<u>Non-Disability</u>	<u>Disability</u>
66	0.00604	0.01666
67	0.00687	0.01818
68	0.00781	0.01985
69	0.00891	0.02170
70	0.01017	0.02377
71	0.01164	0.02608
72	0.01335	0.02869
73	0.01534	0.03162
74	0.01764	0.03492
75	0.02031	0.03865
76	0.02340	0.04286
77	0.02696	0.04761
78	0.03103	0.05297
79	0.03566	0.05899
80	0.04090	0.06576
81	0.04685	0.07332
82	0.05365	0.08174
83	0.06151	0.09109
84	0.07070	0.10142
85	0.08144	0.11279
86	0.09382	0.12524
87	0.10786	0.13881
88	0.12349	0.15350
89	0.14061	0.16934
90	0.15930	0.18638
91	0.17976	0.20471
92	0.20224	0.22438
93	0.22699	0.24547
94	0.25409	0.26809
95	0.28342	0.29235
96	0.31474	0.31842
97	0.34771	0.34651
98	0.38213	0.37684
99	0.41806	0.40971
100	0.45558	0.44760
101	0.49487	0.48898
102	0.53616	0.53419
103	0.57978	0.58358
104	0.62614	0.63753
105	0.67577	0.69648
106	0.76091	0.76087
107	0.85678	0.83122
108	0.96472	0.90807
109	1.08626	0.99203
110	1.22311	1.08375
111	1.22311	1.08375
112	1.22311	1.08375
113	1.22311	1.08375
114	1.22311	1.08375
115+	1.22311	1.08375

Rates shown are base rates with no mortality improvement.

ENLISTED RETIRED DEATH RATES

(Age Nearest Birthday)

Age	Non-Disability	Disability
16	0.00030	0.00104
17	0.00030	0.00112
18	0.00030	0.00121
19	0.00030	0.00131
20	0.00030	0.00141
21	0.00030	0.00152
22	0.00030	0.00164
23	0.00030	0.00177
24	0.00030	0.00190
25	0.00030	0.00205
26	0.00030	0.00221
27	0.00030	0.00239
28	0.00030	0.00258
29	0.00030	0.00258
30	0.00030	0.00259
31	0.00034	0.00260
32	0.00038	0.00262
33	0.00042	0.00263
34	0.00047	0.00265
35	0.00053	0.00267
36	0.00059	0.00269
37	0.00065	0.00270
38	0.00073	0.00271
39	0.00081	0.00271
40	0.00088	0.00271
41	0.00095	0.00272
42	0.00103	0.00275
43	0.00111	0.00281
44	0.00120	0.00292
45	0.00129	0.00309
46	0.00139	0.00331
47	0.00150	0.00357
48	0.00164	0.00389
49	0.00180	0.00424
50	0.00198	0.00463
51	0.00220	0.00506
52	0.00245	0.00552
53	0.00272	0.00602
54	0.00301	0.00655
55	0.00334	0.00712
56	0.00372	0.00776
57	0.00416	0.00852
58	0.00470	0.00947
59	0.00536	0.01068
60	0.00613	0.01226
61	0.00704	0.01420
62	0.00806	0.01644
63	0.00918	0.01884
64	0.01041	0.02119
65	0.01175	0.02324

Rates shown are base rate with no projection.

ENLISTED RETIRED DEATH RATES (Cont.)

(Age Nearest Birthday)

Age	Non-Disability	Disability
66	0.01321	0.02499
67	0.01483	0.02656
68	0.01661	0.02815
69	0.01862	0.02999
70	0.02089	0.03236
71	0.02349	0.03536
72	0.02652	0.03899
73	0.03003	0.04326
74	0.03402	0.04814
75	0.03844	0.05358
76	0.04322	0.05953
77	0.04825	0.06593
78	0.05354	0.07269
79	0.05920	0.07970
80	0.06538	0.08679
81	0.07231	0.09395
82	0.08019	0.10133
83	0.08911	0.10919
84	0.09911	0.11782
85	0.11022	0.12763
86	0.12245	0.13893
87	0.13589	0.15179
88	0.15077	0.16627
89	0.16738	0.18240
90	0.18608	0.20015
91	0.20726	0.21943
92	0.23082	0.24002
93	0.25635	0.26159
94	0.28317	0.28369
95	0.31030	0.30570
96	0.33699	0.32712
97	0.36342	0.34800
98	0.39010	0.36859
99	0.41774	0.38927
100	0.44725	0.41050
101	0.47915	0.44269
102	0.51357	0.47740
103	0.55064	0.51483
104	0.59047	0.55520
105	0.65850	0.59873
106	0.73436	0.64568
107	0.81897	0.69631
108	0.91332	0.75090
109	1.01855	0.80978
110	1.13589	0.87328
111	1.13589	0.87328
112	1.13589	0.87328
113	1.13589	0.87328
114	1.13589	0.87328
115	1.13589	0.87328
116	1.13589	0.87328
117 +	1.13589	0.87328

Rates shown are base rates with no projection.

RETIRED ACTIVE DUTY OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

Age	Officer	Enlisted	Age	Officer	Enlisted
16	0.0000	0.0000	56	0.0020	0.0187
17	0.0000	0.0000	57	0.0018	0.0185
18	0.0000	0.0000	58	0.0018	0.0182
19	0.0000	0.0000	59	0.0018	0.0177
20	0.0000	0.0000	60	0.0018	0.0172
21	0.0000	0.0000	61	0.0019	0.0166
22	0.0000	0.0000	62	0.0020	0.0160
23	0.0000	0.0000	63	0.0020	0.0154
24	0.0000	0.0000	64	0.0021	0.0148
25	0.0000	0.0000	65	0.0021	0.0144
26	0.0000	0.0000	66	0.0021	0.0140
27	0.0000	0.0000	67	0.0021	0.0137
28	0.0000	0.0000	68	0.0020	0.0136
29	0.0000	0.0000	69	0.0020	0.0135
30	0.1564	0.5286	70	0.0020	0.0135
31	0.1564	0.5286	71	0.0020	0.0135
32	0.1564	0.5286	72	0.0020	0.0136
33	0.1564	0.5286	73	0.0020	0.0137
34	0.1564	0.4548	74	0.0021	0.0138
35	0.1564	0.3878	75	0.0023	0.0138
36	0.1564	0.3274	76	0.0024	0.0138
37	0.1564	0.2736	77	0.0025	0.0137
38	0.1564	0.2263	78	0.0026	0.0136
39	0.1118	0.1851	79	0.0027	0.0134
40	0.0760	0.1497	80	0.0026	0.0131
41	0.0487	0.1197	81	0.0025	0.0128
42	0.0293	0.0948	82	0.0024	0.0124
43	0.0165	0.0746	83	0.0022	0.0119
44	0.0088	0.0584	84	0.0020	0.0114
45	0.0048	0.0460	85	0.0019	0.0109
46	0.0032	0.0366	86	0.0017	0.0103
47	0.0030	0.0299	87	0.0016	0.0098
48	0.0032	0.0252	88	0.0016	0.0092
49	0.0036	0.0221	89	0.0000	0.0000
50	0.0038	0.0203	90	0.0000	0.0000
51	0.0037	0.0193	91	0.0000	0.0000
52	0.0034	0.0189	92	0.0000	0.0000
53	0.0030	0.0187	93	0.0000	0.0000
54	0.0026	0.0187	94	0.0000	0.0000
55	0.0023	0.0187	95	0.0000	0.0000

RETIRED RESERVE OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>	<u>Age</u>	<u>Officer</u>	<u>Enlisted</u>
16	0.0000	0.0000	56	0.0083	0.0834
17	0.0000	0.0000	57	0.0083	0.0834
18	0.0000	0.0000	58	0.0083	0.0665
19	0.0000	0.0000	59	0.0083	0.0520
20	0.0000	0.0000	60	0.0072	0.0398
21	0.0000	0.0000	61	0.0063	0.0299
22	0.0000	0.0000	62	0.0056	0.0222
23	0.0000	0.0000	63	0.0050	0.0165
24	0.0000	0.0000	64	0.0046	0.0126
25	0.0000	0.0000	65	0.0044	0.0102
26	0.0000	0.0000	66	0.0042	0.0090
27	0.0000	0.0000	67	0.0042	0.0086
28	0.0000	0.0000	68	0.0042	0.0089
29	0.0000	0.0000	69	0.0043	0.0094
30	0.0000	0.0000	70	0.0044	0.0100
31	0.0000	0.0000	71	0.0046	0.0106
32	0.0000	0.0000	72	0.0047	0.0110
33	0.0000	0.0000	73	0.0048	0.0111
34	0.0000	0.0000	74	0.0048	0.0110
35	0.0000	0.0000	75	0.0048	0.0107
36	0.0000	0.0000	76	0.0047	0.0102
37	0.0000	0.0000	77	0.0046	0.0096
38	0.0000	0.0000	78	0.0044	0.0090
39	0.0000	0.0000	79	0.0042	0.0083
40	0.0000	0.0000	80	0.0040	0.0077
41	0.0000	0.0000	81	0.0037	0.0072
42	0.0000	0.0000	82	0.0035	0.0067
43	0.0000	0.0000	83	0.0033	0.0063
44	0.0000	0.0000	84	0.0031	0.0061
45	0.0000	0.0000	85	0.0029	0.0059
46	0.0000	0.0000	86	0.0028	0.0058
47	0.0000	0.0000	87	0.0027	0.0058
48	0.0000	0.0000	88	0.0026	0.0058
49	0.0000	0.0000	89	0.0026	0.0059
50	0.0083	0.0834	90	0.0027	0.0060
51	0.0083	0.0834	91	0.0028	0.0062
52	0.0083	0.0834	92	0.0029	0.0065
53	0.0083	0.0834	93	0.0032	0.0068
54	0.0083	0.0834	94	0.0034	0.0069
55	0.0083	0.0834	95	0.0000	0.0000

TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY*

Age	(Age Nearest Birthday)			
	Officers		Enlisted	
	Year of Retirement	Year of Retirement	One	Two
Age	One	Two	One	Two
16	0.1501	0.5440	0.1641	0.5335
17	0.1501	0.5440	0.1641	0.5335
18	0.1501	0.5440	0.1641	0.5335
19	0.1501	0.5440	0.1641	0.5335
20	0.1501	0.5440	0.1641	0.5335
21	0.1501	0.5440	0.1641	0.5335
22	0.1501	0.5440	0.1641	0.5335
23	0.1501	0.5440	0.1641	0.5335
24	0.1501	0.5440	0.1641	0.5335
25	0.1501	0.5440	0.1641	0.5335
26	0.1501	0.5440	0.1641	0.5335
27	0.1501	0.5440	0.1641	0.5335
28	0.1501	0.5440	0.1641	0.5335
29	0.1501	0.5440	0.1641	0.5335
30	0.1501	0.5440	0.1641	0.5335
31	0.1501	0.5440	0.1641	0.5335
32	0.1501	0.5440	0.1641	0.5335
33	0.1501	0.5440	0.1641	0.5335
34	0.1501	0.5440	0.1641	0.5335
35	0.1501	0.5440	0.1641	0.5335
36	0.1501	0.5440	0.1641	0.5335
37	0.1501	0.5440	0.1641	0.5335
38	0.1501	0.5440	0.1641	0.5335
39	0.1501	0.5440	0.1641	0.5335
40	0.1501	0.5440	0.1641	0.5335
41	0.1501	0.5440	0.1641	0.5335
42	0.1501	0.5440	0.1641	0.5335
43	0.1501	0.5440	0.1641	0.5335
44	0.1501	0.5440	0.1641	0.5335
45	0.1501	0.5440	0.1641	0.5335
46	0.1501	0.5440	0.1641	0.5335
47	0.1501	0.5440	0.1641	0.5335
48	0.1501	0.5440	0.1641	0.5335
49	0.1501	0.5440	0.1641	0.5335
50	0.1501	0.5440	0.1641	0.5335
51	0.1501	0.5440	0.1641	0.5335
52	0.1501	0.5440	0.1641	0.5335
53	0.1501	0.5440	0.1641	0.5335
54	0.1501	0.5440	0.1641	0.5335
55	0.1501	0.5440	0.1641	0.5335
56	0.1501	0.5440	0.1641	0.5335
57	0.1501	0.5440	0.1641	0.5335
58	0.1501	0.5440	0.1641	0.5335
59	0.1501	0.5440	0.1641	0.5335
60	0.1501	0.5440	0.1641	0.5335
61	0.1501	0.5440	0.1641	0.5335
62	0.1501	0.5440	0.1641	0.5335
63	0.1501	0.5440	0.1641	0.5335
64	0.1501	0.5440	0.1641	0.5335
65	0.1501	0.5440	0.1641	0.5335

* Those still remaining on temporary disability at the end of the temporary disability period are assumed to be transferred to permanent disability.

OTHER LOSSES FROM PERMANENT AND TEMPORARY DISABILITY

(Age Nearest Birthday)									
	DoD		Treasury			DoD		Treasury	
Age	Officer	Enlisted	Officer	Enlisted	Age	Officer	Enlisted	Officer	Enlisted
16	0.0591	0.3069	0.0441	0.3316	54	0.0108	0.0432	0.0063	0.0138
17	0.0591	0.3069	0.0441	0.3316	55	0.0107	0.0414	0.0063	0.0135
18	0.0591	0.3069	0.0441	0.3316	56	0.0106	0.0397	0.0062	0.0128
19	0.0591	0.3069	0.0441	0.3316	57	0.0107	0.0381	0.0062	0.0118
20	0.0591	0.3069	0.0441	0.3316	58	0.0107	0.0366	0.0062	0.0107
21	0.0591	0.2634	0.0441	0.2527	59	0.0108	0.0351	0.0063	0.0099
22	0.0591	0.2252	0.0441	0.1862	60	0.0109	0.0338	0.0065	0.0096
23	0.0591	0.1923	0.0441	0.1318	61	0.0109	0.0325	0.0068	0.0097
24	0.0591	0.1644	0.0441	0.0891	62	0.0110	0.0313	0.0073	0.0101
25	0.0591	0.1415	0.0441	0.0569	63	0.0110	0.0303	0.0079	0.0105
26	0.0591	0.1231	0.0441	0.0335	64	0.0110	0.0294	0.0087	0.0107
27	0.0591	0.1089	0.0441	0.0175	65	0.0109	0.0286	0.0096	0.0104
28	0.0531	0.0985	0.0363	0.0072	66	0.0108	0.0280	0.0095	0.0097
29	0.0479	0.0911	0.0296	0.0012	67	0.0106	0.0274	0.0094	0.0086
30	0.0435	0.0864	0.0240	-0.0020	68	0.0104	0.0270	0.0093	0.0073
31	0.0398	0.0836	0.0194	-0.0033	69	0.0102	0.0266	0.0092	0.0061
32	0.0369	0.0822	0.0157	-0.0037	70	0.0101	0.0263	0.0091	0.0051
33	0.0346	0.0818	0.0129	-0.0037	71	0.0099	0.0259	0.0090	0.0044
34	0.0327	0.0819	0.0108	-0.0035	72	0.0097	0.0256	0.0089	0.0042
35	0.0312	0.0821	0.0092	-0.0033	73	0.0095	0.0251	0.0088	0.0044
36	0.0300	0.0821	0.0082	-0.0031	74	0.0093	0.0247	0.0087	0.0048
37	0.0289	0.0818	0.0074	-0.0030	75	0.0091	0.0241	0.0087	0.0054
38	0.0279	0.0811	0.0070	-0.0028	76	0.0089	0.0236	0.0086	0.0061
39	0.0268	0.0799	0.0067	-0.0025	77	0.0087	0.0229	0.0085	0.0068
40	0.0257	0.0782	0.0066	-0.0022	78	0.0086	0.0222	0.0084	0.0074
41	0.0245	0.0761	0.0065	-0.0017	79	0.0084	0.0215	0.0083	0.0078
42	0.0232	0.0736	0.0065	-0.0010	80	0.0082	0.0206	0.0082	0.0079
43	0.0218	0.0708	0.0064	-0.0002	81	0.0080	0.0197	0.0081	0.0077
44	0.0203	0.0679	0.0063	0.0008	82	0.0079	0.0188	0.0081	0.0072
45	0.0187	0.0650	0.0063	0.0021	83	0.0077	0.0177	0.0080	0.0065
46	0.0172	0.0620	0.0062	0.0035	84	0.0076	0.0167	0.0079	0.0055
47	0.0158	0.0592	0.0061	0.0051	85	0.0074	0.0155	0.0078	0.0043
48	0.0145	0.0565	0.0061	0.0069	86	0.0073	0.0144	0.0077	0.0029
49	0.0134	0.0539	0.0061	0.0086	87	0.0071	0.0132	0.0076	0.0029
50	0.0125	0.0515	0.0061	0.0103	88	0.0070	0.0120	0.0076	0.0028
51	0.0119	0.0492	0.0062	0.0118	89	0.0068	0.0107	0.0075	0.0028
52	0.0113	0.0471	0.0062	0.0130	90	0.0067	0.0100	0.0074	0.0027
53	0.0110	0.0451	0.0063	0.0136					

RETIREE DIVORCE RATES

(Age Nearest Birthday)

Age	Rate	Age	Rate
16	0.0408	42	0.0150
17	0.0376	43	0.0142
18	0.0345	44	0.0132
19	0.0318	45	0.0121
20	0.0292	46	0.0109
21	0.0269	47	0.0098
22	0.0247	48	0.0088
23	0.0227	49	0.0078
24	0.0208	50	0.0068
25	0.0190	51	0.0059
26	0.0175	52	0.0051
27	0.0161	53	0.0043
28	0.0148	54	0.0037
29	0.0138	55	0.0031
30	0.0129	56	0.0028
31	0.0124	57	0.0026
32	0.0121	58	0.0026
33	0.0121	59	0.0026
34	0.0123	60	0.0027
35	0.0129	61	0.0027
36	0.0136	62	0.0025
37	0.0144	63	0.0021
38	0.0151	64	0.0016
39	0.0156	65	0.0010
40	0.0157	66	0.0004
41	0.0155	67+	0.0000

SURVIVING SPOUSE REMARRIAGE RATES

(Age Nearest Birthday)

Age	Rate	Age	Rate
16	0.0100	36	0.0135
17	0.0100	37	0.0135
18	0.0100	38	0.0135
19	0.0100	39	0.0135
20	0.0100	40	0.0160
21	0.0100	41	0.0160
22	0.0100	42	0.0160
23	0.0100	43	0.0160
24	0.0100	44	0.0160
25	0.0100	45	0.0125
26	0.0100	46	0.0125
27	0.0100	47	0.0125
28	0.0100	48	0.0125
29	0.0100	49	0.0125
30	0.0260	50	0.0088
31	0.0260	51	0.0088
32	0.0260	52	0.0088
33	0.0260	53	0.0088
34	0.0260	54	0.0088
35	0.0135		

SURVIVING CHILD COVERAGE TERMINATION RATES

(Age Nearest Birthday)

Age	Rate
17	0.256
18	0.356
19	0.143
20	0.091
21	0.400
22	0.590
23	0.149

SURVIVOR DEATH RATES *

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.00587	56	0.00684
1	0.00035	57	0.00733
2	0.00023	58	0.00781
3	0.00018	59	0.00796
4	0.00014	60	0.00826
5	0.00013	61	0.00871
6	0.00011	62	0.00931
7	0.00010	63	0.01007
8	0.00009	64	0.01096
9	0.00008	65	0.01199
10	0.00007	66	0.01315
11	0.00007	67	0.01443
12	0.00010	68	0.01580
13	0.00013	69	0.01727
14	0.00016	70	0.01883
15	0.00020	71	0.02047
16	0.00024	72	0.02221
17	0.00027	73	0.02406
18	0.00040	74	0.02607
19	0.00045	75	0.02828
20	0.00051	76	0.03075
21	0.00056	77	0.03357
22	0.00061	78	0.03679
23	0.00064	79	0.04049
24	0.00067	80	0.04474
25	0.00070	81	0.04962
26	0.00073	82	0.05518
27	0.00076	83	0.06149
28	0.00080	84	0.06864
29	0.00085	85	0.07667
30	0.00090	86	0.08566
31	0.00096	87	0.09565
32	0.00101	88	0.10671
33	0.00108	89	0.11889
34	0.00115	90	0.13226
35	0.00123	91	0.14685
36	0.00131	92	0.16272
37	0.00141	93	0.17990
38	0.00151	94	0.19842
39	0.00162	95	0.21829
40	0.00175	96	0.23951
41	0.00189	97	0.26208
42	0.00206	98	0.28598
43	0.00226	99	0.31120
44	0.00248	100	0.33772
45	0.00272	101	0.36554
46	0.00298	102	0.39465
47	0.00327	103	0.42503
48	0.00359	104	0.45670
49	0.00394	105	0.48965
50	0.00432	106	0.51353
51	0.00471	107	0.53856
52	0.00511	108	0.56482
53	0.00551	109	0.59236
54	0.00590	110+	1.00000
55	0.00635		

* "Survivor" is defined as spouse or child dependent of living retiree used to project future survivor pay.

SPOUSE DEATH RATES *

(Age Nearest Birthday)

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00808	56	0.00480
1	0.00048	57	0.00502
2	0.00032	58	0.00528
3	0.00025	59	0.00558
4	0.00019	60	0.00593
5	0.00017	61	0.00633
6	0.00016	62	0.00678
7	0.00014	63	0.00729
8	0.00012	64	0.00788
9	0.00011	65	0.00854
10	0.00010	66	0.00930
11	0.00010	67	0.01016
12	0.00013	68	0.01114
13	0.00017	69	0.01224
14	0.00022	70	0.01349
15	0.00028	71	0.01488
16	0.00033	72	0.01642
17	0.00038	73	0.01814
18	0.00032	74	0.02003
19	0.00034	75	0.02211
20	0.00037	76	0.02440
21	0.00040	77	0.02693
22	0.00043	78	0.02975
23	0.00046	79	0.03289
24	0.00050	80	0.03641
25	0.00053	81	0.04037
26	0.00058	82	0.04485
27	0.00063	83	0.04991
28	0.00068	84	0.05564
29	0.00074	85	0.06211
30	0.00079	86	0.06940
31	0.00085	87	0.07759
32	0.00091	88	0.08679
33	0.00097	89	0.09709
34	0.00104	90	0.10862
35	0.00112	91	0.12115
36	0.00120	92	0.13458
37	0.00130	93	0.14883
38	0.00142	94	0.16387
39	0.00155	95	0.17971
40	0.00170	96	0.19636
41	0.00187	97	0.21383
42	0.00206	98	0.23212
43	0.00227	99	0.25116
44	0.00248	100	0.27086
45	0.00271	101	0.29104
46	0.00294	102	0.31144
47	0.00318	103	0.33190
48	0.00345	104	0.35223
49	0.00373	105	0.37227
50	0.00403	106	0.39186
51	0.00411	107	0.41085
52	0.00420	108	0.42911
53	0.00431	109	0.44654
54	0.00445	110+	1.00000
55	0.00461		

* "Spouse" is defined as the selected annuitant(s) of living retirees who elected to be covered by SBP.

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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MORTALITY IMPROVEMENT FACTORS DESCRIPTION

Mortality improvement (MI) factors project increasing life expectancies on a generational basis. The MI factors in this valuation are based on military experience from FY 2000 through FY 2022, with weights of 0% and 25% applied to 2021 and 2022 data, respectively. Methods and assumptions for smoothing and projection are similar to those in the Society of Actuaries (SOA) report on mortality improvement factors, titled “MP-2021¹”. These factors are used to improve death rates for retirees, survivors, and spouses of retirees.

Active duty and reserve personnel mortality improvement factors are based on the SOA standard actuarial mortality projection table, “MP-2021.” They are adjusted to reflect an 80%/20% male/female military population composition.

Gender-specific adjustment factors are used to account for changes in the gender distribution expected to occur over time. These adjustment factors are similar to mortality improvement factors.

¹ For an in-depth discussion of MP-2021, see:

<https://www.soa.org/resources/experience-studies/2021/mortality-improvement-scale-MP-2021/>

MORTALITY IMPROVEMENT FACTORS
 Applied to: Active and Reserve Duty Personnel
 Gender Mix: 80% Male / 20% Female

(Age Nearest Birthday)

Age	Projection Year										
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
<21	1.01340	1.01290	1.01166	1.00972	1.00728	1.00454	1.00178	0.99904	0.99660	0.99464	0.99322
21	1.01388	1.01318	1.01184	1.00990	1.00744	1.00468	1.00182	0.99914	0.99660	0.99464	0.99322
22	1.01506	1.01400	1.01238	1.01032	1.00786	1.00500	1.00212	0.99926	0.99670	0.99464	0.99322
23	1.01700	1.01552	1.01346	1.01110	1.00844	1.00548	1.00242	0.99946	0.99680	0.99466	0.99322
24	1.01954	1.01770	1.01520	1.01232	1.00928	1.00614	1.00288	0.99974	0.99690	0.99466	0.99322
25	1.02525	1.02042	1.01748	1.01408	1.01042	1.00688	1.00336	1.00002	0.99708	0.99474	0.99322
26	1.02570	1.02340	1.02010	1.01616	1.01198	1.00782	1.00392	1.00038	0.99726	0.99476	0.99322
27	1.02898	1.02660	1.02300	1.01870	1.01396	1.00918	1.00474	1.00076	0.99744	0.99484	0.99322
28	1.03220	1.02980	1.02602	1.02134	1.01614	1.01082	1.00574	1.00130	0.99764	0.99484	0.99322
29	1.03532	1.03292	1.02902	1.02406	1.01840	1.01262	1.00708	1.00202	0.99790	0.99494	0.99322
30	1.03814	1.03584	1.03186	1.02668	1.02082	1.01458	1.00850	1.00306	0.99842	0.99508	0.99322
31	1.04064	1.03844	1.03448	1.02922	1.02306	1.01654	1.01016	1.00420	0.99918	0.99550	0.99336
32	1.04276	1.04072	1.03678	1.03144	1.02520	1.01846	1.0174	1.00550	1.00012	0.99608	0.99368
33	1.04434	1.04252	1.03872	1.03342	1.02710	1.02030	1.01330	1.00678	1.00114	0.99682	0.99416
34	1.04542	1.04386	1.04020	1.03496	1.02870	1.01218	1.01476	1.00814	1.00224	0.99766	0.99474
35	1.04578	1.04454	1.04114	1.03616	1.02996	1.02306	1.01610	1.00934	1.00334	0.99860	0.99548
36	1.04532	1.04450	1.04146	1.03672	1.03078	1.02404	1.01706	1.01042	1.00436	0.99952	0.99632
37	1.04410	1.04366	1.04112	1.03676	1.03110	1.02462	1.01788	1.01122	1.00528	1.00046	0.99716
38	1.04202	1.04206	1.03994	1.03610	1.03090	1.02478	1.01832	1.01190	1.00610	1.00132	0.99702
39	1.03912	1.03964	1.03810	1.03478	1.03010	1.02454	1.01844	1.01238	1.00680	1.00206	0.99868
40	1.03554	1.03648	1.03544	1.03280	1.02874	1.02372	1.01824	1.01254	1.00722	1.00270	0.99942
41	1.03136	1.03266	1.03216	1.03018	1.02682	1.02250	1.01766	1.01248	1.00760	1.00330	1.00000
42	1.02678	1.02834	1.02838	1.02698	1.02446	1.02082	1.01668	1.01212	1.00768	1.00372	1.00052
43	1.02192	1.02372	1.02420	1.02342	1.02156	1.01878	1.01534	1.01148	1.00754	1.00390	1.00094
44	1.01704	1.01890	1.01972	1.01958	1.01836	1.01632	1.01364	1.01044	1.00712	1.00398	1.00122
45	1.01224	1.01416	1.01522	1.01492	1.01362	1.01166	1.00924	1.00648	1.00376	1.00132	
46	1.00776	1.00964	1.01086	1.01150	1.01144	1.01076	1.00946	1.00768	1.00558	1.00334	1.00120
47	1.00362	1.00538	1.00668	1.00754	1.00792	1.00776	1.00708	1.00594	1.00440	1.00272	1.00090
48	1.00000	1.00156	1.00290	1.00392	1.00454	1.00482	1.00466	1.00406	1.00306	1.00184	1.00040
49	0.99710	0.99842	0.99956	1.00064	1.00150	1.00210	1.00228	1.00210	1.00156	1.00070	0.99964
50	0.99496	0.99590	0.99690	0.99786	0.99876	0.99952	1.00004	1.00018	0.99998	0.99950	0.99878
51	0.99364	0.99418	0.99486	0.99568	0.99654	0.99726	0.99792	0.99830	0.99836	0.99820	0.99768
52	0.99318	0.99332	0.99360	0.99410	0.99474	0.99540	0.99602	0.99654	0.99682	0.99684	0.99658
53	0.99344	0.99318	0.99312	0.99322	0.99352	0.99404	0.99452	0.99492	0.99526	0.99542	0.99540
54	0.99436	0.99380	0.99326	0.99300	0.99290	0.99300	0.99332	0.99358	0.99388	0.99410	0.99416
55	0.99576	0.99492	0.99406	0.99330	0.99276	0.99252	0.99242	0.99246	0.99262	0.99288	0.99304
56	0.99752	0.99648	0.99532	0.99416	0.99310	0.99236	0.99190	0.99162	0.99164	0.99170	0.99192
57	0.99940	0.99828	0.99684	0.99528	0.99390	0.99264	0.99170	0.99098	0.99078	0.99072	0.99092
58	1.00130	1.00012	0.99852	0.99767	0.99488	0.99322	0.99186	0.99082	0.98994	0.99010	
59	1.00290	1.00180	1.00012	0.99818	0.99604	0.99404	0.99228	0.99084	0.98992	0.98944	0.98940
60	1.00410	1.00324	1.00162	0.99954	0.99730	0.99496	0.99288	0.99114	0.98894	0.98904	0.98890
61	1.00498	1.00420	1.00272	1.00070	0.99840	0.99590	0.99358	0.99154	0.98994	0.98984	0.98858
62	1.00518	1.00474	1.00352	1.00158	0.99926	0.99680	0.99432	0.99212	0.99032	0.98904	0.98848
63	1.00492	1.00480	1.00376	1.00208	0.99994	0.99756	0.99512	0.99278	0.99088	0.98942	0.98866
64	1.00414	1.00424	1.00356	1.00222	1.00028	0.99806	0.99570	0.99348	0.99146	0.98992	0.98904
65	1.00290	1.00328	1.00292	1.00186	1.00028	0.99834	0.99624	0.99408	0.99210	0.99056	0.98950
66	1.00132	1.00188	1.00182	0.99996	0.99838	0.99646	0.99456	0.99272	0.99112	0.99006	
67	0.99948	1.00018	1.00006	0.99932	0.99810	0.99654	0.99482	0.99322	0.99174	0.99062	
68	0.99754	0.99838	0.99874	0.99836	0.99756	0.99642	0.99504	0.99358	0.99226	0.99116	
69	0.99570	0.99650	0.99708	0.99736	0.99724	0.99682	0.99608	0.99512	0.99392	0.99272	0.99166
70	0.99406	0.99480	0.99544	0.99586	0.99606	0.99600	0.99558	0.99492	0.99404	0.99306	0.99212
71	0.99276	0.99338	0.99396	0.99452	0.99486	0.99504	0.99496	0.99460	0.99402	0.99328	0.99248
72	0.99180	0.99220	0.99274	0.99324	0.99372	0.99412	0.99430	0.99420	0.99390	0.99338	0.99270
73	0.99122	0.99142	0.99184	0.99230	0.99280	0.99318	0.99358	0.99364	0.99360	0.99328	0.99282
74	0.99092	0.99104	0.99124	0.99158	0.99204	0.99244	0.99280	0.99310	0.99322	0.99308	0.99282
75	0.99100	0.99092	0.99102	0.99116	0.99148	0.99196	0.99226	0.99252	0.99278	0.99280	0.99272
76	0.99124	0.99106	0.99100	0.99102	0.99114	0.99138	0.99174	0.99204	0.99228	0.99246	0.99246
77	0.99156	0.99140	0.99114	0.99106	0.99108	0.99112	0.99134	0.99162	0.99190	0.99206	0.99222
78	0.99204	0.99180	0.99154	0.99128	0.99110	0.99112	0.99114	0.99130	0.99148	0.99176	0.99192
79	0.99252	0.99226	0.99192	0.99166	0.99140	0.99122	0.99106	0.99110	0.99124	0.99142	0.99164
80	0.99306	0.99274	0.99240	0.99168	0.99140	0.99140	0.99116	0.99108	0.99118	0.99126	0.99146
81	0.99362	0.99328	0.99294	0.99250	0.99214	0.99178	0.99152	0.99126	0.99120	0.99126	0.99142
82	0.99414	0.99382	0.99348	0.99304	0.99260	0.99216	0.99188	0.99162	0.99146	0.99142	0.99158
83	0.99468	0.99436	0.99394	0.99350	0.99304	0.99268	0.99224	0.99198	0.99182	0.99168	0.99174
84	0.99512	0.99488	0.99446	0.99402	0.99358	0.99312	0.99268	0.99232	0.99216	0.99202	0.99208
85	0.99562	0.99532	0.99498	0.99454	0.99400	0.99356	0.99320	0.99276	0.99250	0.99236	0.99242
86	0.99604	0.99574	0.99540	0.99496	0.99452	0.99406	0.99362	0.99326	0.99294	0.99278	0.99276
87	0.99636	0.99614	0.99582	0.99538	0.99494	0.99450	0.99404	0.99370	0.99336	0.99320	0.99310
88	0.99666	0.99646	0.99614	0.99580	0.99536	0.99490	0.99446	0.99412	0.99378	0.99362	0.99352
89	0.99686	0.99674	0.99644	0.99610	0.99576	0.99532	0.99488	0.99452	0.99420	0.99404	0.99392
90	0.99694	0.99684	0.99664	0.99640	0.99606	0.99562	0.99528	0.99494	0.99468	0.99446	0.99434
91	0.99694	0.99692	0.99682	0.99658	0.99626	0.99594	0.99560	0.99534	0.99510	0.99488	0.99476
92	0.99682	0.99682	0.99660	0.99668	0.99646	0.99622	0.99590	0.99566	0.99542	0.99528	0.99516
93	0.99652	0.99670	0.99670	0.99668	0.99656	0.99634	0.99620	0.99596	0.99582	0.99570	0.99558
94	0.99610	0.99630	0.99648	0.99654	0.99652	0.99640	0				

MORTALITY IMPROVEMENT FACTORS (Cont.)

Applied to: Active and Reserve Duty Personnel

Gender Mix: 80% Male / 20% Female

(Age Nearest Birthday)

Age	Projection Year										
	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038+
< 21	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
21	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
22	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
23	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
24	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
25	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
26	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
27	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
28	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
29	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
30	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
31	0.99220	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
32	0.99234	0.99120	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
33	0.99256	0.99132	0.99028	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
34	0.99296	0.99154	0.99038	0.98944	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
35	0.99352	0.99184	0.99052	0.98948	0.98864	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
36	0.99416	0.99230	0.99080	0.98958	0.98866	0.98792	0.98732	0.98690	0.98660	0.98650	0.98650
37	0.99482	0.99286	0.99118	0.98978	0.98876	0.98794	0.98732	0.98690	0.98660	0.98650	0.98650
38	0.99556	0.99342	0.99156	0.99006	0.98886	0.98794	0.98732	0.98690	0.98660	0.98650	0.98650
39	0.99624	0.99398	0.99202	0.99042	0.98904	0.98812	0.98734	0.98690	0.98660	0.98650	0.98650
40	0.99690	0.99454	0.99248	0.99072	0.98932	0.98822	0.98742	0.98690	0.98660	0.98650	0.98650
41	0.99746	0.99512	0.99296	0.99108	0.98960	0.98840	0.98752	0.98692	0.98660	0.98650	0.98650
42	0.99802	0.99558	0.99334	0.99146	0.98980	0.98852	0.98760	0.98700	0.98660	0.98650	0.98650
43	0.99846	0.99604	0.99380	0.99176	0.99008	0.98870	0.98770	0.98700	0.98660	0.98650	0.98650
44	0.99878	0.99640	0.99408	0.99204	0.99036	0.98888	0.98780	0.98720	0.98660	0.98650	0.98650
45	0.99900	0.99664	0.99444	0.99232	0.99054	0.98906	0.98790	0.98710	0.98660	0.98650	0.98650
46	0.99910	0.99686	0.99468	0.99258	0.99074	0.98916	0.98798	0.98710	0.98670	0.98650	0.98650
47	0.99900	0.99690	0.99482	0.99274	0.99090	0.98934	0.98808	0.98720	0.98670	0.98650	0.98650
48	0.99872	0.99682	0.99486	0.99290	0.99100	0.98944	0.98816	0.98720	0.98670	0.98650	0.98650
49	0.99834	0.99664	0.99480	0.99286	0.99106	0.98952	0.98818	0.98728	0.98670	0.98650	0.98650
50	0.99768	0.99626	0.99464	0.99290	0.99112	0.98960	0.98826	0.98728	0.98670	0.98650	0.98650
51	0.99694	0.99572	0.99430	0.99274	0.99108	0.98958	0.98826	0.98728	0.98670	0.98650	0.98650
52	0.99602	0.99510	0.99394	0.99250	0.99104	0.98956	0.98832	0.98736	0.98670	0.98650	0.98650
53	0.99504	0.99438	0.99342	0.99218	0.99082	0.98952	0.98830	0.98736	0.98670	0.98650	0.98650
54	0.99406	0.99358	0.99282	0.99176	0.99060	0.98940	0.98822	0.98736	0.98670	0.98650	0.98650
55	0.99310	0.99280	0.99214	0.99136	0.99030	0.98920	0.98820	0.98734	0.98670	0.98650	0.98650
56	0.99206	0.99194	0.99154	0.99086	0.98998	0.98908	0.98808	0.98726	0.98670	0.98650	0.98650
57	0.99114	0.99118	0.99088	0.99038	0.98968	0.98880	0.98798	0.98724	0.98668	0.98650	0.98650
58	0.99032	0.99044	0.99030	0.98990	0.98930	0.98858	0.98788	0.98716	0.98668	0.98650	0.98650
59	0.98960	0.98972	0.98966	0.98942	0.98900	0.98840	0.98768	0.98714	0.98668	0.98650	0.98650
60	0.98906	0.98918	0.98920	0.98898	0.98872	0.98820	0.98768	0.98704	0.98668	0.98650	0.98650
61	0.98864	0.98866	0.98868	0.98860	0.98836	0.98802	0.98758	0.98704	0.98668	0.98650	0.98650
62	0.98842	0.98832	0.98832	0.98826	0.98810	0.98784	0.98750	0.98706	0.98668	0.98650	0.98650
63	0.98840	0.98826	0.98816	0.98808	0.98800	0.98776	0.98750	0.98714	0.98680	0.98660	0.98660
64	0.98855	0.98824	0.98812	0.98802	0.98786	0.98768	0.98750	0.98724	0.98698	0.98680	0.98680
65	0.98886	0.98840	0.98816	0.98796	0.98786	0.98770	0.98752	0.98726	0.98708	0.98690	0.98690
66	0.98930	0.98866	0.98832	0.98802	0.98790	0.98772	0.98754	0.98736	0.98718	0.98710	0.98710
67	0.98976	0.98910	0.98856	0.98824	0.98794	0.98774	0.98746	0.98718	0.98692	0.98720	0.98720
68	0.99030	0.98946	0.98890	0.98838	0.98806	0.98786	0.98776	0.98758	0.98740	0.98730	0.98730
69	0.99074	0.98998	0.98824	0.98870	0.98828	0.98806	0.98786	0.98768	0.98750	0.98750	0.98750
70	0.99122	0.99040	0.98966	0.98902	0.98852	0.98820	0.98798	0.98780	0.98770	0.98760	0.98760
71	0.99160	0.99080	0.98998	0.98936	0.98882	0.98840	0.98818	0.98798	0.98780	0.98770	0.98770
72	0.99196	0.99110	0.99038	0.98966	0.98904	0.98862	0.98830	0.98810	0.98800	0.98790	0.98790
73	0.99220	0.99146	0.99066	0.98906	0.98934	0.98884	0.98850	0.98830	0.98810	0.98800	0.98800
74	0.99242	0.99170	0.99104	0.99024	0.98964	0.98912	0.98872	0.98842	0.98830	0.98820	0.98820
75	0.99244	0.99192	0.99130	0.99054	0.98984	0.98932	0.98892	0.98860	0.98840	0.98830	0.98830
76	0.99236	0.99198	0.99146	0.99080	0.99014	0.98952	0.98912	0.98880	0.98860	0.98840	0.98840
77	0.99222	0.99200	0.99160	0.99106	0.99048	0.98982	0.98952	0.98922	0.98870	0.98860	0.98860
78	0.99206	0.99196	0.99164	0.99122	0.99068	0.99010	0.98960	0.98910	0.98882	0.98870	0.98870
79	0.99186	0.99184	0.99170	0.99138	0.99094	0.99038	0.98990	0.98940	0.98900	0.98890	0.98890
80	0.99168	0.99172	0.99168	0.99144	0.99110	0.99066	0.99018	0.98970	0.98930	0.98900	0.98900
81	0.99162	0.99174	0.99178	0.99164	0.99138	0.99104	0.99058	0.99010	0.98980	0.98950	0.98950
82	0.99176	0.99186	0.99190	0.99184	0.99168	0.99134	0.99098	0.99058	0.99020	0.98990	0.98990
83	0.99190	0.99200	0.99210	0.99204	0.99198	0.99172	0.99136	0.99100	0.99070	0.99040	0.99040
84	0.99216	0.99224	0.99234	0.99234	0.99220	0.99202	0.99176	0.99148	0.99110	0.99090	0.99090
85	0.99250	0.99248	0.99258	0.99258	0.99250	0.99242	0.99216	0.99188	0.99160	0.99130	0.99130
86	0.99284	0.99282	0.99290	0.99290	0.99282	0.99274	0.99256	0.99236	0.99208	0.99180	0.99180
87	0.99316	0.99324	0.99324	0.99322	0.99314	0.99296	0.99278	0.99250	0.99230	0.99230	0.99230
88	0.99358	0.99358	0.99366	0.99364	0.99364	0.99338	0.99338	0.99318	0.99300	0.99270	0.99270
89	0.99392	0.99398	0.99400	0.99398	0.99396	0.99378	0.99368	0.99340	0.99320	0.99320	0.99320
90	0.99432	0.99432	0.99443	0.99446	0.99446	0.99443	0.99442	0.99408	0.99390	0.99370	0.99370
91	0.99474	0.99472	0.99470	0.99478	0.99478	0.99468	0.99458	0.99448	0.99410	0.99410	0.99410
92	0.99514	0.99512	0.99512	0.99510	0.99510	0.99518	0.99500	0.99480	0.99460	0.99460	0.99460
93	0.99556	0.99552	0.99552	0.99550	0.99550	0.99550	0.99550	0.995			

MORTALITY IMPROVEMENT FACTORS

Applied to: Retirees -- Officer

Gender Mix: Uses gender-based projection adjustment factors

(Age Nearest Birthday)

Age	Projection Year										
	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
< 21	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
21	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
22	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
23	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
24	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
25	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
26	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
27	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
28	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
29	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
30	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
31	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
32	0.97940	0.97900	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
33	0.97940	0.97910	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
34	0.97940	0.97910	0.97810	0.97660	0.97480	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
35	0.97940	0.97910	0.97810	0.97670	0.97490	0.97280	0.97070	0.96870	0.96690	0.96540	0.96440
36	0.97940	0.97910	0.97810	0.97670	0.97490	0.97290	0.97070	0.96870	0.96690	0.96540	0.96440
37	0.97940	0.97910	0.97810	0.97670	0.97490	0.97290	0.97080	0.96870	0.96690	0.96540	0.96440
38	0.97940	0.97910	0.97810	0.97670	0.97490	0.97290	0.97090	0.96880	0.96690	0.96540	0.96440
39	0.97940	0.97910	0.97810	0.97670	0.97490	0.97300	0.97090	0.96890	0.96700	0.96540	0.96440
40	0.97940	0.97910	0.97810	0.97670	0.97490	0.97300	0.97100	0.96890	0.96710	0.96550	0.96440
41	0.97940	0.97910	0.97810	0.97670	0.97490	0.97310	0.97100	0.96900	0.96720	0.96560	0.96450
42	0.97940	0.97910	0.97810	0.97680	0.97500	0.97310	0.97110	0.96910	0.96720	0.96570	0.96460
43	0.97940	0.97910	0.97810	0.97680	0.97510	0.97310	0.97110	0.96910	0.96730	0.96580	0.96470
44	0.97940	0.97910	0.97820	0.97680	0.97510	0.97320	0.97120	0.96920	0.96740	0.96590	0.96490
45	0.97940	0.97910	0.97820	0.97680	0.97510	0.97320	0.97120	0.96930	0.96750	0.96600	0.96500
46	0.97940	0.97910	0.97820	0.97690	0.97520	0.97330	0.97130	0.96940	0.96760	0.96610	0.96510
47	0.97940	0.97910	0.97820	0.97690	0.97520	0.97340	0.97140	0.96940	0.96770	0.96630	0.96520
48	0.97940	0.97910	0.97820	0.97690	0.97530	0.97340	0.97150	0.96960	0.96780	0.96640	0.96540
49	0.97940	0.97910	0.97820	0.97690	0.97530	0.97350	0.97160	0.96970	0.96790	0.96650	0.96550
50	0.98010	0.97940	0.97860	0.97730	0.97560	0.97380	0.97180	0.96990	0.96810	0.96670	0.96560
51	0.98080	0.98010	0.97890	0.97760	0.97600	0.97410	0.97220	0.97030	0.96860	0.96710	0.96610
52	0.98150	0.98090	0.97960	0.97880	0.97630	0.97450	0.97260	0.97070	0.96900	0.96760	0.96660
53	0.98230	0.98160	0.98030	0.97870	0.97670	0.97490	0.97300	0.97110	0.96940	0.96800	0.96710
54	0.98300	0.98230	0.98100	0.97940	0.97740	0.97530	0.97340	0.97150	0.96980	0.96850	0.96750
55	0.98370	0.98300	0.98170	0.98010	0.97810	0.97590	0.97370	0.97190	0.97030	0.96890	0.96800
56	0.98440	0.98370	0.98240	0.98080	0.97880	0.97660	0.97440	0.97230	0.97070	0.96940	0.96850
57	0.98500	0.98440	0.98310	0.98140	0.97940	0.97730	0.97510	0.97300	0.97110	0.96980	0.96890
58	0.98560	0.98500	0.98380	0.98210	0.98010	0.97790	0.97570	0.97360	0.97180	0.97030	0.96950
59	0.98610	0.98550	0.98430	0.98270	0.98070	0.97850	0.97630	0.97430	0.97240	0.97090	0.97000
60	0.98660	0.98600	0.98490	0.98320	0.98130	0.97920	0.97700	0.97490	0.97300	0.97160	0.97060
61	0.98700	0.98650	0.98540	0.98380	0.98190	0.97980	0.97770	0.97570	0.97390	0.97240	0.97150
62	0.98730	0.98680	0.98580	0.98430	0.98250	0.98050	0.97840	0.97650	0.97470	0.97330	0.97240
63	0.98750	0.98710	0.98610	0.98470	0.98300	0.98110	0.97910	0.97720	0.97550	0.97410	0.97320
64	0.98770	0.98730	0.98640	0.98510	0.98350	0.98170	0.97980	0.97800	0.97630	0.97500	0.97410
65	0.98790	0.98750	0.98670	0.98550	0.98390	0.98220	0.98040	0.97870	0.97710	0.97580	0.97500
66	0.98800	0.98770	0.98690	0.98570	0.98430	0.98270	0.98080	0.97940	0.97790	0.97670	0.97590
67	0.98810	0.98780	0.98710	0.98660	0.98470	0.98320	0.98130	0.97980	0.97870	0.97750	0.97670
68	0.98810	0.98790	0.98720	0.98650	0.98480	0.98360	0.98210	0.98070	0.97940	0.97830	0.97760
69	0.98820	0.98800	0.98740	0.98640	0.98530	0.98400	0.98270	0.98130	0.98010	0.97910	0.97840
70	0.98840	0.98810	0.98750	0.98670	0.98560	0.98440	0.98320	0.98190	0.98080	0.97980	0.97920
71	0.98850	0.98820	0.98770	0.98690	0.98590	0.98480	0.98360	0.98250	0.98140	0.98060	0.98000
72	0.98870	0.98840	0.98790	0.98710	0.98620	0.98520	0.98410	0.98310	0.98210	0.98130	0.98080
73	0.98880	0.98860	0.98810	0.98740	0.98650	0.98560	0.98460	0.98360	0.98270	0.98200	0.98150
74	0.98890	0.98880	0.98830	0.98760	0.98680	0.98600	0.98500	0.98420	0.98340	0.98270	0.98230
75	0.98920	0.98900	0.98860	0.98790	0.98720	0.98640	0.98550	0.98470	0.98400	0.98340	0.98300
76	0.98950	0.98920	0.98880	0.98820	0.98750	0.98680	0.98600	0.98530	0.98460	0.98410	0.98370
77	0.98970	0.98950	0.98910	0.98850	0.98790	0.98720	0.98650	0.98580	0.98520	0.98470	0.98440
78	0.99000	0.98980	0.98940	0.98890	0.98830	0.98770	0.98700	0.98640	0.98580	0.98540	0.98520
79	0.99030	0.99010	0.98970	0.98920	0.98860	0.98810	0.98750	0.98700	0.98650	0.98610	0.98590
80	0.99070	0.99040	0.99000	0.98960	0.98910	0.98860	0.98810	0.98760	0.98710	0.98680	0.98660
81	0.99110	0.99080	0.99040	0.98950	0.98930	0.98900	0.98860	0.98820	0.98780	0.98750	0.98730
82	0.99160	0.99130	0.99090	0.99040	0.98950	0.98900	0.98890	0.98880	0.98850	0.98820	0.98810
83	0.99210	0.99180	0.99140	0.99090	0.99050	0.99000	0.98960	0.98930	0.98890	0.98880	0.98880
84	0.99270	0.99240	0.99190	0.99150	0.99100	0.99050	0.99020	0.98990	0.98970	0.98960	0.98950
85	0.99340	0.99300	0.99250	0.99200	0.99160	0.99110	0.99070	0.99040	0.99020	0.99020	0.99030
86	0.99400	0.99360	0.99320	0.99270	0.99220	0.99170	0.99130	0.99100	0.99080	0.99070	0.99080
87	0.99480	0.99430	0.99390	0.99330	0.99280	0.99230	0.99190	0.99160	0.99140	0.99130	0.99140
88	0.99560	0.99510	0.99460	0.99400	0.99350	0.99300	0.99260	0.99220	0.99200	0.99190	0.99200
89	0.99650	0.99600	0.99540	0.99480	0.99420	0.99370	0.99320	0.99290	0.99260	0.99250	0.99250
90	0.99740	0.99690	0.99630	0.99560	0.99500	0.99450	0.99400	0.99350	0.99320	0.99310	0.99310
91	0.99850	0.99790	0.99720	0.99660	0.99590	0.99530	0.99470	0.99430	0.99390	0.99370	0.99370
92	0.99980	0.99910	0.99880	0.99760	0.99680	0.99610	0.99550	0.99500	0.99460	0.99440	0.99440
93	1.00110	1.00040	1.00150	1.00090	1.00140	1.00100	1.00070	1.00030	1.00010	0.99980	0.99970
94	1.00270										

MORTALITY IMPROVEMENT FACTORS (Cont.)
Applied to: Retirees -- Officer
Gender Mix: Uses gender-based projection adjustment factors
(Age Nearest Birthday)

Age	Projection Year									
	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039+
< 21	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
21	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
22	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
23	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
24	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
25	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
26	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
27	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
28	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
29	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
30	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
31	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
32	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
33	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
34	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
35	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
36	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
37	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
38	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
39	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
40	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
41	0.96360	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
42	0.96380	0.96290	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
43	0.96390	0.96310	0.96220	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
44	0.96410	0.96320	0.96240	0.96150	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
45	0.96420	0.96340	0.96250	0.96170	0.96090	0.96040	0.96000	0.96030	0.96010	0.96000
46	0.96430	0.96350	0.96270	0.96190	0.96110	0.96040	0.96000	0.96030	0.96010	0.96000
47	0.96450	0.96370	0.96290	0.96210	0.96130	0.96060	0.96000	0.96030	0.96010	0.96000
48	0.96460	0.96390	0.96310	0.96230	0.96160	0.96090	0.96020	0.96030	0.96010	0.96000
49	0.96480	0.96400	0.96330	0.96250	0.96180	0.96110	0.96040	0.96050	0.96010	0.96000
50	0.96490	0.96420	0.96340	0.96270	0.96200	0.96130	0.96070	0.96080	0.96030	0.96000
51	0.96530	0.96460	0.96390	0.96310	0.96240	0.96180	0.96120	0.96130	0.96080	0.96050
52	0.96580	0.96500	0.96430	0.96360	0.96290	0.96220	0.96160	0.96180	0.96130	0.96100
53	0.96630	0.96560	0.96470	0.96400	0.96340	0.96270	0.96210	0.96220	0.96180	0.96150
54	0.96690	0.96610	0.96530	0.96450	0.96380	0.96320	0.96260	0.96270	0.96230	0.96200
55	0.96740	0.96670	0.96590	0.96510	0.96430	0.96370	0.96310	0.96320	0.96280	0.96250
56	0.96790	0.96720	0.96650	0.96570	0.96490	0.96410	0.96360	0.96370	0.96330	0.96300
57	0.96840	0.96780	0.96710	0.96630	0.96560	0.96480	0.96410	0.96420	0.96380	0.96350
58	0.96890	0.96830	0.96760	0.96690	0.96620	0.96550	0.96480	0.96470	0.96430	0.96400
59	0.96940	0.96880	0.96820	0.96760	0.96680	0.96610	0.96540	0.96540	0.96480	0.96450
60	0.97000	0.96940	0.96880	0.96820	0.96750	0.96680	0.96610	0.96650	0.96550	0.96500
61	0.97080	0.97020	0.96960	0.96890	0.96830	0.96770	0.96700	0.96700	0.96640	0.96590
62	0.97170	0.97110	0.97040	0.96980	0.96920	0.96860	0.96790	0.96790	0.96740	0.96690
63	0.97260	0.97200	0.97130	0.97060	0.97010	0.96940	0.96880	0.96890	0.96830	0.96780
64	0.97350	0.97280	0.97220	0.97160	0.97090	0.97030	0.96970	0.96980	0.96920	0.96870
65	0.97440	0.97370	0.97310	0.97250	0.97180	0.97120	0.97060	0.97070	0.97010	0.96960
66	0.97530	0.97460	0.97400	0.97340	0.97270	0.97210	0.97150	0.97160	0.97110	0.97060
67	0.97610	0.97550	0.97490	0.97430	0.97360	0.97300	0.97240	0.97250	0.97200	0.97150
68	0.97700	0.97640	0.97580	0.97520	0.97460	0.97400	0.97340	0.97340	0.97290	0.97240
69	0.97790	0.97730	0.97670	0.97610	0.97550	0.97490	0.97430	0.97440	0.97380	0.97340
70	0.97870	0.97810	0.97760	0.97700	0.97640	0.97580	0.97520	0.97530	0.97480	0.97430
71	0.97950	0.97900	0.97850	0.97790	0.97730	0.97670	0.97610	0.97620	0.97570	0.97520
72	0.98030	0.97990	0.97930	0.97880	0.97820	0.97760	0.97700	0.97720	0.97660	0.97610
73	0.98110	0.98070	0.98020	0.97970	0.97910	0.97850	0.97800	0.97810	0.97760	0.97710
74	0.98190	0.98150	0.98100	0.98050	0.98000	0.97940	0.97890	0.97900	0.97850	0.97800
75	0.98270	0.98230	0.98190	0.98140	0.98090	0.98030	0.97980	0.97990	0.97940	0.97890
76	0.98340	0.98310	0.98270	0.98230	0.98180	0.98130	0.98070	0.98080	0.98030	0.97990
77	0.98420	0.98390	0.98350	0.98310	0.98260	0.98220	0.98160	0.98180	0.98130	0.98080
78	0.98500	0.98470	0.98440	0.98400	0.98350	0.98300	0.98250	0.98270	0.98220	0.98170
79	0.98570	0.98550	0.98520	0.98480	0.98440	0.98390	0.98350	0.98360	0.98310	0.98260
80	0.98640	0.98620	0.98600	0.98560	0.98530	0.98480	0.98440	0.98450	0.98400	0.98360
81	0.98720	0.98700	0.98680	0.98650	0.98610	0.98570	0.98530	0.98550	0.98500	0.98450
82	0.98800	0.98780	0.98760	0.98730	0.98700	0.98660	0.98620	0.98640	0.98590	0.98540
83	0.98870	0.98860	0.98840	0.98820	0.98780	0.98750	0.98710	0.98730	0.98680	0.98640
84	0.98950	0.98940	0.98920	0.98900	0.98870	0.98840	0.98800	0.98820	0.98780	0.98730
85	0.99030	0.99020	0.99000	0.98980	0.98960	0.98930	0.98890	0.98910	0.98870	0.98820
86	0.99100	0.99100	0.99090	0.99070	0.99090	0.99010	0.98980	0.99000	0.98960	0.98910
87	0.99160	0.99180	0.99170	0.99150	0.99130	0.99100	0.99070	0.99100	0.99050	0.99010
88	0.99210	0.99230	0.99250	0.99240	0.99220	0.99190	0.99160	0.99190	0.99150	0.99110
89	0.99270	0.99290	0.99310	0.99320	0.99310	0.99280	0.99250	0.99280	0.99240	0.99190
90	0.99330	0.99340	0.99360	0.99380	0.99390	0.99370	0.99340	0.99370	0.99330	0.99290
91	0.99390	0.99400	0.99420	0.99430	0.99450	0.99460	0.99430	0.99460	0.99420	0.99380
92	0.99440	0.99460	0.99470	0.99490	0.99500	0.99510	0.99520	0.99550	0.99520	0.99470
93	0.99500	0.99510	0.99530	0.99540	0.99550	0.99560	0.99570	0.99650	0.99610	0.99560
94	0.99570	0.99570	0.99580	0.99600	0.99610	0.99620	0.99630	0.99700	0.99700	0.99660
95	0.99630	0.99630	0.99640	0.99650	0.99660	0.99670	0.99680	0.99750	0.99750	0.99750
96	0.99650	0.99650	0.99660	0.99670	0.99680	0.99690	0.99690	0.99760	0.99770	0.99760
97	0.99680	0.99680	0.99680	0.99680	0.99690	0.99700	0.99710	0.99780	0.99780	0.99780
98	0.99700	0.99700	0.99700	0.99700	0.99710	0.99710	0.99720	0.99790	0.99790	0.99790
99	0.99730	0.99720	0.99720	0.99720	0.99720	0.99730	0.99730	0.99800	0.99800	0.99800
100	0.99760	0.99750	0.99740	0.99740	0.99740	0.99750	0.99780	0.99820	0.99820	0.99810
101	0.99790	0.99770	0.99760	0.99760	0.99760					

MORTALITY IMPROVEMENT FACTORS

Applied to: Retirees -- Enlisted

Gender Mix: Uses gender-based projection adjustment factors

(Age Nearest Birthday)

Age	2019	2020	2021	2022	2023	Projection Year	2024	2025	2026	2027	2028	2029
						2024	2025	2026	2027	2028	2029	2029
< 21	0.88610	0.88750	0.89120	0.89680	0.90380	0.91160	0.91970	0.92750	0.93460	0.94040	0.94440	
21	0.88610	0.88750	0.89120	0.89680	0.90380	0.91160	0.91970	0.92750	0.93460	0.94040	0.94440	
22	0.89190	0.89030	0.89380	0.89910	0.90570	0.91300	0.92070	0.92810	0.93490	0.94050	0.94440	
23	0.89780	0.89600	0.89650	0.90140	0.90760	0.91450	0.92170	0.92880	0.93520	0.94050	0.94440	
24	0.90370	0.90180	0.90190	0.90370	0.90950	0.91600	0.92280	0.92940	0.93550	0.94060	0.94440	
25	0.90960	0.90760	0.90740	0.90880	0.91140	0.91750	0.92380	0.93000	0.93580	0.94070	0.94440	
26	0.91550	0.91340	0.91300	0.91390	0.91600	0.91900	0.92480	0.93070	0.93610	0.94080	0.94440	
27	0.92150	0.91930	0.91850	0.91900	0.92050	0.92290	0.92590	0.93130	0.93640	0.94090	0.94440	
28	0.92760	0.92520	0.92410	0.92410	0.92510	0.92690	0.92920	0.93200	0.93670	0.94100	0.94440	
29	0.93370	0.93120	0.92980	0.92940	0.92980	0.93090	0.93260	0.93470	0.93700	0.94100	0.94440	
30	0.93990	0.93720	0.93550	0.93460	0.93450	0.93490	0.93600	0.93750	0.93930	0.94110	0.94440	
31	0.94610	0.94330	0.94130	0.93990	0.93920	0.93910	0.93940	0.94030	0.94150	0.94290	0.94440	
32	0.95240	0.94950	0.94710	0.94530	0.94400	0.94320	0.94300	0.94310	0.94370	0.94470	0.94580	
33	0.95880	0.95570	0.95300	0.95070	0.94880	0.94740	0.94650	0.94600	0.94600	0.94640	0.94730	
34	0.96510	0.96200	0.95890	0.95610	0.95370	0.95160	0.95010	0.94900	0.94840	0.94820	0.94880	
35	0.97150	0.96820	0.96490	0.96160	0.95860	0.95590	0.95360	0.95190	0.95070	0.95020	0.95020	
36	0.97770	0.97440	0.97080	0.96710	0.96350	0.96010	0.95720	0.95490	0.95320	0.95210	0.95190	
37	0.98380	0.98050	0.97660	0.97250	0.96830	0.96440	0.96080	0.95790	0.95560	0.95410	0.95360	
38	0.98970	0.98630	0.98220	0.97770	0.97310	0.96860	0.96440	0.96080	0.95800	0.95610	0.95530	
39	0.99510	0.99190	0.98770	0.98280	0.97770	0.97270	0.96800	0.96380	0.96040	0.95810	0.95700	
40	1.00010	0.99700	0.99280	0.98770	0.98220	0.97670	0.97140	0.96670	0.96290	0.96010	0.95870	
41	1.00450	1.00160	0.99740	0.99220	0.98640	0.98040	0.97470	0.96960	0.96530	0.96220	0.96040	
42	1.00820	1.00560	1.00150	0.99620	0.99020	0.98400	0.97790	0.97230	0.96770	0.96420	0.96220	
43	1.01110	1.00880	1.00490	0.99970	0.99370	0.98720	0.98090	0.97500	0.97000	0.96620	0.96400	
44	1.01310	1.01130	1.00760	1.00260	0.99660	0.99010	0.98360	0.97750	0.97230	0.96820	0.96570	
45	1.01420	1.01280	1.00950	1.00480	0.99900	0.99260	0.98600	0.97980	0.97440	0.97020	0.96750	
46	1.01440	1.01350	1.01070	1.00630	1.00800	0.99470	0.98830	0.98220	0.97680	0.97240	0.96960	
47	1.01360	1.01320	1.01090	1.00700	1.00200	0.99630	0.99020	0.98430	0.97890	0.97460	0.97170	
48	1.01190	1.01200	1.01030	1.00700	1.00260	0.99730	0.99170	0.98610	0.98090	0.97670	0.97370	
49	1.00960	1.01000	1.00890	1.00630	1.00250	0.99780	0.99270	0.98750	0.98270	0.97860	0.97560	
50	1.00660	1.00740	1.00680	1.00480	1.00170	0.99780	0.99330	0.98860	0.98420	0.98030	0.97740	
51	1.00320	1.00430	1.00420	1.00280	1.00040	0.99720	0.99350	0.98940	0.98540	0.98180	0.97900	
52	0.99950	1.00080	1.00110	1.00030	0.99870	0.99620	0.99320	0.98980	0.98630	0.98310	0.98050	
53	0.99560	0.99710	0.99780	0.99760	0.99650	0.99480	0.99250	0.98980	0.98690	0.98410	0.98170	
54	0.99200	0.99350	0.99440	0.99460	0.99420	0.99310	0.99150	0.98950	0.98720	0.98490	0.98280	
55	0.98860	0.99000	0.99110	0.99160	0.99170	0.99130	0.99030	0.98890	0.98720	0.98540	0.98360	
56	0.98580	0.98700	0.98810	0.98890	0.98930	0.98940	0.98900	0.98820	0.98700	0.98560	0.98420	
57	0.98360	0.98460	0.98550	0.98640	0.98710	0.98750	0.98760	0.98720	0.98660	0.98560	0.98450	
58	0.98210	0.98270	0.98350	0.98430	0.98510	0.98570	0.98610	0.98620	0.98600	0.98540	0.98470	
59	0.98110	0.98150	0.98200	0.98270	0.98340	0.98420	0.98480	0.98520	0.98530	0.98510	0.98460	
60	0.98070	0.98080	0.98110	0.98160	0.98220	0.98290	0.98360	0.98410	0.98450	0.98460	0.98440	
61	0.98080	0.98070	0.98080	0.98100	0.98140	0.98200	0.98260	0.98320	0.98370	0.98400	0.98410	
62	0.98150	0.98110	0.98090	0.98090	0.98110	0.98140	0.98190	0.98250	0.98300	0.98340	0.98370	
63	0.98250	0.98190	0.98150	0.98120	0.98120	0.98130	0.98160	0.98200	0.98240	0.98290	0.98330	
64	0.98380	0.98310	0.98240	0.98190	0.98160	0.98140	0.98150	0.98170	0.98200	0.98250	0.98290	
65	0.98530	0.98450	0.98370	0.98290	0.98230	0.98190	0.98170	0.98170	0.98190	0.98220	0.98260	
66	0.98690	0.98610	0.98510	0.98410	0.98330	0.98260	0.98210	0.98190	0.98190	0.98210	0.98250	
67	0.98860	0.98770	0.98660	0.98550	0.98440	0.98350	0.98280	0.98230	0.98210	0.98220	0.98240	
68	0.99020	0.98930	0.98820	0.98690	0.98570	0.98460	0.98360	0.98290	0.98250	0.98240	0.98260	
69	0.99190	0.99090	0.98970	0.98840	0.98710	0.98580	0.98460	0.98370	0.98310	0.98280	0.98290	
70	0.99350	0.99250	0.99130	0.98990	0.98850	0.98710	0.98570	0.98460	0.98380	0.98340	0.98330	
71	0.99500	0.99410	0.99290	0.99140	0.98990	0.98840	0.98690	0.98570	0.98470	0.98410	0.98390	
72	0.99650	0.99560	0.99430	0.99290	0.99130	0.98970	0.98810	0.98680	0.98570	0.98490	0.98460	
73	0.99790	0.99700	0.99580	0.99430	0.99260	0.99090	0.98930	0.98790	0.98670	0.98580	0.98540	
74	0.99910	0.99830	0.99700	0.99550	0.99390	0.99220	0.99050	0.98900	0.98770	0.98680	0.98630	
75	1.00010	0.99940	0.99820	0.99670	0.99500	0.99330	0.99160	0.99010	0.98870	0.98780	0.98720	
76	1.00080	1.00020	0.99920	0.99770	0.99610	0.99440	0.99270	0.99110	0.98980	0.98870	0.98810	
77	1.00130	1.00090	0.99990	0.99860	0.99700	0.99530	0.99360	0.99210	0.99080	0.98970	0.98910	
78	1.00170	1.00130	1.00050	0.99920	0.99780	0.99610	0.99450	0.99300	0.99170	0.99070	0.99000	
79	1.00180	1.00150	1.00080	0.99970	0.99840	0.99690	0.99530	0.99390	0.99260	0.99170	0.99100	
80	1.00190	1.00170	1.00100	1.00030	0.99960	0.99750	0.99610	0.99470	0.99340	0.99250	0.99190	
81	1.00190	1.00170	1.00120	1.00030	0.99930	0.99800	0.99670	0.99540	0.99420	0.99330	0.99270	
82	1.00190	1.00170	1.00120	1.00050	0.99950	0.99840	0.99720	0.99600	0.99490	0.99410	0.99350	
83	1.00190	1.00180	1.00130	1.00060	0.99970	0.99870	0.99770	0.99660	0.99560	0.99480	0.99420	
84	1.00190	1.00180	1.00130	1.00070	0.99990	0.99890	0.99780	0.99680	0.99570	0.99490	0.99440	
85	1.00200	1.00180	1.00140	1.00080	0.99900	0.99840	0.99750	0.99670	0.99560	0.99460	0.99400	
87	1.00200	1.00190	1.00150	1.00110	1.00030	0.99960	0.99890	0.99820	0.99750	0.99700	0.99660	
88	1.00210	1.00170	1.00130	1.00070	1.00010	0.99940	0.99880	0.99800	0.99730	0.99740	0.99710	
89	1.00230	1.00210	1.00170	1.00090	1.00050	0.99970	0.99900	0.99820	0.99780	0.99750		
90	1.00260	1.00230	1.00200	1.00150	1.00090	1.00040	0.99970	0.99920	0.99860	0.99820	0.99790	
91	1.00300	1.00270	1.00230	1.00170	1.00110	1.00050	0.99990	0.99930	0.99870	0.99830	0.99800	
92	1.00370	1										

MORTALITY IMPROVEMENT FACTORS (Cont.)

Applied to: Retirees -- Enlisted

Gender Mix: Uses gender-based projection adjustment factors

(Age Nearest Birthday)

Age	Projection Year									
	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039+
< 21	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
21	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
22	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
23	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
24	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
25	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
26	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
27	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
28	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
29	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
30	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
31	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
32	0.94730	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
33	0.94850	0.95010	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
34	0.94970	0.95110	0.95280	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
35	0.95100	0.95220	0.95370	0.95540	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
36	0.95230	0.95320	0.95450	0.95600	0.95770	0.95970	0.96140	0.96270	0.96470	0.96500
37	0.95370	0.95420	0.95530	0.95670	0.95820	0.95970	0.96140	0.96270	0.96470	0.96500
38	0.95520	0.95550	0.95610	0.95730	0.95860	0.96000	0.96140	0.96270	0.96470	0.96500
39	0.95670	0.95680	0.95720	0.95790	0.95910	0.96030	0.96160	0.96270	0.96470	0.96500
40	0.95820	0.95810	0.95830	0.95890	0.95950	0.96070	0.96180	0.96280	0.96470	0.96500
41	0.95970	0.95940	0.95950	0.95980	0.96030	0.96100	0.96190	0.96280	0.96470	0.96500
42	0.96130	0.96070	0.96060	0.96070	0.96110	0.96160	0.96210	0.96290	0.96480	0.96500
43	0.96280	0.96210	0.96170	0.96190	0.96260	0.96260	0.96300	0.96480	0.96500	
44	0.96440	0.96340	0.96280	0.96260	0.96290	0.96320	0.96340	0.96480	0.96500	
45	0.96590	0.96480	0.96400	0.96360	0.96340	0.96350	0.96370	0.96390	0.96520	0.96500
46	0.96780	0.96650	0.96490	0.96460	0.96450	0.96460	0.96470	0.96470	0.96590	0.96570
47	0.96970	0.96820	0.96700	0.96620	0.96570	0.96550	0.96550	0.96550	0.96670	0.96640
48	0.97160	0.96990	0.96850	0.96750	0.96690	0.96650	0.96640	0.96630	0.96740	0.96720
49	0.97340	0.97160	0.97000	0.96890	0.96810	0.96750	0.96720	0.96710	0.96810	0.96790
50	0.97510	0.97320	0.97150	0.97020	0.96920	0.96860	0.96810	0.96790	0.96890	0.96860
51	0.97680	0.97470	0.97300	0.97150	0.97040	0.96960	0.96900	0.96870	0.96960	0.96930
52	0.97830	0.97620	0.97430	0.97280	0.97150	0.97060	0.96990	0.96950	0.97040	0.97010
53	0.97960	0.97760	0.97570	0.97400	0.97260	0.97160	0.97080	0.97030	0.97110	0.97080
54	0.98080	0.97880	0.97690	0.97520	0.97370	0.97260	0.97170	0.97190	0.97150	
55	0.98180	0.97990	0.97800	0.97630	0.97480	0.97350	0.97260	0.97190	0.97260	0.97220
56	0.98260	0.98090	0.97910	0.97730	0.97580	0.97450	0.97340	0.97270	0.97330	0.97290
57	0.98320	0.98170	0.98000	0.97830	0.97670	0.97540	0.97430	0.97340	0.97410	0.97370
58	0.98360	0.98230	0.98080	0.97920	0.97760	0.97630	0.97510	0.97420	0.97480	0.97440
59	0.98380	0.98270	0.98140	0.97990	0.97850	0.97710	0.97590	0.97500	0.97560	0.97510
60	0.98390	0.98300	0.98190	0.98060	0.97920	0.97790	0.97670	0.97580	0.97630	0.97580
61	0.98380	0.98320	0.98230	0.98110	0.97990	0.97860	0.97750	0.97650	0.97700	0.97660
62	0.98370	0.98330	0.98260	0.98160	0.98050	0.97930	0.97820	0.97730	0.97780	0.97730
63	0.98350	0.98330	0.98280	0.98200	0.98100	0.98000	0.97890	0.97800	0.97850	0.97800
64	0.983320	0.98320	0.98290	0.98230	0.98150	0.98060	0.97960	0.97870	0.97920	0.97870
65	0.98300	0.98310	0.98300	0.98260	0.98190	0.98110	0.98020	0.97940	0.97990	0.97940
66	0.98290	0.98310	0.98310	0.98280	0.98230	0.98170	0.98090	0.98070	0.98020	
67	0.98280	0.98310	0.98320	0.98310	0.98270	0.98220	0.98150	0.98080	0.98140	0.98090
68	0.98290	0.98320	0.98330	0.98330	0.98310	0.98270	0.98210	0.98140	0.98210	0.98160
69	0.98320	0.98340	0.98360	0.98360	0.98350	0.98310	0.98270	0.98210	0.98280	0.98230
70	0.98350	0.98370	0.98390	0.98390	0.98390	0.98360	0.98320	0.98280	0.98350	0.98310
71	0.98400	0.98410	0.98430	0.98430	0.98430	0.98410	0.98380	0.98340	0.98420	0.98380
72	0.98460	0.98470	0.98480	0.98480	0.98480	0.98470	0.98440	0.98410	0.98490	0.98450
73	0.98530	0.98530	0.98530	0.98540	0.98530	0.98520	0.98500	0.98470	0.98560	0.98520
74	0.98610	0.98600	0.98600	0.98590	0.98580	0.98570	0.98540	0.98630	0.98650	0.98590
75	0.98690	0.98680	0.98670	0.98660	0.98660	0.98650	0.98630	0.98610	0.98700	0.98670
76	0.98780	0.98760	0.98740	0.98730	0.98720	0.98710	0.98700	0.98680	0.98770	0.98740
77	0.98870	0.98850	0.98820	0.98810	0.98800	0.98780	0.98770	0.98750	0.98850	0.98810
78	0.98970	0.98930	0.98910	0.98890	0.98870	0.98860	0.98840	0.98820	0.98890	0.98880
79	0.99060	0.99020	0.98990	0.98970	0.98950	0.98930	0.98910	0.98890	0.98990	0.98960
80	0.99150	0.99110	0.99080	0.99030	0.99000	0.98980	0.98960	0.98960	0.99060	0.99030
81	0.99240	0.99200	0.99160	0.99130	0.99100	0.99080	0.99060	0.99030	0.99130	0.99100
82	0.99310	0.99290	0.99250	0.99210	0.99180	0.99160	0.99130	0.99110	0.99210	0.99170
83	0.99390	0.99350	0.99330	0.99300	0.99260	0.99230	0.99210	0.99180	0.99280	0.99240
84	0.99450	0.99420	0.99390	0.99380	0.99340	0.99310	0.99280	0.99250	0.99350	0.99320
85	0.99520	0.99480	0.99450	0.99430	0.99420	0.99390	0.99360	0.99330	0.99420	0.99390
86	0.99580	0.99540	0.99510	0.99490	0.99470	0.99460	0.99430	0.99400	0.99500	0.99460
87	0.99630	0.99600	0.99570	0.99540	0.99530	0.99510	0.99470	0.99470	0.99570	0.99530
88	0.99660	0.99620	0.99600	0.99580	0.99560	0.99550	0.99550	0.99550	0.99640	0.99610
89	0.99730	0.99700	0.99670	0.99650	0.99630	0.99610	0.99600	0.99590	0.99710	0.99680
90	0.99770	0.99750	0.99720	0.99700	0.99670	0.99660	0.99640	0.99630	0.99750	0.99750
91	0.99780	0.99760	0.99730	0.99710	0.99690	0.99670	0.99660	0.99650	0.99770	0.99760
92	0.99790	0.99770	0.99740	0.99720	0.99700	0.99680	0.99670	0.99660	0.99780	0.99770
93	0.99790	0.99770	0.99750	0.99730	0.99710	0.99700	0.99680	0.99670	0.99790	0.99780
94	0.99800	0.99760	0.99740	0.99730	0.99710	0.99690	0.99680	0.99680	0.99780	0.99790
95	0.99810	0.99790	0.99770	0.99750	0.99730	0.99720	0.99700	0.99690	0.99810	0.99800
96	0.99820	0.99800	0.99780	0.99760	0.99740	0.99730	0.99710	0.99700	0.99820	0.99810
97	0.99830	0.99810	0.99790	0.99770	0.99750	0.99740	0.99720	0.99710	0.99830	0.99820
98	0.99840	0.99820	0.99800	0.99780	0.99760	0.99750	0.99730	0.99720	0.99840	0.99830
99	0.99850	0.99830	0.99810	0.99790	0.99770	0.99760	0.99740	0.99730	0.99850	0.99840
100	0.99860	0.99840	0.99820	0.99800	0.99780	0.99770	0.99750	0.99740	0.99860	0.9985

MORTALITY IMPROVEMENT FACTORS
Applied to: Surviving Spouses, and Current Spouses
(Age Nearest Birthday)

Age	Projection Year										
	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029
<21	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
21	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
22	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
23	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
24	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
25	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
26	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
27	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
28	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
29	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
30	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
31	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
32	1.00950	1.00860	1.00640	1.00300	0.99880	0.99410	0.98920	0.98440	0.98020	0.97670	0.97420
33	1.00950	1.00870	1.00640	1.00300	0.99880	0.99410	0.98930	0.98450	0.98020	0.97670	0.97420
34	1.00950	1.00870	1.00640	1.00300	0.99890	0.99420	0.98930	0.98450	0.98020	0.97670	0.97420
35	1.00950	1.00870	1.00640	1.00310	0.99890	0.99420	0.98930	0.98460	0.98030	0.97670	0.97420
36	1.00950	1.00870	1.00640	1.00310	0.99890	0.99420	0.98940	0.98460	0.98040	0.97680	0.97430
37	1.00950	1.00870	1.00640	1.00310	0.99890	0.99430	0.98940	0.98470	0.98040	0.97690	0.97440
38	1.00950	1.00870	1.00640	1.00310	0.99900	0.99430	0.98950	0.98480	0.98050	0.97700	0.97450
39	1.00950	1.00870	1.00650	1.00310	0.99900	0.99440	0.98960	0.98490	0.98060	0.97700	0.97460
40	1.00950	1.00870	1.00650	1.00320	0.99900	0.99440	0.98960	0.98500	0.98070	0.97720	0.97470
41	1.00950	1.00870	1.00650	1.00320	0.99910	0.99450	0.98970	0.98500	0.98080	0.97730	0.97480
42	1.00950	1.00870	1.00650	1.00320	0.99910	0.99450	0.98980	0.98510	0.98090	0.97740	0.97500
43	1.00950	1.00870	1.00650	1.00320	0.99910	0.99460	0.98980	0.98520	0.98100	0.97760	0.97520
44	1.00950	1.00870	1.00650	1.00320	0.99920	0.99460	0.98990	0.98530	0.98110	0.97770	0.97530
45	1.00950	1.00870	1.00650	1.00330	0.99920	0.99470	0.99000	0.98540	0.98120	0.97780	0.97550
46	1.00950	1.00870	1.00650	1.00330	0.99930	0.99480	0.99010	0.98560	0.98150	0.97810	0.97580
47	1.00950	1.00870	1.00660	1.00340	0.99940	0.99500	0.99040	0.98580	0.98180	0.97840	0.97610
48	1.00950	1.00870	1.00660	1.00350	0.99950	0.99510	0.99060	0.98610	0.98200	0.97870	0.97650
49	1.00950	1.00870	1.00660	1.00350	0.99960	0.99530	0.99080	0.98640	0.98230	0.97900	0.97680
50	1.00950	1.00870	1.00670	1.00360	0.99970	0.99540	0.99100	0.98660	0.98270	0.97940	0.97710
51	1.00950	1.00870	1.00670	1.00370	0.99990	0.99570	0.99130	0.98700	0.98310	0.97990	0.97760
52	1.00950	1.00870	1.00680	1.00380	1.00000	0.99590	0.99150	0.98730	0.98350	0.98030	0.97810
53	1.00950	1.00880	1.00680	1.00390	1.00020	0.99610	0.99180	0.98770	0.98390	0.98080	0.97870
54	1.00950	1.00880	1.00680	1.00390	1.00030	0.99630	0.99210	0.98800	0.98430	0.98130	0.97920
55	1.00950	1.00880	1.00690	1.00400	1.00050	0.99650	0.99240	0.98840	0.98470	0.98180	0.97970
56	1.00950	1.00880	1.00690	1.00410	1.00060	0.99680	0.99270	0.98870	0.98520	0.98220	0.98020
57	1.00950	1.00880	1.00700	1.00420	1.00080	0.99700	0.99300	0.98910	0.98560	0.98270	0.98070
58	1.01000	1.00910	1.00730	1.00450	1.00110	0.99730	0.99340	0.98950	0.98600	0.98320	0.98120
59	1.01060	1.00970	1.00760	1.00480	1.00150	0.99770	0.99380	0.98990	0.98650	0.98370	0.98170
60	1.01110	1.01020	1.00810	1.00510	1.00180	0.99800	0.99410	0.99030	0.98690	0.98410	0.98220
61	1.01150	1.01070	1.00860	1.00570	1.00210	0.99840	0.99460	0.99080	0.98750	0.98470	0.98290
62	1.01190	1.01110	1.00910	1.00620	1.00270	0.99880	0.99500	0.99130	0.98800	0.98530	0.98350
63	1.01220	1.01140	1.00950	1.00670	1.00320	0.99940	0.99540	0.99180	0.98850	0.98590	0.98410
64	1.01240	1.01160	1.00980	1.00710	1.00370	0.99990	0.99600	0.99220	0.98910	0.98650	0.98470
65	1.01250	1.01180	1.01000	1.00740	1.00410	1.00040	0.99660	0.99290	0.98960	0.98700	0.98530
66	1.01250	1.01190	1.01020	1.00760	1.00450	1.00090	0.99720	0.99350	0.99030	0.98760	0.98600
67	1.01250	1.01190	1.01030	1.00780	1.00480	1.00130	0.99770	0.99420	0.99100	0.98840	0.98660
68	1.01240	1.01190	1.01030	1.00800	1.00500	1.00170	0.99820	0.99470	0.99160	0.98810	0.98730
69	1.01220	1.01180	1.01030	1.00800	1.00520	1.00200	0.99860	0.99530	0.99230	0.98880	0.98810
70	1.01200	1.01160	1.01020	1.00800	1.00530	1.00220	0.99900	0.99580	0.99290	0.99050	0.98880
71	1.01180	1.01140	1.01010	1.00800	1.00540	1.00250	0.99940	0.99630	0.99350	0.99120	0.98960
72	1.01150	1.01120	1.00990	1.00800	1.00550	1.00270	0.99970	0.99670	0.99410	0.99180	0.99030
73	1.01130	1.01090	1.00970	1.00790	1.00550	1.00280	1.00000	0.99720	0.99460	0.99250	0.99100
74	1.01090	1.01060	1.00950	1.00780	1.00550	1.00290	1.00020	0.99760	0.99510	0.99310	0.99160
75	1.01060	1.01030	1.00930	1.00760	1.00550	1.00310	1.00050	0.99790	0.99560	0.99370	0.99230
76	1.01030	1.01000	1.00900	1.00740	1.00540	1.00310	1.00070	0.99830	0.99610	0.99420	0.99290
77	1.00990	1.00970	1.00870	1.00720	1.00530	1.00320	1.00090	0.99860	0.99660	0.99480	0.99350
78	1.00940	1.00930	1.00840	1.00700	1.00520	1.00320	1.00100	0.99890	0.99690	0.99530	0.99410
79	1.00900	1.00880	1.00810	1.00680	1.00510	1.00320	1.00110	0.99910	0.99730	0.99580	0.99470
80	1.00840	1.00840	1.00770	1.00650	1.00490	1.00310	1.00120	0.99940	0.99770	0.99620	0.99530
81	1.00790	1.00780	1.00720	1.00610	1.00470	1.00310	1.00130	0.99960	0.99800	0.99670	0.99570
82	1.00730	1.00680	1.00650	1.00580	1.00450	1.00300	1.00140	0.99980	0.99830	0.99710	0.99620
83	1.00680	1.00680	1.00630	1.00540	1.00420	1.00290	1.00140	1.00000	0.99860	0.99750	0.99670
84	1.00620	1.00620	1.00580	1.00500	1.00400	1.00270	1.00140	1.00010	0.99890	0.99790	0.99720
85	1.00570	1.00570	1.00540	1.00470	1.00370	1.00260	1.00140	1.00020	0.99910	0.99820	0.99760
86	1.00520	1.00520	1.00490	1.00430	1.00350	1.00250	1.00140	1.00030	0.99940	0.99850	0.99800
87	1.00470	1.00480	1.00450	1.00390	1.00320	1.00230	1.00140	1.00040	0.99960	0.99880	0.99830
88	1.00430	1.00430	1.00410	1.00360	1.00300	1.00220	1.00140	1.00050	0.99980	0.99910	0.99860
89	1.00390	1.00390	1.00370	1.00330	1.00270	1.00210	1.00140	1.00060	0.99940	0.99900	0.99890
90	1.00350	1.00350	1.00340	1.00300	1.00260	1.00200	1.00140	1.00070	1.00010	0.99960	0.99930
91	1.00320	1.00320	1.00310	1.00280	1.00230	1.00180	1.00130	1.00070	1.00020	0.99970	0.99940
92	1.00280	1.00280	1.00290	1.00250	1.00210	1.00170	1.00120	1.00070	1.00020	0.99990	0.99960
93	1.00260	1.00260	1.00250	1.00230	1.00190	1.00160	1.00110	1.00070	1.00030	1.00000	0.99970
94	1.00230	1.00230	1.00230	1.00210	1.00180	1.00150	1.00110	1.0007			

MORTALITY IMPROVEMENT FACTORS (Cont.)

Applied to: Surviving Spouses, and Current Spouses

(Age Nearest Birthday)

Age	Projection Year									
	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039+
< 21	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
21	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
22	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
23	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
24	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
25	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
26	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
27	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
28	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
29	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
30	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
31	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
32	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
33	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
34	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
35	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
36	0.97250	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
37	0.97260	0.97080	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
38	0.97270	0.97090	0.96910	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
39	0.97280	0.97100	0.96920	0.96760	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
40	0.97290	0.97110	0.96940	0.96770	0.96620	0.96490	0.96390	0.96320	0.96270	0.96250
41	0.97300	0.97120	0.96950	0.96790	0.96630	0.96490	0.96390	0.96320	0.96270	0.96250
42	0.97320	0.97140	0.96960	0.96800	0.96650	0.96510	0.96390	0.96320	0.96270	0.96250
43	0.97340	0.97150	0.96980	0.96810	0.96660	0.96530	0.96410	0.96320	0.96270	0.96250
44	0.97350	0.97170	0.97000	0.96830	0.96680	0.96540	0.96430	0.96330	0.96270	0.96250
45	0.97370	0.97190	0.97020	0.96850	0.96690	0.96560	0.96440	0.96350	0.96280	0.96250
46	0.97410	0.97230	0.97060	0.96890	0.96740	0.96590	0.96480	0.96390	0.96320	0.96290
47	0.97440	0.97270	0.97100	0.96940	0.96780	0.96640	0.96510	0.96420	0.96360	0.96320
48	0.97480	0.97310	0.97140	0.96980	0.96820	0.96680	0.96560	0.96460	0.96390	0.96360
49	0.97510	0.97350	0.97180	0.97020	0.96870	0.96730	0.96610	0.96510	0.96430	0.96390
50	0.97550	0.97380	0.97220	0.97060	0.96910	0.96770	0.96650	0.96550	0.96480	0.96430
51	0.97600	0.97430	0.97270	0.97120	0.96970	0.96830	0.96710	0.96610	0.96540	0.96490
52	0.97650	0.97480	0.97330	0.97170	0.97020	0.96890	0.96770	0.96670	0.96600	0.96550
53	0.97710	0.97540	0.97380	0.97230	0.97080	0.96950	0.96830	0.96730	0.96660	0.96610
54	0.97760	0.97600	0.97440	0.97280	0.97140	0.97010	0.96890	0.96790	0.96720	0.96680
55	0.97810	0.97660	0.97500	0.97340	0.97190	0.97060	0.96950	0.96850	0.96780	0.96740
56	0.97870	0.97710	0.97560	0.97410	0.97260	0.97120	0.97010	0.96910	0.96840	0.96800
57	0.97920	0.97770	0.97620	0.97470	0.97320	0.97190	0.97070	0.96970	0.96900	0.96860
58	0.97980	0.97830	0.97680	0.97530	0.97390	0.97260	0.97140	0.97040	0.96960	0.96920
59	0.98030	0.97890	0.97740	0.97590	0.97460	0.97330	0.97210	0.97110	0.97030	0.96980
60	0.98090	0.97940	0.97800	0.97660	0.97520	0.97390	0.97280	0.97180	0.97100	0.97040
61	0.98150	0.98010	0.97870	0.97730	0.97600	0.97470	0.97360	0.97260	0.97180	0.97120
62	0.98220	0.98080	0.97940	0.97800	0.97670	0.97550	0.97440	0.97340	0.97260	0.97210
63	0.98280	0.98150	0.98010	0.97880	0.97750	0.97630	0.97520	0.97420	0.97340	0.97290
64	0.98350	0.98210	0.98080	0.97950	0.97830	0.97710	0.97600	0.97500	0.97430	0.97370
65	0.98410	0.98280	0.98150	0.98030	0.97900	0.97780	0.97680	0.97580	0.97510	0.97450
66	0.98480	0.98350	0.98220	0.98100	0.97980	0.97860	0.97760	0.97660	0.97590	0.97540
67	0.98540	0.98420	0.98300	0.98170	0.98050	0.97940	0.97840	0.97750	0.97670	0.97620
68	0.98610	0.98490	0.98370	0.98250	0.98130	0.98020	0.97920	0.97830	0.97750	0.97700
69	0.98680	0.98560	0.98440	0.98320	0.98210	0.98100	0.98000	0.97910	0.97840	0.97780
70	0.98760	0.98630	0.98510	0.98390	0.98280	0.98180	0.98080	0.97990	0.97920	0.97870
71	0.98840	0.98710	0.98590	0.98470	0.98360	0.98250	0.98160	0.98070	0.98000	0.97950
72	0.98910	0.98790	0.98670	0.98550	0.98430	0.98330	0.98240	0.98150	0.98080	0.98030
73	0.98980	0.98860	0.98740	0.98630	0.98510	0.98410	0.98320	0.98230	0.98170	0.98110
74	0.99050	0.98940	0.98820	0.98710	0.98590	0.98490	0.98400	0.98320	0.98250	0.98200
75	0.99120	0.99010	0.98900	0.98780	0.98670	0.98570	0.98480	0.98400	0.98330	0.98280
76	0.99190	0.99080	0.98970	0.98860	0.98750	0.98650	0.98560	0.98480	0.98410	0.98360
77	0.99250	0.99150	0.99050	0.98940	0.98830	0.98730	0.98640	0.98560	0.98500	0.98440
78	0.99320	0.99220	0.99120	0.99010	0.98910	0.98810	0.98720	0.98640	0.98580	0.98530
79	0.99380	0.99290	0.99190	0.99090	0.98990	0.98890	0.98800	0.98730	0.98660	0.98610
80	0.99440	0.99350	0.99260	0.99160	0.99070	0.98970	0.98890	0.98810	0.98740	0.98690
81	0.99500	0.99420	0.99330	0.99240	0.99140	0.99050	0.98970	0.98890	0.98820	0.98780
82	0.99560	0.99480	0.99400	0.99310	0.99220	0.99130	0.99050	0.98970	0.98910	0.98860
83	0.99610	0.99540	0.99470	0.99380	0.99290	0.99210	0.99130	0.99050	0.98990	0.98940
84	0.99660	0.99590	0.99520	0.99450	0.99370	0.99290	0.99210	0.99130	0.99070	0.99020
85	0.99710	0.99640	0.99580	0.99510	0.99440	0.99360	0.99290	0.99220	0.99150	0.99110
86	0.99750	0.99700	0.99630	0.99570	0.99500	0.99440	0.99370	0.99300	0.99240	0.99190
87	0.99790	0.99750	0.99690	0.99630	0.99570	0.99500	0.99450	0.99380	0.99320	0.99270
88	0.99830	0.99790	0.99750	0.99690	0.99630	0.99570	0.99510	0.99460	0.99400	0.99350
89	0.99860	0.99830	0.99790	0.99740	0.99690	0.99630	0.99570	0.99520	0.99480	0.99440
90	0.99900	0.99860	0.99830	0.99790	0.99750	0.99690	0.99640	0.99590	0.99550	0.99520
91	0.99920	0.99880	0.99850	0.99810	0.99770	0.99740	0.99690	0.99640	0.99600	0.99570
92	0.99930	0.99900	0.99870	0.99840	0.99800	0.99770	0.99740	0.99690	0.99650	0.99620
93	0.99950	0.99920	0.99890	0.99860	0.99830	0.99800	0.99770	0.99740	0.99700	0.99670
94	0.99970	0.99940	0.99920	0.99890	0.99860	0.99830	0.99800	0.99770	0.99750	0.99720
95	0.99980	0.99960	0.99940	0.99910	0.99880	0.99850	0.99830	0.99800	0.99790	0.99780
96	0.99980	0.99960	0.99940	0.99910	0.99880	0.99860	0.99840	0.99810	0.99800	0.99790
97	0.99980	0.99960	0.99940	0.99920	0.99880	0.99870	0.99850	0.99820	0.99810	0.99800
98	0.99980	0.99960	0.99940	0.99920	0.99890	0.99880	0.99850	0.99830	0.99820	0.99810
99	0.99980	0.99960	0.99950	0.99930	0.99910	0.99880	0.99860	0.99840	0.99830	0.99820
100	0.99980	0.99970	0.99950	0.99930	0.99910	0.99880	0.99870	0.99850	0.99840	0.99830
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APPENDIX K

25 YEAR PROJECTIONS

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NOTES

- Refer to the TABLE 8 FOOTNOTES in the FY 2023 Valuation Report for information related to this appendix.
- Non-CSB/REDUX includes High-3 and BRS benefit tiers.
- Columns in this appendix may not add due to rounding.
- In some cases the number of personnel may show zero with the corresponding pay showing a non-zero value. This is a result of rounding the display to the nearest person.
- Future mortality improvement is assumed throughout this appendix (with the exception of temporary disabled retirees).
- Retired pay and survivor annuities are required to be paid on the first day of each month. When the first day of the month falls on a non-business day (weekend/holiday), the retiree pay must be paid the preceding business day. Therefore, some years there may be 11 or 13 payments during the year. Annual fiscal year amounts shown in this appendix assume 12 monthly payments each year.
- The economic assumptions from the TABLE 8 FOOTNOTES in the FY 2023 Valuation Report are applied to the projection of basic pay and retired outlays.

ACTIVE DUTY PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End (September 30th)			Dollars During Fiscal Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2023	262,086	1,140,204	1,402,290			
2024	263,517	1,132,955	1,396,472	\$25,087,646	\$49,910,131	\$74,997,777
2025	264,885	1,138,637	1,403,522	\$26,251,013	\$53,261,739	\$79,512,752
2026	264,025	1,156,783	1,420,808	\$27,531,810	\$57,419,386	\$84,951,196
2027	262,350	1,160,181	1,422,531	\$28,849,094	\$61,933,685	\$90,782,779
2028	260,841	1,164,728	1,425,569	\$30,236,949	\$66,138,040	\$96,374,990
2029	262,142	1,173,608	1,435,750	\$31,755,797	\$70,222,209	\$101,978,006
2030	262,142	1,173,608	1,435,750	\$33,374,317	\$74,128,428	\$107,502,746
2031	262,142	1,173,608	1,435,750	\$35,010,426	\$77,760,608	\$112,771,034
2032	262,142	1,173,608	1,435,750	\$36,745,510	\$81,419,194	\$118,164,703
2033	262,142	1,173,608	1,435,750	\$38,558,186	\$85,075,106	\$123,633,292
2034	262,142	1,173,608	1,435,750	\$40,461,148	\$88,746,912	\$129,208,060
2035	262,142	1,173,608	1,435,750	\$42,460,911	\$92,503,500	\$134,964,411
2036	262,142	1,173,608	1,435,750	\$44,539,273	\$96,340,896	\$140,880,169
2037	262,142	1,173,608	1,435,750	\$46,694,438	\$100,263,465	\$146,957,903
2038	262,142	1,173,608	1,435,750	\$48,935,304	\$104,254,202	\$153,189,506
2039	262,142	1,173,608	1,435,750	\$51,301,542	\$108,330,182	\$159,631,724
2040	262,142	1,173,608	1,435,750	\$53,820,531	\$112,526,686	\$166,347,217
2041	262,142	1,173,608	1,435,750	\$56,477,023	\$116,900,922	\$173,377,945
2042	262,142	1,173,608	1,435,750	\$59,268,764	\$121,469,487	\$180,738,251
2043	262,142	1,173,608	1,435,750	\$62,209,793	\$126,246,700	\$188,456,493
2044	262,142	1,173,608	1,435,750	\$65,104,817	\$130,943,526	\$196,048,342
2045	262,142	1,173,608	1,435,750	\$67,771,661	\$135,331,111	\$203,102,772
2046	262,142	1,173,608	1,435,750	\$70,425,127	\$139,615,792	\$210,040,919
2047	262,142	1,173,608	1,435,750	\$73,138,527	\$143,899,758	\$217,038,285
2048	262,142	1,173,608	1,435,750	\$75,886,142	\$148,234,202	\$224,120,344

SELECTED RESERVE PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	People at Year End (September 30th)			Dollars During Fiscal Year		
	Officers	Enlisted	Total	Officers	Enlisted	Total
2023	117,597	557,450	675,047			
2024	121,145	555,358	676,503	\$3,256,283	\$5,830,005	\$9,086,288
2025	120,134	568,328	688,462	\$3,398,393	\$6,053,332	\$9,451,725
2026	118,405	567,941	686,346	\$3,512,222	\$6,263,001	\$9,775,223
2027	116,634	570,112	686,746	\$3,625,675	\$6,392,535	\$10,018,209
2028	116,142	570,012	686,154	\$3,742,137	\$6,556,785	\$10,298,922
2029	116,519	571,570	688,088	\$3,873,079	\$6,720,837	\$10,593,916
2030	116,519	571,570	688,089	\$4,014,659	\$6,916,037	\$10,930,696
2031	116,519	571,570	688,089	\$4,154,490	\$7,115,718	\$11,270,208
2032	116,519	571,570	688,089	\$4,297,644	\$7,320,533	\$11,618,177
2033	116,519	571,570	688,088	\$4,445,316	\$7,522,606	\$11,967,922
2034	116,519	571,570	688,089	\$4,598,689	\$7,726,151	\$12,324,840
2035	116,519	571,570	688,089	\$4,765,920	\$7,929,899	\$12,695,818
2036	116,519	571,570	688,089	\$4,945,092	\$8,144,926	\$13,090,018
2037	116,519	571,570	688,088	\$5,121,871	\$8,369,855	\$13,491,727
2038	116,519	571,570	688,088	\$5,284,713	\$8,605,241	\$13,889,954
2039	116,519	571,570	688,088	\$5,447,549	\$8,845,156	\$14,292,705
2040	116,519	571,570	688,089	\$5,615,597	\$9,089,718	\$14,705,315
2041	116,519	571,570	688,089	\$5,797,662	\$9,336,570	\$15,134,232
2042	116,519	571,570	688,089	\$5,990,255	\$9,589,686	\$15,579,941
2043	116,519	571,570	688,089	\$6,184,767	\$9,852,309	\$16,037,077
2044	116,519	571,570	688,088	\$6,375,180	\$10,126,678	\$16,501,858
2045	116,519	571,570	688,089	\$6,566,768	\$10,409,106	\$16,975,875
2046	116,519	571,570	688,089	\$6,770,916	\$10,698,305	\$17,469,221
2047	116,519	571,570	688,089	\$6,991,676	\$10,993,007	\$17,984,683
2048	116,519	571,570	688,089	\$7,213,422	\$11,295,133	\$18,508,554

TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal Year	Nondisabled (non-CSB/Redux)			Nondisabled (CSB/Redux)			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	Officers	Enlisted	Total	
2023	538,298	1,280,670	1,818,968	6,754	89,152	95,906	24,912	113,447	138,359	2,053,233
2024	539,459	1,279,267	1,818,726	6,950	90,652	97,602	25,804	116,718	142,522	2,058,846
2025	539,734	1,274,190	1,813,923	7,103	91,626	98,729	26,696	119,785	146,482	2,059,126
2026	539,771	1,268,941	1,808,712	7,230	92,260	99,490	27,587	122,700	150,287	2,058,402
2027	539,466	1,262,150	1,801,615	7,330	92,603	99,933	28,475	125,559	154,034	2,055,355
2028	538,789	1,254,703	1,793,492	7,409	92,676	100,085	29,357	128,368	157,725	2,050,875
2029	537,920	1,246,409	1,784,330	7,468	92,586	100,054	30,231	131,132	161,363	2,045,033
2030	536,757	1,237,666	1,774,423	7,508	92,341	99,849	31,102	133,844	164,945	2,038,106
2031	535,142	1,227,606	1,762,747	7,533	92,005	99,538	31,969	136,520	168,490	2,029,147
2032	532,940	1,216,323	1,749,263	7,548	91,591	99,138	32,836	139,160	171,996	2,018,074
2033	530,352	1,204,305	1,734,656	7,550	91,096	98,646	33,701	141,777	175,479	2,005,576
2034	527,484	1,191,296	1,718,780	7,540	90,507	98,047	34,559	144,374	178,933	1,991,545
2035	524,431	1,177,956	1,702,387	7,523	89,844	97,367	35,410	146,932	182,342	1,976,694
2036	521,304	1,164,414	1,685,718	7,501	89,108	96,609	36,257	149,470	185,727	1,961,295
2037	518,488	1,151,609	1,670,096	7,472	88,296	95,768	37,101	151,995	189,096	1,946,595
2038	516,044	1,139,181	1,655,225	7,438	87,399	94,837	37,949	154,528	192,477	1,931,852
2039	513,832	1,127,421	1,641,254	7,398	86,412	93,810	38,794	157,067	195,861	1,916,922
2040	511,928	1,115,157	1,627,084	7,353	85,323	92,675	39,633	159,608	199,241	1,901,449
2041	510,276	1,102,882	1,613,159	7,301	84,123	91,423	40,464	162,116	202,580	1,885,887
2042	508,667	1,090,242	1,598,909	7,242	82,800	90,042	41,282	164,577	205,859	1,869,760
2043	507,150	1,077,654	1,584,804	7,176	81,345	88,521	42,083	166,974	209,057	1,853,370
2044	506,277	1,065,738	1,572,015	7,101	79,747	86,848	42,880	169,332	212,211	1,837,724
2045	505,572	1,054,562	1,560,134	7,018	77,996	85,014	43,678	171,691	215,368	1,822,550
2046	504,747	1,044,337	1,549,084	6,924	76,086	83,010	44,461	174,053	218,514	1,807,792
2047	503,835	1,033,892	1,537,728	6,819	74,012	80,831	45,222	176,415	221,637	1,792,617
2048	503,096	1,024,523	1,527,619	6,701	71,770	78,471	45,961	178,732	224,693	1,778,327

*Only includes retirees in paid status.

TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	Nondisabled (non-CSB/Redux)			Nondisabled (CSB/Redux)			Disabled			Grand Total
	Officers	Enlisted	Total	Officers	Enlisted	Total	Officers	Enlisted	Total	
2024	\$31,164,225	\$35,793,814	\$66,958,039	\$373,374	\$2,490,965	\$2,864,339	\$890,911	\$1,710,818	\$2,601,728	\$72,424,107
2025	\$32,109,912	\$36,725,897	\$68,835,809	\$396,877	\$2,602,633	\$2,999,510	\$941,631	\$1,815,620	\$2,757,251	\$74,592,570
2026	\$33,016,542	\$37,617,453	\$70,633,995	\$419,429	\$2,703,432	\$3,122,861	\$994,135	\$1,921,338	\$2,915,473	\$76,672,329
2027	\$33,945,375	\$38,525,673	\$72,471,048	\$441,479	\$2,800,969	\$3,242,449	\$1,049,836	\$2,031,887	\$3,081,723	\$78,795,219
2028	\$34,886,817	\$39,437,950	\$74,324,767	\$463,837	\$2,896,855	\$3,360,691	\$1,108,686	\$2,147,713	\$3,256,399	\$80,941,857
2029	\$35,844,103	\$40,362,110	\$76,206,213	\$486,446	\$2,997,578	\$3,484,024	\$1,170,652	\$2,268,366	\$3,439,018	\$83,129,255
2030	\$36,817,600	\$41,301,481	\$78,119,081	\$510,362	\$3,113,997	\$3,624,359	\$1,236,015	\$2,393,950	\$3,629,965	\$85,373,405
2031	\$37,800,363	\$42,244,683	\$80,045,046	\$538,505	\$3,259,408	\$3,797,912	\$1,305,096	\$2,524,990	\$3,830,086	\$87,673,045
2032	\$38,788,833	\$43,191,245	\$81,980,078	\$569,676	\$3,429,451	\$3,999,127	\$1,378,138	\$2,661,808	\$4,039,946	\$90,019,150
2033	\$39,778,386	\$44,144,722	\$83,923,108	\$598,792	\$3,597,642	\$4,196,434	\$1,455,252	\$2,804,871	\$4,260,123	\$92,379,665
2034	\$40,770,217	\$45,080,843	\$85,851,060	\$624,742	\$3,748,382	\$4,373,123	\$1,536,624	\$2,955,084	\$4,491,708	\$94,715,891
2035	\$41,770,580	\$46,020,556	\$87,791,136	\$647,660	\$3,886,549	\$4,534,209	\$1,622,320	\$3,112,267	\$4,734,587	\$97,059,932
2036	\$42,783,064	\$46,966,563	\$89,749,627	\$667,448	\$4,011,833	\$4,679,281	\$1,712,631	\$3,276,569	\$4,989,200	\$99,418,108
2037	\$43,828,379	\$47,950,932	\$91,779,311	\$685,289	\$4,125,671	\$4,810,960	\$1,807,618	\$3,448,589	\$5,256,207	\$101,846,478
2038	\$44,918,626	\$49,050,723	\$93,969,349	\$701,580	\$4,227,806	\$4,929,386	\$1,908,347	\$3,629,432	\$5,537,780	\$104,436,514
2039	\$46,038,993	\$50,208,967	\$96,247,960	\$716,056	\$4,318,770	\$5,034,826	\$2,015,044	\$3,819,381	\$5,834,424	\$107,117,210
2040	\$47,184,549	\$51,174,443	\$98,358,992	\$728,996	\$4,401,332	\$5,130,328	\$2,127,048	\$4,018,533	\$6,145,581	\$109,634,901
2041	\$48,365,859	\$52,105,636	\$100,471,494	\$740,838	\$4,473,867	\$5,214,705	\$2,244,065	\$4,225,715	\$6,469,780	\$112,155,979
2042	\$49,593,480	\$52,968,582	\$102,562,062	\$751,642	\$4,538,161	\$5,289,804	\$2,366,356	\$4,439,996	\$6,806,352	\$114,658,218
2043	\$50,830,491	\$53,845,284	\$104,675,775	\$761,163	\$4,589,576	\$5,350,740	\$2,493,269	\$4,660,103	\$7,153,372	\$117,179,887
2044	\$52,251,899	\$55,165,560	\$107,417,459	\$768,792	\$4,626,339	\$5,395,131	\$2,626,205	\$4,886,634	\$7,512,839	\$120,325,429
2045	\$53,784,091	\$56,437,930	\$110,222,021	\$775,280	\$4,643,995	\$5,419,275	\$2,769,727	\$5,126,366	\$7,896,093	\$123,537,389
2046	\$55,381,842	\$57,784,098	\$113,165,941	\$780,754	\$4,642,053	\$5,422,807	\$2,924,611	\$5,384,047	\$8,308,658	\$126,897,406
2047	\$57,033,527	\$59,055,020	\$116,088,547	\$784,483	\$4,618,344	\$5,402,826	\$3,087,755	\$5,658,788	\$8,746,543	\$130,237,916
2048	\$58,768,198	\$60,507,846	\$119,276,044	\$786,170	\$4,574,129	\$5,360,299	\$3,257,887	\$5,948,113	\$9,206,001	\$133,842,344

RETIREE GAIN STATEMENT

Fiscal Year	Gains During the Fiscal Year						Average Starting Net Retired Pay Before CPI Increase					
	Nondisabled (non-CSB/Redux)		Nondisabled (CSB/Redux)		Disabled		Nondisabled (non-CSB/Redux)		Nondisabled (CSB/Redux)		Disabled	
	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2024	15,272	36,389	205	1,741	1,562	5,774	\$56,227	\$25,854	\$84,872	\$42,076	\$54,695	\$27,266
2025	14,530	33,090	164	1,238	1,559	5,671	\$58,918	\$27,851	\$93,479	\$47,210	\$58,322	\$29,471
2026	14,442	33,142	138	923	1,559	5,581	\$61,782	\$29,441	\$102,283	\$52,436	\$62,210	\$31,792
2027	14,250	31,770	113	659	1,558	5,574	\$64,080	\$30,877	\$109,889	\$57,852	\$66,242	\$34,439
2028	14,031	31,245	93	418	1,555	5,567	\$66,239	\$31,981	\$118,015	\$65,184	\$70,492	\$36,962
2029	13,989	30,479	74	289	1,551	5,564	\$68,218	\$33,150	\$125,069	\$71,021	\$75,094	\$39,540
2030	13,843	30,080	57	170	1,551	5,550	\$70,421	\$34,412	\$133,191	\$80,303	\$80,229	\$42,235
2031	13,537	28,795	44	120	1,553	5,550	\$73,012	\$35,717	\$140,852	\$85,734	\$85,726	\$45,123
2032	13,083	27,548	34	89	1,556	5,547	\$76,273	\$37,571	\$148,724	\$89,895	\$91,500	\$48,057
2033	12,819	26,764	24	59	1,558	5,557	\$78,839	\$39,288	\$158,958	\$94,346	\$97,932	\$51,117
2034	12,648	25,765	15	20	1,555	5,565	\$81,085	\$40,512	\$173,697	\$103,058	\$104,609	\$54,403
2035	12,544	25,364	10	9	1,553	5,551	\$83,394	\$41,707	\$187,505	\$111,138	\$111,401	\$57,547
2036	12,525	25,065	8	3	1,553	5,553	\$85,585	\$42,930	\$199,327	\$119,435	\$118,520	\$60,886
2037	12,855	25,596	5	1	1,554	5,556	\$87,429	\$43,857	\$212,558	\$127,209	\$125,819	\$64,187
2038	13,201	25,310	4	1	1,561	5,578	\$88,920	\$44,063	\$226,060	\$134,651	\$133,910	\$68,179
2039	13,360	24,977	2	0	1,563	5,593	\$89,979	\$43,776	\$240,214	\$142,219	\$142,487	\$72,731
2040	13,574	24,154	1	0	1,563	5,603	\$91,413	\$44,149	\$254,773	\$149,122	\$150,276	\$77,201
2041	13,716	23,807	1	0	1,560	5,578	\$94,142	\$44,578	\$265,446	\$154,051	\$156,753	\$81,010
2042	13,575	23,191	0	0	1,555	5,542	\$95,906	\$44,734	\$264,038	\$156,151	\$167,339	\$84,378
2043	13,461	22,787	0	0	1,545	5,491	\$97,610	\$45,271	\$263,811	\$160,360	\$176,255	\$87,006
2044	13,851	22,767	0	0	1,550	5,469	\$109,334	\$53,178	\$274,796	\$157,668	\$185,839	\$89,322
2045	13,787	22,812	0	0	1,563	5,493	\$116,407	\$56,910	\$0	\$0	\$199,387	\$92,903
2046	13,447	23,030	0	0	1,560	5,525	\$122,688	\$60,445	\$0	\$0	\$210,450	\$95,632
2047	13,148	22,332	0	0	1,551	5,559	\$128,547	\$63,509	\$0	\$0	\$220,329	\$97,681
2048	13,107	22,675	0	0	1,543	5,552	\$134,777	\$66,620	\$0	\$0	\$228,791	\$98,530

*The difference in average retired pay between Non-CSB/Redux and CSB/Redux is due to CSB/Redux retirees typically retiring with higher years of service and pay than non-CSB/Redux retirees.

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

TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal Year	SBP Active Non-CSB/Redux	SBP Active CSB/Redux	SBP Reserve	Minimum Income	Death on Active Duty	RSFPP	Total
2023	201,657	674	95,689	35	12,326	2,151	312,532
2024	201,669	770	99,775	26	12,044	1,820	316,104
2025	201,206	879	103,522	20	11,818	1,532	318,978
2026	200,416	1,004	107,109	17	11,648	1,284	321,478
2027	199,358	1,146	110,527	13	11,554	1,075	323,673
2028	198,075	1,305	113,747	11	11,525	899	325,562
2029	196,608	1,485	116,737	9	11,525	754	327,116
2030	195,007	1,687	119,469	7	11,543	634	328,346
2031	193,331	1,913	121,919	6	11,580	536	329,282
2032	191,624	2,166	124,062	5	11,630	457	329,939
2033	189,929	2,446	125,880	4	11,686	393	330,332
2034	188,286	2,757	127,355	3	11,744	342	330,477
2035	186,726	3,099	128,471	2	11,800	302	330,388
2036	185,265	3,476	129,217	2	11,852	270	330,064
2037	183,920	3,888	129,595	2	11,898	244	329,524
2038	182,700	4,339	129,610	1	11,938	224	328,781
2039	181,588	4,831	129,262	1	11,971	207	327,821
2040	180,574	5,367	128,568	1	11,997	193	326,651
2041	179,644	5,950	127,553	1	12,017	182	325,283
2042	178,780	6,583	126,248	0	12,034	172	323,739
2043	177,965	7,267	124,695	0	12,045	163	322,040
2044	177,181	8,004	122,942	0	12,052	154	320,217
2045	176,412	8,795	121,036	0	12,054	146	318,301
2046	175,641	9,637	119,024	0	12,050	139	316,323
2047	174,854	10,528	116,950	0	12,041	131	314,304
2048	174,038	11,464	114,848	0	12,026	124	312,263

TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	SBP Active Non-CSB/Redux	SBP Active CSB/Redux	SBP Reserve	Minimum Income	Death on Active Duty	RSFPP	Total
2024	\$4,055,736	\$11,749	\$1,044,087	\$331	\$258,314	\$5,589	\$5,375,806
2025	\$4,147,628	\$13,753	\$1,119,596	\$251	\$263,169	\$4,798	\$5,549,195
2026	\$4,230,706	\$16,108	\$1,194,467	\$207	\$268,591	\$4,107	\$5,714,185
2027	\$4,313,010	\$18,937	\$1,271,599	\$171	\$275,548	\$3,519	\$5,882,783
2028	\$4,394,647	\$22,213	\$1,350,813	\$142	\$283,991	\$3,025	\$6,054,832
2029	\$4,475,868	\$26,136	\$1,431,686	\$118	\$293,478	\$2,614	\$6,229,898
2030	\$4,557,337	\$30,707	\$1,513,789	\$98	\$303,828	\$2,274	\$6,408,034
2031	\$4,639,772	\$36,031	\$1,596,663	\$82	\$315,030	\$1,996	\$6,589,574
2032	\$4,724,001	\$42,139	\$1,679,814	\$69	\$326,991	\$1,771	\$6,774,784
2033	\$4,811,056	\$49,105	\$1,762,746	\$57	\$339,557	\$1,589	\$6,964,110
2034	\$4,902,116	\$56,976	\$1,844,878	\$47	\$352,639	\$1,444	\$7,158,100
2035	\$4,998,238	\$65,872	\$1,925,562	\$39	\$366,185	\$1,330	\$7,357,225
2036	\$5,100,160	\$75,773	\$2,004,160	\$32	\$380,133	\$1,241	\$7,561,499
2037	\$5,208,348	\$86,818	\$2,080,199	\$26	\$394,430	\$1,171	\$7,770,992
2038	\$5,323,492	\$99,028	\$2,153,136	\$21	\$409,098	\$1,117	\$7,985,891
2039	\$5,445,928	\$112,572	\$2,222,353	\$17	\$424,106	\$1,075	\$8,206,051
2040	\$5,575,582	\$127,478	\$2,287,423	\$14	\$439,457	\$1,042	\$8,430,995
2041	\$5,712,530	\$143,876	\$2,348,164	\$11	\$455,211	\$1,015	\$8,660,807
2042	\$5,857,020	\$161,861	\$2,404,619	\$9	\$471,431	\$992	\$8,895,931
2043	\$6,009,058	\$181,573	\$2,457,052	\$7	\$488,103	\$971	\$9,136,764
2044	\$6,168,596	\$203,110	\$2,505,766	\$5	\$505,217	\$951	\$9,383,645
2045	\$6,335,829	\$226,590	\$2,551,269	\$4	\$522,714	\$931	\$9,637,336
2046	\$6,510,710	\$252,082	\$2,594,108	\$3	\$540,479	\$910	\$9,898,292
2047	\$6,693,190	\$279,658	\$2,634,842	\$2	\$558,442	\$887	\$10,167,021
2048	\$6,882,977	\$309,351	\$2,674,015	\$1	\$576,564	\$862	\$10,443,770

TOTAL PROJECTED BASIC PAY AND OUTLAYS

(Dollar Amounts in Thousands)

Fiscal Year	Total Projected Basic Pay	Total Projected Outlays	Outlays Over Basic Pay
2024	\$84,084,065	\$77,799,912	92.5%
2025	\$88,964,477	\$80,141,765	90.1%
2026	\$94,726,419	\$82,386,514	87.0%
2027	\$100,800,988	\$84,678,002	84.0%
2028	\$106,673,912	\$86,996,689	81.6%
2029	\$112,571,922	\$89,359,153	79.4%
2030	\$118,433,441	\$91,781,439	77.5%
2031	\$124,041,241	\$94,262,619	76.0%
2032	\$129,782,880	\$96,793,935	74.6%
2033	\$135,601,214	\$99,343,775	73.3%
2034	\$141,532,900	\$101,873,991	72.0%
2035	\$147,660,230	\$104,417,158	70.7%
2036	\$153,970,187	\$106,979,607	69.5%
2037	\$160,449,630	\$109,617,470	68.3%
2038	\$167,079,461	\$112,422,405	67.3%
2039	\$173,924,429	\$115,323,261	66.3%
2040	\$181,052,532	\$118,065,896	65.2%
2041	\$188,512,177	\$120,816,786	64.1%
2042	\$196,318,192	\$123,554,149	62.9%
2043	\$204,493,570	\$126,316,651	61.8%
2044	\$212,550,200	\$129,709,074	61.0%
2045	\$220,078,646	\$133,174,726	60.5%
2046	\$227,510,140	\$136,795,698	60.1%
2047	\$235,022,968	\$140,404,938	59.7%
2048	\$242,628,898	\$144,286,114	59.5%

APPENDIX L

TREASURY PAYMENTS

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

Introduction

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

There are three causes of changes in the Military Retirement Fund's unfunded liability: changes in benefits, annual experience gains or losses resulting from actual experience deviating from expected experience, and changes in actuarial assumptions used in the projected liability calculations. The following describes the technical procedure of amortizing these types of changes, as approved by the Board.

Amortization Procedure

All three types of changes in the UFL are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption; (2) the payment stream completely liquidates the additional liability, with a new overall weighted period determined using 20 years weighted by the absolute value of the new liability and the remaining period on the unamortized balance prior to the new liability weighted by the absolute value of that balance; and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial UFL are determined. At its July 2021 meeting, the Board adopted a new methodology for amortizing the unfunded liability, moving from maintaining separate remaining amortization periods for amortizing experience gains and losses, assumption changes, and benefit changes bases to a combined 20-year layered basis.

Actuarial gains and losses are changes in the UFL that result from actual experience in a pension plan deviating from what was expected, benefit changes, or assumption changes. An actuarial gain is a decrease in the UFL and is usually expressed as a negative number. Conversely, a loss represents an increase in the UFL and is usually expressed as a positive number. The amortization payment for a negative change (gain) is also expressed as a negative number. These negative amortization payments offset any positive amortization payments otherwise payable, including the (positive) payments amortizing the system's initial UFL.

**CALCULATION OF THE OCTOBER 1, 2024,
TREASURY PAYMENT**

The following pages display the calculation of the October 1, 2024, Treasury payment based on the September 30, 2023, valuation results and amortization methods and assumptions approved by the Board.

Treasury concurrent receipt normal costs displayed on the next page reflect actuarially calculated amounts. However, due to the Budget Control Act of 2011, in both FY 2023 and 2024 actual Treasury contributions for these amounts were reduced (or sequestered). The reductions were 8.3% (or \$0.961 billion) in FY 2023 and 8.3% (or \$1.80 billion) in FY 2024. The Board decided to treat the FY 2024 sequestered amount of \$1.80 billion as an experience loss in the FY 2023 valuation and amortized it (brought forward with valuation interest rate) over one year.

TABLE L-1

**TOTAL TREASURY PAYMENT
OCTOBER 1, 2024 AND OCTOBER 1, 2023
(\$ in billions)**

	<u>October 1, 2024</u>	<u>October 1, 2023</u>
Amortization payment for:		
1. Initial unfunded liability	\$111.282	\$108.303
2. Initial unfunded liability amortization for Coast Guard	\$21.530	\$20.953
2. Changes in benefits	\$7.861	\$7.768
3. Gains and Losses Amortization		
a. Changes in actuarial assumptions	\$18.514	\$21.608
b. Actuarial experience	-\$6.67	-\$8.11
c. Unpaid contribution	\$1.871	\$0.999
Total amortization payment	<u>\$154.387</u>	<u>\$151.521</u>
Normal cost payment	<u>\$24.633</u>	<u>\$21.673</u>
Total Treasury payment	\$179.020	\$173.194

Note: Normal cost payments have not reflected the sequestration-mandated reductions.