



VALUATION OF THE MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND

SEPTEMBER 30, 2016

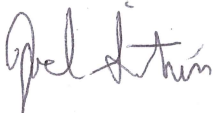
**DoD Office of the Actuary
December 2017**

ACTUARIAL CERTIFICATION

This report documents the results of an actuarial valuation of the postretirement medical benefits offered to Medicare-eligible retirees and dependents of the U.S. uniformed services. The primary purpose of this valuation is to determine the Actuarial Liability as of September 30, 2016, and certain funding requirements – the FY 2018 unfunded liability amortization payment and FY 2019 per capita normal costs for the Medicare-Eligible Retiree Health Care Fund (MERHCF), in support of the Secretary of Defense and the MERHCF Board of Actuaries (MERHCF Board). These valuation results meet the requirements of Chapter 56, Title 10, United States Code, and use of these results for other purposes may not be appropriate.

We have performed the valuation using methods and assumptions approved by the MERHCF Board and in accordance with generally accepted actuarial principles and practices. In general, the projected benefit costs and decrement rates used in the valuation are based on actual experience of the military and retired military population. The annual economic assumptions include a 2.75% inflation rate, 5.25% discount rate and 5.25% ultimate medical trend rate. The discount rate assumption used in the valuation is based on the funding policy and on the MERHCF Board's estimate of long term real Treasury yields.

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



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INTRODUCTION

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

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

Section 1114 of Title 10 created a Medicare-Eligible Retiree Health Care Board of Actuaries (the Board). The three independent members who comprise the Board are appointed by the Secretary of Defense. The Board is required to approve methods and assumptions used in actuarial valuations of the MERHCF, to determine the method of amortizing unfunded liabilities, to report annually to the Secretary of Defense, and to report to the President and the Congress on the status of the MERHCF at least every four years¹. The DoD Office of the Actuary (OACT) provides all technical and administrative support to the Board. The terms of the Board members are fifteen years (after staggered initial appointments of five, ten and fifteen years) and a member can be removed only for misconduct or failure to perform the duties of the office. The current (as of the July 2017 public meeting) Board members are Lynette Trygstad (Chairperson), David Osterndorf, and Stuart Alden. The DoD Chief Actuary is the Executive Secretary for the Board.

Chapter 56 of Title 10, U.S.C. also requires that an actuarial valuation be performed at least once every four years, using the aggregate entry-age normal cost funding method. Under this law, the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from assumed experience differing from actual experience. On behalf of the uniformed services, the Treasury Department also deposits funds for the annual accrued benefits based on each current year of service (normal cost), and the uniformed services reflect these normal cost contributions in their budgets.

NOTIFICATION ABOUT ROUNDING AND FUND NAME

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

¹ For access to the official transcripts from the July, 2017 Board meeting, the purpose of which was to approve the September 30, 2016, valuation assumptions and confirm the FY 2018 MERHCF per capita normal costs, follow this link:
<http://www.facadatabase.gov/committee/meetingdocuments.aspx?flr=148454&cid=1790>

SUMMARY OF VALUATION RESULTS

The purpose of the September 30, 2016, MERHCF valuation (2016 valuation) is to develop normal costs (NCs), actuarial accrued liabilities (ALs), unfunded accrued liabilities (UFLs), and UFL amortization payments associated with postretirement medical benefits payable from the MERHCF.

The 2016 valuation uses census population data as of September 30, 2016, aggregate claims data for FY 2016, and detailed claims data from fiscal years 2014 to 2016 (each fiscal year runs from October 1st through September 30th). The 2016 valuation produces AL and UFL figures as of September 30, 2016, an UFL amortization payment for October 1, 2017, and per capita NCs for FY 2017 that are projected to FY 2019. The total October 1, 2017, Treasury payment is the sum of the October 1, 2017, UFL amortization payment and the October 1, 2017, Treasury NC payment. The October 1, 2017, NC payment is a function of FY 2018 per capita NC amounts initially promulgated by the Board in 2016, as well as budgeted average force strengths for FY 2018. The aggregate entry-age normal cost method is used to produce the per capita normal costs, as stated in the law. These per capita normal costs are contributed for each eligible full-time (active duty) and part-time (reserve) participant each year. The per capita normal costs are determined by projecting a new-entrant cohort and its expected benefit payments over the next 100 years.

TABLE 1
LIABILITY SUMMARY
(\$ millions)

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
As of September 30, 2016	\$409,437	\$239,313	\$170,124

TABLE 2
TREASURY PAYMENT
(\$ millions)

<u>Payable</u>	<u>UFL Amortization</u>	<u>NC</u>	<u>Total</u>
October 1, 2017	\$6,567	\$8,384	\$14,951

TABLE 3
PER CAPITA NORMAL COSTS FOR FY 2019

<u>Payable</u>	<u>Active Duty</u>	<u>Reserve</u>
October 1, 2018	\$4,632	\$1,844

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

FUNDED STATUS

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

TABLE 4
FUNDED STATUS AS OF SEPTEMBER 30, 2016
(\$ millions)

PVFB	\$467,028
PVFNC	\$57,591
AL	\$409,437
Fund	\$239,313
UFL	\$170,124

ASSETS

The assets of the MERHCF are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury, taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Each security issued to the fund “mirrors” a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue security that is mirrored may have been issued recently, or at any time in the past.

Under current procedures adopted by Treasury, the investment manager is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the bid price for the public issue with the same maturity date and coupon rate. However, Treasury policy encourages a buy-and-hold approach giving consideration to the needs of the fund in determining the maturities of securities purchased.

For purposes of determining the unfunded liability, the assets of the fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the MERHCF, the amortized cost value is referred to as the “actuarial value of assets.” The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes: the interest coupons received, the change in the actuarial value of assets during the year, and the inflation compensation accrued from the holdings of Treasury Inflation-Protected Securities (TIPS).

The actuarial value of assets used in the determination of the unfunded liability includes the “accrued interest,” which is the amount of the next semiannual interest coupon payment that has

accrued since the date of the last coupon payment. The amount of the “accrued interest” is determined by multiplying the coupon payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 5 presents a statement of the actuarial value of assets as of September 30, 2016; Table 6 presents a statement of changes in the actuarial value of assets.

TABLE 5
STATEMENT OF ACTUARIAL VALUE OF ASSETS AS OF SEPTEMBER 30, 2016
(\$ millions)

Assets at book value	\$240,223
Accounts payable	\$289
IBNR	\$621
Actuarial Value of Assets	\$239,313

TABLE 6
FY 2016 STATEMENT OF CHANGES IN THE ACTUARIAL VALUE OF ASSETS
(\$ millions)

Actuarial value of assets, beginning of year	\$232,814
Contributions	
Amortization of UFL	\$3,324
Normal Cost	\$6,825
Nonrecurring, Other	\$0
Investment income	\$6,076
Total additions	\$16,226
Less: Benefit Payments	\$9,726
Actuarial value of assets, end of year	\$239,313

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

TABLE 7
MARKET VALUE OF ASSETS AS OF SEPTEMBER 30, 2016
(\$ millions)

Non-marketable, market-based securities	\$286,750
Fund balance with Treasury	\$101
Accounts Receivable	\$265
Total market-based value of assets	\$287,116

ACTUARIAL GAINS AND LOSSES

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

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

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

The following tables display summary level (gain)/loss information from the September 30, 2016, valuation. A more detailed display of the step-by-step liability gain/loss reconciliation is contained in Appendix B.

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

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
September 30, 2015 (actual)	\$427,261	\$232,814	\$194,448
September 30, 2016 (expected)	\$448,278	\$246,642	\$201,636
September 30, 2016 (actual)	\$409,437	\$239,313	\$170,124
(Gain) / loss			(\$31,512)

TABLE 9
SEPTEMBER 30, 2016 ASSET AND LIABILITY (GAIN) / LOSS SUMMARY
(\$ millions)

	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	(\$11,151)	\$7,329	(\$3,822)
Assumption	(\$27,690)		(\$27,690)
Plan Change	\$0		\$0
Total	(\$38,841)	\$7,329	(\$31,512)
(Gain) / Loss Expressed as a % of September 30, 2016 AL			
	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	-2.7%	1.8%	-0.9%
Assumption	-6.8%		-6.8%
Plan Change	0.0%		0.0%
Total	-9.5%	1.8%	-7.7%

TABLE 10
CHANGE IN UNFUNDED LIABILITY
(\$ millions)

1.	Actual Unfunded Accrued Liability, Sept. 30, 2016	\$170,124	41.6%
2.	Expected Unfunded Accrued Liability, Sept. 30, 2016	\$201,636	49.2%
3.	Total (Gain) / Loss	(\$31,512)	7.7%
a	Total experience (gain) / loss	(\$3,822)	0.9%
	census	\$92	0.0%
	claims	(\$11,243)	2.7%
	asset	\$7,329	3.1%
b	Total benefit change (gain) / loss	\$0	0.0%
c	Total assumption (gain) / loss	(\$27,690)	6.8%
	medical trend rates	(\$41,808)	10.2%
	claim vectors, admin and Rx rebate %	(\$2,912)	0.7%
	mortality, other demographic	(\$3,910)	1.0%
	discount rate	\$20,941	5.1%

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

PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS

The UFL is divided into four components: the initial UFL and the three categories of (gain)/loss previously mentioned, i.e., changes in the UFL arising from actuarial experience, actuarial assumption changes, and benefit changes. The Board chose to amortize the initial UFL over a 50-year period through the FY 2012 payment. At its meetings in August 2012 and July 2017, the Board decided to decrease the period over which the initial UFL is fully amortized by five years and seven years, respectively. The reason for the shorter amortization period is to ensure that the annual amortization payment covers, at a minimum, the interest growth on the initial unfunded liability. The last payment on the initial unfunded liability is expected to be made October 1, 2039, with payments increasing at the rate of assumed salary increases in OACT's Military Retirement Fund valuation, currently 3.25%. In addition, at its July 2017 meeting, the Board reduced the amortization period for all outstanding actuarial gains and losses to 20 years. New gains and losses in the other three categories are amortized over 20 years, with new gains and losses combined with existing unamortized balances on an aggregate basis and a weighted remaining period determined: 20 years weighted by the absolute value of the new gain/loss, and the remaining period weighted by the absolute value of the remaining unamortized balance.

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

PLAN AMENDMENTS

Benefit changes or plan amendments are amortized over 20 years. No new plan changes were reflected in the 2016 valuation.

VALUATION DATA AND PROCEDURE

Census Data

The active service member census data is the same as the active service member census data used for OACT's September 30, 2016, retirement pay valuation for DoD members, supplemented by summary end-strength data provided by the other uniformed services. Several displays of summary census data are provided in Appendix C.

Retired sponsor counts for the MERHCF valuation are higher than counts in OACT's retirement pay valuation because of the inclusion of non-DoD uniformed services in the MERHCF valuation and because this valuation includes all living retired sponsors, regardless of whether they are in "pay" status. For similar reasons, survivor counts are higher in this valuation. However, the number of eligible reserve retirees in the MERHCF has been lower recently than the number of eligible reserve retirees receiving retiree pay. This discrepancy results from P.L. 110-181, enacted January 28, 2008, which reduces the retirement age (for retiree pay) below age 60 by three months for every 90 days of certain active service with a maximum age reduction of 10 years. This early reserve retirement does not apply to subsidized retiree health care eligibility age (which continues to be age 60 for reserves).

The valuation input census data were extracted from files maintained at the Defense Manpower Data Center (DMDC). Data on individual retirees came from official files submitted by the Defense Finance and Accounting Service (DFAS). Reserve data were obtained from the Reserve Component Common Personnel Data System (RCCPDS), the official source for all reserve strengths and statistics. All eligible retirees and their eligible surviving spouses are included in the data. Data is matched to the Defense Eligibility and Enrollment System (DEERS) to obtain eligible spouses and children.

Active service member (active duty and reserve) data came from files provided by the four military personnel centers (Army, Navy, Air Force, Marines). Since the MERHCF provides benefits for retirees of additional uniformed services activities (as defined in section 1072(3) of Title 10), summary strength data is collected from the remaining units (Coast Guard, Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA)). The number of covered service members as of September 30, 2016 is shown in Table 11.

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

TABLE 11
ACTIVE SERVICE MEMBERS AS OF SEPTEMBER 30, 2016

<u>DoD</u>	
Active Duty	1,363,939
Reserve	735,062
<u>Coast Guard</u>	
Active Duty	39,841
Reserve	6,325
PHS Active Duty	6,617
NOAA Active Duty	320
<u>Total</u>	
Active Duty	1,410,717
Reserve	741,387

Population projections are generated by an actuarial projection model (called “HORG0” for the retiree medical valuation). The population projection structure used by OACT includes four broad categories of personnel, representing the starting status of the population. Each of the four

categories is further divided into 12 subcategories, representing projected future status, for a total of 48 categories.

The four broad categories (starting status) are:

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

The 12 subcategories (future status) are:

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

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

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

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

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

In HORGGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to disabled or nondisabled retiree, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. At the end of each year, the number of people is saved, and the population is aged. After 100 years, when none of the current active or retired personnel is left

² This category includes non-Selected Reserves with 20 or more good years.

in the system, the present values of the series of future benefit payments are determined, using the valuation interest rate. Because no new entrants come into the system, the projection is a “closed group” model.

Claims Data

OACT pulled detailed claims data and workload files from the DoD’s Medical Data Repository (MDR) for fiscal years 2014, 2015 and 2016. The data were used to develop claim vectors (CVs), and aggregate 2016 incurred claims data were completed and used to adjust the CVs to 2016 cost levels.

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

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

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

Participation

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

Economic Assumptions

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

Decrement Rates

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

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

MEDICAL TREND SENSITIVITY

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

TABLE 12
MEDICAL TREND SENSITIVITY

	<u>Assumed Trend</u>	<u>1% Higher Trend</u>	<u>1% Lower Trend</u>
Actuarial Liability as of 09/30/16 (\$ millions)	\$409,437	\$513,704	\$331,579
Per Capita Normal Cost for FY 2019			
Active Duty	\$4,632	\$7,477	\$2,879
Reserve	\$1,844	\$2,922	\$1,164
<u>Percentage Change in:</u>			
Actuarial Liability as of 09/30/16		25.5%	-19.0%
Per Capita Normal Cost for FY 2019			
Active Duty		61.4%	-37.8%
Reserve		58.5%	-36.9%

APPENDIX A

ELIGIBILITY AND PLAN PROVISIONS

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PLAN CHANGES INCLUDED FOR THE FIRST TIME IN THE CURRENT VALUATION

Although there were no changes to TRICARE in the 2017 National Defense Authorization Act (NDAA) that impact the MERHCF¹, a change was made to the Temporary Disability Retirement List (TDRL), causing a modification to disability retirement status (and benefits eligibility). This change reduced the maximum duration that service members can remain on a TDRL from five years to three years, before a final determination of Permanent Disability (or separation or return to service) is made. Since the medical benefits for service members on TDRL and Permanent Disability retirement are the same, and since the vast majority of service members who have been on TDRL for at least three years end up with a Permanent Disability retirement, the impact of this plan change is immaterial.

SUMMARY OF ELIGIBILITY REQUIREMENTS

History

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

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

General Eligibility Requirements - TRICARE

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

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

Survivors

Survivors retain coverage if the sponsor dies. Available health plan options and costs depend on the survivor's status: Survivor or Transitional Survivor. "Transitional Survivor" is a temporary status that refers to a survivor of a sponsor who dies while on active duty. Spouses retain their Transitional Survivor status for the first three years from the date of the member’s death, and then the spouse transitions to Survivor status. Children remain Transitional Survivors until they age out of TRICARE (and then become eligible for TRICARE Young Adult coverage) or marry, if earlier. Surviving spouses maintain TRICARE eligibility for life unless they remarry (a non-service member).

¹ The 2017 NDAA did include changes to TRICARE that impact benefits for non-Medicare retirees.

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

DoD Office of the Actuary (OACT) does not distinguish between Transitional Survivors and other Survivors when developing the MERHCF retiree medical liabilities. Almost all of the survivors eligible for Medicare are no longer eligible for transitional benefits, and the medical plan that most Medicare-eligible survivors use requires no contribution.

Medically-Retired Service Members (Disabled)

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

TDRL members are re-evaluated by the Service at least every 18 months for a period of up to either five years (for retirees placed on this list before January 1, 2017) or three years (for retirees placed on this list on or after January 1, 2017)². At that time, the Service determines whether the situation has improved, remained the same or has gotten worse. Depending on the outcome, the member can be retained on the TDRL, separated from service, returned to duty or placed on Permanent Disability Retirement List (PDRL).

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

Retired National Guard or Reserve Members

Retired members of the National Guard or Reserves are not eligible for subsidized³ TRICARE health benefits until they reach age 60 and are eligible for retiree pay.

² The change to a maximum TDRL duration of three years was made in NDAA 2017 P.L. 114-328 Sec. 525.

³ TRICARE Retired Reserve is unsubsidized coverage available to retired reserves (qualified for a non-regular retirement) who are under age 60 and not eligible for or covered by FEHB. Family members of qualified retired reserves are also eligible for TRICARE Retired Reserve coverage, also with no subsidy.

Former (Divorced) Spouses

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

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

Situation 1 (20-20-20 Rule)

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

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

Situation 2 (20-20-15 Rule)

Must have been married to the SAME member or former member for at least 20 years, and at least 15, but less than 20, of those years must have been creditable in determining the member's eligibility for retirement pay. The duration of benefit continuation (following divorce) depends on the date the marriage ended:

- For marriage end dates on or after September 29, 1988, coverage continues for one year
- For marriage end dates between April 1, 1985 and September 28, 1988, coverage continued for two years, or until December 31, 1988 if later
- For marriage end dates before April 1, 1985, coverage continues for life, as long as the preceding requirements continue to be met.

SUMMARY OF PLAN PROVISIONS

Plan Options and Plan Provisions for Retired Beneficiaries Eligible for Medicare

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

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

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

Eligible Benefit Payments to be Paid from the MERHCF

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

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

Key Features of TRICARE For Life

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

Table A1 summarizes medical coverage available to Medicare-eligible beneficiaries under the TFL plan (both in the U.S. and overseas). Table A2 summarizes medical coverage available to Medicare eligible beneficiaries under TRICARE Prime and the USFHP. The tables include plan design elements effective in fiscal year 2017.

TABLE A1
 FY 2017 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
Type of Plan	TRICARE For Life (TFL) offers Medicare wraparound coverage to TRICARE beneficiaries who are entitled to Medicare Part A due to age, disability or end-stage renal disease and have purchased Medicare Part B. TRICARE pays second to Medicare for services covered by both TRICARE and Medicare.	TRICARE For Life (TFL) is available to TRICARE beneficiaries overseas who are entitled to Medicare Part A due to age, disability or end-stage renal disease and who have Medicare Part B coverage. Because Medicare typically does not provide benefits overseas, TRICARE is the primary source of health benefits. TFL provides the same coverage as TRICARE Standard Overseas, with the same cost shares and deductibles.
Eligibility Requirements	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.	TFL is available to TRICARE beneficiaries entitled to Medicare Part A and enrolled in Medicare Part B.
Providers	Member may receive care from any Medicare provider. For referrals, Medicare rules apply. <i>Note:</i> If coverage is exhausted under Medicare, member may need to obtain authorization from regional contractor for some services.	Coverage under TFL is similar to TRICARE Standard Overseas in areas not covered by Medicare. Member may seek care from any qualified host nation provider without a referral.
Filing Claims	Provider will file the claims with Medicare. Medicare will pay its portion and automatically forward the claim electronically to TRICARE for processing.	Member may be required to pay for care up front and file claims with Wisconsin Physicians Service, the TRICARE Overseas claims processor.
Enrollment	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.	There is no enrollment in TFL (and no enrollment fee). However, enrollment in Medicare Part B is required.
Annual Deductible	For services covered by TRICARE and Medicare, no annual deductible applies. For services covered by Medicare, but not TRICARE, the Medicare annual deductible applies. For services covered by TRICARE, but not Medicare, the TRICARE annual deductible applies: <ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family 	<ul style="list-style-type: none"> ▪ \$150/Individual ▪ \$300/Family
Outpatient Visit	Services covered by TRICARE and Medicare <ul style="list-style-type: none"> ▪ Member pays nothing Services covered by Medicare, but not TRICARE. <ul style="list-style-type: none"> ▪ Medicare cost shares apply 	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge Host Nation Provider <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met

TABLE A1
FY 2017 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<p>Services covered by TRICARE, but not Medicare.</p> <ul style="list-style-type: none"> ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider: <ul style="list-style-type: none"> ▪ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Preventive Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount <p>No charge for: colorectal, breast, cervical and prostate cancer screenings, immunizations, and well-child visits for children under age 6.</p>	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met <p>No charge for: colorectal, breast, cervical and prostate cancer screenings, immunizations, and well-child visits for children under age 6.</p>
Inpatient Hospital	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (days 1-150) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p>	<p>Military Treatment Facility</p> <p>Nominal charges may apply (check with local facility for details)</p> <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ \$848 per day or 25% of billed charges, whichever is less, plus 25% for separately billed services

TABLE A1
 FY 2017 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<ul style="list-style-type: none"> ▪ 151+ days ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ \$250 per day or 25% of allowable institutional charges, whichever is less, plus 20% of separately billed, allowable professional charges ▪ Non-network provider <ul style="list-style-type: none"> ➢ \$848 per day or 25% of billed charges for institutional services, whichever is less, plus 25% of allowable for separately billed professional charges <p>Services not Covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Emergency Services	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the annual deductible is met <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge ▪ If admitted, nominal charges may apply (check with local facility for details) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met
Outpatient Behavioral Health Care	<p>Services covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing <p>Services covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ TRICARE network provider: <ul style="list-style-type: none"> ➢ 20% of the negotiated rate after the annual deductible is met ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of the allowable charge after the 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ No charge <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of allowable charges after the annual deductible is met

TABLE A1
 FY 2017 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	<p>annual deductible is met</p> <p>Services not covered by TRICARE or Medicare</p> <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Inpatient Behavioral Health Care	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (1-150 days) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ 151+ days ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ 20% of allowable charges, plus, 20% for separately billed, allowable professional services ▪ Non-network provider <ul style="list-style-type: none"> ➢ High-volume Hospitals: 25% cost share per day , plus 25% of separately billed professional services ➢ Low-volume Hospitals: \$235 per day or 25% of the billed charges, whichever is less, plus 25% of separately billed professional services ➢ Residential Treatment Center: 25% of allowable charges, plus 25% of separately billed, allowable professional services 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ High-volume Hospitals: 25% hospital specific per diem ▪ Low-volume Hospitals: \$24 per day or 25% of billed charges, whichever is less
Inpatient Skilled Nursing Care	<p>Services Covered by TRICARE and Medicare</p> <ul style="list-style-type: none"> ▪ Member pays nothing (1-100 days) <p>Services Covered by Medicare, but not TRICARE</p> <ul style="list-style-type: none"> ▪ Medicare cost shares apply <p>Services covered by TRICARE, but not Medicare</p> <ul style="list-style-type: none"> ▪ 101+ days ▪ TRICARE network provider <ul style="list-style-type: none"> ➢ \$250 per day or 20% of allowable institutional charges, whichever is less, plus 20% of separately billed, allowable professional charges ▪ Non-network provider <ul style="list-style-type: none"> ➢ 25% of allowed amount for 	<p>Military Treatment Facility</p> <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility) <p>Host Nation Provider</p> <ul style="list-style-type: none"> ▪ 25% of billed charges, plus 25% for separately billed services

TABLE A1
 FY 2017 TRICARE FOR LIFE BENEFIT SUMMARY
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE For Life	TRICARE For Life (while in an overseas area that doesn't have Medicare)
	institutional services, plus 25% of allowable amount for separately billed professional charges Services not Covered by TRICARE or Medicare <ul style="list-style-type: none"> ▪ Member pays the total amount 	
Hospice Care	Services Covered by TRICARE and Medicare <ul style="list-style-type: none"> ▪ Member pays nothing 	Member pays nothing
Annual Out-of-pocket Maximum	\$3,000 per family, per fiscal year	\$3,000 per family, per fiscal year
Pharmacy	Retail Network Pharmacy (30-day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$10 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$50 (generally, no longer available in retail, effective 10/1/2015) Mail Order Pharmacy (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) Military Treatment Facility (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a For certain brand drugs, refills must be obtained either at an MTF or through mail order Non-network Pharmacy (30-day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$20 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met ▪ Tier 2 (formulary brand): \$20 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met ▪ Tier 3 (non-formulary): \$47 or 20% of the total cost, whichever is greater, after annual outpatient deductible is met 	Host Nation (30-day supply) <ul style="list-style-type: none"> ▪ Member pays 25% after annual outpatient deductible is met Mail Order Pharmacy (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) Military Treatment Facility (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

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

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Providers	<p>Member must select a PCM, or one is assigned. PCM may be a Military Treatment Facility (MTF) provider or a civilian TRICARE network provider. The PCM</p> <ul style="list-style-type: none"> ▪ Provides routine health care ▪ Coordinates referrals for specialty care that he or she cannot provide ▪ Assists with prior authorizations, when needed ▪ Maintains patient health records <p>Members have the first priority for appointments at MTFs, and when MTF care is not available, member will be referred to a TRICARE network provider. The POS option allows members to seek care from any provider without a referral from a PCM, but at a higher out-of-pocket cost.</p>	<p>Member does not access Medicare, military treatment facilities or TRICARE network providers, but instead obtains care from a primary care physician (PCP) selected from a network of private physicians affiliated with one of the not-for-profit health care systems offering the plan. A PCP will assist member in getting appointments for specialists in the area and in coordinating care.</p>
Filing Claims	Provider will file claims (in most cases)	There are no claim forms when member sees providers approved by the plan
Enrollment	<p>Beneficiaries must enroll in TRICARE Prime in order to receive coverage Retirees, their families and all others must pay an annual enrollment fee</p> <ul style="list-style-type: none"> ▪ \$282.60/Individual ▪ \$565.20/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2016 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased, and medically-retired service members and their dependents). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>	<p>Beneficiaries must enroll in USFHP in order to receive coverage Retirees, their families and all others must pay an annual enrollment fee, unless enrolled in Medicare Part B</p> <ul style="list-style-type: none"> ▪ \$282.60/Individual ▪ \$565.20/Family <p><i>Note:</i> enrollment fee is applied toward the annual maximum out-of-pocket. Fee shown applies in FY 2016 and is scheduled to increase each year. Certain groups are exempt from annual enrollment fee increases (survivors of active duty deceased, and medically-retired service members and their dependents). These members pay a fixed (non-increasing) amount effective in the fiscal year they attained their exempt status.</p>
Annual Deductible	<p>No annual deductible unless member uses the POS option (seeing any provider without a referral from the PCM).</p> <p>POS outpatient annual deductible</p> <ul style="list-style-type: none"> ▪ \$300/Individual ▪ \$600/Family 	No annual deductible.
Outpatient Visit	<p>Military Treatment Facility Member pays nothing</p>	<ul style="list-style-type: none"> ▪ \$12 per visit ▪ \$0 if enrolled in Medicare Part B

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
	TRICARE Network Provider <ul style="list-style-type: none"> ▪ PCM visit: \$12 ▪ Specialist with referral: \$12 ▪ Specialist without referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: \$12 ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	
Preventive Services	Military Treatment Facility Member pays nothing TRICARE Network Provider Member pays nothing Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: No charge ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	Member pays nothing
Inpatient Hospital	Military Treatment Facility Nominal charges may apply (check with local facility for details) TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$11 per day (\$25 minimum) Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: \$11 per day (\$25 minimum) Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ \$11/day (\$25 minimum) ▪ \$0 if enrolled in Medicare Part B
Ambulatory Surgery	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$25 	<ul style="list-style-type: none"> ▪ \$25
Ambulance	<ul style="list-style-type: none"> • \$20 	<ul style="list-style-type: none"> ▪ \$20

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
Emergency Services	Military Treatment Facility <ul style="list-style-type: none"> ▪ No charge ▪ Nominal charges may apply if admitted (check with local facility for details) TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$30 per visit Non-network Provider <ul style="list-style-type: none"> ▪ \$30 per visit 	<ul style="list-style-type: none"> ▪ \$30 per visit ▪ \$0 if enrolled in Medicare Part B
Outpatient Behavioral Health Care	Military Treatment Facility <ul style="list-style-type: none"> ▪ Member pays nothing TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$25 (individual visit) ▪ \$17 (group visit) Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs ▪ Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met 	<ul style="list-style-type: none"> ▪ \$25 (individual visit) ▪ \$17 (group visit) ▪ \$0 if enrolled in Medicare Part B
Inpatient Behavioral Health Care	Military Treatment Facility <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) TRICARE Network Provider \$40 per day (no charge for separately billed professional charges) Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs Without PCM referral: 50% of the TRICARE allowable charge, after the POS annual deductible is met	<ul style="list-style-type: none"> ▪ \$40/day ▪ \$0 if enrolled in Medicare Part B
Inpatient Skilled Nursing Care	Military Treatment Facility <ul style="list-style-type: none"> ▪ Nominal charges may apply (check with local facility for details) TRICARE Network Provider <ul style="list-style-type: none"> ▪ \$11 per day (\$25 minimum) 	<ul style="list-style-type: none"> ▪ \$11/day (\$25 minimum) ▪ \$0 if enrolled in Medicare Part B

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
	Non-network Provider <ul style="list-style-type: none"> ▪ With PCM referral: Same as network provider costs Without PCM referral: 50% of the TRICARE allowable charge	
Annual Out-of-pocket Maximum	\$3,000 per family, per fiscal year <i>Note:</i> POS fees do not apply toward meeting the annual out-of-pocket maximum	\$3,000 per family, per fiscal year
Pharmacy	Retail Network Pharmacy (30-day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$10 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$50 (generally, no longer available in retail eff 10/1/2015) Mail Order Pharmacy (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) Military Treatment Facility (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$0 ▪ Tier 3 (non-formulary): n/a Non-network Pharmacy (30-day supply) 50% of total cost after POS deductible	Network Pharmacy (30-day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$10 ▪ Tier 2 (formulary brand): \$24 ▪ Tier 3 (non-formulary): \$50 Mail Order Pharmacy (90 day supply) <ul style="list-style-type: none"> ▪ Tier 1 (generic): \$0 ▪ Tier 2 (formulary brand): \$20 ▪ Tier 3 (non-formulary): \$49 (unless medical necessity is proven, then \$20) Non-network Pharmacy, emergency: File claim for reimbursement less applicable copay. Non-network Pharmacy, non-emergency: File claim for reimbursement (if deemed medically necessary) at the contracted USFHP rate less applicable copay.
Plan Availability	TRICARE Prime is available throughout the continental United States in areas known as Prime service areas.	The US Family Health Plan is available through not-for-profit health care systems in designated Zip codes in 6 areas of the country: <ul style="list-style-type: none"> ▪ <u>Brighton Marine Health Center</u> Serving Massachusetts (including Cape Cod), northern Connecticut, southern New Hampshire and Rhode Island ▪ <u>CHRISTUS Health</u> Serving southeast Texas and southwest Louisiana ▪ <u>Johns Hopkins Medicine</u> Serving central Maryland, Washington DC and parts of Pennsylvania, Virginia and West Virginia ▪ <u>Martin's Point Health Care</u> Serving Maine, Vermont, New Hampshire and

TABLE A2
 FY 2017 TRICARE PRIME AND USFHP BENEFIT SUMMARIES
 (For Retired Medicare-eligible Beneficiaries)

	TRICARE Prime	US Family Health Plan
		northeastern New York <ul style="list-style-type: none"> ▪ <u>PacMed Clinics</u> Serving the Puget Sound area of Washington State ▪ <u>Saint Vincent Catholic Medical Centers</u> Serving parts of New York, all of New Jersey, eastern Pennsylvania and southern Connecticut

APPENDIX B

SUPPLEMENTAL VALUATION RESULTS

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SUPPLEMENTAL VALUATION RESULTS

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

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

- No future gains or losses are projected after the current valuation year.
- Gains are shown as negative numbers.
- The first UFL payment was determined from a preliminary AL calculation. Although the AL was later restated, the UFL payment remained unchanged.

TABLE B1
SEPTEMBER 30, 2016 MERHCF ACTUARIAL LIABILITY BY BENEFIT TYPE
 (\$millions)

	Direct	Purchased	<u>Total</u>	Proportion of Total		
	<u>Care</u>	<u>Care</u>		<u>DC</u>	<u>PC</u>	<u>Total</u>
Inpatient	\$23,735	\$40,326	\$64,060	5.8%	9.8%	15.6%
Outpatient	\$30,599	\$129,727	\$160,326	7.5%	31.7%	39.2%
Pharmacy	\$31,209	\$138,632	\$169,840	7.6%	33.9%	41.5%
<u>USFHP</u>	<u>\$0</u>	<u>\$15,210</u>	<u>\$15,210</u>	<u>0.0%</u>	<u>3.7%</u>	<u>3.7%</u>
Total	\$85,542	\$323,894	\$409,437	20.9%	79.1%	100.0%

Table B2 shows the breakout of the AL by Active Duty and Reserve, by In-service (currently active duty or reserves – drilling or grey area¹) and Inactive (currently retired, and their survivors and dependents), and by Direct Care (DC) and Purchased Care (PC).

¹ In this report, unless stated otherwise the term “grey-area” reserves refers to the entire category of non-Selected Reservists with 20 good years.

TABLE B2
 SEPTEMBER 30, 2016 MERHCF ACTUARIAL LIABILITY
 BY SPONSOR STATUS
 (\$millions)

	<u>Active Duty</u>		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$18,620	\$50,557	\$69,178
<u>Inactive</u>	<u>\$58,259</u>	<u>\$188,721</u>	<u>\$246,979</u>
Total	\$76,879	\$239,278	\$316,157
	<u>Reserve</u>		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$5,323	\$47,790	\$53,113
<u>Inactive</u>	<u>\$3,340</u>	<u>\$36,826</u>	<u>\$40,167</u>
Total	\$8,663	\$84,616	\$93,280
	<u>Total</u>		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$23,943	\$98,347	\$122,291
<u>Inactive</u>	<u>\$61,599</u>	<u>\$225,547</u>	<u>\$287,146</u>
Total	\$85,542	\$323,894	\$409,437

TABLE B3
 FY 2019 MERHCF PER CAPITA ACTIVE DUTY NORMAL COST

	<u>Direct</u>	<u>Purchased</u>	<u>Proportion of Total</u>					
	<u>Care</u>	<u>Care</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>		
Inpatient	\$314	\$408	\$722	6.8%	8.8%	15.6%		
Outpatient	\$445	\$1,508	\$1,953	9.6%	32.6%	42.2%		
Pharmacy	\$402	\$1,554	\$1,956	8.7%	33.6%	42.2%		
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		
Total	\$1,161	\$3,471	\$4,632	25.1%	74.9%	100.0%		
	<u>Proportion of Total</u>							
	<u>Non-</u>	<u>Disabled</u>	<u>Survivor</u>	<u>Total</u>	<u>Non-</u>	<u>Disabled</u>	<u>Survivor</u>	<u>Total</u>
	<u>disabled</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>
Total	\$3,138	\$593	\$901	\$4,632	67.8%	12.8%	19.4%	100.0%

TABLE B4
 FY 2019 MERHCF PER CAPITA RESERVE NORMAL COST

	Direct	Purchased	Proportion of Total				
	<u>Care</u>	<u>Care</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>	
Inpatient	\$41	\$181	\$222	2.2%	9.8%	12.0%	
Outpatient	\$63	\$717	\$780	3.4%	38.9%	42.3%	
Pharmacy	\$98	\$744	\$842	5.3%	40.3%	45.7%	
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	
Total	\$202	\$1,642	\$1,844	11.0%	89.0%	100.0%	

					Proportion of Total			
	Non- disabled	Disabled	Survivor	<u>Total</u>	Non- disabled	Disabled	Survivor	<u>Total</u>
	<u>Retiree</u>	<u>Retiree</u>			<u>Retiree</u>	<u>Retiree</u>		
Total	\$1,352	\$168	\$324	\$1,844	73.3%	9.1%	17.6%	100.0%

TABLE B5
SEPTEMBER 30, 2016 MERHCF LIABILITY (GAIN)/LOSS RECONCILIATION

Step	Actuarial Liability			Normal Cost					Actuarial Liability (Gain)/Loss (\$ millions)	(Gain)/Loss Category
	As of	Amount (\$ millions)	% Change From Prior Step	FY	Active Duty	% Change From Prior Step	Reserve	% Change From Prior Step		
	09/30/15	\$427,261		FY18	\$4,890		\$1,955			
0	09/30/16	\$448,278	4.92%	FY19	\$5,159	5.50%	\$2,063	5.50%	\$0	Expected
1	09/30/16	\$448,370	0.02%	FY19	\$5,157	-0.04%	\$2,063	0.00%	\$92	Experience
2	09/30/16	\$450,369	0.45%	FY19	\$5,181	0.47%	\$2,071	0.39%	\$1,999	Assumption
3	09/30/16	\$444,637	-1.27%	FY19	\$5,126	-1.06%	\$2,051	-0.97%	(\$5,732)	Assumption
4	09/30/16	\$444,459	-0.04%	FY19	\$5,120	-0.12%	\$2,051	0.00%	(\$178)	Assumption
5	09/30/16	\$433,216	-2.53%	FY19	\$4,991	-2.52%	\$1,999	-2.54%	(\$11,243)	Experience
6	09/30/16	\$434,925	0.39%	FY19	\$5,006	0.30%	\$1,998	-0.05%	\$1,709	Assumption
7	09/30/16	\$432,322	-0.60%	FY19	\$4,976	-0.60%	\$1,984	-0.70%	(\$2,603)	Assumption
8	09/30/16	\$430,303	-0.47%	FY19	\$4,953	-0.46%	\$1,973	-0.55%	(\$2,019)	Assumption
9	09/30/16	\$388,496	-9.72%	FY19	\$4,138	-16.45%	\$1,654	-16.17%	(\$41,808)	Assumption
10	09/30/16	\$409,437	5.39%	FY19	\$4,632	11.94%	\$1,844	11.49%	\$20,941	Assumption

A description of the steps shown in Table B5 follows.

0. Expected results on September 30, 2016, based on a roll forward of September 30, 2015, valuation results.
1. Update census (as of September 30, 2016).
2. Add one more year of mortality improvement. Mortality rates are improved to the valuation date.
3. New survivor death and survivor remarriage rates.
4. Update spouse per sponsor rates.
5. Calibrate 2016 cash flow generated by the model to actual 2016 incurred cost levels.
6. Update claim vectors.
7. Update administration cost loads.
8. Update retail pharmacy drug rebate assumption.
9. Update medical trend rates.
10. Update discount rate.

TABLE B6
 SEPTEMBER 30, 2016, MERHCF ASSET (GAIN)/LOSS
 (\$millions)

	<u>(Gain)/Loss</u>	% of 9/30/2016 <u>Fund</u>
1. Incurred benefit payments vs. expected	(\$437)	-0.2%
2. Implemented per capita NCs vs. expected	\$774	0.3%
3. Force strengths vs. expected	(\$30)	0.0%
4. Unexpected, nonrecurring deposit	\$0	0.0%
5. Yield vs. expected	<u>\$7,023</u>	<u>2.9%</u>
6. Total	\$7,329	3.1%

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

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

Calendar Year	Original UFL Pmt	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL Pmt
2002 (prelim.)	\$14,369	\$0	\$0	\$0	\$14,369
2002 (final)	\$14,369	\$0	\$0	\$0	\$14,369
2003	\$16,260	\$0	\$0	\$0	\$16,260
2004	\$16,082	(\$1,014)	\$0	\$653	\$15,721
2005	\$16,686	(\$973)	\$0	\$899	\$16,612
2006	\$17,311	(\$1,968)	\$0	\$265	\$15,608
2007	\$17,164	(\$3,256)	\$0	(\$978)	\$12,930
2008	\$17,016	(\$4,239)	\$0	(\$2,117)	\$10,660
2009	\$17,654	(\$5,031)	\$0	(\$2,617)	\$10,006
2010	\$18,316	(\$6,303)	\$0	(\$2,228)	\$9,785
2011	\$19,003	(\$9,254)	(\$478)	(\$2,555)	\$6,716
2012	\$21,603	(\$10,919)	(\$1,543)	(\$2,999)	\$6,142
2013	\$23,214	(\$12,229)	(\$3,209)	(\$3,526)	\$4,250
2014	\$24,027	(\$13,113)	(\$3,321)	(\$3,588)	\$4,005
2015	\$24,827	(\$13,625)	(\$3,789)	(\$4,089)	\$3,324
2016	\$25,633	(\$13,420)	(\$4,094)	(\$2,449)	\$5,670
2017	\$31,404	(\$16,666)	(\$5,026)	(\$3,145)	\$6,567
2018	\$32,424	(\$17,208)	(\$5,190)	(\$3,247)	\$6,779
2019	\$33,478	(\$17,767)	(\$5,358)	(\$3,353)	\$7,000
2020	\$34,566	(\$18,345)	(\$5,532)	(\$3,462)	\$7,227
2021	\$35,690	(\$18,941)	(\$5,712)	(\$3,575)	\$7,462
2022	\$36,849	(\$19,556)	(\$5,898)	(\$3,691)	\$7,704
2023	\$38,047	(\$20,192)	(\$6,090)	(\$3,811)	\$7,954
2024	\$39,284	(\$20,848)	(\$6,288)	(\$3,934)	\$8,214
2025	\$40,560	(\$21,526)	(\$6,492)	(\$4,062)	\$8,480
2026	\$41,879	(\$22,225)	(\$6,703)	(\$4,194)	\$8,757
2027	\$43,240	(\$22,948)	(\$6,921)	(\$4,331)	\$9,040
2028	\$44,645	(\$23,693)	(\$7,145)	(\$4,471)	\$9,336
2029	\$46,096	(\$24,463)	(\$7,378)	(\$4,617)	\$9,638
2030	\$47,594	(\$25,259)	(\$7,617)	(\$4,767)	\$9,951
2031	\$49,141	(\$26,079)	(\$7,865)	(\$4,922)	\$10,275
2032	\$50,738	(\$26,927)	(\$8,121)	(\$5,082)	\$10,608
2033	\$52,387	(\$27,802)	(\$8,385)	(\$5,247)	\$10,953
2034	\$54,089	(\$28,706)	(\$8,657)	(\$5,417)	\$11,309
2035	\$55,847	(\$29,639)	(\$8,938)	(\$5,593)	\$11,677
2036	\$57,662	(\$30,601)	(\$9,229)	(\$5,776)	\$12,056
2037	\$59,536	\$0	\$0	\$0	\$59,536
2038	\$61,471	\$0	\$0	\$0	\$61,471
2039	\$63,468	\$0	\$0	\$0	\$63,468
2040	\$0	\$0	\$0	\$0	\$0

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

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL
2002 (prelim.)	\$405,553	\$0	\$0	\$0	\$405,553
2002 (final)	\$442,054	\$0	\$0	\$0	\$442,054
2003	\$454,416	(\$20,704)	\$0	\$13,339	\$447,050
2004	\$465,540	(\$20,454)	\$0	\$18,703	\$463,789
2005	\$477,550	(\$40,252)	\$0	\$6,187	\$443,485
2006	\$489,668	(\$68,708)	\$0	(\$20,195)	\$400,765
2007	\$500,698	(\$91,839)	\$0	(\$46,424)	\$362,435
2008	\$511,337	(\$107,567)	\$0	(\$57,265)	\$346,505
2009	\$522,745	(\$133,109)	\$0	(\$48,757)	\$340,879
2010	\$534,133	(\$195,223)	(\$10,411)	(\$54,141)	\$274,358
2011	\$545,477	(\$228,850)	(\$33,859)	(\$62,584)	\$220,184
2012	\$556,746	(\$244,824)	(\$68,265)	(\$70,540)	\$173,116
2013	\$565,914	(\$257,241)	(\$70,559)	(\$70,419)	\$167,695
2014	\$573,905	(\$260,797)	(\$78,848)	(\$79,136)	\$155,125
2015	\$580,121	(\$251,805)	(\$83,580)	(\$50,289)	\$194,448
2016	\$585,836	(\$278,969)	(\$84,179)	(\$52,563)	\$170,124
2017	\$589,613	(\$279,490)	(\$84,290)	(\$52,745)	\$173,088
2018	\$587,515	(\$276,623)	(\$83,425)	(\$52,204)	\$175,263
2019	\$584,233	(\$273,034)	(\$82,343)	(\$51,528)	\$177,329
2020	\$579,670	(\$268,668)	(\$81,026)	(\$50,704)	\$179,272
2021	\$573,722	(\$263,465)	(\$79,458)	(\$49,722)	\$181,077
2022	\$566,279	(\$257,362)	(\$77,617)	(\$48,570)	\$182,730
2023	\$557,225	(\$250,291)	(\$75,485)	(\$47,235)	\$184,215
2024	\$546,435	(\$242,179)	(\$73,038)	(\$45,704)	\$185,514
2025	\$533,776	(\$232,951)	(\$70,254)	(\$43,962)	\$186,608
2026	\$519,110	(\$222,525)	(\$67,110)	(\$41,995)	\$187,480
2027	\$502,286	(\$210,815)	(\$63,578)	(\$39,786)	\$188,106
2028	\$483,145	(\$197,730)	(\$59,632)	(\$37,316)	\$188,467
2029	\$461,522	(\$183,174)	(\$55,242)	(\$34,570)	\$188,536
2030	\$437,236	(\$167,044)	(\$50,377)	(\$31,525)	\$188,290
2031	\$410,098	(\$149,228)	(\$45,005)	(\$28,163)	\$187,701
2032	\$379,907	(\$129,615)	(\$39,090)	(\$24,461)	\$186,741
2033	\$346,450	(\$108,079)	(\$32,595)	(\$20,396)	\$185,380
2034	\$309,502	(\$84,491)	(\$25,481)	(\$15,945)	\$183,585
2035	\$268,822	(\$58,714)	(\$17,707)	(\$11,081)	\$181,320
2036	\$224,156	(\$30,601)	(\$9,229)	(\$5,776)	\$178,550
2037	\$175,235	\$0	\$0	\$0	\$175,235
2038	\$121,773	\$0	\$0	\$0	\$121,773
2039	\$63,468	\$0	\$0	\$0	\$63,468
2040	\$0	\$0	\$0	\$0	\$0

APPENDIX C

VALUATION POPULATION DATA

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VALUATION POPULATION DATA

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

DoD and All Uniformed Military Personnel

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

Table C1

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

Tables C3, C4, and C5

Tables C3, C4 and C5 include DoD strengths of active duty officers, active duty enlistees, and active duty officers plus enlistees, respectively, by age and years of service as of the end of FY 2016. Note that the total active duty strength in Table C5 ties to the FY 2016 DoD active duty strength shown in Table C1.

Tables C6, C7, and C8

Tables C6, C7 and C8 include DoD strengths of Selected Reserve officers, Selected Reserve enlistees, and Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2016. For reserves, years of service is determined using Pay Entry Base Date (PEBD), the initial date of entry adjusted for breaks in service. Note that the total Selected Reserve strength in Table C8 ties to the FY 2016 DoD Selected Reserve strength shown in Table C1.

Tables C9, C10, and C11

Tables C9, C10 and C11 include DoD strengths of non-Selected Reserve officers, non-Selected Reserve enlistees, and non-Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2016. Note that the total non-Selected Reserve strength in Table C11 ties to the FY 2016 DoD non-Selected Reserve strength shown in Table C1.

DoD and All Uniformed Retirees and Surviving Spouses

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

Tables C2, C12, C13 and C14

Tables C12, C13 and C14 include a summary of the number of DoD and All Uniformed retired officers, retired enlistees, and retired officers plus enlistees, respectively, by age and by disability vs. reserve status as of the end of FY 2016. Note that the total number of All

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

Table C15

Table C15 includes a summary of DoD and All Uniformed surviving spouses by spouse age and by component (active duty, reserve) and paygrade (officer, enlistee) of the deceased military member. Note that the total number of All Uniformed surviving spouses in Table C15 ties to the total number of FY 2016 (All Uniformed) spouse survivors shown in Table C2.

TABLE C1
ACTIVE DUTY AND RESERVE AS OF 9/30/2015 AND 9/30/2016
ALL UNIFORMED

	<u>FYE 2015</u>	<u>FYE 2016</u>	<u>'15 to '16 % Change</u>
<u>DoD</u>			
Active Duty	1,377,260	1,363,939	-1.0%
Selected Reserve	741,687	735,062	-0.9%
Non-Selected Reserve	217,246	213,574	-1.7%
<u>Coast Guard</u>			
Active Duty	38,995	39,841	2.2%
Selected Reserve	7,152	6,325	-11.6%
Non-Selected Reserve	2,389	2,338	-2.1%
PHS Active Duty	7,175	6,617	-7.8%
NOAA Active Duty	319	320	0.3%
<u>TOTAL</u>			
Active Duty	1,423,749	1,410,717	-0.9%
Selected Reserve	748,839	741,387	-1.0%
Non-Selected Reserve	219,635	215,912	-1.7%

TABLE C2
 ELIGIBLE RETIRED BENEFICIARIES AS OF 9/30/2015 AND 9/30/2016
 ALL UNIFORMED

	<u>FYE 2015</u>	<u>FYE 2016</u>	<u>'15 to '16 % Change</u>
<u>Retired Sponsors</u>			
Non-Medicare-eligible	1,049,955	1,046,947	-0.3%
Medicare-eligible	<u>1,128,331</u>	<u>1,145,863</u>	1.6%
Total	2,178,286	2,192,810	0.7%
<u>Spouses of Retirees</u>			
Non-Medicare-eligible	962,351	941,140	-2.2%
Medicare-eligible	<u>695,760</u>	<u>701,890</u>	0.9%
Total	1,658,111	1,643,030	-0.9%
<u>Children of Retirees</u>			
Non-Medicare-eligible	817,047	830,239	1.6%
Medicare-eligible	<u>8,701</u>	<u>8,842</u>	1.6%
Total	825,748	839,081	1.6%
<u>Other Dependents of Retirees</u>			
Non-Medicare-eligible	1,689	1,857	9.9%
Medicare-eligible	4,742	4,792	1.1%
Total	6,431	6,649	3.4%
<u>Survivors</u>			
Non-Medicare-eligible Spouse	84,490	81,510	-3.5%
Non-Medicare-eligible Children	31,917	31,530	-1.2%
Non-Medicare-eligible Other	86	91	5.8%
Medicare-eligible Spouses	496,016	507,183	2.3%
Medicare-eligible Children	7,049	7,243	2.8%
Medicare-eligible Other	292	304	4.1%
Total Spouses	580,506	588,693	1.4%
Total Children	38,966	38,773	-0.5%
Total Other	378	395	4.5%
<u>Retirees, Dependents, Survivors</u>			
Non-Medicare-eligible	2,947,535	2,933,314	-0.5%
Medicare-eligible	2,340,891	2,376,117	1.5%
Total	5,288,426	5,309,431	0.4%

TABLE C3

DOD ACTIVE DUTY OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
YEARS OF ACTIVE SERVICE

Age	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	0	0	0	0	0	0	0	0	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	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	
20	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	
21	24	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28	
22	1,949	58	27	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,045	
23	3,757	2,268	79	24	3	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,175	
24	1,990	4,263	2,093	67	26	81	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	8,549	
25	719	2,368	4,148	2,124	83	46	61	13	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,563	
26	644	920	2,251	4,254	2,115	106	63	42	28	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,423	
27	677	700	888	2,290	4,139	1,797	142	57	58	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,789	
28	418	668	693	916	2,047	3,462	1,620	118	76	101	63	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,186	
29	349	467	715	770	909	1,868	3,043	1,511	141	112	174	119	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,180	
30	211	365	479	796	742	925	1,723	2,946	1,425	186	178	244	150	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,372	
31	204	261	362	514	719	741	899	1,595	2,682	1,498	197	256	377	211	3	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,520	
32	136	153	258	374	517	690	742	858	1,350	2,609	1,459	278	390	467	293	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,581	
33	125	128	182	265	338	466	665	645	690	1,261	2,484	1,236	329	419	530	297	5	0	0	0	0	0	0	0	0	0	0	0	0	0	10,066	
34	72	115	150	214	238	381	487	633	565	655	1,235	2,225	1,251	399	425	632	374	5	0	0	0	0	0	0	0	0	0	0	0	0	10,056	
35	92	82	98	143	205	256	357	439	554	549	600	1,151	1,961	1,175	364	434	674	403	4	0	0	0	0	0	0	0	0	0	0	0	9,540	
36	46	66	90	114	137	186	240	340	373	563	566	599	1,125	1,845	1,178	364	486	650	427	3	0	0	0	0	0	0	0	0	0	0	9,401	
37	33	34	46	103	134	147	205	238	257	374	474	578	741	1,218	1,731	1,101	439	534	779	413	0	0	0	0	0	0	0	0	0	0	9,581	
38	41	29	47	66	86	103	156	152	215	269	346	427	545	668	1,063	1,697	1,145	354	508	736	269	1	0	0	0	0	0	0	0	0	8,923	
39	31	26	39	48	58	90	114	135	146	167	250	311	471	571	697	1,044	1,664	1,113	372	531	547	216	2	0	0	0	0	0	0	0	8,643	
40	29	25	25	42	44	64	93	92	113	140	195	274	318	448	528	634	1,035	1,568	1,109	449	486	412	164	0	0	0	0	0	0	0	8,288	
41	9	21	28	33	47	61	77	67	99	114	134	189	253	343	444	480	572	1,025	1,599	1,217	383	380	400	178	2	0	0	0	0	0	8,155	
42	20	18	33	28	24	52	87	70	81	106	127	152	208	258	323	442	479	589	1,071	1,620	931	301	339	375	154	0	0	0	0	0	7,887	
43	13	13	17	26	20	33	50	59	57	86	110	127	160	216	272	317	390	486	633	1,039	1,226	823	268	347	360	138	0	0	0	0	7,288	
44	9	14	17	21	36	36	47	49	60	74	87	97	152	153	219	248	289	414	506	661	785	1,093	714	269	308	301	162	1	0	0	6,823	
45	7	8	17	15	27	33	51	56	50	55	96	139	90	152	186	203	228	275	396	561	529	651	1,045	723	259	233	317	163	1	0	6,565	
46	5	4	10	18	37	36	41	30	79	66	70	92	125	128	160	157	209	265	273	456	411	426	663	1,006	673	222	220	302	146	1	0	6,331
47	4	5	12	14	25	25	37	52	56	49	72	62	112	126	130	140	151	177	251	292	286	316	365	604	797	545	166	197	223	122	2	5,415
48	6	8	3	10	10	13	20	34	37	40	59	77	63	106	123	122	144	119	198	221	207	214	251	323	478	601	433	125	154	193	83	4,475
49	5	6	8	8	10	10	16	35	41	52	40	46	61	51	105	119	111	121	175	200	169	150	156	243	247	413	482	358	113	147	157	3,851
50	8	1	8	3	11	12	17	32	31	38	30	36	47	74	103	90	78	94	112	109	107	116	125	146	187	243	277	484	277	101	183	3,177
51	1	0	4	6	9	13	17	17	35	24	29	39	42	37	49	47	82	87	98	115	87	91	97	112	138	147	143	315	309	219	218	2,625
52	4	3	8	4	4	12	13	22	17	26	29	26	35	60	53	70	64	70	67	92	63	79	71	75	90	118	126	136	194	237	294	2,160
53	2	0	0	3	5	5	18	11	12	19	17	22	27	48	38	34	35	50	59	83	53	58	55	37	59	76	86	106	101	116	295	1,529
54	2	2	2	4	1	3	6	16	13	14	19	21	24	31	23	43	40	59	61	61	44	35	34	58	37	51	63	62	92	65	238	1,221
55	1	1	3	2	6	0	6	11	4	10	15	10	12	31	15	33	33	45	41	30	40	36	26	28	27	48	38	50	54	52	205	915
56	0	0	0	2	5	5	2	3	8	7	12	16	14	18	10	11	30	29	24	33	20	30	22	35	24	32	21	33	35	44	172	695
57	0	0	0	0	4	3	1	2	12	12	2	13	10	9	16	25	18	20	18	17	13	15	22	30	17	31	23	22	26	161	539	
58	0	0	0	2	3	1	1	4	4	6	7	9	4	5	18	7	12	26	22	19	24	19	15	21	22	18	13	19	14	21	109	443
59	1	0	1	3	0	1	1	1	4	5	6	7	5	8	11	7	6	13	11	16	8	11	4	10	9	9	21	5	9	16	83	289
60+	0	0	2	2	6	2	2	5	5	6	4	9	13	12	13	10	21	15	27	23	17	19	21	26	31	24	28	45	22	23	110	547
Total	11,655	13,105	12,841	13,335	12,832	11,810	11,150	10,389	9,371	9,335	9,197	8,879	9,117	9,289	9,115	8,806	8,821	8,605	8,843	8,998	6,710	5,488	4,851	4,637	3,932	3,236	2,625	2,424	1,766	1,381	2,311	244,853

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

Average Age: 35.7
Average Years of Active Service: 11.1
Department of Defense - Office of the Actuary

TABLE C4

DOD ACTIVE DUTY ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION

YEARS OF ACTIVE SERVICE

Age	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	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	
18	13,972	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,004	
19	36,827	11,737	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	48,571	
20	28,212	32,567	9,508	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,298	
21	16,927	26,133	27,586	10,201	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	0	80,855	
22	11,493	15,861	23,200	28,782	5,487	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	84,827	
23	8,830	10,690	14,828	24,398	16,990	3,442	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,183	
24	6,944	8,056	10,309	15,729	16,314	11,359	2,590	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,308	
25	5,231	6,341	7,717	10,907	10,901	11,941	8,258	2,832	28	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,157	
26	3,815	4,749	6,267	8,222	7,795	8,282	9,415	7,952	2,979	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59,510	
27	2,680	3,462	4,511	6,292	5,896	5,994	7,042	7,764	7,221	2,673	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,559	
28	1,781	2,252	3,272	4,583	4,802	4,652	5,230	5,742	6,186	6,544	2,584	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47,647	
29	1,411	1,729	2,280	3,230	3,626	3,832	4,253	4,475	4,542	5,619	6,470	2,173	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,656	
30	955	1,204	1,714	2,417	2,586	2,895	3,405	3,437	3,502	4,229	5,833	5,750	2,421	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40,358	
31	671	816	1,206	1,721	1,959	2,238	2,776	2,812	2,811	3,254	4,400	5,159	6,272	2,526	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38,634	
32	521	617	768	1,209	1,452	1,559	1,949	2,219	2,162	2,573	3,180	3,248	5,470	6,076	2,555	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,751	
33	403	473	548	842	992	1,227	1,524	1,522	1,562	1,981	2,379	2,545	3,783	4,916	5,767	2,674	23	0	0	0	0	0	0	0	0	0	0	0	0	0	33,160	
34	306	375	430	623	701	882	1,164	1,243	1,212	1,492	1,920	1,973	2,836	3,479	4,326	5,523	2,795	18	0	0	0	0	0	0	0	0	0	0	0	0	31,283	
35	287	287	368	428	505	597	875	937	951	1,145	1,386	1,509	2,068	2,534	2,981	4,077	5,421	2,445	13	0	0	0	0	0	0	0	0	0	0	0	28,812	
36	109	288	301	379	366	436	675	673	745	801	1,047	1,134	1,639	1,856	2,171	2,721	3,954	5,297	2,354	19	0	0	0	0	0	0	0	0	0	0	26,965	
37	46	97	261	276	331	349	492	459	567	648	802	858	1,242	1,439	1,708	1,959	2,620	3,948	5,204	2,135	6	0	0	0	0	0	0	0	0	0	25,450	
38	37	37	85	237	249	281	405	406	406	497	628	664	952	1,135	1,294	1,396	1,796	2,512	4,056	4,832	1,213	0	0	0	0	0	0	0	0	0	23,118	
39	44	26	29	87	241	221	341	281	314	335	463	508	714	896	943	1,028	1,294	1,739	2,607	4,161	2,690	808	1	0	0	0	0	0	0	0	19,773	
40	36	35	28	36	112	211	234	245	231	314	361	367	580	615	742	809	971	1,292	1,855	2,759	2,232	1,897	650	0	0	0	0	0	0	0	16,610	
41	16	29	35	37	50	150	244	198	229	224	263	287	413	479	621	664	753	939	1,311	1,875	1,422	1,573	1,517	583	2	0	0	0	0	0	13,912	
42	10	18	19	26	42	112	162	173	187	223	217	258	327	442	444	523	579	791	990	1,454	1,003	1,070	1,299	1,338	414	0	0	0	0	0	12,120	
43	8	3	13	33	44	98	142	146	157	186	194	197	283	326	388	376	452	586	781	1,049	719	719	835	1,182	850	321	2	0	0	0	10,091	
44	0	12	24	23	44	95	120	134	108	197	172	210	230	263	268	334	362	459	585	868	571	530	582	747	758	660	226	2	0	0	8,585	
45	11	14	19	23	29	76	105	113	113	146	184	197	241	247	254	272	314	413	498	620	463	420	385	510	519	586	484	239	0	0	7,495	
46	0	9	9	17	30	63	101	103	88	135	128	180	179	218	256	264	262	354	465	542	393	308	333	342	334	382	399	461	189	0	6,544	
47	5	5	9	31	19	54	70	91	82	98	101	107	208	203	219	233	264	270	333	416	243	244	239	228	235	237	217	346	347	173	0	5,329
48	0	7	4	18	9	32	73	65	58	90	90	91	107	178	170	161	195	237	267	302	239	165	153	180	192	147	148	198	260	271	52	4,157
49	0	2	9	9	7	12	32	61	54	73	64	69	93	107	146	181	169	199	224	262	152	112	129	140	123	131	99	110	143	189	103	3,203
50	2	3	2	7	5	12	15	21	52	63	81	49	59	86	101	118	151	168	233	218	123	108	98	91	108	108	74	72	83	115	112	2,537
51	3	0	3	5	7	7	12	24	33	49	37	38	50	54	95	118	125	140	183	170	92	84	60	79	63	62	44	72	61	94	97	1,963
52	2	0	3	2	5	7	12	15	22	33	32	33	46	64	70	72	103	130	156	138	88	85	77	76	63	56	45	61	38	57	59	1,648
53	0	3	3	5	10	12	10	18	16	11	22	28	36	39	62	57	70	60	144	133	64	46	53	45	42	44	27	42	45	39	53	1,239
54	0	0	2	2	3	3	6	5	5	6	19	13	26	25	48	49	48	42	69	91	117	61	48	52	37	30	29	22	21	33	23	961
55	0	0	7	0	5	5	3	7	13	12	8	17	25	33	31	47	31	66	55	59	22	35	20	25	19	13	17	18	26	21	640	
56	0	0	5	0	2	3	3	11	5	2	3	14	11	21	13	36	31	39	36	47	28	32	32	25	18	18	10	11	14	19	18	501
57	0	0	0	0	3	2	0	5	5	3	3	9	2	14	15	16	17	29	37	30	14	12	24	15	15	21	5	7	11	7	2	324
58	0	0	2	0	0	3	0	3	5	0	3	2	5	5	12	10	20	7	33	22	13	4	5	12	12	12	6	1	3	5	5	211
59	0	0	0	2	2	5	2	2	2	2	2	3	8	4	3	8	9	15	13	17	10	11	3	7	5	6	4	11	2	2	2	154
60+	0	1	0	1	0	1	0	0	0	3	0	3	3	1	7	5	7	8	11	12	5	3	2	5	1	10	4	3	2	6	7	110
Total	141,648	127,975	115,383	120,856	81,623	61,155	51,748	44,196	36,649	33,711	33,077	27,715	30,334	28,304	25,726	23,728	22,846	22,194	22,546	22,252	11,903	8,300	6,563	5,662	3,809	2,847	1,827	1,672	1,248	1,026	562	1,119,086

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

Average Age: 28.1
Average Years of Active Service: 6.5
Department of Defense - Office of the Actuary

TABLE C5

DOD ACTIVE DUTY OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
YEARS OF ACTIVE SERVICE

Age	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	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53	
18	13,972	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,004	
19	36,830	11,738	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	48,575	
20	28,220	32,569	9,508	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,308	
21	16,951	26,136	27,587	10,201	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	0	80,883	
22	13,442	15,920	23,227	28,791	5,489	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86,872	
23	12,587	12,958	14,907	24,421	16,993	3,486	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,358	
24	8,934	12,320	12,402	15,796	16,340	11,440	2,619	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	79,857	
25	5,950	8,708	11,865	13,031	10,984	11,987	8,319	2,845	29	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	73,720	
26	4,459	5,668	8,517	12,476	9,910	8,388	9,479	7,994	3,008	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69,933	
27	3,357	4,163	5,399	8,581	10,035	7,791	7,185	7,822	7,279	2,714	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64,348	
28	2,199	2,920	3,965	5,499	6,848	8,114	6,850	5,860	6,262	6,645	2,647	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57,833	
29	1,760	2,196	2,994	3,999	4,535	5,700	7,296	5,986	4,684	5,732	6,645	2,292	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	53,836	
30	1,166	1,569	2,193	3,213	3,328	3,820	5,128	6,383	4,928	4,415	6,011	5,994	2,572	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	50,730	
31	876	1,077	1,568	2,235	2,677	2,980	3,675	4,407	5,493	4,753	4,597	5,415	6,649	2,737	15	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,154	
32	657	770	1,026	1,583	1,969	2,249	2,691	3,076	3,512	5,182	4,639	3,526	5,860	6,544	2,848	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,152	
33	528	601	729	1,107	1,330	1,694	2,189	2,166	2,252	3,242	4,863	3,781	4,112	5,334	6,297	2,971	28	0	0	0	0	0	0	0	0	0	0	0	0	0	43,226	
34	378	490	580	837	940	1,264	1,652	1,876	1,777	2,148	3,137	4,198	4,087	3,878	4,751	6,155	3,169	23	0	0	0	0	0	0	0	0	0	0	0	0	41,339	
35	379	368	466	571	710	853	1,232	1,375	1,505	1,693	1,987	2,660	4,028	3,709	3,345	4,512	6,095	2,849	17	0	0	0	0	0	0	0	0	0	0	0	38,352	
36	155	354	391	494	503	622	914	1,013	1,118	1,364	1,613	1,733	2,765	3,701	3,349	3,085	4,440	5,948	2,781	22	0	0	0	0	0	0	0	0	0	0	36,366	
37	79	132	307	379	465	497	697	698	824	1,022	1,276	1,437	1,983	2,657	3,439	3,061	3,058	4,482	5,983	2,548	6	0	0	0	0	0	0	0	0	0	35,031	
38	78	67	131	303	336	384	561	558	620	767	973	1,091	1,497	1,803	2,356	3,094	2,941	2,866	4,564	5,568	1,482	1	0	0	0	0	0	0	0	0	32,041	
39	75	52	67	135	299	312	455	415	461	502	714	819	1,186	1,467	1,640	2,071	2,958	2,851	2,979	4,691	3,237	1,024	3	0	0	0	0	0	0	0	28,416	
40	65	60	53	77	156	275	327	337	344	454	555	641	898	1,063	1,270	1,444	2,005	2,860	2,964	3,208	2,718	2,309	814	0	0	0	0	0	0	0	24,898	
41	25	50	63	70	96	212	321	265	328	338	397	476	666	822	1,066	1,144	1,325	1,964	2,910	3,092	1,805	1,954	1,917	761	4	0	0	0	0	0	22,067	
42	30	36	52	53	66	165	248	243	268	330	344	411	535	700	767	964	1,058	1,380	2,061	3,073	1,934	1,371	1,638	1,713	568	0	0	0	0	0	20,007	
43	21	16	30	60	64	131	192	206	215	272	304	324	443	542	660	694	842	1,072	1,415	2,088	1,945	1,542	1,103	1,529	1,210	459	2	0	0	0	17,379	
44	9	27	41	45	80	131	167	183	168	271	260	308	382	416	486	582	652	873	1,090	1,529	1,356	1,623	1,296	1,016	1,067	962	387	3	0	0	15,408	
45	18	22	36	37	56	109	156	170	162	202	280	337	331	399	441	475	542	688	895	1,180	992	1,071	1,430	1,233	778	819	800	402	1	0	14,060	
46	5	13	19	35	67	99	142	133	167	201	198	271	303	347	416	421	472	618	738	998	804	734	997	1,348	1,006	604	620	764	334	1	12,875	
47	9	10	21	46	44	80	107	143	139	146	172	168	320	329	349	373	415	447	584	708	529	559	604	832	1,032	783	383	543	571	295	2	10,744
48	6	16	7	29	19	44	93	100	96	131	148	168	170	284	293	282	339	356	465	523	446	378	404	504	670	748	581	323	414	464	135	8,632
49	5	7	16	17	16	22	48	96	95	125	104	115	154	158	251	300	280	320	399	462	321	262	285	382	371	544	581	468	256	336	259	7,054
50	10	4	10	10	16	24	32	52	83	101	111	84	106	160	204	208	229	263	345	327	230	224	223	236	295	351	350	556	360	216	295	5,714
51	4	0	7	11	16	19	29	41	69	73	66	77	91	91	144	165	207	227	281	285	179	175	157	191	201	209	187	387	370	313	316	4,588
52	6	3	11	6	9	19	25	37	39	59	60	59	81	124	123	142	167	199	223	230	151	164	147	151	153	174	171	197	232	294	353	3,808
53	2	3	3	8	14	17	28	29	29	30	39	51	63	86	101	91	105	110	203	216	117	104	108	82	102	120	113	147	147	154	348	2,768
54	2	2	4	6	4	6	12	20	19	33	31	47	48	79	72	91	81	128	152	179	104	84	86	95	67	80	85	83	125	87	270	2,182
55	1	1	3	9	6	5	11	14	11	23	27	18	29	57	48	64	80	76	107	85	99	58	61	48	52	67	51	67	72	78	226	1,555
56	0	0	5	2	6	8	5	14	13	9	15	25	38	22	46	61	68	60	80	49	62	54	60	42	49	30	44	48	63	190	1,196	
57	0	0	0	0	7	5	1	6	7	15	15	11	14	23	24	31	43	47	56	48	31	25	39	37	44	38	36	30	32	33	163	863
58	0	0	2	2	3	4	1	7	9	6	10	11	9	10	30	17	32	33	54	41	38	23	20	33	34	30	19	20	17	26	114	654
59	1	0	1	5	2	6	3	3	4	6	7	10	13	12	14	15	27	24	33	18	21	7	17	14	14	25	16	11	18	85	443	
60+	0	1	2	3	6	3	2	5	5	9	4	12	16	13	20	15	28	23	38	34	22	22	23	31	32	34	32	48	24	29	118	657
Total	153,303	141,080	128,224	134,191	94,455	72,965	62,898	54,585	46,021	43,046	42,273	36,594	39,451	37,592	34,841	32,534	31,668	30,798	31,389	31,249	18,612	13,789	11,414	10,299	7,741	6,083	4,452	4,096	3,014	2,408	2,873	1,363,939

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

Average Age 29.5
Average Years of Active Service 7.3
Department of Defense - Office of the Actuary

TABLE C6

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0 - 20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	2	23	3	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
21	9	16	35	20	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86
22	77	34	116	159	68	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	465
23	151	230	201	321	237	111	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,258
24	97	434	390	252	368	279	120	8	0	0	0	0	0	0	0	0	0	0	0	0	0	1,949
25	54	263	628	369	265	389	285	139	19	0	0	0	0	0	0	0	0	0	0	0	0	2,411
26	53	131	345	530	409	319	368	238	173	27	0	0	0	0	0	0	0	0	0	0	0	2,595
27	59	120	219	344	544	467	350	307	254	176	23	0	0	0	0	0	0	0	0	0	0	2,865
28	50	100	153	234	413	662	488	278	290	271	235	28	0	0	0	0	0	0	0	0	0	3,202
29	57	84	130	204	291	419	588	450	283	301	380	211	42	0	0	0	0	0	0	0	0	3,440
30	56	92	143	179	240	300	402	568	480	300	346	261	264	35	0	0	0	0	0	0	0	3,666
31	40	71	107	148	196	258	295	349	558	479	283	285	377	352	57	0	0	0	0	0	0	3,855
32	41	61	97	141	168	229	234	260	334	665	515	263	299	426	416	58	0	0	0	0	0	4,207
33	51	57	100	126	167	188	218	232	192	327	649	524	289	358	506	472	67	0	0	0	0	4,523
34	36	49	61	87	137	173	187	189	174	212	345	770	575	321	428	578	462	57	0	0	0	4,841
35	35	48	70	91	96	132	156	187	171	145	213	407	795	616	357	446	551	415	47	0	0	4,978
36	34	46	59	80	116	132	135	131	136	148	161	217	433	815	627	323	390	476	402	37	0	4,898
37	27	36	64	64	91	99	109	117	123	116	164	166	264	438	758	538	285	295	422	324	38	4,538
38	24	30	40	71	70	89	95	117	78	79	106	154	185	275	407	633	455	242	291	389	280	4,110
39	37	18	34	45	48	79	72	85	71	84	94	127	175	216	316	387	583	411	236	283	349	3,750
40	28	27	33	40	47	76	81	70	46	67	81	103	143	187	242	251	353	508	369	237	215	3,204
41	27	21	33	32	40	60	80	61	54	56	64	80	102	152	198	198	221	289	480	385	214	2,847
42	22	21	43	34	33	60	53	72	57	56	51	62	99	145	160	179	172	214	284	446	360	2,624
43	15	12	29	32	37	53	53	42	52	32	50	57	63	105	125	143	154	184	181	257	453	2,129
44	14	14	30	30	30	60	39	49	34	48	52	55	57	93	103	101	126	168	158	205	253	1,719
45	15	11	22	23	27	38	51	51	40	34	34	45	64	90	103	95	122	107	139	194	184	1,489
46	14	10	14	18	32	57	42	56	40	39	35	57	54	94	96	106	106	104	132	183	167	1,456
47	9	8	13	18	29	38	42	34	44	37	32	45	58	73	93	75	87	81	89	123	145	1,173
48	6	15	20	16	19	28	28	35	36	34	33	28	43	82	73	72	70	68	103	90	92	991
49	5	9	8	8	10	29	28	28	24	20	29	30	32	51	57	65	62	54	61	79	72	761
50	6	3	4	7	13	22	14	20	25	18	14	29	22	35	55	52	59	56	59	50	62	625
51	4	1	6	12	11	13	16	18	30	16	14	19	26	36	31	56	57	58	52	52	39	567
52	2	7	3	8	13	19	16	11	20	21	20	11	25	29	32	35	47	45	45	45	57	511
53	0	3	1	4	6	9	15	14	13	11	13	16	20	29	31	29	31	38	34	46	42	405
54	2	3	2	0	7	5	18	20	10	7	5	9	15	23	27	30	23	27	39	34	37	343
55	1	2	3	1	4	7	8	16	9	9	11	6	7	12	20	25	25	20	28	31	54	299
56	5	1	3	1	5	7	8	10	13	3	13	8	11	8	15	20	22	26	16	28	23	246
57	2	4	2	4	5	8	7	2	8	10	6	6	11	12	8	10	11	18	21	22	20	197
58	3	1	4	2	3	5	3	5	5	4	3	5	8	12	10	8	15	8	27	23	14	168
59	2	1	2	0	3	5	2	6	4	5	2	4	8	9	11	12	8	7	11	17	15	134
60	0	0	2	1	1	4	3	5	5	0	8	3	4	7	6	5	6	5	8	13	9	95
61	0	2	1	1	2	4	4	4	2	3	1	0	2	3	4	7	7	4	6	6	7	70
62	1	0	1	2	1	4	2	2	2	1	0	1	1	5	2	6	7	5	1	4	3	51
63	2	1	2	1	5	11	13	12	3	4	5	4	2	2	13	9	11	10	12	14	6	143
Total	1,175	2,121	3,277	3,763	4,314	4,959	4,736	4,299	3,912	3,865	4,090	4,096	4,575	5,146	5,387	5,024	4,595	4,000	3,753	3,617	3,210	83,915

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

Average Age 39.1
 Average PEBD Years of Service 14.8
 Department of Defense - Office of the Actuary

TABLE C6 (CONT'D)

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	465
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,258
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,949
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,411
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,595
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,865
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,202
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,440
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,666
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,855
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,207
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,523
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,841
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,978
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,898
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,538
38	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21	4,131
39	234	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	255	4,005
40	281	212	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	515	3,719
41	216	266	216	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	722	3,569
42	215	226	267	222	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	947	3,571
43	325	195	246	320	164	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,270	3,399	
44	337	306	192	248	228	229	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,570	3,289
45	226	338	324	209	227	301	300	29	0	0	0	0	0	0	0	0	0	0	0	0	0	1,954	3,443
46	175	247	390	348	204	254	394	286	13	0	0	0	0	0	0	0	0	0	0	0	0	2,311	3,767
47	129	175	235	415	345	196	278	332	304	30	0	0	0	0	0	0	0	0	0	0	0	2,440	3,613
48	100	117	142	197	317	394	223	250	304	252	25	0	0	0	0	0	0	0	0	0	0	2,321	3,312
49	87	105	114	127	177	345	380	193	252	292	208	33	0	0	0	0	0	0	0	0	0	2,313	3,074
50	77	92	110	122	105	198	405	312	198	242	200	228	25	0	0	0	0	0	0	0	0	2,314	2,939
51	58	59	66	81	105	116	203	295	300	175	158	205	157	20	0	0	0	0	0	0	0	1,999	2,566
52	53	57	51	62	83	112	139	186	269	190	113	161	193	126	14	0	0	0	0	0	0	1,809	2,320
53	41	52	47	67	70	81	115	119	155	165	148	94	128	147	128	11	0	0	0	0	0	1,568	1,973
54	29	38	47	44	43	49	64	88	79	101	112	106	88	99	109	94	10	0	0	0	0	1,200	1,543
55	28	24	29	40	39	60	61	77	75	71	85	115	103	83	70	99	49	6	0	0	0	1,114	1,413
56	31	24	24	21	28	55	46	42	46	51	59	59	79	63	43	60	80	42	3	0	0	856	1,102
57	17	17	26	22	32	41	36	39	29	49	37	40	48	57	52	45	37	52	46	0	0	722	919
58	13	19	29	20	21	36	39	29	25	29	24	23	30	28	29	49	21	31	43	22	0	560	728
59	12	8	18	22	16	28	27	22	22	21	16	16	15	24	27	34	38	12	23	35	19	455	589
60	8	11	7	11	10	10	18	20	12	13	11	8	8	10	18	20	19	13	12	10	25	274	369
61	8	5	5	8	4	4	7	4	6	2	4	2	2	0	4	3	4	3	3	4	6	88	158
62	3	1	1	4	5	5	5	3	2	1	0	7	2	0	3	1	1	1	3	4	11	63	114
63	5	3	4	5	11	8	10	3	5	7	2	1	4	1	6	2	0	2	5	5	15	105	248
Total	2,729	2,618	2,612	2,639	2,251	2,542	2,780	2,329	2,096	1,691	1,202	1,098	882	658	503	418	259	162	138	80	76	29,766	113,681

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

Average Age 39.1
Average PEBD Years of Service 14.8
Department of Defense - Office of the Actuary

TABLE C7

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	942	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942
18	9,929	1,055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,984
19	12,443	9,625	965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,033
20	7,976	11,980	9,480	991	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,428
21	5,204	8,241	11,935	8,647	774	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,801
22	3,555	5,424	7,984	11,026	6,979	541	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,509
23	2,739	3,711	5,302	8,345	10,266	6,042	258	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,663
24	2,255	2,634	3,606	5,411	8,000	9,204	3,355	224	0	0	0	0	0	0	0	0	0	0	0	0	0	34,689
25	1,900	2,073	2,677	3,771	5,491	7,987	6,068	3,726	465	0	0	0	0	0	0	0	0	0	0	0	0	34,159
26	1,618	1,687	2,041	2,793	3,902	5,670	5,389	5,654	3,957	457	0	0	0	0	0	0	0	0	0	0	0	33,169
27	1,381	1,347	1,575	2,106	2,840	4,012	3,897	4,764	5,253	3,228	380	0	0	0	0	0	0	0	0	0	0	30,785
28	1,139	1,077	1,166	1,637	2,165	2,939	2,744	3,480	4,241	4,197	2,917	242	0	0	0	0	0	0	0	0	0	27,945
29	951	847	941	1,233	1,589	2,284	2,120	2,628	3,015	3,186	3,915	2,058	233	0	0	0	0	0	0	0	0	25,002
30	774	721	752	963	1,243	1,694	1,771	2,039	2,223	2,348	3,067	2,818	2,012	242	0	0	0	0	0	0	0	22,667
31	606	557	634	812	996	1,385	1,361	1,654	1,704	1,791	2,135	2,174	2,806	2,108	242	0	0	0	0	0	0	20,967
32	501	478	530	627	815	1,038	1,043	1,205	1,347	1,377	1,522	1,481	2,328	2,906	2,228	223	0	0	0	0	0	19,649
33	427	378	420	475	681	805	831	997	1,018	1,043	1,222	1,065	1,540	2,183	2,971	2,165	238	0	0	0	0	18,460
34	418	351	311	419	490	713	704	798	829	805	898	875	1,145	1,549	2,155	3,201	2,010	177	0	0	0	17,848
35	433	293	256	384	389	511	515	633	646	667	711	743	931	1,102	1,403	2,066	2,656	1,548	106	0	0	15,993
36	194	321	257	289	339	446	432	531	532	546	578	538	702	855	1,100	1,379	1,820	2,093	1,342	97	0	14,391
37	103	160	312	256	293	353	365	418	423	418	439	449	595	664	866	967	1,171	1,526	1,895	1,132	71	12,877
38	69	83	155	283	241	275	271	330	376	349	365	342	446	564	675	734	843	979	1,351	1,665	870	11,266
39	80	65	64	125	268	283	275	287	316	287	290	276	356	468	514	617	690	742	956	1,297	1,258	9,515
40	78	66	42	66	136	275	218	271	261	254	271	325	361	438	488	555	552	631	868	974	7,384	7,384
41	17	65	66	68	64	156	230	210	227	222	214	211	262	325	392	414	429	410	501	678	702	5,863
42	2	23	51	60	55	141	168	229	192	183	216	190	253	250	347	364	344	363	444	499	506	4,880
43	4	3	10	59	35	122	130	170	194	167	170	180	193	252	310	302	353	311	372	451	400	4,188
44	3	3	0	10	39	100	135	151	151	180	159	158	177	261	293	310	309	318	373	373	371	3,875
45	4	1	3	1	17	92	116	175	142	151	179	153	185	231	289	294	292	303	345	337	319	3,629
46	1	2	1	1	3	84	116	121	113	137	155	152	165	214	265	263	257	274	346	382	326	3,378
47	1	0	1	3	2	57	68	122	112	116	117	119	169	185	237	254	251	267	274	278	264	2,897
48	0	0	2	5	0	25	72	68	89	100	112	91	117	173	191	217	191	227	239	266	241	2,426
49	2	1	0	0	2	25	67	64	91	78	66	67	180	217	188	180	195	239	224	220	220	2,106
50	1	1	1	0	3	1	2	27	65	58	62	67	125	186	203	162	187	205	194	185	185	1,818
51	2	1	0	2	2	2	1	2	14	70	34	75	58	78	139	149	192	176	192	191	166	1,546
52	0	0	0	0	1	0	0	0	1	26	17	22	44	82	104	122	153	161	188	178	185	1,284
53	0	0	0	0	0	1	2	1	2	3	3	7	15	63	75	98	128	159	160	169	175	1,061
54	0	0	0	0	0	1	0	0	0	3	1	4	10	21	59	66	106	118	116	170	161	836
55	1	0	0	0	0	1	0	1	3	0	1	0	6	9	27	34	67	66	92	150	156	614
56	0	0	0	0	0	0	0	0	1	0	0	2	4	4	9	28	60	51	55	101	101	416
57	0	0	0	0	0	0	0	0	0	0	1	1	1	8	14	13	31	32	67	71	238	238
58	0	1	0	0	0	0	0	1	0	1	0	1	0	4	2	3	13	17	20	37	59	159
59	0	0	0	0	0	0	0	1	0	0	0	1	0	2	0	1	7	21	24	45	102	102
60	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	3	2	11	8	17	43	43
61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	5	5	11	11
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	2
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	55,754	53,276	51,541	50,869	48,119	47,243	32,683	30,986	27,978	22,462	20,233	14,827	15,214	15,459	15,744	15,164	13,487	11,261	10,506	9,842	7,849	570,498

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

Average Age 30.1
 Average PEBD Years of Service 8.2
 Department of Defense - Office of the Actuary

TABLE C7 (CONT'D)

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,984
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,033
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,428
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,801
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,509
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,663
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,689
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,159
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,169
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,785
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,945
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,002
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,667
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,967
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,649
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	18,460
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,848
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,993
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,391
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,877
38	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64	11,330
39	608	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	648	10,163
40	895	472	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,400	8,784
41	710	757	435	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,949	7,812
42	515	624	707	429	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,306	7,186
43	410	472	593	613	300	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,416	6,604
44	351	360	432	522	539	437	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,676	6,551
45	329	280	339	423	510	629	449	36	0	0	0	0	0	0	0	0	0	0	0	0	0	2,995	6,624
46	317	275	332	402	432	558	670	444	26	0	0	0	0	0	0	0	0	0	0	0	0	3,456	6,834
47	268	244	278	314	288	367	564	653	389	36	0	0	0	0	0	0	0	0	0	0	0	3,401	6,298
48	219	240	227	205	253	281	409	451	630	398	26	0	0	0	0	0	0	0	0	0	0	3,339	5,765
49	216	179	229	169	214	199	243	320	486	569	329	42	0	0	0	0	0	0	0	0	0	3,196	5,302
50	192	194	152	173	165	168	218	238	353	431	403	354	37	0	0	0	0	0	0	0	0	3,078	4,896
51	168	170	157	163	132	138	185	174	243	325	304	496	293	12	0	0	0	0	0	0	0	2,960	4,506
52	168	148	153	127	134	133	159	161	210	258	258	361	384	276	19	0	0	0	0	0	0	2,949	4,233
53	137	148	135	95	122	129	131	164	162	193	179	270	276	388	265	30	0	0	0	0	0	2,824	3,885
54	131	104	100	117	131	108	94	105	138	192	168	213	193	262	344	273	15	0	0	0	0	2,688	3,524
55	127	113	89	87	94	92	78	91	101	121	128	158	155	174	227	343	197	11	0	0	0	2,386	3,000
56	99	91	65	69	72	64	69	76	79	96	96	115	113	119	158	216	204	126	6	0	0	1,933	2,349
57	69	62	59	56	46	42	48	71	69	59	60	76	74	86	121	132	113	152	93	6	0	1,494	1,732
58	74	64	46	47	54	39	42	58	58	57	65	64	65	71	58	69	60	82	131	73	2	1,279	1,438
59	43	35	30	52	33	37	31	34	42	39	39	45	37	53	41	61	68	49	66	77	52	964	1,066
60	17	23	17	16	26	15	10	10	13	18	15	25	17	28	15	18	29	19	23	31	43	428	471
61	12	6	3	2	3	1	1	2	1	0	1	1	1	2	1	1	0	1	0	1	2	42	53
62	1	1	0	3	1	0	0	2	0	0	0	0	0	2	0	0	0	0	0	0	0	10	12
63	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Total	6,140	5,102	4,611	4,132	3,580	3,466	3,436	3,090	3,000	2,792	2,071	2,220	1,645	1,473	1,249	1,143	686	440	319	188	99	50,883	621,381

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

Average Age 30.1
Average PEBD Years of Service 8.2
Department of Defense - Office of the Actuary

TABLE C8

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	942	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942
18	9,929	1,055	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,984
19	12,443	9,626	965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,034
20	7,978	12,003	9,483	993	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,458
21	5,213	8,257	11,970	8,667	780	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,887
22	3,632	5,458	8,100	11,185	7,047	552	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,974
23	2,890	3,941	5,503	8,666	10,503	6,153	265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,921
24	2,352	3,068	3,996	5,663	8,368	9,483	3,475	232	0	0	0	0	0	0	0	0	0	0	0	0	0	36,638
25	1,954	2,336	3,305	4,140	5,756	8,376	6,353	3,865	484	0	0	0	0	0	0	0	0	0	0	0	0	36,570
26	1,671	1,818	2,387	3,324	4,312	5,989	5,757	5,892	4,131	484	0	0	0	0	0	0	0	0	0	0	0	35,764
27	1,440	1,467	1,794	2,450	3,385	4,480	4,247	5,072	5,508	3,404	403	0	0	0	0	0	0	0	0	0	0	33,650
28	1,189	1,177	1,319	1,871	2,578	3,601	3,232	3,758	4,531	4,468	3,152	270	0	0	0	0	0	0	0	0	0	31,147
29	1,008	931	1,071	1,437	1,880	2,703	2,708	3,078	3,298	3,487	4,295	2,269	275	0	0	0	0	0	0	0	0	28,442
30	830	813	895	1,142	1,483	1,994	2,173	2,607	2,703	2,648	3,413	3,079	2,276	277	0	0	0	0	0	0	0	26,333
31	646	628	741	960	1,192	1,643	1,656	2,003	2,262	2,270	2,418	2,459	3,183	2,460	299	0	0	0	0	0	0	24,822
32	542	539	627	768	983	1,267	1,277	1,465	1,681	2,042	2,037	1,744	2,627	3,332	2,644	281	0	0	0	0	0	23,856
33	478	435	520	601	848	993	1,049	1,229	1,210	1,370	1,871	1,589	1,829	2,541	3,477	2,637	305	0	0	0	0	22,983
34	454	400	372	506	627	886	891	987	1,003	1,017	1,243	1,645	1,720	1,870	2,583	3,779	2,472	234	0	0	0	22,689
35	468	341	326	475	485	643	671	820	817	812	924	1,150	1,726	1,718	1,760	2,512	3,207	1,963	153	0	0	20,971
36	228	367	316	369	455	578	567	662	668	694	739	755	1,135	1,670	1,727	1,702	2,210	2,569	1,744	134	0	19,289
37	130	196	376	320	384	452	474	535	546	534	603	615	859	1,102	1,624	1,505	1,456	1,821	2,317	1,456	109	17,415
38	93	113	195	354	311	364	366	447	454	428	471	496	631	839	1,082	1,367	1,298	1,221	1,642	2,054	1,150	15,376
39	117	83	98	170	316	362	347	372	387	371	384	403	531	684	830	1,004	1,273	1,153	1,192	1,580	1,607	13,265
40	106	93	75	106	183	351	299	341	307	321	335	374	468	548	680	739	908	1,060	1,000	1,105	1,189	10,588
41	44	86	99	100	104	216	310	271	281	278	278	291	364	477	590	612	650	699	981	1,063	916	8,710
42	24	44	94	94	88	201	221	301	249	239	267	252	352	395	507	543	516	577	728	945	866	7,504
43	19	15	39	91	72	175	183	212	246	199	220	237	256	357	435	445	507	495	553	708	853	6,317
44	17	17	30	40	69	160	174	200	185	228	211	213	234	354	396	411	435	486	531	578	624	5,594
45	19	12	25	24	44	130	167	226	182	185	213	198	249	321	392	389	414	410	484	531	503	5,118
46	15	12	15	19	35	141	158	177	153	176	190	209	219	308	361	369	363	378	478	565	493	4,834
47	10	8	14	21	31	95	110	156	156	153	149	164	227	258	330	329	338	348	363	401	409	4,070
48	6	15	22	21	19	53	100	103	125	134	145	119	160	255	264	289	261	295	342	356	333	3,417
49	7	10	8	8	10	31	53	95	88	111	107	96	99	231	274	253	242	249	300	303	292	2,867
50	7	4	5	7	16	23	16	47	90	76	97	91	89	160	241	255	221	243	264	244	247	2,443
51	6	2	6	14	13	15	17	20	44	86	48	94	84	114	170	205	249	234	244	243	205	2,113
52	2	7	3	8	14	19	16	11	21	47	37	33	69	111	136	157	200	206	233	223	242	1,795
53	0	3	1	4	6	10	17	15	15	14	16	23	35	92	106	127	159	197	194	215	217	1,466
54	2	3	2	0	7	6	18	20	10	10	6	13	25	44	86	96	129	145	155	204	198	1,179
55	2	2	3	1	4	8	8	17	12	9	12	6	13	21	47	59	92	86	120	181	210	913
56	5	1	3	1	5	7	8	10	14	3	13	10	15	12	24	48	82	77	71	129	124	662
57	2	4	2	4	5	8	7	2	8	10	6	7	12	12	16	24	49	53	89	91	435	
58	3	2	4	2	3	5	3	6	5	5	3	6	8	16	12	11	28	25	47	60	73	327
59	2	1	2	0	3	5	2	7	4	5	2	4	9	9	13	12	9	14	32	41	60	236
60	0	0	2	1	1	4	3	5	5	0	8	3	5	7	6	6	9	7	19	21	26	138
61	0	2	1	1	2	4	4	4	2	3	1	0	2	3	4	7	7	5	6	11	12	81
62	1	0	1	2	1	4	2	2	2	1	0	1	1	5	2	6	7	5	1	5	4	53
63	2	1	2	1	5	11	13	12	3	4	5	4	2	2	13	9	11	10	12	14	6	143
Total	56,929	55,397	54,818	54,632	52,433	52,202	37,418	35,284	31,890	26,327	24,323	18,923	19,790	20,606	21,132	20,189	18,082	15,261	14,260	13,460	11,059	654,413

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

Average Age 31.5
Average PEBD Years of Service 9.2
Department of Defense - Office of the Actuary

TABLE C8 (CONT'D)

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	942
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,984
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,034
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,458
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,887
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,974
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37,921
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,638
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,570
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,764
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,650
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,147
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,442
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	26,333
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,822
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,856
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,983
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,689
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,971
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,289
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,415
38	85	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85	15,461
39	842	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	903	14,168
40	1,176	684	55	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,915	12,503
41	926	1,023	651	71	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,671	11,381
42	730	850	974	651	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,253	10,757
43	735	667	839	933	464	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,686	10,003
44	688	666	624	770	767	666	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,246	9,840
45	555	618	663	632	737	930	749	65	0	0	0	0	0	0	0	0	0	0	0	0	0	4,949	10,067
46	492	522	722	750	636	812	1,064	730	39	0	0	0	0	0	0	0	0	0	0	0	0	5,767	10,601
47	397	419	513	729	633	563	842	985	693	66	0	0	0	0	0	0	0	0	0	0	0	5,841	9,911
48	319	357	369	402	570	675	632	701	934	650	51	0	0	0	0	0	0	0	0	0	0	5,660	9,077
49	303	284	343	296	391	544	623	513	738	861	537	75	0	0	0	0	0	0	0	0	0	5,509	8,376
50	269	286	262	295	270	366	623	550	551	673	603	582	62	0	0	0	0	0	0	0	0	5,392	7,835
51	226	229	223	244	237	254	388	469	543	500	462	701	450	32	0	0	0	0	0	0	0	4,959	7,072
52	221	205	204	189	217	245	298	347	479	448	371	522	577	402	33	0	0	0	0	0	0	4,758	6,553
53	178	200	182	162	192	210	246	283	317	358	327	364	404	535	393	41	0	0	0	0	0	4,392	5,858
54	160	142	147	161	174	157	158	193	217	293	280	319	281	361	453	367	25	0	0	0	0	3,888	5,067
55	155	137	118	127	133	152	139	168	176	192	213	273	258	257	297	442	246	17	0	0	0	3,500	4,413
56	130	115	89	90	100	119	115	118	125	147	155	174	192	182	201	276	284	168	9	0	0	2,789	3,451
57	86	79	85	78	78	83	84	110	98	108	97	116	122	143	173	177	150	204	139	6	0	2,216	2,651
58	87	83	75	67	75	75	81	87	83	86	89	87	95	99	87	118	81	113	174	95	2	1,839	2,166
59	55	43	48	74	49	65	58	56	64	60	55	61	52	77	68	95	106	61	89	112	71	1,419	1,655
60	25	34	24	27	36	25	28	30	25	31	26	33	25	38	33	38	48	32	35	41	68	702	840
61	20	11	8	10	7	5	8	6	7	2	5	3	2	5	4	4	4	4	3	5	8	130	211
62	4	2	1	7	6	5	5	5	2	1	0	7	2	2	3	1	1	1	3	4	11	73	126
63	5	3	4	6	11	9	10	3	5	7	2	1	4	1	6	2	0	2	5	5	15	107	250
Total	8,869	7,720	7,223	6,771	5,831	6,008	6,216	5,419	5,096	4,483	3,273	3,318	2,527	2,131	1,752	1,561	945	602	457	268	175	80,649	735,062

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

Average Age 31.5
Average PEBD Years of Service 9.2
Department of Defense - Office of the Actuary

TABLE C9

DOD NON-SELECTED RESERVE OFFICERS WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	4	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13
38	0	0	3	13	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22
39	0	0	2	14	26	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44
40	0	0	2	14	26	38	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88
41	0	0	2	15	19	58	59	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	161
42	0	0	2	36	31	53	78	79	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	289
43	0	0	1	68	90	33	55	110	67	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	438
44	0	0	3	22	104	88	63	98	109	110	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	616
45	0	0	1	21	48	121	165	87	103	170	188	28	0	0	0	0	0	0	0	0	0	0	0	0	0	932
46	0	0	3	13	30	95	185	220	109	151	231	212	13	0	0	0	0	0	0	0	0	0	0	0	0	1,262
47	0	0	1	11	26	29	101	250	327	129	181	226	253	28	0	0	0	0	0	0	0	0	0	0	0	1,564
48	0	0	1	9	27	34	39	120	315	364	160	179	330	259	31	0	0	0	0	0	0	0	0	0	0	1,870
49	0	0	0	5	13	22	33	54	148	371	461	178	257	337	263	54	0	0	0	0	0	0	0	0	0	2,198
50	0	0	1	3	9	18	28	58	91	202	492	561	250	317	299	292	30	0	0	0	0	0	0	0	0	2,653
51	0	0	1	7	8	13	27	49	84	95	275	571	622	293	279	339	333	37	0	0	0	0	0	0	0	3,034
52	0	0	2	2	8	14	24	37	53	73	164	306	700	807	273	309	398	349	44	0	0	0	0	0	0	3,564
53	0	0	1	0	7	8	17	28	45	79	131	207	407	870	851	333	378	413	405	36	0	0	0	0	0	4,218
54	0	0	0	2	6	5	11	20	22	52	107	141	201	440	968	846	284	340	374	300	35	0	0	0	0	4,155
55	0	0	2	1	2	11	10	22	23	41	79	106	163	282	491	826	903	372	388	353	251	17	0	0	0	4,344
56	0	0	0	3	2	10	6	20	22	41	47	60	124	221	283	417	983	874	334	316	315	221	18	0	0	4,319
57	0	0	0	3	3	7	12	12	24	28	50	51	85	156	218	251	521	856	946	313	272	292	254	9	0	4,366
58	0	0	0	0	1	4	10	12	20	29	39	58	57	102	151	208	309	441	1,042	848	250	243	347	217	11	4,400
59	0	0	0	1	2	4	7	14	16	23	40	47	57	85	116	136	227	272	430	878	1,196	229	263	324	219	4,589
60	0	0	0	1	1	4	3	3	15	13	14	21	33	43	32	63	81	128	146	276	562	363	136	147	212	2,299
61	0	0	0	0	0	0	0	0	2	2	1	2	3	2	3	3	3	5	6	3	11	16	21	5	7	95
62	0	0	0	0	0	0	0	1	0	1	2	1	2	1	1	1	0	0	1	2	3	7	19	9	10	61
63	0	0	0	0	0	2	0	2	0	4	2	6	2	2	7	2	4	6	9	4	15	13	22	31	224	355
Total	0	0	33	274	497	674	940	1,302	1,607	1,992	2,684	2,963	3,562	4,248	4,268	4,082	4,454	4,093	4,125	3,330	2,912	1,403	1,081	743	683	51,949

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

Average Age 53.7
Average PEBD Years of Service 31.5
Department of Defense - Office of the Actuary

TABLE C10

DOD NON-SELECTED RESERVE ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	85	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	142
38	0	0	35	158	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	212
39	0	0	24	187	214	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	449
40	0	0	22	177	339	297	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	874
41	0	0	20	100	239	486	393	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,280
42	0	0	14	70	152	430	617	504	39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,826
43	0	0	14	53	110	280	492	755	429	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,195
44	0	0	8	56	81	198	364	631	781	723	97	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,940
45	0	0	9	36	101	161	288	485	788	1,173	1,005	106	0	0	0	0	0	0	0	0	0	0	0	0	0	4,152
46	0	0	8	37	80	155	263	373	595	1,009	1,537	1,138	68	0	0	0	0	0	0	0	0	0	0	0	0	5,263
47	0	0	3	27	53	128	206	309	411	651	1,188	1,609	1,218	109	0	0	0	0	0	0	0	0	0	0	0	5,912
48	0	0	6	30	57	87	140	254	345	492	833	1,248	1,848	1,355	125	0	0	0	0	0	0	0	0	0	0	6,819
49	0	0	2	15	53	98	145	183	258	370	574	842	1,420	1,942	1,379	251	0	0	0	0	0	0	0	0	0	7,533
50	0	0	1	17	46	80	136	174	236	321	490	663	1,061	1,602	1,693	1,736	178	0	0	0	0	0	0	0	0	8,436
51	0	0	2	25	44	83	106	162	211	323	426	549	765	1,151	1,358	2,206	1,693	168	0	0	0	0	0	0	0	9,274
52	0	0	8	25	33	73	119	159	190	272	345	460	656	924	1,048	1,824	2,448	1,946	252	0	0	0	0	0	0	10,784
53	0	0	7	20	36	77	93	156	196	229	352	428	564	769	905	1,272	1,947	2,541	2,103	229	0	0	0	0	0	11,926
54	0	0	12	21	37	63	108	145	178	224	254	350	470	606	736	1,022	1,387	1,935	2,655	2,060	161	0	0	0	0	12,425
55	0	0	3	17	48	59	80	113	153	182	228	304	388	491	543	824	1,086	1,473	1,890	2,841	1,828	128	0	0	0	12,680
56	0	0	4	27	46	45	69	112	179	189	206	254	348	403	487	693	912	1,127	1,486	2,159	2,421	1,492	140	0	0	12,800
57	0	0	4	13	26	62	76	103	113	148	159	174	281	335	428	555	659	856	1,016	1,488	1,824	2,153	1,631	93	0	12,199
58	0	0	1	4	20	42	74	74	107	136	141	172	253	281	349	383	530	694	859	1,055	1,232	1,608	2,370	1,361	52	11,798
59	0	0	3	10	16	26	45	87	99	101	124	154	199	231	299	388	486	508	696	892	1,023	1,242	1,858	2,386	1,225	12,096
60	0	0	0	7	5	7	23	34	45	44	43	63	84	117	132	149	220	259	316	454	443	498	776	934	1,376	6,029
61	0	0	0	0	1	1	0	1	2	5	4	7	4	7	15	11	14	12	13	20	20	25	32	38	116	348
62	0	0	0	0	0	0	0	0	0	1	3	2	2	3	4	10	10	3	7	14	5	16	17	22	74	193
63	0	0	0	0	0	2	0	0	2	5	7	2	8	16	10	12	21	31	25	33	35	58	66	87	622	1,040
Total	0	0	296	1,191	1,857	2,966	3,878	4,859	5,357	6,660	8,015	8,524	9,637	10,343	9,510	11,337	11,591	11,552	11,318	11,245	8,992	7,221	6,889	4,921	3,465	161,625

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

Average Age 52.9
Average PEBD Years of Service 31.8
Department of Defense - Office of the Actuary

TABLE C11

DOD NON-SELECTED RESERVE OFFICERS AND ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2016 VALUATION
COMPLETED YEARS OF ACTIVE DUTY SERVICE

Age	<18	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	0	90	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	155
38	0	0	38	171	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	234
39	0	0	26	200	240	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	493
40	0	0	24	191	365	336	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	962
41	0	0	22	116	259	544	452	48	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,441
42	0	0	16	107	183	482	695	583	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,115
43	0	0	15	122	200	313	547	865	496	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,633
44	0	0	11	78	185	286	427	729	890	833	116	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,556
45	0	0	10	57	149	283	452	572	891	1,343	1,193	134	0	0	0	0	0	0	0	0	0	0	0	0	0	5,084
46	0	0	11	50	110	251	447	593	704	1,159	1,768	1,350	81	0	0	0	0	0	0	0	0	0	0	0	0	6,525
47	0	0	4	38	79	157	308	559	738	781	1,369	1,835	1,471	137	0	0	0	0	0	0	0	0	0	0	0	7,476
48	0	0	7	39	84	121	179	374	660	856	993	1,427	2,178	1,614	156	0	0	0	0	0	0	0	0	0	0	8,689
49	0	0	2	20	66	120	178	237	406	742	1,035	1,020	1,677	2,279	1,642	305	0	0	0	0	0	0	0	0	0	9,731
50	0	0	2	20	55	98	164	232	328	523	982	1,225	1,311	1,919	1,992	2,029	208	0	0	0	0	0	0	0	0	11,089
51	0	0	3	32	52	96	133	211	295	418	701	1,120	1,388	1,444	1,637	2,545	2,026	205	0	0	0	0	0	0	0	12,308
52	0	0	10	27	41	87	143	196	243	345	509	766	1,356	1,731	1,321	2,133	2,846	2,295	296	0	0	0	0	0	0	14,348
53	0	0	8	20	43	85	110	184	241	308	483	636	971	1,639	1,756	1,606	2,325	2,954	2,508	265	0	0	0	0	0	16,144
54	0	0	12	23	43	68	119	165	200	276	361	491	671	1,046	1,704	1,867	1,671	2,275	3,029	2,360	196	0	0	0	0	16,580
55	0	0	5	18	50	70	90	135	176	224	307	410	551	774	1,034	1,650	1,989	1,844	2,277	3,194	2,079	145	0	0	0	17,024
56	0	0	4	30	48	55	75	132	201	230	253	314	473	624	770	1,110	1,895	2,001	1,821	2,475	2,736	1,714	158	0	0	17,119
57	0	0	4	16	29	69	88	115	137	176	209	225	366	492	646	807	1,179	1,713	1,962	1,801	2,097	2,446	1,886	102	0	16,565
58	0	0	1	4	21	46	84	86	127	165	180	230	310	384	500	591	838	1,135	1,901	1,903	1,482	1,851	2,717	1,578	63	16,198
59	0	0	3	11	18	30	52	101	115	124	164	201	256	316	415	524	713	780	1,125	1,770	2,220	1,472	2,121	2,709	1,445	16,685
60	0	0	0	8	6	11	26	37	60	57	57	84	117	160	164	212	301	387	462	730	1,005	862	912	1,081	1,588	8,328
61	0	0	0	0	1	1	0	1	4	7	5	9	7	9	18	14	17	17	19	23	31	41	53	43	123	443
62	0	0	0	0	0	0	0	1	0	2	5	3	4	4	5	11	10	3	8	16	8	23	36	31	84	254
63	0	0	0	0	0	3	0	2	2	9	8	7	10	18	17	13	25	37	34	37	49	71	88	119	846	1,395
Total	0	0	329	1,465	2,354	3,640	4,818	6,162	6,964	8,652	10,698	11,486	13,198	14,591	13,779	15,419	16,046	15,646	15,444	14,575	11,903	8,624	7,970	5,664	4,149	213,574

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

Average Age 53.1
Average PEBD Years of Service 31.7
Department of Defense - Office of the Actuary

TABLE C12

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	1	0	1	0	0	1	0	1
21	0	0	0	0	0	0	0	0	0	0
22	0	0	0	0	0	0	0	0	0	0
23	0	0	0	0	0	0	0	2	0	2
24	0	0	1	2	3	0	0	1	2	3
25	0	0	9	9	18	0	0	12	9	21
26	0	0	32	16	48	0	0	34	16	50
27	0	0	49	29	78	0	0	50	29	79
28	0	0	65	20	85	0	0	66	20	86
29	0	0	91	23	114	0	0	93	23	116
30	0	0	135	36	171	0	0	135	36	171
31	0	0	155	31	186	0	0	159	31	190
32	0	0	187	28	215	0	0	189	28	217
33	0	0	231	46	277	0	0	240	47	287
34	0	0	258	56	314	0	0	258	58	316
35	3	0	261	42	306	4	0	261	43	308
36	23	0	306	48	377	24	0	310	50	384
37	62	0	297	56	415	62	0	300	57	419
38	139	0	274	51	464	143	0	279	52	474
39	349	0	327	49	725	357	0	334	50	741
40	614	0	278	48	940	633	0	282	49	964
41	820	0	317	36	1,173	846	0	325	36	1,207
42	1,197	0	308	47	1,552	1,246	0	311	49	1,606
43	1,876	0	343	55	2,274	1,960	0	346	56	2,362
44	2,562	0	407	43	3,012	2,672	0	414	45	3,131
45	3,425	0	421	33	3,879	3,569	0	429	34	4,032
46	4,291	0	483	39	4,813	4,480	0	488	39	5,007
47	4,864	0	454	38	5,356	5,050	0	459	39	5,548
48	5,232	0	429	28	5,689	5,462	0	443	29	5,934
49	5,750	0	421	22	6,193	6,000	0	436	22	6,458
50	6,445	0	403	23	6,871	6,748	0	413	24	7,185
51	7,144	0	431	24	7,599	7,461	0	444	24	7,929
52	7,942	0	450	17	8,409	8,336	0	471	19	8,826
53	8,509	0	434	19	8,962	8,931	0	440	22	9,393
54	8,473	0	437	14	8,924	9,014	0	458	15	9,487
55	8,576	0	415	14	9,005	9,186	0	424	14	9,624
56	8,689	0	391	6	9,086	9,250	0	406	6	9,662
57	8,847	0	389	6	9,242	9,422	0	409	7	9,838
58	9,202	0	373	6	9,581	9,743	0	392	6	10,141
59	9,715	0	395	6	10,116	10,286	0	424	6	10,716
60	9,848	2,064	390	4	12,306	10,449	2,075	408	4	12,936
61	10,198	5,228	342	3	15,771	10,809	5,319	366	3	16,497
62	10,302	5,197	372	3	15,874	10,931	5,281	394	4	16,610
63	10,602	5,262	386	4	16,254	11,168	5,351	408	4	16,931
64	10,554	5,683	379	0	16,616	11,211	5,768	396	0	17,375
65	10,303	5,539	355	0	16,197	10,879	5,617	385	0	16,881

TABLE C12 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	10,517	6,031	369	0	16,917	11,167	6,131	394	0	17,692
67	11,072	6,908	413	0	18,393	11,686	7,010	440	0	19,136
68	11,797	7,968	428	0	20,193	12,422	8,103	455	0	20,980
69	12,626	8,754	557	0	21,937	13,305	8,910	580	0	22,795
70	13,329	9,297	650	0	23,276	14,006	9,454	685	0	24,145
71	9,223	6,608	493	0	16,324	9,678	6,723	514	0	16,915
72	9,274	6,500	506	0	16,280	9,730	6,581	524	0	16,835
73	9,362	6,081	477	0	15,920	9,847	6,206	494	0	16,547
74	9,152	6,007	479	0	15,638	9,629	6,116	490	0	16,235
75	7,928	4,812	339	0	13,079	8,346	4,897	357	0	13,600
76	7,954	4,255	341	0	12,550	8,329	4,339	362	0	13,030
77	7,885	3,948	286	0	12,119	8,255	4,036	302	0	12,593
78	7,398	3,896	251	0	11,545	7,737	3,990	262	0	11,989
79	6,982	3,711	230	0	10,923	7,283	3,792	239	0	11,314
80	6,562	3,420	213	0	10,195	6,847	3,494	227	0	10,568
81	6,178	3,228	196	0	9,602	6,412	3,295	205	0	9,912
82	6,325	3,199	189	0	9,713	6,562	3,265	199	0	10,026
83	5,764	2,838	163	0	8,765	5,934	2,894	170	0	8,998
84	5,603	2,841	181	0	8,625	5,761	2,906	191	0	8,858
85	5,047	2,764	193	0	8,004	5,215	2,817	200	0	8,232
86	4,720	2,826	162	0	7,708	4,857	2,872	174	0	7,903
87	4,013	2,516	205	0	6,734	4,123	2,574	214	0	6,911
88	3,166	2,007	154	0	5,327	3,272	2,037	163	0	5,472
89	2,090	1,279	107	0	3,476	2,172	1,310	115	0	3,597
90	1,519	1,114	87	0	2,720	1,578	1,127	88	0	2,793
91	1,502	1,183	89	0	2,774	1,548	1,192	92	0	2,832
92	1,467	1,336	113	0	2,916	1,513	1,347	113	0	2,973
93	1,345	1,202	151	0	2,698	1,377	1,210	153	0	2,740
94	1,118	1,075	167	0	2,360	1,157	1,087	170	0	2,414
95	1,047	860	151	0	2,058	1,069	865	152	0	2,086
96	814	705	138	0	1,657	833	710	138	0	1,681
97	595	487	101	0	1,183	606	491	102	0	1,199
98	386	348	60	0	794	395	350	61	0	806
99	216	220	43	0	479	224	221	43	0	488
100	118	115	27	0	260	120	118	28	0	266
101	77	70	12	0	159	77	72	13	0	162
102	36	44	9	0	89	38	45	9	0	92
103	22	17	6	0	45	25	18	6	0	49
104	4	13	2	0	19	5	13	2	0	20
105	2	3	0	0	5	2	3	0	0	5
106	3	4	0	0	7	3	4	0	0	7
107	0	3	0	0	3	0	3	0	0	3
108	0	0	0	0	0	0	0	0	0	0
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	370,794	149,466	21,620	1,080	542,960	389,477	152,039	22,421	1,107	565,044
60+	256,045	149,466	10,962	14	416,487	268,592	152,039	11,483	15	432,129
62+	235,999	142,174	10,230	7	388,410	247,334	144,645	10,709	8	402,696
65+	204,541	126,032	9,093	0	339,666	214,024	128,245	9,511	0	351,780

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

TABLE C13

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	2	4	6	0	0	2	4	6
20	0	0	30	36	66	0	0	31	36	67
21	0	0	96	175	271	0	0	96	177	273
22	0	0	337	347	684	0	0	340	348	688
23	0	0	681	542	1,223	0	0	688	542	1,230
24	0	0	1,135	680	1,815	0	0	1,144	689	1,833
25	0	0	1,843	718	2,561	0	0	1,850	734	2,584
26	0	0	2,451	827	3,278	0	0	2,467	850	3,317
27	0	0	3,236	943	4,179	0	0	3,261	955	4,216
28	0	0	3,750	877	4,627	0	0	3,784	887	4,671
29	0	0	4,454	908	5,362	0	0	4,498	915	5,413
30	0	0	5,198	905	6,103	0	0	5,239	911	6,150
31	0	0	5,637	808	6,445	0	0	5,692	816	6,508
32	0	0	5,988	842	6,830	0	0	6,050	849	6,899
33	17	0	5,965	734	6,716	17	0	6,031	744	6,792
34	97	0	5,875	703	6,675	97	0	5,944	713	6,754
35	287	0	5,407	561	6,255	288	0	5,482	565	6,335
36	585	0	5,041	529	6,155	585	0	5,124	537	6,246
37	886	0	4,763	416	6,065	887	0	4,832	424	6,143
38	1,525	0	4,282	392	6,199	1,530	0	4,352	398	6,280
39	3,326	0	4,014	347	7,687	3,376	0	4,087	355	7,818
40	5,358	0	3,896	299	9,553	5,456	0	3,943	302	9,701
41	7,578	0	3,658	278	11,514	7,703	0	3,721	282	11,706
42	9,734	0	3,574	269	13,577	9,914	0	3,642	276	13,832
43	11,810	0	3,547	221	15,578	12,020	0	3,610	225	15,855
44	13,969	0	3,754	218	17,941	14,225	0	3,812	220	18,257
45	16,839	0	3,829	179	20,847	17,162	0	3,904	179	21,245
46	19,211	0	4,015	170	23,396	19,587	0	4,077	171	23,835
47	19,745	0	3,749	116	23,610	20,141	0	3,839	117	24,097
48	21,138	0	3,582	118	24,838	21,591	0	3,661	121	25,373
49	23,309	0	3,303	89	26,701	23,718	0	3,381	91	27,190
50	26,022	0	3,388	88	29,498	26,501	0	3,482	88	30,071
51	28,560	0	3,508	67	32,135	29,063	0	3,601	69	32,733
52	31,585	0	3,545	57	35,187	32,189	0	3,652	58	35,899
53	33,732	0	3,515	49	37,296	34,449	0	3,638	49	38,136
54	35,482	0	3,613	39	39,134	36,295	0	3,769	39	40,103
55	36,919	0	3,472	26	40,417	37,921	0	3,599	26	41,546
56	37,640	0	3,433	27	41,100	38,661	0	3,590	27	42,278
57	37,067	0	3,441	23	40,531	37,957	0	3,587	23	41,567
58	35,872	0	3,232	10	39,114	36,661	0	3,371	10	40,042
59	34,995	0	3,339	11	38,345	35,735	0	3,476	11	39,222
60	33,308	4,525	3,153	6	40,992	33,978	4,573	3,294	6	41,851
61	32,278	11,569	3,151	5	47,003	32,897	11,718	3,262	5	47,882
62	31,774	11,271	3,137	4	46,186	32,285	11,442	3,219	4	46,950
63	30,462	11,567	3,065	0	45,094	30,935	11,729	3,151	0	45,815
64	30,257	13,214	3,101	2	46,574	30,685	13,385	3,204	2	47,276
65	27,592	13,268	3,135	0	43,995	27,969	13,486	3,233	0	44,688

TABLE C13 (CONT'D)

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	26,332	14,078	4,127	0	44,537	26,706	14,296	4,209	0	45,211
67	26,500	15,376	5,432	0	47,308	26,843	15,622	5,518	0	47,983
68	26,396	16,155	6,604	0	49,155	26,738	16,404	6,681	0	49,823
69	26,276	17,088	6,820	0	50,184	26,607	17,347	6,905	0	50,859
70	25,792	16,902	5,657	0	48,351	26,108	17,204	5,728	0	49,040
71	17,815	11,650	3,374	0	32,839	18,036	11,853	3,421	0	33,310
72	17,922	10,659	2,685	0	31,266	18,176	10,853	2,737	0	31,766
73	19,241	10,037	2,282	0	31,560	19,491	10,229	2,320	0	32,040
74	20,778	9,505	1,941	0	32,224	21,044	9,707	1,977	0	32,728
75	19,205	7,459	1,580	0	28,244	19,468	7,610	1,618	0	28,696
76	18,318	6,292	1,317	0	25,927	18,620	6,436	1,355	0	26,411
77	17,975	6,090	1,087	0	25,152	18,294	6,243	1,123	0	25,660
78	18,483	5,916	1,113	0	25,512	18,819	6,054	1,151	0	26,024
79	19,323	5,724	999	0	26,046	19,640	5,813	1,033	0	26,486
80	18,517	5,294	921	0	24,732	18,797	5,380	962	0	25,139
81	17,427	4,948	874	0	23,249	17,627	5,019	890	0	23,536
82	15,630	4,155	891	0	20,676	15,841	4,232	918	0	20,991
83	13,948	3,318	897	0	18,163	14,107	3,388	922	0	18,417
84	12,952	3,024	1,123	0	17,099	13,123	3,059	1,151	0	17,333
85	11,874	2,868	1,178	0	15,920	11,994	2,914	1,205	0	16,113
86	11,357	2,589	1,203	0	15,149	11,460	2,623	1,220	0	15,303
87	9,616	1,998	1,042	0	12,656	9,707	2,014	1,056	0	12,777
88	7,067	1,451	762	0	9,280	7,151	1,471	767	0	9,389
89	5,287	936	481	0	6,704	5,347	943	492	0	6,782
90	3,596	788	230	0	4,614	3,648	798	234	0	4,680
91	2,735	614	189	0	3,538	2,775	626	194	0	3,595
92	2,204	504	151	0	2,859	2,238	508	152	0	2,898
93	1,784	343	103	0	2,230	1,802	347	105	0	2,254
94	1,275	274	87	0	1,636	1,287	274	89	0	1,650
95	929	219	51	0	1,199	943	220	51	0	1,214
96	678	143	35	0	856	686	143	36	0	865
97	481	93	31	0	605	486	93	32	0	611
98	283	66	18	0	367	286	67	19	0	372
99	150	26	6	0	182	151	26	6	0	183
100	73	14	6	0	93	74	14	6	0	94
101	45	15	4	0	64	46	15	4	0	65
102	35	7	4	0	46	36	7	4	0	47
103	15	2	1	0	18	15	2	1	0	18
104	9	0	3	0	12	9	0	3	0	12
105	8	1	0	0	9	8	1	0	0	9
106	6	0	0	0	6	6	0	0	0	6
107	1	0	0	0	1	1	0	0	0	1
108	0	0	0	0	0	0	0	0	0	0
109	0	0	2	0	2	0	0	2	0	2
110	0	0	0	0	0	0	0	0	0	0
Total	1,117,297	252,035	215,631	14,665	1,599,628	1,136,719	256,188	220,009	14,850	1,627,766
60+	624,009	252,035	74,053	17	950,114	632,990	256,188	75,660	17	964,855
62+	558,423	235,941	67,749	6	862,119	566,115	239,897	69,104	6	875,122
65+	465,930	199,889	58,446	0	724,265	472,210	203,341	59,530	0	735,081

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

TABLE C14

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	2	4	6	0	0	2	4	6
20	0	0	31	36	67	0	0	32	36	68
21	0	0	96	175	271	0	0	96	177	273
22	0	0	337	347	684	0	0	340	348	688
23	0	0	681	542	1,223	0	0	690	542	1,232
24	0	0	1,136	682	1,818	0	0	1,145	691	1,836
25	0	0	1,852	727	2,579	0	0	1,862	743	2,605
26	0	0	2,483	843	3,326	0	0	2,501	866	3,367
27	0	0	3,285	972	4,257	0	0	3,311	984	4,295
28	0	0	3,815	897	4,712	0	0	3,850	907	4,757
29	0	0	4,545	931	5,476	0	0	4,591	938	5,529
30	0	0	5,333	941	6,274	0	0	5,374	947	6,321
31	0	0	5,792	839	6,631	0	0	5,851	847	6,698
32	0	0	6,175	870	7,045	0	0	6,239	877	7,116
33	17	0	6,196	780	6,993	17	0	6,271	791	7,079
34	97	0	6,133	759	6,989	97	0	6,202	771	7,070
35	290	0	5,668	603	6,561	292	0	5,743	608	6,643
36	608	0	5,347	577	6,532	609	0	5,434	587	6,630
37	948	0	5,060	472	6,480	949	0	5,132	481	6,562
38	1,664	0	4,556	443	6,663	1,673	0	4,631	450	6,754
39	3,675	0	4,341	396	8,412	3,733	0	4,421	405	8,559
40	5,972	0	4,174	347	10,493	6,089	0	4,225	351	10,665
41	8,398	0	3,975	314	12,687	8,549	0	4,046	318	12,913
42	10,931	0	3,882	316	15,129	11,160	0	3,953	325	15,438
43	13,686	0	3,890	276	17,852	13,980	0	3,956	281	18,217
44	16,531	0	4,161	261	20,953	16,897	0	4,226	265	21,388
45	20,264	0	4,250	212	24,726	20,731	0	4,333	213	25,277
46	23,502	0	4,498	209	28,209	24,067	0	4,565	210	28,842
47	24,609	0	4,203	154	28,966	25,191	0	4,298	156	29,645
48	26,370	0	4,011	146	30,527	27,053	0	4,104	150	31,307
49	29,059	0	3,724	111	32,894	29,718	0	3,817	113	33,648
50	32,467	0	3,791	111	36,369	33,249	0	3,895	112	37,256
51	35,704	0	3,939	91	39,734	36,524	0	4,045	93	40,662
52	39,527	0	3,995	74	43,596	40,525	0	4,123	77	44,725
53	42,241	0	3,949	68	46,258	43,380	0	4,078	71	47,529
54	43,955	0	4,050	53	48,058	45,309	0	4,227	54	49,590
55	45,495	0	3,887	40	49,422	47,107	0	4,023	40	51,170
56	46,329	0	3,824	33	50,186	47,911	0	3,996	33	51,940
57	45,914	0	3,830	29	49,773	47,379	0	3,996	30	51,405
58	45,074	0	3,605	16	48,695	46,404	0	3,763	16	50,183
59	44,710	0	3,734	17	48,461	46,021	0	3,900	17	49,938
60	43,156	6,589	3,543	10	53,298	44,427	6,648	3,702	10	54,787
61	42,476	16,797	3,493	8	62,774	43,706	17,037	3,628	8	64,379
62	42,076	16,468	3,509	7	62,060	43,216	16,723	3,613	8	63,560
63	41,064	16,829	3,451	4	61,348	42,103	17,080	3,559	4	62,746
64	40,811	18,897	3,480	2	63,190	41,896	19,153	3,600	2	64,651
65	37,895	18,807	3,490	0	60,192	38,848	19,103	3,618	0	61,569

TABLE C14 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	36,849	20,109	4,496	0	61,454	37,873	20,427	4,603	0	62,903
67	37,572	22,284	5,845	0	65,701	38,529	22,632	5,958	0	67,119
68	38,193	24,123	7,032	0	69,348	39,160	24,507	7,136	0	70,803
69	38,902	25,842	7,377	0	72,121	39,912	26,257	7,485	0	73,654
70	39,121	26,199	6,307	0	71,627	40,114	26,658	6,413	0	73,185
71	27,038	18,258	3,867	0	49,163	27,714	18,576	3,935	0	50,225
72	27,196	17,159	3,191	0	47,546	27,906	17,434	3,261	0	48,601
73	28,603	16,118	2,759	0	47,480	29,338	16,435	2,814	0	48,587
74	29,930	15,512	2,420	0	47,862	30,673	15,823	2,467	0	48,963
75	27,133	12,271	1,919	0	41,323	27,814	12,507	1,975	0	42,296
76	26,272	10,547	1,658	0	38,477	26,949	10,775	1,717	0	39,441
77	25,860	10,038	1,373	0	37,271	26,549	10,279	1,425	0	38,253
78	25,881	9,812	1,364	0	37,057	26,556	10,044	1,413	0	38,013
79	26,305	9,435	1,229	0	36,969	26,923	9,605	1,272	0	37,800
80	25,079	8,714	1,134	0	34,927	25,644	8,874	1,189	0	35,707
81	23,605	8,176	1,070	0	32,851	24,039	8,314	1,095	0	33,448
82	21,955	7,354	1,080	0	30,389	22,403	7,497	1,117	0	31,017
83	19,712	6,156	1,060	0	26,928	20,041	6,282	1,092	0	27,415
84	18,555	5,865	1,304	0	25,724	18,884	5,965	1,342	0	26,191
85	16,921	5,632	1,371	0	23,924	17,209	5,731	1,405	0	24,345
86	16,077	5,415	1,365	0	22,857	16,317	5,495	1,394	0	23,206
87	13,629	4,514	1,247	0	19,390	13,830	4,588	1,270	0	19,688
88	10,233	3,458	916	0	14,607	10,423	3,508	930	0	14,861
89	7,377	2,215	588	0	10,180	7,519	2,253	607	0	10,379
90	5,115	1,902	317	0	7,334	5,226	1,925	322	0	7,473
91	4,237	1,797	278	0	6,312	4,323	1,818	286	0	6,427
92	3,671	1,840	264	0	5,775	3,751	1,855	265	0	5,871
93	3,129	1,545	254	0	4,928	3,179	1,557	258	0	4,994
94	2,393	1,349	254	0	3,996	2,444	1,361	259	0	4,064
95	1,976	1,079	202	0	3,257	2,012	1,085	203	0	3,300
96	1,492	848	173	0	2,513	1,519	853	174	0	2,546
97	1,076	580	132	0	1,788	1,092	584	134	0	1,810
98	669	414	78	0	1,161	681	417	80	0	1,178
99	366	246	49	0	661	375	247	49	0	671
100	191	129	33	0	353	194	132	34	0	360
101	122	85	16	0	223	123	87	17	0	227
102	71	51	13	0	135	74	52	13	0	139
103	37	19	7	0	63	40	20	7	0	67
104	13	13	5	0	31	14	13	5	0	32
105	10	4	0	0	14	10	4	0	0	14
106	9	4	0	0	13	9	4	0	0	13
107	1	3	0	0	4	1	3	0	0	4
108	0	0	0	0	0	0	0	0	0	0
109	0	0	2	0	2	0	0	2	0	2
110	0	0	0	0	0	0	0	0	0	0
Total	1,488,091	401,501	237,251	15,745	2,142,588	1,526,196	408,227	242,430	15,957	2,192,810
60+	880,054	401,501	85,015	31	1,366,601	901,582	408,227	87,143	32	1,396,984
62+	794,422	378,115	77,979	13	1,250,529	813,449	384,542	79,813	14	1,277,818
65+	670,471	325,921	67,539	0	1,063,931	686,234	331,586	69,041	0	1,086,861

Note: Age is retiree's current age nearest birthday at end of fiscal year
60+ is total for ages 60 and over.
62+ is total for ages 62 and over
65+ is total for ages 65 and over.

TABLE C15

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
< 18	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	16	0	0	16	0	16	0	0	16
21	0	20	0	0	20	0	20	0	0	20
22	0	35	0	0	35	0	35	0	0	35
23	0	53	0	0	53	0	53	0	0	53
24	0	80	0	0	80	0	80	0	0	80
25	5	123	0	0	128	5	123	0	0	128
26	5	198	0	0	203	5	200	0	0	205
27	2	255	0	1	258	2	255	0	1	258
28	8	285	0	1	294	8	286	0	1	295
29	11	305	0	1	317	11	308	0	1	320
30	24	381	0	2	407	24	388	0	2	414
31	17	425	0	0	442	18	428	0	0	446
32	37	467	1	5	510	38	469	1	5	513
33	21	473	1	6	501	21	475	1	6	503
34	35	471	2	5	513	35	482	2	5	524
35	48	465	0	5	518	49	471	0	5	525
36	50	471	0	3	524	50	480	0	3	533
37	55	493	0	9	557	56	500	0	9	565
38	58	437	5	8	508	58	446	5	8	517
39	59	492	2	15	568	63	500	2	15	580
40	65	508	5	18	596	67	516	5	18	606
41	78	519	5	14	616	80	531	5	14	630
42	104	552	6	14	676	107	563	6	14	690
43	87	601	7	17	712	92	610	7	19	728
44	109	654	5	27	795	112	669	5	29	815
45	111	771	6	21	909	119	784	6	21	930
46	160	934	14	36	1,144	163	948	14	36	1,161
47	148	1,038	15	35	1,236	157	1,062	15	35	1,269
48	134	1,060	12	41	1,247	141	1,075	12	43	1,271
49	168	1,088	27	53	1,336	175	1,113	27	53	1,368
50	191	1,258	20	57	1,526	204	1,278	22	57	1,561
51	208	1,490	19	77	1,794	219	1,511	19	77	1,826
52	251	1,789	29	83	2,152	267	1,812	29	86	2,194
53	281	2,060	38	98	2,477	292	2,096	40	100	2,528
54	316	2,274	42	147	2,779	330	2,302	44	149	2,825
55	374	2,598	56	173	3,201	383	2,651	56	176	3,266
56	441	2,821	57	195	3,514	465	2,874	59	197	3,595
57	482	3,211	84	229	4,006	500	3,280	87	229	4,096
58	502	3,458	91	247	4,298	525	3,520	95	254	4,394
59	561	3,839	120	343	4,863	578	3,909	122	350	4,959
60	665	4,272	151	393	5,481	688	4,343	153	400	5,584
61	764	4,682	165	455	6,066	785	4,759	168	464	6,176
62	906	5,127	201	567	6,801	945	5,191	206	577	6,919
63	945	5,511	228	665	7,349	980	5,592	233	672	7,477
64	1,049	5,912	297	751	8,009	1,103	5,996	305	756	8,160

TABLE C15 (CONT'D)

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2016

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
65	1,185	6,324	342	875	8,726	1,232	6,398	346	886	8,862
66	1,297	6,816	365	973	9,451	1,361	6,910	373	986	9,630
67	1,560	7,553	451	1,175	10,739	1,631	7,635	457	1,191	10,914
68	1,772	8,301	522	1,320	11,915	1,835	8,419	532	1,340	12,126
69	2,015	9,167	667	1,472	13,321	2,102	9,295	679	1,496	13,572
70	2,290	9,766	741	1,620	14,417	2,378	9,918	750	1,638	14,684
71	1,910	8,245	700	1,287	12,142	1,998	8,370	710	1,307	12,385
72	2,229	9,424	730	1,445	13,828	2,315	9,563	742	1,469	14,089
73	2,492	10,483	881	1,507	15,363	2,575	10,666	897	1,532	15,670
74	2,846	11,459	982	1,692	16,979	2,955	11,624	999	1,715	17,293
75	2,789	11,655	923	1,680	17,047	2,921	11,824	940	1,704	17,389
76	2,963	12,049	970	1,655	17,637	3,059	12,221	995	1,687	17,962
77	3,034	12,807	1,064	1,679	18,584	3,142	12,968	1,086	1,702	18,898
78	3,321	13,641	1,158	1,892	20,012	3,416	13,840	1,176	1,921	20,353
79	3,401	14,189	1,232	1,736	20,558	3,504	14,341	1,255	1,760	20,860
80	3,531	14,532	1,357	1,806	21,226	3,645	14,682	1,378	1,833	21,538
81	3,882	14,797	1,414	1,867	21,960	3,981	14,952	1,442	1,882	22,257
82	4,014	14,731	1,529	1,766	22,040	4,121	14,880	1,554	1,783	22,338
83	3,871	13,657	1,523	1,666	20,717	3,965	13,793	1,550	1,686	20,994
84	4,141	13,470	1,656	1,584	20,851	4,221	13,616	1,678	1,602	21,117
85	3,962	12,651	1,721	1,432	19,766	4,039	12,795	1,749	1,455	20,038
86	4,032	11,751	1,769	1,310	18,862	4,140	11,866	1,799	1,326	19,131
87	3,692	10,287	1,670	1,223	16,872	3,788	10,411	1,705	1,235	17,139
88	3,611	9,011	1,772	1,113	15,507	3,699	9,120	1,787	1,130	15,736
89	3,478	8,091	1,880	916	14,365	3,556	8,188	1,903	921	14,568
90	3,706	7,280	1,930	804	13,720	3,787	7,367	1,948	809	13,911
91	3,974	6,212	1,944	720	12,850	4,047	6,279	1,964	726	13,016
92	3,924	5,193	1,890	661	11,668	3,998	5,259	1,904	669	11,830
93	3,920	4,463	1,841	543	10,767	3,994	4,510	1,856	549	10,909
94	3,436	3,540	1,630	394	9,000	3,487	3,590	1,646	399	9,122
95	3,046	2,772	1,529	335	7,682	3,093	2,815	1,544	339	7,791
96	2,346	2,084	1,158	226	5,814	2,391	2,110	1,172	229	5,902
97	1,644	1,448	868	151	4,111	1,672	1,471	877	157	4,177
98	1,164	966	573	116	2,819	1,180	983	579	118	2,860
99	905	747	424	87	2,163	918	759	424	89	2,190
100	582	525	283	57	1,447	598	533	286	57	1,474
101	450	402	208	32	1,092	455	413	208	32	1,108
102	314	318	159	22	813	322	324	163	22	831
103	259	261	109	13	642	266	265	109	13	653
104	188	192	112	10	502	194	198	114	10	516
105	157	154	45	8	364	161	157	45	8	371
106	133	116	36	5	290	139	119	36	5	299
107	98	116	28	6	248	103	119	28	6	256
108	80	96	26	5	207	82	98	26	5	211
109	79	55	28	2	164	79	55	28	3	165
Total	113,258	375,769	44,551	45,705	579,283	116,465	380,719	45,190	46,319	588,693
60+	108,052	337,301	43,882	43,719	532,954	111,046	341,600	44,504	44,301	541,451
62+	106,623	328,347	43,566	42,871	521,407	109,573	332,498	44,183	43,437	529,691
65+	103,723	311,797	42,840	40,888	499,248	106,545	315,719	43,439	41,432	507,135

Note: Age is survivor's current age nearest birthday at end of fiscal year.
60+ is total for ages 60 and over.
62+ is total for ages 62 and over.
65+ is total for ages 65 and over.

APPENDIX D

ECONOMIC ASSUMPTIONS

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ECONOMIC ASSUMPTIONS

In July 2017, the Board adopted the following economic assumptions for use in the valuation as of September 30, 2016:

- General inflation rate = 2.75%;
- Valuation discount rate = 5.25%;
- Medical trend rates as shown in Table D4.

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

Inflation

The CPI-U¹ (here-in referred to as CPI), published by the Bureau of Labor Statistics, is the Consumer Price Index for all urban consumers. The CPI is used as an inflation assumption, a component of nominal interest and also of long term medical trend. Table D1 shows the average annual CPI changes over various periods of time from 1945 to 2016. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.68% for the period ending in 1975 to 5.39% for the period ending in 1995. This reflects the high inflation during the 1970s. The average annual CPI change during the current 31-year period ending in 2016 is approximately 2.64%.

The CPI assumption chosen in 2017 by the Board is 2.75%, unchanged from last year and the same as the CPI assumption selected in 2017 by the DoD Board of Actuaries for the Military Retirement Fund. This assumption is reasonably consistent with the 2.60% intermediate CPI assumption selected by both the Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration in both of their 2017 Trustees' Reports.

Interest Rate

The Board analyzed the real interest rate data in Tables D2 and D3 when setting the interest rate assumption. The real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the MERHCF must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low. The Board examines past real interest rates that would have been earned by the types of public debt securities in which the military retirement funds are invested. The Board members recognize the importance of selecting a real interest rate that would prevail on the average over a long period of time and that would not unduly weight recent experience or expected results during the near-term.

Table D2 shows average real yield rates on new purchases. Because the MERHCF was established in 2002, OACT compiled a Composite Series to simulate what new purchases would have yielded in the past. Particular emphasis is given to the rates since 1950.

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

Table D3 shows the average real MERHCF effective yield. The effective yield calculation uses a “dollar-weighted yield.” “Dollar-weighted yields” are computed by taking the investment income over the average amount of principal invested throughout the year. Since the MERHCF’s inception, the average annual real yield is 1.19%; its average annual nominal yield since inception is 3.30%, computed by multiplying the average annual real yield by the average annual inflation rate:

- 1.0119 (Table D3), the average real MERHCF effective yield from 2002 to 2016
- 1.0209 (Table D1), the average annual CPI increase from 2002 to 2016
- $1.0119 \times 1.0209 - 1 = 0.0330$

The rate of real interest chosen by the Board is 2.50%, a 25 basis point decrease from the prior year. Since 2.75% had been adopted as the inflation rate, the nominal rate of interest is 5.25%. (In this case, the real interest assumption is expressed in the arithmetic sense such that real interest plus inflation equals nominal interest.) This rate reflects the expected long term rate of return on the MERHCF's assets.

It is relevant to note the real interest rate being assumed by two other major public benefit systems. The Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration both used an intermediate ultimate real interest rate assumption of 2.70% in their 2017 Trustees' reports.

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

Medical Trend Rates

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

In July 2017, the Board approved the use of the medical trend rates contained in Table D4 for the MERHCF actuarial valuation as of September 30, 2016. Consistent across all benefit trends (inpatient, outpatient, Rx, and USFHP), the Board maintained its original position that there be a 25-year select period. In addition, the Board decided to lower the ultimate medical trend rate 25 basis points to 5.25%.

Inpatient Medical Trend

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

- Table V.C1 — HI Cost Sharing and Premium Amounts, from its 2017 Medicare Trustees Report, and
- Projected Medicare Part A utilization and enrollment

From this data, which included projections through 2026, OACT developed inpatient medical trend on a fiscal year basis through 2026. For the remainder of the 25-year select period, the inpatient trend rates grade linearly to the ultimate assumption of 5.25%. Adjustments were made to obtain the final IP trend rates for PC and DC costs:

- PC and DC IP trends for years 2016 – 2026 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE IP utilization component of trend compared to the lower expected growth in the Medicare Part A utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- IP cost levels through 2026 were adjusted to phase out a portion of the productivity improvement factors from enacting the Patient Protection and Affordable Care Act (PPACA) that were assumed in the Medicare Trustees' report.
- After the above adjustments, PC IP trends were multiplied by a 0.8 scalar for years two through ten, and the first year PC IP trend was set to 1.0%, to account for recent TFL PC IP experience. The first year DC IP trend was set to 2.0%, to account for recent TFL DC IP experience.

Outpatient Medical Trend

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

- Table IV.B1 — Components of increases in Total Allowed Charges per Fee-for-Service Enrollee for Carrier Services, from its 2017 Medicare Trustees Report,
- Table IV.B2 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Carrier Services, from its 2017 Medicare Trustees Report, and
- Table IV.B4 — Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Intermediary Services, from its 2017 Medicare Trustees Report
- Projected per capita Medicare Part B deductible and coinsurance payments for fee-for-service enrollees

From this data, which included projections through 2026, OACT developed outpatient medical trend on a fiscal year basis through 2026. For the remainder of the 25-year select period, the outpatient trend rates grade linearly to the ultimate assumption of 5.25%. Similar to the IP trend development, adjustments were made to obtain the final OP trend rates for PC and DC costs:

- PC and DC OP trends for years 2016 – 2026 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE OP utilization component of trend compared to the lower expected growth in the Medicare Part B utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- OP cost levels through 2026 were adjusted to phase out a portion of the productivity improvement factors from enacting the Patient Protection and Affordable Care Act (PPACA) that were assumed in the Medicare Trustees' report
- After the above adjustments, PC and DC OP trends were multiplied by a 0.90 scalar for years three through ten, and the first two years of trend were set to 3.0% (PC OP) and 4.0% (DC OP), to account for recent TFL experience.

Prescription Drug Trend

After reviewing OACT's analyses, the Board approved a set of prescription drug trends for the September 30, 2016, MERHCF actuarial valuation, as shown in Table D4.

OACT analyzed FY 2015, FY 2016, and the first nine months of FY 2017 PC and DC prescription drug data and determined per capita trends in drug cost and utilization. Items noted include increases in generic dispense rates, popular brand drugs coming off patent, efforts to convert retail maintenance scripts to mail order or DC pharmacy, increasing specialty drug utilization, and the effect of Medicare Part D enrollment on net plan cost. Retail drug trend was negative from FY 2015 to FY 2016 because more drugs were moved to mail order and because the surge in compound drug dispensing was shut down in May 2015. Mail Order drug trend was lower than expected from FY 2015 to FY 2016 because OACT began adjusting the ingredient costs contained in the mail order drug claims to recognize that the prices DoD pays to replenish its mail order warehouses are generally less than the ingredient costs posted on the claim records.

The estimated impact of plan changes first effective in FY 2016 were applied as adjustment factors to the projected benefit outlays (which are calibrated in projection year 0 to FY 2016 incurred costs) in order to preserve the application of trend rates that are consistent with general industry trends. OACT developed initial, overall (PC and DC) drug trend rates that consider recent experience, near-term industry projections, federal drug pricing rules, and DoD's drug utilization mix. Consistent with the Board's recommendations for long-term trend, the aggregate rate was graded linearly to an ultimate 5.25%.

The aggregate trend rates were then split into DC and PC rates, first by setting the DC trend rates, and then solving for the PC rates based on cost proportions. Based on OACT's analysis of recent DC and PC experience and industry projections of traditional and specialty drug costs and utilizations, the Board approved DC Rx trend rates of 4.00%, 4.00%, 5.00%, and 4.00% in the first four years, grading linearly to 5.25% over the next 22 years. In general, drug prices are expected to rise more slowly than industry forecasts because retail and mail order pharmacy prescriptions under TRICARE are subject to federal drug price formulas that limit the annual rate of increase in individual drug prices to inflation rates. However, it is expected that drug prices will rise somewhat higher than inflation over the long term due to provisions in the federal drug pricing system that allow price renegotiations every five years. In addition, specialty drugs are having the same impact on TRICARE pharmacy drug trend as they have on other drug plans. The trend assumptions adopted by the Board incorporate assumed inflation in drug prices, utilization increases (in PC), the introduction of new brand drugs (specialty and nonspecialty), and the expiration of patent protections.

USFHP Trend

OACT received the full set of USFHP capitation rates¹ by age, gender and designated provider plan (or location) for the contract periods contained in October 2014 to September 2017. The Board agreed that the ultimate trend rate applied to each of the fee-for-service benefits should also apply to USFHP capitation rates. For the initial trend rate, the Board agreed that the rate should be a weighted average of PC and DC trends, using the TFL cost components of DC pharmacy and PC pharmacy, PC inpatient and PC outpatient, and of Medicare Parts A and B, as weights. This weighting was used during each of the 25 years in the select period to produce the USFHP trend rates. The Board approved a set of USFHP medical trend rates as shown in Table D4.

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

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

FROM END OF FISCAL YEAR:		<u>1945</u>	<u>1950</u>	<u>1955</u>	<u>1960</u>	<u>1965</u>	<u>1970</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2002</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
TO END OF FISCAL YEAR:																									
1950	5.87																								
1955	4.10	2.36																							
1960	3.38	2.16	1.96																						
1965	2.85	1.86	1.60	1.25																					
1970	3.09	2.41	2.42	2.65	4.07																				
1975	3.68	3.25	3.47	3.97	5.36	6.67																			
1980	4.37	4.12	4.48	5.12	6.44	7.64	8.63																		
1985	4.56	4.38	4.72	5.28	6.31	7.07	7.27	5.92																	
1990	4.48	4.31	4.59	5.04	5.81	6.25	6.11	4.87	3.83																
1995	4.36	4.20	4.43	4.79	5.39	5.65	5.40	4.34	3.57	3.30															
2000	4.19	4.02	4.21	4.49	4.96	5.11	4.80	3.86	3.19	2.87	2.44														
2005	4.05	3.88	4.04	4.27	4.65	4.74	4.42	3.60	3.02	2.76	2.48	2.53	2.65												
2006	4.04	3.88	4.03	4.26	4.63	4.71	4.40	3.60	3.06	2.81	2.59	2.72	2.91	3.68											
2007	4.01	3.85	4.00	4.22	4.58	4.64	4.33	3.55	3.02	2.79	2.57	2.67	2.79	3.01	2.35										
2008	4.02	3.86	4.01	4.22	4.57	4.64	4.33	3.58	3.08	2.88	2.72	2.89	3.07	3.49	3.39	4.44									
2009	3.95	3.79	3.92	4.13	4.46	4.51	4.19	3.45	2.94	2.71	2.50	2.53	2.58	2.52	2.14	2.03	-0.32								
2010	3.92	3.76	3.88	4.08	4.40	4.44	4.12	3.39	2.89	2.66	2.44	2.44	2.46	2.35	2.02	1.92	0.68	1.68							
2011	3.90	3.74	3.86	4.05	4.36	4.39	4.08	3.36	2.88	2.66	2.45	2.46	2.49	2.40	2.15	2.10	1.33	2.17	2.65						
2012	3.88	3.72	3.84	4.02	4.32	4.34	4.03	3.33	2.86	2.64	2.45	2.46	2.48	2.40	2.19	2.16	1.60	2.25	2.53	2.42					
2013	3.84	3.68	3.80	3.97	4.26	4.28	3.97	3.28	2.82	2.60	2.41	2.39	2.40	2.31	2.11	2.07	1.61	2.09	2.23	2.02	1.63				
2014	3.81	3.65	3.76	3.93	4.20	4.22	3.91	3.23	2.78	2.56	2.36	2.34	2.34	2.23	2.05	2.01	1.61	2.00	2.08	1.89	1.62	1.62			
2015	3.76	3.60	3.70	3.86	4.13	4.13	3.82	3.15	2.69	2.47	2.26	2.20	2.18	2.04	1.86	1.79	1.42	1.72	1.72	1.49	1.18	0.96	0.31		
2016	3.72	3.56	3.65	3.81	4.06	4.06	3.75	3.09	2.64	2.41	2.20	2.12	2.09	1.94	1.76	1.70	1.36	1.60	1.59	1.38	1.12	0.95	0.62	0.93	

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

The CPI-U rates are average annual percentages, determined by comparing the sum of 12 monthly indices in each fiscal year (October – September) since 1945.

TABLE D2
AVERAGE REAL YIELD RATES ON NEW PURCHASES

FROM END OF FISCAL YEAR:	<u>1945</u>	<u>1950</u>	<u>1955</u>	<u>1960</u>	<u>1965</u>	<u>1970</u>	<u>1975</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2002</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
TO END OF FISCAL YEAR:																								
1950	-3.79																							
1955	-1.86	0.10																						
1960	-0.71	0.87	1.64																					
1965	0.14	1.48	2.18	2.72																				
1970	0.47	1.56	2.05	2.25	1.79																			
1975	0.41	1.27	1.56	1.54	0.95	0.12																		
1980	0.36	1.06	1.26	1.16	0.65	0.09	0.05																	
1985	1.07	1.78	2.06	2.15	2.00	2.08	3.06	6.17																
1990	1.51	2.19	2.50	2.64	2.62	2.83	3.75	5.65	5.14															
1995	1.62	2.23	2.50	2.63	2.61	2.78	3.45	4.61	3.84	2.57														
2000	1.77	2.34	2.59	2.71	2.71	2.87	3.43	4.29	3.67	2.94	3.31													
2001	1.74	2.29	2.54	2.65	2.63	2.77	3.29	4.08	3.43	2.66	2.74	-0.06												
2002	1.70	2.25	2.48	2.58	2.56	2.68	3.16	3.89	3.22	2.43	2.34	-0.05												
2003	1.66	2.18	2.40	2.49	2.46	2.57	3.01	3.66	2.98	2.16	1.91	-0.40	-1.08											
2004	1.65	2.17	2.39	2.47	2.44	2.54	2.96	3.57	2.90	2.11	1.86	0.07	0.20											
2005	1.66	2.17	2.37	2.46	2.42	2.51	2.92	3.50	2.84	2.09	1.85	0.42	0.73											
2006	1.66	2.16	2.37	2.45	2.41	2.50	2.89	3.45	2.81	2.09	1.87	0.69	1.06	2.08										
2007	1.67	2.16	2.36	2.44	2.41	2.49	2.87	3.40	2.78	2.09	1.90	0.90	1.28	2.11	2.15									
2008	1.68	2.16	2.36	2.44	2.40	2.48	2.85	3.36	2.75	2.10	1.92	1.06	1.43	2.14	2.17	2.20								
2009	1.70	2.17	2.37	2.44	2.41	2.49	2.84	3.33	2.75	2.13	1.98	1.25	1.62	2.30	2.37	2.48	2.75							
2010	1.70	2.17	2.36	2.43	2.40	2.48	2.82	3.29	2.72	2.13	1.98	1.32	1.67	2.24	2.28	2.32	2.38	2.00						
2011	1.69	2.15	2.34	2.41	2.37	2.44	2.77	3.22	2.66	2.08	1.92	1.30	1.60	2.04	2.03	2.00	1.93	1.53	1.05					
2012	1.66	2.11	2.29	2.35	2.31	2.37	2.68	3.10	2.54	1.96	1.78	1.15	1.39	1.68	1.62	1.51	1.34	0.87	0.31	-0.43				
2013	1.63	2.08	2.25	2.31	2.26	2.32	2.61	3.01	2.45	1.88	1.69	1.07	1.27	1.48	1.39	1.26	1.08	0.66	0.22	-0.19	0.04			
2014	1.63	2.07	2.24	2.29	2.25	2.30	2.58	2.96	2.42	1.86	1.67	1.09	1.29	1.47	1.40	1.29	1.14	0.82	0.53	0.35	0.75	1.45		
2015	1.65	2.08	2.24	2.30	2.26	2.31	2.58	2.95	2.42	1.89	1.72	1.20	1.39	1.59	1.54	1.46	1.36	1.13	0.95	0.93	1.38	2.06	2.67	
2016	1.64	2.07	2.23	2.28	2.24	2.29	2.56	2.91	2.40	1.88	1.71	1.22	1.40	1.59	1.54	1.47	1.38	1.18	1.05	1.05	1.42	1.88	2.10	1.53

Source: Office of the Actuary, Office of Personnel Management; Office of the Actuary, Department of Defense. All figures are average annual percentages.

Real yields for non-TIPS securities: nominal yield at purchase minus inflation in the year of purchase. For TIPS securities, the real yield is known and constant through each security's duration.

Series: Average of Treasury long-term and Treasury securities with 3 - 5 years remaining maturity from 1945 to 1961; Special Treasury certificates (CSRS) from 1962 to 1984;

Military Retirement System Trust Fund new investments from 1985 to 2001; Medicare-Eligible Retiree Health Care Trust Fund new investments beginning with 2002.

TABLE D3

AVERAGE REAL MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND EFFECTIVE YIELD

FROM END OF FISCAL YEAR:														
	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
TO END OF FISCAL YEAR:														
2003	-1.08													
2004	-0.39	0.31												
2005	-0.07	0.45	0.58											
2006	0.22	0.65	0.82	1.07										
2007	0.50	0.90	1.10	1.36	1.65									
2008	0.72	1.08	1.28	1.51	1.73	1.82								
2009	0.77	1.09	1.24	1.41	1.52	1.46	1.10							
2010	0.87	1.15	1.29	1.43	1.52	1.47	1.30	1.51						
2011	1.02	1.29	1.43	1.57	1.67	1.68	1.63	1.90	2.29					
2012	0.99	1.22	1.33	1.44	1.51	1.48	1.39	1.49	1.48	0.68				
2013	1.05	1.27	1.38	1.48	1.53	1.52	1.45	1.54	1.56	1.19	1.71			
2014	1.11	1.32	1.42	1.51	1.57	1.56	1.51	1.59	1.62	1.39	1.75	1.80		
2015	1.16	1.35	1.44	1.53	1.58	1.57	1.54	1.61	1.63	1.47	1.73	1.75	1.70	
2016	1.19	1.37	1.46	1.54	1.58	1.58	1.55	1.61	1.63	1.50	1.70	1.70	1.65	1.61

Source: Office of the Actuary, Department of Defense. All figures are average annual percentages.

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

TABLE D4
MERHCF MEDICAL TREND RATES FOR THE SEPTEMBER 30, 2016 VALUATION

From FY:	To FY:	DC			PC			USFHP
		IP	OP	Rx	IP	OP	Rx	
2016	2017	2.00%	4.00%	4.00%	1.00%	3.00%	3.42%	2.56%
2017	2018	1.95%	4.00%	4.00%	1.56%	3.00%	3.18%	2.76%
2018	2019	2.89%	3.99%	5.00%	2.31%	3.99%	5.18%	3.78%
2019	2020	3.79%	4.68%	4.00%	3.03%	4.68%	3.42%	4.16%
2020	2021	4.12%	4.83%	4.06%	3.30%	4.83%	3.50%	4.42%
2021	2022	4.32%	4.94%	4.11%	3.45%	4.94%	3.59%	4.19%
2022	2023	4.41%	4.89%	4.17%	3.53%	4.89%	3.67%	4.22%
2023	2024	4.26%	4.98%	4.23%	3.41%	4.98%	3.75%	4.23%
2024	2025	4.16%	5.52%	4.28%	3.33%	5.52%	3.83%	4.48%
2025	2026	4.25%	5.87%	4.34%	3.40%	5.87%	3.92%	4.70%
2026	2027	4.31%	5.83%	4.40%	3.52%	5.83%	4.00%	4.75%
2027	2028	4.38%	5.79%	4.45%	3.63%	5.79%	4.08%	4.79%
2028	2029	4.44%	5.76%	4.51%	3.75%	5.76%	4.17%	4.84%
2029	2030	4.50%	5.72%	4.57%	3.86%	5.72%	4.25%	4.87%
2030	2031	4.56%	5.68%	4.63%	3.98%	5.68%	4.33%	4.91%
2031	2032	4.63%	5.64%	4.68%	4.09%	5.64%	4.42%	4.95%
2032	2033	4.69%	5.60%	4.74%	4.21%	5.60%	4.50%	4.98%
2033	2034	4.75%	5.56%	4.80%	4.33%	5.56%	4.58%	5.02%
2034	2035	4.81%	5.52%	4.85%	4.44%	5.52%	4.67%	5.05%
2035	2036	4.88%	5.48%	4.91%	4.56%	5.48%	4.75%	5.08%
2036	2037	4.94%	5.44%	4.97%	4.67%	5.44%	4.83%	5.10%
2037	2038	5.00%	5.41%	5.02%	4.79%	5.41%	4.92%	5.14%
2038	2039	5.06%	5.37%	5.08%	4.90%	5.37%	5.00%	5.17%
2039	2040	5.13%	5.33%	5.14%	5.02%	5.33%	5.08%	5.20%
2040	2041	5.19%	5.29%	5.19%	5.13%	5.29%	5.17%	5.22%
Ultimate		5.25%	5.25%	5.25%	5.25%	5.25%	5.25%	5.25%

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

APPENDIX E

AVERAGE BENEFIT COSTS

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DEVELOPMENT OF EXPECTED AVERAGE BENEFIT COSTS

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

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

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

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

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

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

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

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

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

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

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

Purchased Care Starting Costs

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

PC CVs for the September 30, 2016, valuation were developed by blending detail data from 2014 – 2016 fiscal years (no blending was needed for retail and mail order Rx, where only 2016 claims were used). Before blending, the claims in each age cell for 2014 and 2016 were brought to 2015 claim cost levels by multiplying each element by the following ratio:

Adjustment to 2014 claim cells before blending:

$$\frac{2015 \text{ weighted average cost per 2015 sponsor and family}}{2014 \text{ weighted average cost per 2014 sponsor and family}}$$

Adjustment to 2016 claim cells before blending:

$$\frac{2015 \text{ weighted average cost per 2015 sponsor and family}}{2016 \text{ weighted average cost per 2016 sponsor and family}}$$

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

The September 30, 2016, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2016 incurred PC claims levels for IP, OP and Rx benefits, respectively. Estimates of 2016 incurred PC claims were produced from aggregate claims paid through March 2017. 2016 incurred PC claims (completed) are shown in Table E1.

TABLE E1
FY 2016 MERHCF PURCHASED CARE INCURRED CLAIMS
(\$ millions)

Inpatient Hospital	\$909
Outpatient	\$2,554
<u>Pharmacy</u>	<u>\$3,808</u>
Total	\$7,271

Incurred pharmacy claims in Table E1 have not been adjusted to reflect rebates on retail brand prescriptions incurred during FY 2016.

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

Administrative Costs

PC costs associated with plan administration, including claims processing, were added to the average claims costs in the form of a CV load. For the September 30, 2016, valuation, the MERHCF Board approved PC claim loads for administrative costs of 2.30% (IP and OP) and 1.90% (Rx). These loads are based on amounts paid for claims administration that were not already reflected in the claims data.

Adjustment for Ultimate Plan Participation

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

Adjustment for Retail Brand Drug Rebates

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

As with most drug rebate programs, the reduced drug price comes in the form of rebates or refunds (i.e., not in the claims), so an explicit assumption is applied to the PC pharmacy CVs to reflect this discount. An estimate of annual incurred pharmacy rebates under the voluntary and mandatory rebate arrangements was determined by analyzing rebate data supplied by DHA. Accounting reports of expected rebates and rebate payments received in each incurred fiscal quarter were studied to estimate future actual to expected collection ratios. These estimates were converted to an effective PC pharmacy refund rate in the first valuation year. This refund rate represents the expected discounts on retail brand prescriptions as a percentage of total PC Rx (retail plus mail order Rx) net plan payments. For the September 30, 2016, MERHCF valuation, that effective rate was approximately 11.24%. This rate was adjusted over the next 20 years to incorporate assumed future trends in drug dispensing venues (mail order vs. retail vs. MTF), changes in generic dispense rates, patent expirations, and new traditional and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation was approximately 10.74%. Since the refund rate is applied to the CVs that have been loaded for administration costs, the effective drug refund rate must be divided by one plus the drug admin load in order to preserve the expected level of administration costs on pharmacy claims.

Adjustments to Mail Order Pharmacy Ingredient Costs

DoD pays to replenish its mail order warehouse supplies, and in doing so, obtains favorable federal drug pricing as well as additional savings and credits. The replenishment costs have been lower than the total of ingredient costs found in the claim records, so an adjustment is made to aggregate mail order pharmacy costs in order to reflect the actual amount DoD paid.

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

Approximately 2.00% of the MERHCF-eligible population enrolls in a USFHP plan. USFHP is a managed care plan, offered in six US locations, that is funded on a fully capitated or global rate basis. Average costs for USFHP enrollees are higher than costs for other enrollees primarily because USFHP is primary payer (enrollees' costs are not offset first by Medicare, and perhaps other health insurance, as is the case with TRICARE For Life).

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

The USFHP CVs were adjusted to calibrate the initial MERHCF valuation year's cash flow to aggregate incurred global rate payments (\$700 million for FY 2016). Estimates of FY 2016 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against DHA's Contract Resource Management (CRM) MERHCF Trust Fund Reports.

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

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

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

Administrative Costs

Most of the administration costs for this program are incorporated in the USFHP capitation rates. There is a small, additional administrative cost associated with enrollment administration and billing consolidation. For the September 30, 2016, valuation, the MERHCF Board approved an administration cost load of 0.35% for the USFHP CVs.

Direct Care Starting Costs

Direct Care benefit CVs were developed from workload units rather than claim costs (workload for prescription drugs is measured by ingredient cost). DC inpatient workloads are based on Relative Weighted Products (RWPs), and DC outpatient workloads are based on Comprehensive Ambulatory Provider Encounter Records (CAPERs). RWPs and CAPERs reflect the relative intensity of a treatment (with RWPs focused on facilities and CAPERs focused on professional services). These initial “input” CVs were used to compute preliminary first year outlays in terms of workloads. The ratio of 2016 aggregate incurred claims levels to the preliminary first year outlays (based on workloads in the input CVs) was used to convert workload-based CVs to cost-based CVs. Unlike PC CVs, the DC CVs have no loads applied for administration costs, since the DC calibrated values already include the applicable overhead costs.

DC CVs for the September 30, 2016, valuation were developed by blending detail data from 2014 – 2016 fiscal years. Before blending, the workloads in each age cell for 2014 and 2016 were brought to 2015 workload levels by multiplying each element by the following ratio:

Adjustment to 2014 workload cells before blending:

$$\frac{2015 \text{ weighted average workload per 2015 sponsor and family}}{2014 \text{ weighted average workload per 2014 sponsor and family}}$$

Adjustment to 2016 workload cells before blending:

$$\frac{2015 \text{ weighted average workload per 2015 sponsor and family}}{2016 \text{ weighted average workload per 2016 sponsor and family}}$$

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

The September 30, 2016, input CVs were smoothed (with a combination of formulaic and manual methods).

The IP, OP and Rx CVs were adjusted to reflect aggregate 2016 incurred DC claims levels for IP, OP and Rx benefits, respectively. Estimates of 2016 incurred DC claims were provided by DHA in their annual "level of effort" (LOE) analysis of Military Treatment Facilities. The LOE values are shown in Table E2. For more information about DC data, please refer to the VALUATION DATA AND PROCEDURE, Claims Data section of this valuation report.

TABLE E2
 FY 2016 MERHCF DIRECT CARE COSTS
 (\$ millions)

Inpatient Hospital	\$591
Outpatient	\$695
<u>Pharmacy</u>	<u>\$773</u>
Total	\$2,059

Adjustment for Ultimate Plan Participation

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

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

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

TABLE E3
FY 2016 MERHCF CLAIM VECTORS

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer	Enlistee	Officer
20	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
25	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
30	\$0.00	\$0.00	\$48.68	\$82.31	\$0.00	\$0.00	\$48.68	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
35	\$13.93	\$12.73	\$66.27	\$82.31	\$0.00	\$0.00	\$66.27	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
40	\$13.93	\$12.73	\$78.70	\$82.31	\$0.00	\$0.00	\$78.70	\$82.31	\$2.86	\$3.74	\$10.60	\$2.86
45	\$13.93	\$12.73	\$93.61	\$82.31	\$15.30	\$1.84	\$93.61	\$82.31	\$2.11	\$3.74	\$10.60	\$2.86
50	\$20.54	\$12.73	\$113.30	\$82.31	\$15.30	\$1.84	\$113.30	\$82.31	\$8.74	\$3.74	\$10.60	\$2.86
55	\$38.64	\$12.73	\$140.70	\$137.55	\$15.30	\$1.84	\$140.70	\$137.55	\$24.30	\$14.27	\$10.60	\$2.86
60	\$80.38	\$12.73	\$179.35	\$191.15	\$15.30	\$1.84	\$179.35	\$191.15	\$53.56	\$20.70	\$10.60	\$2.86
65	\$170.64	\$88.83	\$233.45	\$262.41	\$44.32	\$28.63	\$233.45	\$262.41	\$102.56	\$28.09	\$10.60	\$2.86
70	\$509.03	\$380.86	\$305.25	\$339.86	\$68.84	\$68.86	\$305.25	\$339.86	\$191.98	\$146.38	\$23.86	\$36.81
75	\$573.85	\$453.44	\$489.78	\$516.20	\$86.55	\$79.36	\$489.78	\$516.20	\$219.26	\$154.47	\$35.92	\$36.81
80	\$635.50	\$527.76	\$580.93	\$659.81	\$103.01	\$92.99	\$580.93	\$659.81	\$239.70	\$179.02	\$42.60	\$42.70
85	\$689.99	\$600.43	\$580.93	\$741.00	\$115.77	\$110.39	\$580.93	\$741.00	\$251.11	\$210.03	\$44.41	\$46.76
90	\$732.37	\$667.09	\$580.93	\$582.37	\$125.13	\$132.32	\$580.93	\$582.37	\$251.01	\$222.00	\$37.44	\$50.95
95	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$198.43	\$37.44	\$45.13
100	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
105	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
110	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13
115	\$748.13	\$729.83	\$580.93	\$582.37	\$125.13	\$173.95	\$580.93	\$582.37	\$216.18	\$101.79	\$37.44	\$45.13

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

Age	Direct Care											
	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Disabled	Outpatient Retiree Reserve Disabled	Outpatient Survivor Act. Duty	Outpatient Survivor Act. Duty	Outpatient Survivor Reserve	Outpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
25	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
30	\$0.00	\$0.00	\$81.33	\$187.92	\$0.00	\$0.00	\$81.33	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
35	\$26.24	\$22.88	\$112.69	\$187.92	\$0.00	\$0.00	\$112.69	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
40	\$26.24	\$22.88	\$132.35	\$187.92	\$0.00	\$0.00	\$132.35	\$187.92	\$5.23	\$4.67	\$14.85	\$2.48
45	\$26.24	\$22.88	\$151.45	\$187.92	\$19.85	\$7.16	\$151.45	\$187.92	\$12.33	\$4.67	\$14.85	\$2.48
50	\$27.84	\$22.88	\$170.10	\$187.92	\$19.85	\$7.16	\$170.10	\$187.92	\$20.42	\$4.67	\$14.85	\$2.48
55	\$47.68	\$22.88	\$188.35	\$261.17	\$19.85	\$7.16	\$188.35	\$261.17	\$34.06	\$9.41	\$14.85	\$2.48
60	\$105.15	\$22.88	\$206.25	\$308.42	\$19.85	\$7.16	\$206.25	\$308.42	\$55.77	\$24.78	\$14.85	\$2.48
65	\$267.44	\$169.45	\$223.86	\$370.45	\$42.49	\$40.06	\$223.86	\$370.45	\$88.72	\$62.42	\$14.85	\$11.05
70	\$665.82	\$690.43	\$311.95	\$536.76	\$105.21	\$132.94	\$311.95	\$536.76	\$236.64	\$232.46	\$38.59	\$65.77
75	\$654.08	\$675.90	\$444.77	\$621.82	\$115.08	\$141.35	\$444.77	\$621.82	\$233.87	\$221.58	\$39.78	\$55.87
80	\$630.56	\$661.38	\$469.55	\$675.47	\$120.05	\$143.92	\$469.55	\$675.47	\$241.45	\$206.13	\$39.01	\$47.07
85	\$590.82	\$644.00	\$415.65	\$675.00	\$117.23	\$141.18	\$415.65	\$675.00	\$223.98	\$185.30	\$35.97	\$39.34
90	\$529.50	\$592.99	\$415.65	\$591.87	\$90.41	\$133.61	\$415.65	\$591.87	\$178.70	\$158.26	\$30.37	\$32.63
95	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$124.11	\$22.45	\$23.62
100	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
105	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
110	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62
115	\$403.47	\$427.12	\$415.65	\$283.69	\$90.41	\$120.67	\$415.65	\$283.69	\$106.63	\$56.17	\$22.45	\$23.62

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

Age	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
25	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
30	\$0.00	\$0.00	\$11.79	\$137.68	\$0.00	\$0.00	\$11.79	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
35	\$21.37	\$20.44	\$45.65	\$137.68	\$0.00	\$0.00	\$45.65	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
40	\$21.37	\$20.44	\$79.05	\$137.68	\$0.00	\$0.00	\$79.05	\$137.68	\$4.31	\$3.35	\$37.31	\$7.83
45	\$21.37	\$20.44	\$118.40	\$137.68	\$15.56	\$6.67	\$118.40	\$137.68	\$14.12	\$3.35	\$37.31	\$7.83
50	\$25.62	\$20.44	\$159.93	\$137.68	\$15.56	\$6.67	\$159.93	\$137.68	\$25.44	\$3.35	\$37.31	\$7.83
55	\$47.64	\$20.44	\$198.18	\$263.80	\$15.56	\$6.67	\$198.18	\$263.80	\$45.04	\$5.35	\$37.31	\$7.83
60	\$105.69	\$20.44	\$225.92	\$312.03	\$15.56	\$6.67	\$225.92	\$312.03	\$77.35	\$18.39	\$37.31	\$7.83
65	\$249.58	\$137.59	\$255.06	\$484.11	\$57.57	\$33.34	\$255.06	\$484.11	\$128.28	\$50.43	\$37.31	\$11.51
70	\$767.42	\$605.47	\$329.04	\$614.49	\$257.54	\$225.50	\$329.04	\$614.49	\$338.53	\$275.34	\$134.54	\$121.59
75	\$827.23	\$684.76	\$388.36	\$614.01	\$348.32	\$303.24	\$388.36	\$614.01	\$342.38	\$259.80	\$148.87	\$132.23
80	\$768.51	\$691.71	\$395.47	\$613.53	\$364.29	\$317.83	\$395.47	\$613.53	\$307.48	\$235.55	\$134.58	\$116.74
85	\$635.69	\$627.60	\$319.62	\$604.69	\$306.02	\$276.47	\$319.62	\$604.69	\$244.13	\$201.99	\$100.90	\$86.59
90	\$465.82	\$497.66	\$319.62	\$496.27	\$128.63	\$194.34	\$319.62	\$496.27	\$164.91	\$158.48	\$58.75	\$52.12
95	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$104.42	\$14.98	\$15.19
100	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
105	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
110	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19
115	\$238.77	\$235.19	\$319.62	\$131.52	\$128.63	\$64.96	\$319.62	\$131.52	\$52.85	\$17.27	\$14.98	\$15.19

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

<u>Age</u>	Purchased Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
25	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
30	\$0.00	\$0.00	\$28.97	\$43.02	\$0.00	\$0.00	\$28.97	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
35	\$12.60	\$10.00	\$35.13	\$43.02	\$0.00	\$0.00	\$35.13	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
40	\$12.60	\$10.00	\$43.50	\$43.02	\$0.00	\$0.00	\$43.50	\$43.02	\$20.01	\$26.00	\$69.88	\$156.78
45	\$12.60	\$10.00	\$58.90	\$43.02	\$20.23	\$12.69	\$58.90	\$43.02	\$36.16	\$26.00	\$69.88	\$156.78
50	\$13.41	\$10.00	\$85.03	\$43.02	\$20.23	\$12.69	\$85.03	\$43.02	\$47.75	\$26.00	\$69.88	\$156.78
55	\$21.60	\$10.00	\$126.03	\$114.04	\$20.23	\$12.69	\$126.03	\$114.04	\$67.96	\$26.00	\$69.88	\$156.78
60	\$54.11	\$10.00	\$186.53	\$133.73	\$20.23	\$12.69	\$186.53	\$133.73	\$104.35	\$26.00	\$69.88	\$156.78
65	\$189.93	\$46.04	\$271.54	\$138.83	\$65.70	\$36.27	\$271.54	\$138.83	\$168.01	\$31.06	\$116.66	\$156.78
70	\$455.20	\$262.73	\$404.97	\$371.98	\$306.65	\$221.77	\$404.97	\$371.98	\$387.05	\$233.62	\$307.47	\$181.06
75	\$653.02	\$429.99	\$598.80	\$641.70	\$506.51	\$362.40	\$598.80	\$641.70	\$493.56	\$372.53	\$419.71	\$265.57
80	\$829.67	\$651.08	\$763.20	\$847.25	\$713.31	\$539.43	\$763.20	\$847.25	\$619.71	\$548.02	\$525.94	\$404.36
85	\$1,015.32	\$914.31	\$883.47	\$980.73	\$895.77	\$758.29	\$883.47	\$980.73	\$770.51	\$722.77	\$609.96	\$563.05
90	\$1,190.59	\$1,197.44	\$923.51	\$1,034.50	\$1,009.68	\$984.99	\$923.51	\$1,034.50	\$867.19	\$827.29	\$650.55	\$673.55
95	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$819.13	\$799.58	\$537.61	\$556.69
100	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
105	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
110	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69
115	\$1,260.44	\$1,532.51	\$923.51	\$945.14	\$922.00	\$1,102.55	\$923.51	\$945.14	\$456.54	\$490.10	\$537.61	\$556.69

Act. Duty = Active Duty
Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

Age	Purchased Care											
	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Disabled	Outpatient Retiree Reserve Disabled	Outpatient Survivor Act. Duty	Outpatient Survivor Act. Duty	Outpatient Survivor Reserve	Outpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
25	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
30	\$0.00	\$0.00	\$77.14	\$284.08	\$0.00	\$0.00	\$77.14	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
35	\$42.67	\$44.30	\$183.71	\$284.08	\$0.00	\$0.00	\$183.71	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
40	\$42.67	\$44.30	\$261.66	\$284.08	\$0.00	\$0.00	\$261.66	\$284.08	\$14.46	\$176.32	\$248.14	\$83.15
45	\$42.67	\$44.30	\$341.84	\$284.08	\$105.65	\$36.64	\$341.84	\$284.08	\$112.00	\$176.32	\$248.14	\$83.15
50	\$76.31	\$44.30	\$420.57	\$284.08	\$105.65	\$36.64	\$420.57	\$284.08	\$175.04	\$176.32	\$248.14	\$83.15
55	\$132.20	\$44.30	\$493.49	\$529.21	\$105.65	\$36.64	\$493.49	\$529.21	\$242.03	\$176.32	\$248.14	\$83.15
60	\$237.79	\$44.30	\$555.55	\$620.27	\$105.65	\$36.64	\$555.55	\$620.27	\$308.26	\$226.60	\$248.14	\$140.71
65	\$398.39	\$238.69	\$600.97	\$716.27	\$290.45	\$203.87	\$600.97	\$716.27	\$367.63	\$226.60	\$261.49	\$154.55
70	\$1,694.73	\$1,632.52	\$1,380.41	\$1,674.79	\$1,372.77	\$1,366.88	\$1,380.41	\$1,674.79	\$1,125.08	\$1,092.00	\$983.65	\$979.25
75	\$2,170.38	\$2,211.36	\$1,783.07	\$2,203.83	\$1,804.92	\$1,835.24	\$1,783.07	\$2,203.83	\$1,237.30	\$1,248.49	\$1,089.39	\$1,120.58
80	\$2,301.16	\$2,486.97	\$1,929.98	\$2,478.83	\$1,989.50	\$2,121.92	\$1,929.98	\$2,478.83	\$1,220.38	\$1,281.64	\$1,099.18	\$1,128.54
85	\$2,182.11	\$2,513.60	\$1,819.64	\$2,499.37	\$1,923.95	\$2,196.18	\$1,819.64	\$2,499.37	\$1,134.80	\$1,264.91	\$1,021.87	\$1,092.97
90	\$1,892.67	\$2,342.19	\$1,306.75	\$2,265.79	\$1,631.51	\$2,012.59	\$1,306.75	\$2,265.79	\$983.27	\$1,177.88	\$865.06	\$1,005.43
95	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$748.87	\$971.48	\$513.59	\$678.72
100	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
105	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
110	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72
115	\$1,359.47	\$1,873.41	\$1,306.75	\$1,585.20	\$1,161.87	\$1,503.77	\$1,306.75	\$1,585.20	\$274.17	\$460.19	\$513.59	\$678.72

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

Age	Purchased Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
25	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
30	\$0.00	\$0.00	\$96.49	\$478.76	\$0.00	\$0.00	\$96.49	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
35	\$66.64	\$108.64	\$323.60	\$478.76	\$0.00	\$0.00	\$323.60	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
40	\$66.64	\$108.64	\$499.84	\$478.76	\$0.00	\$0.00	\$499.84	\$478.76	\$5.75	\$112.37	\$422.02	\$121.76
45	\$66.64	\$108.64	\$683.71	\$478.76	\$105.11	\$56.04	\$683.71	\$478.76	\$140.22	\$112.37	\$422.02	\$121.76
50	\$150.90	\$108.64	\$863.26	\$478.76	\$105.11	\$56.04	\$863.26	\$478.76	\$274.84	\$112.37	\$422.02	\$121.76
55	\$258.90	\$108.64	\$1,023.79	\$1,382.54	\$105.11	\$56.04	\$1,023.79	\$1,382.54	\$426.08	\$370.56	\$422.02	\$121.76
60	\$426.38	\$108.64	\$1,147.39	\$1,719.18	\$105.11	\$56.04	\$1,147.39	\$1,719.18	\$560.03	\$430.16	\$422.02	\$313.87
65	\$671.60	\$473.01	\$1,212.70	\$2,591.61	\$502.84	\$326.87	\$1,212.70	\$2,591.61	\$622.30	\$430.16	\$533.73	\$566.13
70	\$2,480.10	\$2,487.98	\$2,260.03	\$3,201.70	\$2,127.96	\$2,197.39	\$2,260.03	\$3,201.70	\$1,693.64	\$1,697.39	\$1,600.29	\$1,643.03
75	\$3,078.47	\$3,348.54	\$2,749.99	\$3,562.75	\$2,540.02	\$2,912.01	\$2,749.99	\$3,562.75	\$1,825.75	\$1,992.97	\$1,731.82	\$1,802.65
80	\$3,150.98	\$3,666.19	\$2,828.98	\$3,694.95	\$2,671.78	\$3,182.86	\$2,828.98	\$3,694.95	\$1,797.28	\$2,090.49	\$1,713.72	\$1,810.02
85	\$2,838.09	\$3,528.04	\$2,563.27	\$3,567.89	\$2,542.05	\$3,051.08	\$2,563.27	\$3,567.89	\$1,623.09	\$1,968.00	\$1,559.82	\$1,679.22
90	\$2,294.71	\$3,051.24	\$1,750.90	\$3,147.36	\$2,175.47	\$2,604.06	\$1,750.90	\$3,147.36	\$1,315.86	\$1,634.07	\$1,281.94	\$1,422.28
95	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$886.54	\$1,136.58	\$686.25	\$1,049.56
100	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
105	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
110	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71
115	\$1,512.56	\$2,151.35	\$1,750.90	\$1,985.61	\$1,343.43	\$1,754.17	\$1,750.90	\$1,985.61	\$172.20	\$349.14	\$686.25	\$350.71

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2016 MERHCF CLAIM VECTORS

Age	Purchased Care											
	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Disabled	USFHP Retiree Act. Duty Disabled	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Disabled	USFHP Retiree Reserve Disabled	USFHP Survivor Act. Duty	USFHP Survivor Act. Duty	USFHP Survivor Reserve	USFHP Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$17.27	\$32.43	\$0.00	\$0.00	\$17.27	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
25	\$0.00	\$0.00	\$17.27	\$32.43	\$0.00	\$0.00	\$17.27	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
30	\$0.00	\$0.00	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
35	\$3.27	\$1.93	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
40	\$3.27	\$1.93	\$40.30	\$32.43	\$0.00	\$0.00	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
45	\$3.27	\$1.93	\$40.30	\$32.43	\$31.41	\$22.62	\$40.30	\$32.43	\$3.61	\$2.90	\$27.09	\$23.85
50	\$3.27	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$3.61	\$2.90	\$27.09	\$23.85
55	\$3.27	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$14.11	\$2.90	\$27.09	\$23.85
60	\$21.29	\$1.93	\$40.30	\$34.46	\$31.41	\$22.62	\$40.30	\$34.46	\$14.11	\$2.90	\$27.09	\$23.85
65	\$65.37	\$50.66	\$142.60	\$170.36	\$31.41	\$22.62	\$142.60	\$170.36	\$42.47	\$32.93	\$27.09	\$23.85
70	\$388.58	\$396.18	\$380.88	\$521.62	\$381.17	\$383.83	\$380.88	\$521.62	\$239.30	\$236.92	\$252.42	\$250.00
75	\$520.99	\$536.36	\$517.60	\$521.62	\$502.15	\$517.84	\$517.60	\$521.62	\$295.08	\$295.84	\$302.36	\$309.76
80	\$611.52	\$632.25	\$611.02	\$521.62	\$579.66	\$613.70	\$611.02	\$521.62	\$346.46	\$348.82	\$348.19	\$358.95
85	\$659.22	\$697.92	\$641.30	\$521.62	\$606.25	\$665.62	\$641.30	\$521.62	\$387.09	\$390.69	\$412.70	\$396.63
90	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$666.84	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
95	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
100	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
105	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
110	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03
115	\$642.55	\$697.92	\$641.30	\$521.62	\$606.25	\$570.43	\$641.30	\$521.62	\$404.15	\$414.21	\$412.70	\$420.03

Act. Duty = Active Duty

Nondis. = Nondisabled

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

APPENDIX F

PLAN PARTICIPATION RATES

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PLAN PARTICIPATION RATES

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

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

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

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

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

At the same time, analysis of DC plan utilization indicates a general decline in use of Military Treatment Facilities (MTFs) among beneficiaries eligible for TFL. Medicare-eligible retirees are using MTF services less, likely since they are seen at MTFs on a space available basis, and the majority of them don't live near an MTF. One of the reasons recent DC medical trends have increased is the increased cost allocation to retirees at the same time as flat or decreasing utilization experience. The decline in DC utilization can also help explain the higher utilization

trends in PC (due to a change in venue). OACT needs to reflect this decline in DC usage in order to avoid an overstatement of plan cost. Similarly, OACT needs to reflect the shift to PC appropriately.

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

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

Development of Participation Rates

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

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

These combined participation rates were graded to ultimate assumed participation rates over 15 years, beginning with the September 30, 2006, valuation (previously, participation rates were used over a shorter time horizon). The MERHCF Board decided to reduce the select period of the participation rates so that the participation rates disappear after 15 years (in FY 2021).

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

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

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

Next, the overall participation rates were normalized so that the ultimate participation rate is 100%. Therefore, in determining the starting rates of plan participation for DC and PC, initial DC participation is greater than 100% (since it is declining), and initial PC participation rate is less than 100% (since it is increasing).

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

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

Where:

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

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

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

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

DC\$ = Direct Care per capita claims cost

DCP = initial Direct Care participation rate

Application of Participation Rates

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

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

Where:

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

n = future year between valuation year and 2021

x = IP, OP, or Rx

y = DC or PC

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

TABLE F1
MERHCF PLAN PARTICIPATION RATES

Fiscal Year	DC			PC		
	IP	OP	RX	IP	OP	RX
2016	102.6%	102.6%	101.3%	98.5%	98.5%	98.4%
2017	102.0%	102.0%	101.0%	98.8%	98.8%	98.7%
2018	101.5%	101.5%	100.8%	99.1%	99.1%	99.0%
2019	100.9%	100.9%	100.6%	99.4%	99.4%	99.3%
2020	100.3%	100.3%	100.3%	99.6%	99.7%	99.6%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

APPENDIX G

ACTIVE DUTY RATES

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ACTIVE DUTY RATES

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

The active duty rates of decrement are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (from the midpoint of the experience period used to develop the death rates) to the valuation date (using MP 2015, a trend created by the Society of Actuaries (SOA), adjusted to reflect the impact of military-specific gender mix). The remaining rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are shown on page G-3. Table G1 shows the fiscal years on which various rates are based. The experience period of the rates was selected such that the net change in the active duty force size during the years covered by the period was roughly zero. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the remaining rates were smoothed using Whittaker-Henderson graduations.

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

The new entrant distribution gives the percentages of new entrants to the Services by age and by officer/enlisted status.

Death rates for non-retired active duty members were updated in the September 30, 2015, valuation using an underlying experience period from FY 2010 – FY 2015.

Active duty disability retirement rates were updated in the September 30, 2014, valuation using an underlying experience period from FY 2010 – FY 2014 for years of service (YOS) less than 19. These rates recognize the increase in disability retirements resulting from implementing the Integrated Disability Evaluation System (IDES, operated jointly by DoD and the VA since 2007) as well as a notable increase in combat-related disability retirements. The data available for study could not fully explain the reasons for the increased disability retirement experience (i.e., the inability to separate combat-related injuries by incidence year due to some backlogs created by moving to the IDES). In order to recognize this inherent uncertainty in the data, and also to acknowledge potential future improvements to reduce the severity of combat-related injuries and potential reductions to combat exposure, the Board agreed to remove half of the combat-related disabilities from the FY 2010 – FY 2014 experience period. However, the Board also agreed that OACT should add an additional amount of AL to recognize the higher number of disability retirements expected in the near term (originally over the next five years, and now three years) compared to what the new disability rates produce.

ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DEATH (by age nearest birthday)

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

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

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

PERMANENT DISABILITY RETIREMENT (by completed years of service)

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

TRANSFER (by completed years of service)

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

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

<u>RATE</u>	<u>1982-1989</u>	<u>1997-1999</u>	<u>2000-2008</u>	<u>2010-2014</u>	<u>2015</u>
Death				X	X
Nondisability Retirement	X	X	X		
Temporary Disability Retirement	X	X	X	X	
Permanent Disability Retirement	X	X	X	X	
Withdrawal (other losses)	X	X	X		
Reentrant Ratios	X	X	X		
New Entrant Distribution	X	X	X		
Paygrade Transfer	X	X	X		

Note: For YOS greater than 18, the 2010 - 2014 experience period was not used in developing temporary and permanent disability retirement rates. For YOS less than 19, only the 2010 - 2014 experience period was used in developing temporary and permanent disability retirement rates.

TABLE G2
NONRETIRED ACTIVE DUTY DEATH RATES
BY AGE AND PAY GRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00048	0.00067	39	0.00039	0.00062
17	0.00047	0.00069	40	0.00040	0.00062
18	0.00046	0.00070	41	0.00040	0.00064
19	0.00045	0.00071	42	0.00041	0.00064
20	0.00044	0.00073	43	0.00042	0.00066
21	0.00043	0.00074	44	0.00044	0.00067
22	0.00043	0.00075	45	0.00046	0.00070
23	0.00042	0.00075	46	0.00049	0.00073
24	0.00042	0.00073	47	0.00051	0.00077
25	0.00041	0.00072	48	0.00055	0.00081
26	0.00040	0.00070	49	0.00059	0.00085
27	0.00039	0.00068	50	0.00063	0.00089
28	0.00039	0.00067	51	0.00068	0.00094
29	0.00039	0.00066	52	0.00073	0.00099
30	0.00038	0.00064	53	0.00078	0.00105
31	0.00038	0.00063	54	0.00084	0.00110
32	0.00038	0.00062	55	0.00089	0.00116
33	0.00037	0.00061	56	0.00095	0.00122
34	0.00037	0.00062	57	0.00100	0.00129
35	0.00037	0.00062	58	0.00107	0.00135
36	0.00038	0.00062	59	0.00113	0.00141
37	0.00038	0.00061	60	0.00119	0.00147
38	0.00039	0.00062			

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

TABLE G3

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

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00033	0.00037
1	0.00000	0.00064	0.00038
2	0.00000	0.00083	0.00074
3	0.00000	0.00091	0.00096
4	0.00000	0.00101	0.00087
5	0.00000	0.00095	0.00093
6	0.00000	0.00107	0.00154
7	0.00000	0.00112	0.00103
8	0.00000	0.00115	0.00152
9	0.00000	0.00103	0.00171
10	0.00000	0.00105	0.00153
11	0.00000	0.00098	0.00135
12	0.00000	0.00090	0.00148
13	0.00000	0.00080	0.00175
14	0.00000	0.00080	0.00154
15	0.00000	0.00077	0.00159
16	0.00000	0.00069	0.00202
17	0.00000	0.00059	0.00224
18	0.00000	0.00048	0.00204
19	0.24556	0.00192	0.00141
20	0.20352	0.00231	0.00198
21	0.16113	0.00169	0.00178
22	0.14428	0.00204	0.00150
23	0.14541	0.00222	0.00187
24	0.14305	0.00209	0.00176
25	0.18396	0.00214	0.00140
26	0.19135	0.00361	0.00210
27	0.22470	0.00322	0.00166
28	0.20692	0.00367	0.00262
29	0.49853	0.00505	0.00341
30	0.37879	0.00692	0.00435
31	0.28016	0.00534	0.00334
32	0.25438	0.00534	0.00334
33	0.26999	0.00534	0.00334
34	1.00000	0.00534	0.00334

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

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

TABLE G4

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

<u>Years of Service</u>	<u>Non-disability</u>	<u>Temporary Disability</u>	<u>Permanent Disability</u>
0	0.00000	0.00187	0.00054
1	0.00000	0.00307	0.00179
2	0.00000	0.00383	0.00291
3	0.00000	0.00450	0.00382
4	0.00000	0.00430	0.00396
5	0.00000	0.00422	0.00425
6	0.00000	0.00415	0.00497
7	0.00000	0.00440	0.00521
8	0.00000	0.00441	0.00614
9	0.00000	0.00448	0.00645
10	0.00000	0.00429	0.00688
11	0.00000	0.00423	0.00776
12	0.00000	0.00398	0.00757
13	0.00000	0.00387	0.00785
14	0.00000	0.00380	0.00737
15	0.00000	0.00281	0.00749
16	0.00000	0.00186	0.00601
17	0.00000	0.00132	0.00492
18	0.00000	0.00075	0.00352
19	0.42256	0.00541	0.00551
20	0.30241	0.00521	0.00634
21	0.26793	0.00422	0.00482
22	0.23110	0.00433	0.00508
23	0.29343	0.00417	0.00419
24	0.18735	0.00362	0.00359
25	0.33712	0.00437	0.00322
26	0.24102	0.00511	0.00333
27	0.24118	0.00523	0.00343
28	0.19147	0.00545	0.00466
29	0.77601	0.00999	0.00586
30	0.64842	0.01644	0.00795
31	0.42640	0.01399	0.00340
32	0.50641	0.01399	0.00340
33	0.40749	0.01399	0.00340
34	1.00000	0.01399	0.00340

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

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

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

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.01797	0.11937	-0.10140
1	0.02185	0.03298	-0.01113
2	0.07016	0.02574	0.04442
3	0.12152	0.02898	0.09254
4	0.10811	0.01964	0.08847
5	0.09269	0.01703	0.07566
6	0.09609	0.01444	0.08165
7	0.08410	0.01400	0.07010
8	0.07614	0.01200	0.06414
9	0.06734	0.01155	0.05579
10	0.06538	0.00872	0.05666
11	0.05271	0.00798	0.04473
12	0.03476	0.00656	0.02820
13	0.02376	0.00557	0.01819
14	0.01562	0.00467	0.01095
15	0.00947	0.00368	0.00579
16	0.00629	0.00291	0.00338
17	0.00326	0.00252	0.00074
18	0.00122	0.00246	-0.00124
19	0.00000	0.00223	-0.00223
20	0.00000	0.00247	-0.00247
21	0.00000	0.00259	-0.00259
22	0.00000	0.00230	-0.00230
23	0.00000	0.00237	-0.00237
24	0.00000	0.00229	-0.00229
25	0.00000	0.00268	-0.00268
26	0.00000	0.00276	-0.00276
27	0.00000	0.00284	-0.00284
28	0.00000	0.00329	-0.00329
29	0.00000	0.00419	-0.00419
30	0.00000	0.00912	-0.00912
31	0.00000	0.00803	-0.00803
32	0.00000	0.01145	-0.01145
33	0.00000	0.01084	-0.01084
34	0.00000	0.00000	0.00000

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

The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. For this reason, the above rates should not be used for other purposes.

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

<u>Years of Service</u>	<u>Withdrawal</u>	<u>Reentrant</u>	<u>Net Loss</u>
0	0.10397	0.03043	0.07354
1	0.10110	0.00769	0.09341
2	0.18122	0.01394	0.16728
3	0.35270	0.02745	0.32525
4	0.15681	0.01394	0.14287
5	0.15456	0.01128	0.14328
6	0.11141	0.00966	0.10175
7	0.12239	0.00918	0.11321
8	0.09056	0.00761	0.08295
9	0.08561	0.00682	0.07879
10	0.05092	0.00540	0.04552
11	0.04076	0.00453	0.03623
12	0.03078	0.00347	0.02731
13	0.01845	0.00282	0.01563
14	0.01548	0.00223	0.01325
15	0.00712	0.00188	0.00524
16	0.00476	0.00154	0.00322
17	0.00314	0.00145	0.00169
18	0.00157	0.00139	0.00018
19	0.00000	0.00126	-0.00126
20	0.00000	0.00157	-0.00157
21	0.00000	0.00148	-0.00148
22	0.00000	0.00167	-0.00167
23	0.00000	0.00156	-0.00156
24	0.00000	0.00212	-0.00212
25	0.00000	0.00169	-0.00169
26	0.00000	0.00247	-0.00247
27	0.00000	0.00180	-0.00180
28	0.00000	0.00212	-0.00212
29	0.00000	0.00168	-0.00168
30	0.00000	0.01403	-0.01403
31	0.00000	0.03693	-0.03693
32	0.00000	0.04974	-0.04974
33	0.00000	0.09762	-0.09762
34	0.00000	0.00000	0.00000

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

The reentrant (and all other) rates are developed for valuation purposes to be consistent with the data sources used in the valuation. For example, high reentrant rates for members with zero completed years of service at the beginning of the year reflect members showing up on the valuation data files with one completed year of service at year end, who were not on the data files at the beginning of the year, and who were not new entrants. For this reason, the above rates should not be used for other purposes.

TABLE G7
DISTRIBUTION OF ACTIVE DUTY NEW ENTRANTS
BY AGE AND PAYGRADE

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

TABLE G8
ACTIVE DUTY TRANSFER RATES
BY COMPLETED YEARS OF SERVICE AND PAYGRADE

<u>Years of Service</u>	<u>Officer to Enlistee</u>	<u>Enlistee to Officer</u>
0	0.00042	0.00304
1	0.00010	0.00096
2	0.00006	0.00112
3	0.00013	0.00145
4	0.00013	0.00227
5	0.00008	0.00282
6	0.00014	0.00393
7	0.00014	0.00515
8	0.00013	0.00718
9	0.00013	0.00874
10	0.00012	0.00968
11	0.00039	0.00969
12	0.00058	0.00907
13	0.00047	0.00778
14	0.00077	0.00613
15	0.00094	0.00472
16	0.00112	0.00306
17	0.00055	0.00179
18	0.00014	0.00137
19	0.00017	0.00096
20	0.00010	0.00115
21	0.00005	0.00105
22	0.00006	0.00093
23	0.00002	0.00088
24	0.00000	0.00044
25	0.00000	0.00005
26	0.00000	0.00002
27	0.00000	0.00007
28	0.00000	0.00000
29	0.00000	0.00000
30	0.00000	0.00000
31	0.00000	0.00000
32	0.00000	0.00000
33	0.00000	0.00000
34	0.00000	0.00000

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

APPENDIX H

RESERVE RATES

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RESERVE RATES

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

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

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

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

The separation rates represent the probability that a member in a given status at the beginning of the fiscal year leaves that status during the fiscal year. Separation rates from the Selected

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

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

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

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, discharge, and file corrections and timing delays. They do not include transfer to retirement status.

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

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

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

Death rates for non-retired selected and non-selected reserve members were developed in the September 30, 2015, valuation using an underlying experience period from FY 2010 – FY 2015. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (from the midpoint of the experience period used to develop the death rates) to the valuation date (using MP 2015, a trend created by the Society of Actuaries (SOA), adjusted to reflect the impact of military-specific gender mix).

Reserve disability retirement rates were updated in the September 30, 2014, valuation using an underlying experience period from FY 2010 – FY 2014 for years of service (YOS) less than 19. These rates recognize the increase in disability retirements resulting from implementing the Integrated Disability Evaluation System (IDES, operated jointly by DoD and the VA since 2007) as well as a notable increase in combat-related disability retirements. The data available for study could not fully explain the reasons for the increased disability retirement experience (i.e., the inability to separate combat-related injuries by incidence year due to some backlogs created by moving to the IDES). In order to recognize this inherent uncertainty in the data, and also to acknowledge potential future improvements to reduce the severity of combat-related injuries and potential reductions to combat exposure, the Board agreed to remove half of the combat-related disabilities from the FY 2010 – FY 2014 experience period. However, the Board also agreed that OACT should add an additional amount of AL to recognize the higher number of disability retirements expected in the near term (originally over the next five years, and now three years) compared to what the new disability rates produce.

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

<u>RATE</u>	<u>2005 -2009</u>	<u>2010 - 2014</u>	<u>2015</u>
Death (Selected and Non-Selected)		X	X
Separation (Selected and Non-Selected)	X	X	
Transfer (Selected-to-Non-Selected)	X		
Retirement (Selected and Non-Selected)	X		
New Entrant Distribution (Selected)	X		
Reentrant (Selected)	X		
Paygrade Transfer (Selected)	X		
Disability Retirement (Selected)	X	X	
Retirement Ratios (Non-Selected)	X		
Transfer Ratios (Selected-to-Non-Selected)	X		

Note: For YOS greater than 18, the 2010 - 2014 experience period was not used to develop temporary and permanent disability retirement rates. For YOS less than 19, only the 2010 - 2014 experience period was used to develop temporary and permanent disability retirement rates.

TABLE H2
NONRETIRED SELECTED RESERVE DEATH RATES
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00028	0.00046	40	0.00036	0.00064
17	0.00028	0.00052	41	0.00037	0.00067
18	0.00028	0.00059	42	0.00037	0.00069
19	0.00028	0.00068	43	0.00039	0.00072
20	0.00028	0.00074	44	0.00039	0.00074
21	0.00028	0.00078	45	0.00041	0.00075
22	0.00028	0.00080	46	0.00043	0.00076
23	0.00028	0.00080	47	0.00044	0.00077
24	0.00028	0.00078	48	0.00047	0.00077
25	0.00028	0.00076	49	0.00049	0.00078
26	0.00029	0.00072	50	0.00052	0.00080
27	0.00029	0.00068	51	0.00055	0.00084
28	0.00029	0.00067	52	0.00057	0.00088
29	0.00030	0.00065	53	0.00060	0.00096
30	0.00030	0.00064	54	0.00063	0.00106
31	0.00031	0.00063	55	0.00066	0.00119
32	0.00031	0.00064	56	0.00069	0.00135
33	0.00032	0.00062	57	0.00071	0.00152
34	0.00033	0.00062	58	0.00075	0.00172
35	0.00034	0.00061	59	0.00077	0.00194
36	0.00035	0.00061	60	0.00079	0.00218
37	0.00034	0.00060	61	0.00082	0.00245
38	0.00035	0.00061	62	0.00083	0.00275
39	0.00036	0.00062	63	0.00085	0.00308

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

TABLE H3
NONRETIRED NON-SELECTED RESERVE DEATH RATES
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
37	0.00026	0.00039
38	0.00027	0.00039
39	0.00027	0.00039
40	0.00027	0.00040
41	0.00028	0.00049
42	0.00028	0.00059
43	0.00033	0.00069
44	0.00038	0.00078
45	0.00043	0.00088
46	0.00048	0.00098
47	0.00054	0.00107
48	0.00060	0.00120
49	0.00068	0.00133
50	0.00077	0.00149
51	0.00089	0.00168
52	0.00103	0.00190
53	0.00121	0.00218
54	0.00145	0.00252
55	0.00174	0.00294
56	0.00211	0.00347
57	0.00256	0.00413
58	0.00311	0.00495
59	0.00374	0.00590
60	0.00441	0.00688
61	0.00508	0.00787
62	0.00576	0.00883
63	0.00643	0.00977

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

TABLE H4
 SELECTED RESERVE OFFICER SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	
Under 1	0.054	0.047	0.054	0.029	0.044	0.038	0.035	0.028	0.023	0.033	0.039	0.053	0.073	0.037	0.065	0.064	0.063	0.050	0.063	0.048	0.058	0.079	0.039	
1	0.054	0.047	0.054	0.029	0.044	0.038	0.057	0.039	0.023	0.033	0.039	0.059	0.065	0.064	0.079	0.074	0.077	0.050	0.075	0.074	0.067	0.082	0.039	
2	0.054	0.047	0.054	0.118	0.068	0.069	0.059	0.056	0.055	0.042	0.071	0.069	0.042	0.057	0.081	0.094	0.078	0.089	0.075	0.066	0.075	0.068	0.065	
3	0.054	0.047	0.051	0.076	0.060	0.052	0.073	0.070	0.051	0.069	0.052	0.071	0.079	0.084	0.086	0.079	0.065	0.078	0.065	0.078	0.065	0.094	0.070	0.113
4	0.054	0.067	0.085	0.065	0.056	0.085	0.092	0.061	0.067	0.057	0.078	0.084	0.073	0.065	0.100	0.073	0.053	0.071	0.102	0.060	0.088	0.081	0.084	
5	0.054	0.063	0.069	0.057	0.073	0.093	0.115	0.127	0.083	0.118	0.074	0.119	0.082	0.099	0.065	0.101	0.048	0.090	0.086	0.095	0.089	0.130	0.119	
6	0.054	0.044	0.061	0.055	0.074	0.146	0.168	0.123	0.100	0.086	0.099	0.079	0.095	0.093	0.101	0.076	0.058	0.074	0.064	0.057	0.090	0.053	0.089	
7	0.054	0.051	0.059	0.087	0.115	0.171	0.174	0.137	0.156	0.128	0.113	0.134	0.148	0.142	0.116	0.170	0.115	0.134	0.144	0.113	0.144	0.157	0.091	
8	0.056	0.065	0.089	0.094	0.109	0.168	0.168	0.169	0.124	0.152	0.132	0.137	0.142	0.125	0.189	0.158	0.156	0.112	0.082	0.132	0.133	0.152	0.124	
9	0.096	0.074	0.084	0.098	0.112	0.147	0.167	0.153	0.145	0.103	0.107	0.113	0.116	0.114	0.087	0.049	0.097	0.083	0.099	0.093	0.130	0.175	0.087	
10	0.086	0.091	0.096	0.112	0.115	0.135	0.134	0.134	0.126	0.096	0.099	0.094	0.087	0.082	0.102	0.118	0.088	0.101	0.101	0.128	0.117	0.110	0.091	
11	0.092	0.096	0.085	0.102	0.117	0.124	0.129	0.113	0.097	0.102	0.092	0.080	0.066	0.097	0.091	0.075	0.086	0.094	0.070	0.114	0.106	0.049	0.072	
12	0.081	0.089	0.102	0.111	0.106	0.111	0.099	0.114	0.103	0.094	0.097	0.089	0.086	0.108	0.090	0.076	0.123	0.078	0.069	0.035	0.066	0.049	0.042	
13	0.059	0.086	0.083	0.107	0.101	0.100	0.096	0.093	0.089	0.083	0.079	0.076	0.098	0.056	0.066	0.073	0.086	0.036	0.061	0.035	0.040	0.049	0.042	
14	0.105	0.090	0.083	0.080	0.084	0.094	0.089	0.086	0.069	0.083	0.084	0.078	0.078	0.063	0.050	0.035	0.096	0.064	0.057	0.035	0.040	0.049	0.042	
15	0.084	0.082	0.086	0.079	0.075	0.082	0.078	0.084	0.076	0.072	0.059	0.061	0.085	0.060	0.083	0.057	0.065	0.040	0.052	0.035	0.040	0.049	0.042	
16	0.085	0.081	0.075	0.082	0.083	0.073	0.064	0.076	0.060	0.068	0.056	0.061	0.058	0.069	0.028	0.058	0.031	0.037	0.051	0.035	0.040	0.049	0.042	
17	0.060	0.080	0.069	0.072	0.067	0.068	0.068	0.065	0.064	0.058	0.063	0.061	0.063	0.044	0.040	0.047	0.030	0.047	0.044	0.035	0.040	0.049	0.042	
18	0.060	0.056	0.061	0.061	0.086	0.063	0.061	0.068	0.051	0.046	0.062	0.051	0.057	0.045	0.022	0.028	0.031	0.047	0.065	0.035	0.040	0.049	0.042	
19	0.075	0.079	0.076	0.072	0.073	0.062	0.057	0.045	0.058	0.056	0.049	0.037	0.050	0.040	0.040	0.054	0.046	0.039	0.031	0.035	0.040	0.049	0.042	
20	0.110	0.099	0.089	0.073	0.073	0.053	0.056	0.045	0.047	0.049	0.041	0.056	0.061	0.024	0.026	0.047	0.021	0.039	0.020	0.035	0.040	0.049	0.042	
21	0.062	0.076	0.081	0.063	0.067	0.044	0.043	0.042	0.050	0.048	0.038	0.026	0.029	0.037	0.020	0.024	0.020	0.037	0.020	0.035	0.040	0.049	0.042	
22	0.078	0.083	0.080	0.058	0.053	0.041	0.040	0.038	0.050	0.035	0.038	0.029	0.054	0.016	0.041	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042	
23	0.081	0.081	0.048	0.051	0.054	0.039	0.035	0.040	0.038	0.020	0.041	0.052	0.059	0.025	0.038	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042	
24	0.073	0.058	0.060	0.046	0.036	0.030	0.030	0.039	0.022	0.028	0.035	0.042	0.031	0.023	0.025	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.042	
25	0.055	0.070	0.058	0.036	0.047	0.024	0.030	0.031	0.031	0.029	0.020	0.029	0.016	0.026	0.019	0.028	0.029	0.017	0.020	0.035	0.040	0.049	0.000	
26	0.026	0.051	0.051	0.028	0.032	0.024	0.028	0.029	0.024	0.036	0.041	0.030	0.030	0.022	0.019	0.028	0.029	0.017	0.020	0.035	0.040	0.000	0.000	
27	0.026	0.036	0.050	0.044	0.033	0.032	0.038	0.034	0.032	0.043	0.056	0.030	0.046	0.038	0.019	0.028	0.029	0.017	0.020	0.035	0.000	0.000	0.000	
28	0.026	0.043	0.036	0.036	0.030	0.025	0.028	0.025	0.030	0.020	0.020	0.026	0.017	0.037	0.019	0.028	0.029	0.017	0.020	0.000	0.000	0.000	0.000	
29	0.026	0.045	0.032	0.027	0.032	0.029	0.020	0.028	0.023	0.025	0.047	0.042	0.017	0.024	0.019	0.028	0.029	0.017	0.000	0.000	0.000	0.000	0.000	
30	0.026	0.026	0.025	0.037	0.020	0.036	0.027	0.035	0.022	0.052	0.040	0.012	0.017	0.024	0.019	0.028	0.029	0.000	0.000	0.000	0.000	0.000	0.000	
31	0.026	0.015	0.038	0.027	0.006	0.033	0.041	0.029	0.025	0.021	0.016	0.012	0.017	0.024	0.019	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
32	0.026	0.040	0.029	0.026	0.031	0.034	0.022	0.043	0.047	0.029	0.016	0.012	0.017	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
33	0.026	0.015	0.029	0.027	0.021	0.028	0.045	0.032	0.026	0.026	0.016	0.012	0.017	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
34	0.026	0.041	0.014	0.045	0.030	0.024	0.027	0.031	0.021	0.026	0.016	0.012	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
35	0.026	0.037	0.030	0.055	0.042	0.028	0.031	0.021	0.021	0.026	0.016	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
36	0.026	0.037	0.052	0.033	0.033	0.016	0.011	0.021	0.021	0.026	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
37	0.026	0.037	0.049	0.034	0.028	0.013	0.011	0.021	0.021	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
38	0.026	0.037	0.066	0.045	0.014	0.024	0.011	0.021	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
39	0.026	0.037	0.013	0.010	0.014	0.024	0.011	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
40	0.026	0.037	0.013	0.010	0.014	0.024	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
41	0.026	0.037	0.013	0.010	0.014	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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

TABLE H4 (CONT'D)
 SELECTED RESERVE OFFICER SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.064	0.036	0.040	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	0.000	1.000
1	0.064	0.036	0.040	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	0.333	1.000	0.000
2	0.065	0.069	0.060	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	0.100	1.000	0.000	0.000
3	0.094	0.135	0.110	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	0.182	1.000	0.000	0.000	0.000
4	0.060	0.083	0.143	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	0.048	1.000	0.000	0.000	0.000	0.000
5	0.062	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	0.053	1.000	0.000	0.000	0.000	0.000	0.000
6	0.086	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	0.095	1.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.081	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	0.106	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.134	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	0.099	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.059	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	0.094	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.060	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	0.058	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.117	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	0.084	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.067	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	0.051	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	0.080	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	0.117	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.040	0.063	0.063	0.098	0.099	0.089	0.107	0.104	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.040	0.063	0.063	0.098	0.099	0.089	0.107	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.040	0.063	0.063	0.098	0.099	0.089	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.040	0.063	0.063	0.098	0.099	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.040	0.063	0.063	0.098	0.099	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.040	0.063	0.063	0.098	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.040	0.063	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.040	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.040	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H5
 SELECTED RESERVE ENLISTEE SEPARATION RATES (NON-RETIREMENT CAUSES) *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.128	0.169	0.164	0.153	0.156	0.160	0.164	0.171	0.164	0.176	0.177	0.170	0.190	0.189	0.182	0.203	0.171	0.197	0.192	0.190	0.189	0.191	0.200
1	0.233	0.214	0.149	0.141	0.144	0.148	0.149	0.148	0.151	0.159	0.151	0.165	0.155	0.155	0.159	0.162	0.145	0.157	0.157	0.149	0.177	0.162	0.157
2	0.155	0.133	0.116	0.127	0.134	0.140	0.135	0.137	0.148	0.145	0.141	0.142	0.151	0.136	0.132	0.137	0.146	0.129	0.119	0.129	0.132	0.144	0.128
3	0.103	0.108	0.110	0.129	0.131	0.133	0.130	0.129	0.133	0.143	0.134	0.141	0.137	0.127	0.131	0.126	0.130	0.122	0.111	0.117	0.136	0.152	0.130
4	0.093	0.106	0.118	0.135	0.137	0.143	0.142	0.138	0.142	0.133	0.136	0.138	0.137	0.140	0.124	0.121	0.128	0.120	0.113	0.117	0.109	0.117	0.141
5	0.226	0.293	0.324	0.341	0.335	0.318	0.309	0.294	0.294	0.284	0.257	0.261	0.257	0.216	0.225	0.211	0.204	0.204	0.175	0.191	0.158	0.159	0.139
6	0.233	0.210	0.235	0.237	0.238	0.229	0.225	0.218	0.216	0.206	0.196	0.202	0.180	0.170	0.186	0.151	0.150	0.149	0.146	0.134	0.133	0.143	0.134
7	0.228	0.278	0.299	0.305	0.306	0.308	0.292	0.288	0.280	0.254	0.258	0.248	0.227	0.249	0.203	0.198	0.193	0.186	0.191	0.167	0.167	0.162	0.158
8	0.238	0.231	0.233	0.233	0.230	0.224	0.223	0.217	0.205	0.202	0.192	0.187	0.169	0.173	0.162	0.153	0.151	0.163	0.146	0.147	0.149	0.143	0.151
9	0.178	0.173	0.178	0.183	0.186	0.179	0.179	0.176	0.173	0.169	0.161	0.167	0.148	0.157	0.138	0.160	0.128	0.132	0.131	0.118	0.141	0.136	0.148
10	0.145	0.143	0.160	0.170	0.168	0.170	0.175	0.158	0.165	0.165	0.170	0.145	0.148	0.151	0.135	0.132	0.127	0.119	0.100	0.103	0.107	0.121	0.121
11	0.178	0.167	0.154	0.159	0.159	0.160	0.161	0.157	0.154	0.156	0.154	0.130	0.138	0.132	0.146	0.125	0.136	0.124	0.119	0.115	0.097	0.101	0.121
12	0.161	0.132	0.127	0.134	0.134	0.139	0.147	0.132	0.138	0.127	0.131	0.121	0.121	0.113	0.105	0.125	0.110	0.094	0.093	0.109	0.113	0.085	0.080
13	0.148	0.132	0.131	0.140	0.137	0.142	0.141	0.129	0.137	0.118	0.136	0.131	0.110	0.120	0.110	0.114	0.106	0.076	0.098	0.101	0.075	0.061	0.098
14	0.115	0.110	0.112	0.111	0.107	0.113	0.114	0.103	0.113	0.116	0.115	0.104	0.098	0.087	0.084	0.097	0.093	0.085	0.083	0.073	0.084	0.086	0.093
15	0.094	0.097	0.093	0.096	0.096	0.094	0.099	0.094	0.091	0.094	0.110	0.089	0.084	0.080	0.096	0.073	0.093	0.085	0.090	0.074	0.079	0.073	0.044
16	0.105	0.082	0.085	0.088	0.085	0.085	0.082	0.077	0.076	0.084	0.087	0.084	0.074	0.076	0.056	0.056	0.055	0.054	0.059	0.085	0.069	0.059	0.056
17	0.081	0.074	0.071	0.073	0.067	0.075	0.075	0.068	0.072	0.071	0.072	0.064	0.062	0.070	0.063	0.063	0.060	0.064	0.048	0.059	0.065	0.065	0.039
18	0.063	0.062	0.060	0.058	0.067	0.062	0.060	0.071	0.053	0.055	0.065	0.052	0.065	0.067	0.061	0.064	0.052	0.037	0.056	0.044	0.040	0.047	0.048
19	0.111	0.095	0.082	0.085	0.086	0.084	0.083	0.079	0.076	0.070	0.072	0.084	0.074	0.066	0.069	0.068	0.061	0.061	0.071	0.076	0.081	0.090	0.066
20	0.150	0.119	0.101	0.099	0.097	0.097	0.099	0.093	0.097	0.092	0.089	0.092	0.091	0.094	0.093	0.090	0.081	0.086	0.078	0.060	0.067	0.056	0.041
21	0.137	0.109	0.093	0.092	0.086	0.096	0.084	0.083	0.100	0.098	0.107	0.084	0.106	0.091	0.085	0.101	0.087	0.097	0.057	0.065	0.048	0.021	0.069
22	0.115	0.100	0.084	0.081	0.084	0.070	0.087	0.073	0.087	0.087	0.088	0.089	0.085	0.084	0.081	0.086	0.088	0.096	0.062	0.051	0.029	0.017	0.010
23	0.108	0.086	0.077	0.085	0.087	0.077	0.082	0.084	0.075	0.076	0.088	0.076	0.075	0.068	0.085	0.081	0.090	0.089	0.084	0.016	0.028	0.017	0.010
24	0.113	0.076	0.074	0.071	0.071	0.067	0.074	0.059	0.057	0.073	0.073	0.082	0.087	0.079	0.087	0.106	0.096	0.047	0.019	0.041	0.075	0.017	0.010
25	0.073	0.077	0.061	0.061	0.062	0.067	0.064	0.071	0.061	0.068	0.066	0.077	0.048	0.075	0.082	0.089	0.056	0.020	0.033	0.040	0.075	0.017	0.000
26	0.094	0.059	0.055	0.055	0.056	0.059	0.057	0.049	0.046	0.052	0.060	0.060	0.051	0.087	0.089	0.059	0.012	0.016	0.031	0.040	0.075	0.000	0.000
27	0.095	0.054	0.045	0.047	0.049	0.050	0.038	0.049	0.051	0.059	0.066	0.057	0.062	0.079	0.050	0.021	0.008	0.016	0.031	0.040	0.000	0.000	0.000
28	0.057	0.040	0.042	0.038	0.040	0.037	0.039	0.044	0.041	0.036	0.046	0.069	0.047	0.060	0.005	0.026	0.008	0.016	0.031	0.000	0.000	0.000	0.000
29	0.061	0.037	0.039	0.036	0.043	0.041	0.036	0.033	0.051	0.053	0.064	0.039	0.032	0.011	0.025	0.063	0.008	0.016	0.000	0.000	0.000	0.000	0.000
30	0.047	0.036	0.030	0.032	0.037	0.042	0.024	0.040	0.049	0.047	0.037	0.010	0.009	0.006	0.025	0.063	0.008	0.000	0.000	0.000	0.000	0.000	0.000
31	0.047	0.029	0.030	0.026	0.025	0.026	0.035	0.039	0.033	0.029	0.018	0.008	0.017	0.006	0.025	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.047	0.027	0.023	0.031	0.031	0.040	0.032	0.027	0.041	0.014	0.013	0.005	0.017	0.006	0.025	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.047	0.022	0.016	0.032	0.028	0.036	0.029	0.028	0.019	0.020	0.021	0.005	0.017	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.047	0.021	0.028	0.036	0.041	0.046	0.042	0.018	0.011	0.012	0.021	0.005	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.047	0.028	0.025	0.034	0.030	0.041	0.019	0.017	0.005	0.012	0.021	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.047	0.025	0.026	0.027	0.028	0.024	0.010	0.018	0.005	0.012	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.047	0.032	0.026	0.031	0.021	0.004	0.023	0.018	0.005	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.018	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.018	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.047	0.024	0.025	0.011	0.006	0.004	0.023	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.047	0.024	0.025	0.011	0.006	0.004	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

PEBD Years_of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.068	0.022	0.025	0.029	0.028	0.038	0.047	0.048	0.054	0.044	0.055	0.047	0.037	0.074	0.072	0.054	0.060	0.071	0.074	0.087	0.076	0.076	0.101
20	0.068	0.049	0.054	0.059	0.052	0.065	0.068	0.077	0.073	0.090	0.077	0.070	0.066	0.075	0.082	0.070	0.093	0.109	0.151	0.132	0.122	0.189	0.085
21	0.035	0.056	0.056	0.064	0.063	0.080	0.080	0.089	0.071	0.083	0.096	0.062	0.086	0.098	0.085	0.093	0.134	0.099	0.116	0.070	0.105	0.036	0.009
22	0.037	0.053	0.047	0.057	0.066	0.085	0.090	0.075	0.086	0.085	0.095	0.098	0.083	0.099	0.088	0.083	0.095	0.111	0.051	0.074	0.024	0.036	0.009
23	0.065	0.050	0.058	0.051	0.067	0.095	0.105	0.112	0.081	0.095	0.072	0.144	0.053	0.111	0.098	0.093	0.126	0.135	0.129	0.048	0.024	0.036	0.009
24	0.063	0.047	0.048	0.057	0.064	0.088	0.095	0.101	0.102	0.087	0.074	0.081	0.102	0.110	0.084	0.114	0.102	0.079	0.078	0.048	0.024	0.036	0.000
25	0.045	0.049	0.053	0.062	0.077	0.106	0.105	0.088	0.094	0.110	0.116	0.106	0.097	0.127	0.110	0.104	0.070	0.037	0.007	0.048	0.024	0.000	0.000
26	0.045	0.056	0.061	0.057	0.093	0.110	0.098	0.116	0.101	0.110	0.102	0.121	0.116	0.105	0.112	0.144	0.029	0.037	0.007	0.048	0.000	0.000	0.000
27	0.045	0.060	0.058	0.084	0.105	0.198	0.227	0.210	0.185	0.185	0.190	0.136	0.147	0.164	0.157	0.043	0.029	0.037	0.007	0.000	0.000	0.000	0.000
28	0.045	0.058	0.061	0.083	0.107	0.146	0.148	0.142	0.119	0.147	0.137	0.165	0.110	0.150	0.104	0.043	0.029	0.037	0.000	0.000	0.000	0.000	0.000
29	0.045	0.072	0.076	0.097	0.122	0.367	0.380	0.271	0.267	0.252	0.219	0.236	0.193	0.127	0.008	0.043	0.029	0.000	0.000	0.000	0.000	0.000	0.000
30	0.045	0.078	0.099	0.085	0.140	0.201	0.192	0.176	0.189	0.197	0.170	0.167	0.084	0.007	0.008	0.043	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.045	0.061	0.089	0.114	0.112	0.139	0.160	0.159	0.166	0.146	0.151	0.086	0.028	0.007	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.045	0.092	0.087	0.120	0.126	0.170	0.196	0.157	0.136	0.163	0.042	0.009	0.028	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.045	0.112	0.102	0.101	0.132	0.240	0.176	0.150	0.129	0.059	0.042	0.009	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.045	0.091	0.110	0.139	0.148	0.164	0.152	0.140	0.044	0.059	0.042	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.045	0.085	0.137	0.144	0.133	0.180	0.193	0.051	0.044	0.059	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.045	0.121	0.164	0.161	0.134	0.189	0.048	0.051	0.044	0.059	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.045	0.133	0.123	0.119	0.115	0.053	0.048	0.051	0.044	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.045	0.210	0.148	0.134	0.035	0.053	0.048	0.051	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.045	0.130	0.147	0.035	0.035	0.053	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.045	0.095	0.026	0.035	0.035	0.053	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.045	0.095	0.026	0.035	0.035	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

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

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.063	0.039	0.050	0.056	0.051	0.048	0.066	0.047	0.041	0.043	0.051	0.044	0.032	0.048	0.033	0.052	0.059	0.051	0.044	0.065	0.067	0.063	0.031
20	0.063	0.094	0.095	0.089	0.090	0.081	0.066	0.082	0.079	0.083	0.092	0.075	0.071	0.092	0.084	0.094	0.064	0.090	0.111	0.089	0.078	0.085	0.031
21	0.070	0.091	0.101	0.101	0.090	0.091	0.093	0.086	0.095	0.085	0.098	0.085	0.096	0.082	0.097	0.094	0.102	0.110	0.109	0.077	0.084	0.075	0.031
22	0.096	0.090	0.095	0.095	0.089	0.095	0.089	0.093	0.089	0.095	0.080	0.087	0.098	0.099	0.112	0.104	0.117	0.107	0.099	0.091	0.067	0.004	0.031
23	0.098	0.107	0.106	0.105	0.100	0.111	0.099	0.110	0.108	0.109	0.107	0.120	0.118	0.138	0.119	0.120	0.138	0.121	0.144	0.112	0.007	0.004	0.031
24	0.081	0.085	0.085	0.091	0.094	0.090	0.097	0.106	0.093	0.093	0.119	0.111	0.106	0.097	0.113	0.115	0.123	0.130	0.087	0.010	0.007	0.004	0.000
25	0.083	0.078	0.086	0.083	0.087	0.087	0.089	0.086	0.095	0.104	0.092	0.087	0.125	0.133	0.131	0.114	0.107	0.088	0.006	0.010	0.007	0.000	0.000
26	0.093	0.084	0.080	0.077	0.082	0.094	0.095	0.091	0.096	0.104	0.111	0.105	0.128	0.099	0.109	0.132	0.079	0.003	0.006	0.010	0.000	0.000	0.000
27	0.081	0.080	0.077	0.084	0.098	0.081	0.095	0.096	0.105	0.101	0.118	0.124	0.107	0.093	0.143	0.042	0.003	0.003	0.006	0.000	0.000	0.000	0.000
28	0.096	0.073	0.080	0.084	0.088	0.084	0.089	0.085	0.083	0.082	0.108	0.108	0.107	0.122	0.072	0.042	0.003	0.003	0.000	0.000	0.000	0.000	0.000
29	0.110	0.087	0.094	0.103	0.116	0.090	0.104	0.120	0.116	0.120	0.105	0.109	0.131	0.073	0.003	0.042	0.003	0.000	0.000	0.000	0.000	0.000	0.000
30	0.080	0.101	0.092	0.100	0.088	0.101	0.106	0.107	0.132	0.144	0.130	0.148	0.067	0.006	0.003	0.042	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.074	0.088	0.083	0.086	0.097	0.095	0.104	0.136	0.138	0.129	0.138	0.078	0.006	0.006	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.074	0.116	0.136	0.147	0.134	0.172	0.191	0.219	0.226	0.230	0.063	0.006	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.074	0.077	0.099	0.091	0.136	0.147	0.141	0.148	0.128	0.079	0.063	0.006	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.074	0.080	0.081	0.126	0.168	0.150	0.126	0.148	0.096	0.011	0.063	0.006	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.074	0.116	0.145	0.226	0.174	0.154	0.164	0.080	0.010	0.011	0.063	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.074	0.172	0.266	0.152	0.139	0.143	0.063	0.007	0.010	0.011	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.074	0.220	0.191	0.193	0.140	0.050	0.003	0.007	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.074	0.181	0.173	0.146	0.078	0.050	0.003	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.074	0.138	0.160	0.047	0.003	0.050	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.074	0.077	0.038	0.047	0.003	0.050	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.074	0.077	0.038	0.047	0.003	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H8
 NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.018	0.018	0.034	0.037	0.035	0.115	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
20	0.018	0.018	0.034	0.037	0.035	0.015	0.021	0.026	0.022	0.031	0.030	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
21	0.018	0.018	0.034	0.037	0.035	0.028	0.027	0.020	0.033	0.045	0.034	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
22	0.018	0.018	0.034	0.042	0.041	0.032	0.022	0.022	0.028	0.031	0.049	0.013	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
23	0.018	0.018	0.037	0.029	0.026	0.031	0.022	0.025	0.030	0.031	0.028	0.047	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
24	0.018	0.018	0.044	0.043	0.033	0.025	0.030	0.019	0.025	0.030	0.029	0.018	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026
25	0.018	0.018	0.031	0.016	0.032	0.023	0.022	0.021	0.029	0.022	0.017	0.017	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000
26	0.018	0.018	0.024	0.037	0.021	0.022	0.021	0.023	0.015	0.028	0.020	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000
27	0.018	0.018	0.031	0.019	0.021	0.019	0.015	0.016	0.022	0.032	0.022	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000
28	0.018	0.018	0.035	0.026	0.016	0.014	0.011	0.011	0.013	0.011	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000
29	0.018	0.018	0.018	0.022	0.016	0.008	0.007	0.014	0.009	0.010	0.013	0.016	0.026	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000
30	0.018	0.018	0.013	0.017	0.011	0.005	0.004	0.007	0.013	0.010	0.016	0.016	0.026	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000
31	0.018	0.018	0.015	0.011	0.006	0.006	0.003	0.006	0.007	0.010	0.016	0.016	0.026	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.018	0.018	0.015	0.008	0.009	0.004	0.004	0.004	0.005	0.010	0.016	0.016	0.026	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.018	0.018	0.005	0.011	0.006	0.004	0.005	0.005	0.005	0.010	0.016	0.016	0.026	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.018	0.018	0.009	0.011	0.006	0.003	0.003	0.005	0.017	0.010	0.016	0.016	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.018	0.018	0.009	0.011	0.012	0.003	0.004	0.012	0.020	0.010	0.016	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.018	0.018	0.007	0.011	0.012	0.003	0.012	0.021	0.033	0.010	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.018	0.018	0.008	0.011	0.012	0.016	0.021	0.026	0.033	0.010	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.018	0.018	0.008	0.011	0.012	0.020	0.013	0.026	0.033	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.026	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.018	0.018	0.008	0.011	0.012	0.021	0.013	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.018	0.018	0.008	0.011	0.012	0.021	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H9
 NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS SEPARATION RATES *
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
20	0.008	0.008	0.013	0.009	0.008	0.015	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
21	0.008	0.008	0.011	0.009	0.008	0.011	0.016	0.009	0.016	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
22	0.008	0.009	0.009	0.008	0.007	0.008	0.009	0.009	0.013	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
23	0.008	0.009	0.008	0.007	0.006	0.012	0.008	0.009	0.010	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
24	0.008	0.009	0.007	0.007	0.008	0.010	0.009	0.009	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.018
25	0.008	0.007	0.005	0.006	0.009	0.011	0.006	0.006	0.009	0.008	0.008	0.007	0.007	0.009	0.006	0.012	0.011	0.014	0.017	0.026	0.018	0.018	0.000
26	0.008	0.006	0.006	0.005	0.006	0.006	0.007	0.006	0.006	0.008	0.008	0.007	0.007	0.009	0.009	0.012	0.014	0.024	0.063	0.026	0.018	0.000	0.000
27	0.008	0.004	0.005	0.004	0.005	0.007	0.003	0.006	0.006	0.008	0.006	0.007	0.005	0.009	0.008	0.011	0.031	0.024	0.063	0.026	0.000	0.000	0.000
28	0.008	0.006	0.005	0.004	0.004	0.005	0.004	0.006	0.005	0.008	0.005	0.007	0.005	0.004	0.020	0.027	0.036	0.024	0.063	0.000	0.000	0.000	0.000
29	0.008	0.004	0.004	0.003	0.004	0.005	0.006	0.008	0.005	0.005	0.004	0.007	0.007	0.018	0.018	0.027	0.036	0.024	0.000	0.000	0.000	0.000	0.000
30	0.008	0.005	0.004	0.003	0.004	0.003	0.002	0.005	0.005	0.004	0.003	0.004	0.024	0.036	0.024	0.027	0.036	0.000	0.000	0.000	0.000	0.000	0.000
31	0.008	0.004	0.004	0.003	0.004	0.004	0.004	0.003	0.004	0.004	0.007	0.021	0.034	0.014	0.024	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.008	0.003	0.003	0.004	0.004	0.004	0.004	0.006	0.005	0.004	0.023	0.031	0.048	0.014	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.008	0.005	0.003	0.003	0.004	0.005	0.003	0.003	0.004	0.025	0.029	0.049	0.048	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.008	0.003	0.004	0.003	0.004	0.004	0.004	0.006	0.027	0.035	0.027	0.049	0.048	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.008	0.005	0.003	0.003	0.003	0.005	0.006	0.027	0.045	0.036	0.027	0.049	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.008	0.005	0.002	0.004	0.005	0.005	0.024	0.041	0.038	0.036	0.027	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.008	0.003	0.005	0.004	0.004	0.028	0.040	0.041	0.038	0.036	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.008	0.003	0.005	0.004	0.025	0.035	0.014	0.041	0.038	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.008	0.003	0.006	0.023	0.040	0.007	0.014	0.041	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.008	0.003	0.013	0.023	0.007	0.007	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.008	0.003	0.013	0.023	0.007	0.007	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H10
 SELECTED RESERVE OFFICER NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012
20	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012
21	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.171
22	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.175	0.400
23	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.195	0.554	0.400	0.533
24	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.228	0.591	0.400	0.533	1.000
25	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.267	0.625	0.400	0.533	1.000	0.000
26	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.295	0.652	0.400	0.533	1.000	0.000	0.000
27	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.305	0.666	0.400	0.533	1.000	0.000	0.000	0.000
28	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.307	0.670	0.400	0.533	1.000	0.000	0.000	0.000	0.000
29	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.311	0.675	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000
30	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.316	0.687	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.708	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.734	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.318	0.746	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.325	0.740	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.335	0.725	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.004	0.004	0.004	0.003	0.003	0.012	0.348	0.713	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.004	0.004	0.003	0.003	0.012	0.361	0.711	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.004	0.003	0.003	0.012	0.362	0.716	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.003	0.003	0.012	0.368	0.721	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.003	0.012	0.388	0.723	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates show the probability that a member retires during the fiscal year. Rates for all ages except 59-60 are constant across all years of service. Ages 59-60 were graduated ('smoothed') by age and YOS.

TABLE H11
 SELECTED RESERVE ENLISTEE NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018
20	0.001	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.284
21	0.001	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.310	0.671
22	0.001	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.336	0.735	0.586
23	0.002	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.372	0.796	0.586	0.764
24	0.001	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.402	0.848	0.586	0.764	1.000
25	0.002	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.423	0.887	0.586	0.764	1.000	0.000
26	0.002	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.422	0.913	0.586	0.764	1.000	0.000	0.000
27	0.003	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.413	0.926	0.586	0.764	1.000	0.000	0.000	0.000
28	0.003	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000
29	0.003	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.407	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000
30	0.003	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.415	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.425	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.004	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.412	0.933	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.004	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.382	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.004	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.378	0.931	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.003	0.003	0.003	0.002	0.002	0.002	0.018	0.405	0.928	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.003	0.003	0.002	0.002	0.002	0.018	0.426	0.926	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.003	0.002	0.002	0.002	0.018	0.410	0.925	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.002	0.002	0.002	0.018	0.377	0.925	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.002	0.002	0.018	0.424	0.928	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.002	0.018	0.515	0.932	0.586	0.764	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: Rates show the probability that a member retires during the fiscal year. Rates for all ages except 59-60 are constant across all years of service. Ages 59-60 were graduated ('smoothed') by age and YOS.

TABLE H14
DISTRIBUTION OF SELECTED RESERVE NEW ENTRANTS
BY AGE AND PAYGRADE

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

NOTE: New Entrant distribution (for a normal cost valuation), where a new entrant is defined as: a part-time Selected Reserve on the file as of year-end, who was not in that status in the prior year, and who has zero completed PEBD years of service. Rates create an age scatter of the new entrant cohort.

TABLE H15
SELECTED RESERVE OFFICER REENTRANT RATES
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.042	0.353	0.659	0.157	0.313	0.580	0.329	0.351	0.346	0.368	0.265	0.275	0.227	0.264	0.283	0.192	0.222	0.150	0.259	0.339	0.174	0.214	0.234
1	0.042	0.353	0.659	0.336	0.294	0.278	0.183	0.123	0.087	0.055	0.057	0.105	0.032	0.066	0.069	0.046	0.052	0.059	0.027	0.027	0.040	0.038	0.032
2	0.042	0.353	0.561	0.300	0.119	0.146	0.220	0.190	0.128	0.105	0.096	0.098	0.057	0.066	0.051	0.049	0.033	0.048	0.027	0.027	0.040	0.038	0.032
3	0.042	0.281	0.231	0.126	0.063	0.330	0.569	0.391	0.256	0.126	0.178	0.135	0.089	0.066	0.089	0.069	0.035	0.054	0.027	0.027	0.040	0.038	0.032
4	0.042	0.128	0.105	0.050	0.048	0.422	0.605	0.394	0.202	0.202	0.184	0.128	0.126	0.058	0.088	0.092	0.036	0.051	0.056	0.036	0.040	0.038	0.032
5	0.042	0.050	0.041	0.044	0.069	0.269	0.342	0.216	0.148	0.137	0.133	0.091	0.090	0.063	0.059	0.053	0.061	0.067	0.040	0.042	0.040	0.038	0.032
6	0.042	0.038	0.049	0.071	0.089	0.270	0.288	0.223	0.194	0.197	0.139	0.150	0.101	0.078	0.083	0.070	0.049	0.074	0.044	0.042	0.040	0.038	0.032
7	0.042	0.043	0.063	0.076	0.130	0.219	0.222	0.215	0.202	0.178	0.154	0.134	0.121	0.110	0.151	0.127	0.111	0.130	0.093	0.042	0.040	0.038	0.032
8	0.042	0.041	0.059	0.065	0.103	0.205	0.189	0.187	0.176	0.161	0.126	0.097	0.106	0.106	0.065	0.064	0.082	0.072	0.082	0.042	0.040	0.038	0.032
9	0.042	0.055	0.064	0.075	0.086	0.171	0.224	0.173	0.135	0.148	0.148	0.091	0.087	0.089	0.108	0.058	0.055	0.054	0.099	0.042	0.040	0.038	0.032
10	0.042	0.059	0.066	0.066	0.075	0.151	0.162	0.147	0.115	0.097	0.085	0.096	0.074	0.090	0.047	0.042	0.074	0.039	0.070	0.042	0.040	0.038	0.032
11	0.042	0.054	0.072	0.085	0.097	0.119	0.113	0.099	0.112	0.093	0.095	0.072	0.079	0.062	0.063	0.080	0.046	0.078	0.070	0.042	0.040	0.038	0.032
12	0.042	0.050	0.069	0.078	0.097	0.103	0.084	0.079	0.085	0.065	0.058	0.059	0.058	0.052	0.090	0.065	0.078	0.067	0.063	0.042	0.040	0.038	0.032
13	0.042	0.052	0.059	0.065	0.074	0.069	0.068	0.073	0.067	0.060	0.082	0.043	0.051	0.056	0.037	0.045	0.038	0.071	0.042	0.042	0.040	0.038	0.032
14	0.042	0.046	0.056	0.066	0.063	0.051	0.052	0.058	0.045	0.071	0.050	0.037	0.047	0.074	0.023	0.035	0.040	0.024	0.031	0.042	0.040	0.038	0.032
15	0.042	0.042	0.047	0.070	0.049	0.041	0.037	0.051	0.036	0.039	0.043	0.046	0.039	0.057	0.038	0.028	0.032	0.024	0.043	0.035	0.040	0.038	0.032
16	0.042	0.045	0.046	0.051	0.054	0.040	0.033	0.035	0.047	0.040	0.029	0.028	0.033	0.030	0.028	0.020	0.027	0.024	0.026	0.035	0.040	0.038	0.032
17	0.042	0.033	0.040	0.043	0.049	0.033	0.034	0.035	0.029	0.034	0.037	0.026	0.035	0.039	0.035	0.020	0.023	0.024	0.028	0.035	0.040	0.038	0.032
18	0.042	0.036	0.038	0.038	0.048	0.038	0.035	0.040	0.029	0.037	0.022	0.021	0.034	0.031	0.022	0.020	0.031	0.024	0.025	0.035	0.040	0.038	0.032
19	0.042	0.034	0.037	0.032	0.040	0.031	0.036	0.032	0.030	0.031	0.036	0.022	0.030	0.028	0.017	0.020	0.020	0.024	0.021	0.035	0.040	0.038	0.032
20	0.042	0.035	0.032	0.038	0.045	0.033	0.032	0.036	0.037	0.039	0.031	0.026	0.035	0.024	0.026	0.020	0.016	0.024	0.020	0.035	0.040	0.038	0.032
21	0.042	0.035	0.039	0.040	0.035	0.036	0.033	0.024	0.032	0.030	0.024	0.016	0.025	0.016	0.020	0.020	0.016	0.024	0.020	0.035	0.040	0.038	0.032
22	0.042	0.039	0.036	0.034	0.035	0.032	0.026	0.028	0.032	0.035	0.029	0.031	0.031	0.016	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
23	0.042	0.030	0.039	0.045	0.029	0.037	0.033	0.026	0.031	0.020	0.030	0.030	0.033	0.025	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
24	0.042	0.049	0.038	0.029	0.036	0.030	0.030	0.037	0.022	0.028	0.028	0.037	0.031	0.023	0.022	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.032
25	0.042	0.048	0.039	0.036	0.027	0.024	0.030	0.031	0.029	0.029	0.029	0.029	0.016	0.025	0.019	0.020	0.016	0.017	0.020	0.035	0.040	0.038	0.000
26	0.026	0.039	0.035	0.028	0.032	0.024	0.028	0.029	0.024	0.036	0.034	0.021	0.022	0.022	0.019	0.020	0.016	0.017	0.020	0.035	0.040	0.000	0.000
27	0.026	0.033	0.043	0.040	0.033	0.032	0.026	0.024	0.032	0.026	0.029	0.021	0.034	0.025	0.019	0.020	0.016	0.017	0.020	0.035	0.000	0.000	0.000
28	0.026	0.043	0.035	0.035	0.030	0.020	0.021	0.025	0.030	0.020	0.020	0.021	0.017	0.025	0.019	0.020	0.016	0.017	0.020	0.000	0.000	0.000	0.000
29	0.026	0.043	0.032	0.027	0.029	0.023	0.019	0.028	0.023	0.025	0.024	0.021	0.002	0.024	0.019	0.020	0.016	0.017	0.000	0.000	0.000	0.000	0.000
30	0.026	0.026	0.025	0.033	0.018	0.030	0.024	0.023	0.022	0.031	0.024	0.012	0.002	0.024	0.019	0.020	0.016	0.000	0.000	0.000	0.000	0.000	0.000
31	0.026	0.015	0.037	0.027	0.006	0.027	0.021	0.027	0.022	0.015	0.016	0.012	0.002	0.024	0.019	0.020	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.026	0.032	0.025	0.026	0.022	0.026	0.022	0.017	0.014	0.015	0.016	0.012	0.002	0.024	0.019	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.026	0.015	0.027	0.027	0.021	0.015	0.014	0.017	0.014	0.015	0.016	0.012	0.002	0.024	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.026	0.033	0.014	0.031	0.023	0.017	0.021	0.017	0.014	0.015	0.016	0.012	0.002	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.026	0.013	0.030	0.020	0.028	0.018	0.021	0.017	0.014	0.015	0.016	0.012	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.026	0.013	0.021	0.025	0.008	0.013	0.011	0.017	0.014	0.015	0.016	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.026	0.013	0.029	0.031	0.008	0.009	0.008	0.017	0.014	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.026	0.013	0.033	0.013	0.008	0.009	0.008	0.017	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.026	0.013	0.013	0.008	0.008	0.009	0.008	0.017	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.026	0.013	0.013	0.008	0.008	0.009	0.008	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.026	0.013	0.013	0.008	0.008	0.009	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H16
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

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

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

TABLE H18
 SELECTED RESERVE ENLISTEE PAYGRADE TRANSFER RATES
 BY ENTRY AGE

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

NOTE: Rates represent the probability a member transfers from enlistee to officer paygrade status during the fiscal year.

TABLE H19
 SELECTED RESERVE DISABILITY RETIREMENT RATES
 BY DISABILITY TYPE AND PAYGRADE

PEBD Years of Service	Permanent		Temporary	
	Officer	Enlistee	Officer	Enlistee
Under 1	0.00000	0.00008	0.00000	0.00028
1	0.00000	0.00017	0.00000	0.00021
2	0.00000	0.00058	0.00000	0.00038
3	0.00000	0.00074	0.00000	0.00050
4	0.00065	0.00079	0.00014	0.00055
5	0.00065	0.00110	0.00026	0.00065
6	0.00063	0.00129	0.00039	0.00070
7	0.00070	0.00111	0.00051	0.00073
8	0.00069	0.00122	0.00058	0.00071
9	0.00074	0.00165	0.00057	0.00078
10	0.00096	0.00201	0.00055	0.00093
11	0.00098	0.00227	0.00047	0.00115
12	0.00076	0.00242	0.00042	0.00124
13	0.00075	0.00253	0.00039	0.00115
14	0.00092	0.00247	0.00037	0.00106
15	0.00099	0.00224	0.00035	0.00109
16	0.00087	0.00210	0.00039	0.00102
17	0.00077	0.00210	0.00049	0.00101
18	0.00089	0.00220	0.00048	0.00100
19	0.00126	0.00292	0.00046	0.00107
20	0.00177	0.00384	0.00052	0.00109
21	0.00215	0.00403	0.00043	0.00118
22	0.00228	0.00486	0.00043	0.00140
23	0.00188	0.00582	0.00060	0.00149
24	0.00175	0.00628	0.00090	0.00153
25	0.00237	0.00669	0.00101	0.00156
26	0.00302	0.00706	0.00096	0.00172
27	0.00342	0.00745	0.00086	0.00185
28	0.00333	0.00810	0.00088	0.00178
29	0.00317	0.00831	0.00090	0.00164
30	0.00331	0.00874	0.00091	0.00156
31	0.00327	0.00907	0.00090	0.00151
32	0.00321	0.00869	0.00094	0.00142
33	0.00311	0.00786	0.00096	0.00132
34	0.00259	0.00744	0.00091	0.00127
35	0.00157	0.00785	0.00087	0.00132
36	0.00000	0.00807	0.00093	0.00144
37	0.00000	0.00753	0.00108	0.00155
38	0.00000	0.00643	0.00120	0.00158
39	0.00000	0.00504	0.00127	0.00152
40	0.00000	0.00000	0.00000	0.00000

NOTE: Rates represent the probability that a member receives a disability retirement during the fiscal year

TABLE H20
NON-SELECTED RESERVE WITH 20 GOOD YEARS NONDISABILITY RETIREMENT RATIOS
BY AGE AND PAYGRADE

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

NOTE: These “blow-up” factors or “loads” are applied to the nondisabled retirement rates for non-Selected Reserves to account for each year’s new grey area retirees that were not present in the prior year’s grey area reserve data file.

TABLE H21
SELECTED RESERVE OFFICER TO NON-SELECTED RESERVE OFFICER WITH 20 GOOD YEARS TRANSFER RATE RATIOS
BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.247	0.390	0.411	0.298	0.367	0.925	0.928	0.830	0.700	0.667	0.700	0.857	0.917	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
20	0.247	0.126	0.148	0.135	0.325	0.620	0.597	0.411	0.513	0.309	0.245	0.278	0.400	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
21	0.247	0.129	0.112	0.155	0.226	0.348	0.392	0.310	0.342	0.303	0.241	0.333	0.308	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
22	0.247	0.143	0.217	0.153	0.108	0.211	0.202	0.248	0.136	0.177	0.298	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
23	0.247	0.179	0.189	0.174	0.212	0.218	0.197	0.132	0.258	0.141	0.333	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
24	0.247	0.127	0.153	0.132	0.104	0.200	0.172	0.115	0.182	0.224	0.188	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.173
25	0.247	0.217	0.159	0.252	0.192	0.114	0.112	0.212	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.173	0.000
26	0.247	0.217	0.125	0.252	0.209	0.149	0.138	0.100	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.173	0.173	0.000	0.000
27	0.247	0.217	0.161	0.252	0.143	0.049	0.071	0.096	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.000	0.000	0.000	0.000
28	0.247	0.217	0.360	0.252	0.204	0.175	0.114	0.122	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.173	0.000	0.000	0.000	0.000
29	0.247	0.217	0.207	0.252	0.204	0.046	0.059	0.049	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.173	0.000	0.000	0.000	0.000	0.000
30	0.247	0.217	0.108	0.252	0.204	0.161	0.152	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.183	0.000	0.000	0.000	0.000	0.000	0.000
31	0.247	0.217	0.157	0.252	0.204	0.135	0.181	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.158	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.247	0.217	0.200	0.252	0.204	0.221	0.146	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.127	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.247	0.217	0.368	0.252	0.204	0.210	0.275	0.234	0.127	0.136	0.115	0.092	0.107	0.141	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.247	0.217	0.278	0.252	0.204	0.186	0.409	0.234	0.127	0.136	0.115	0.092	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.247	0.217	0.340	0.252	0.204	0.258	0.133	0.234	0.127	0.136	0.115	0.092	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.247	0.217	0.340	0.252	0.204	0.329	0.788	0.234	0.127	0.136	0.115	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.136	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.127	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.234	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.247	0.217	0.340	0.252	0.204	0.364	0.788	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.247	0.217	0.340	0.252	0.204	0.364	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: These adjustment factors (“blowup” factors or “loads”) account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

TABLE H22

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

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.105	0.088	0.066	0.048	0.042	0.070	0.066	0.095	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104
20	0.105	0.029	0.053	0.069	0.023	0.043	0.039	0.052	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.133	0.104
21	0.105	0.059	0.046	0.033	0.040	0.051	0.058	0.049	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
22	0.105	0.077	0.060	0.048	0.052	0.099	0.075	0.038	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
23	0.105	0.062	0.035	0.052	0.044	0.059	0.075	0.034	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
24	0.105	0.070	0.069	0.081	0.065	0.092	0.079	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.104
25	0.105	0.075	0.060	0.072	0.083	0.072	0.085	0.047	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.100	0.000
26	0.105	0.092	0.128	0.101	0.070	0.103	0.106	0.088	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.182	0.000	0.000
27	0.105	0.163	0.144	0.134	0.065	0.104	0.148	0.093	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.083	0.000	0.000	0.000
28	0.105	0.141	0.193	0.153	0.203	0.180	0.125	0.151	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.081	0.000	0.000	0.000	0.000
29	0.105	0.192	0.168	0.109	0.092	0.160	0.130	0.126	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.067	0.000	0.000	0.000	0.000	0.000
30	0.105	0.158	0.140	0.187	0.295	0.173	0.121	0.098	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.083	0.000	0.000	0.000	0.000	0.000	0.000
31	0.105	0.211	0.303	0.200	0.212	0.160	0.134	0.239	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.102	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.105	0.211	0.123	0.140	0.157	0.088	0.089	0.059	0.092	0.100	0.090	0.084	0.075	0.096	0.094	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.105	0.130	0.156	0.225	0.156	0.206	0.195	0.181	0.092	0.100	0.090	0.084	0.075	0.096	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.105	0.194	0.253	0.119	0.124	0.149	0.253	0.284	0.128	0.100	0.090	0.084	0.075	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.105	0.122	0.115	0.085	0.137	0.218	0.138	0.256	0.128	0.100	0.090	0.084	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.105	0.118	0.113	0.223	0.255	0.161	0.270	0.256	0.128	0.100	0.090	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.105	0.233	0.113	0.149	0.258	0.310	0.270	0.256	0.128	0.100	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.128	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.256	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.105	0.182	0.113	0.315	0.258	0.310	0.270	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.105	0.182	0.113	0.315	0.258	0.310	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

NOTE: These adjustment factors (“blowup” factors or “loads”) account for unexpected (i.e., not drilling the prior year) transfers to grey area status.

APPENDIX I

RETIREE AND SURVIVOR DECREMENT RATES

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RETIREE AND SURVIVOR DECREMENT RATES

Military retiree decrement rates are used to predict death, “other” losses from retiree status, and rates of transfer from temporary disability to permanent disability. With respect to the MERHCF valuation, the “other” losses consist of returns to active duty from temporary disability (additional “other loss” categories used in the military retirement valuation are not relevant to retiree medical benefit eligibility). These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first five years of retirement. After five years, those who are still in the temporary disability status are transferred to a permanent disability status.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 2006 through 2012. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination. For purposes of the MERHCF valuation, paid status is not relevant. The retiree need only be eligible for Medicare Part A and retiree pay (even if fully offset) in order to have medical benefits paid from the MERHCF.

The rate development process began by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status were categorized by type of loss. In a few cases, there was no follow-up record. Some of the cases represent changed or corrected Social Security numbers. Where there was a previously retired person with a new Social Security number, it was subtracted from the cases with no follow-up record. The remaining unknowns were prorated. In addition, persons who discontinued a previous waiver of DoD retired pay were subtracted from other losses. After following the above procedures, crude rates were created using the formulas given on page I-4. These were smoothed using a Whittaker-Henderson type B graduation, or by fitting a polynomial to the crude rates. Where there was reason to suspect valid discontinuities in the underlying rates, those segments were not smoothed. A summary of the years on which various rates are based is provided in Table I1.

Retiree and survivor rates are shown in Tables I2 through I7. In Tables I2 and I3, the nondisability death rates (updated in the September 30, 2014 valuation year) include death rates greater than 1.0 at the oldest ages. The central death rate formula is the same, but the rates are no longer capped at 0.66667. Now, there is no limit to the nondisability retiree death rates at the oldest ages, and the central rates can be as high as 2. In the future, as the death rates for other DoD retired populations are updated, the death rate caps will also be removed.

For Table I6, it’s important to note that the MERHCF valuation doesn’t apply divorce rates but does apply remarriage rates. Since former spouses can continue their medical benefit eligibility even if the retiree remarries, divorce doesn’t change the benefit promise to an eligible former spouse. Remarriage rates for survivors is relevant because a survivor loses benefit eligibility upon remarriage (not included in this experience is remarriage to another military spouse). Survivor remarriage and death rates were updated in this valuation, using an experience period

from FY 2014 – FY 2015. A detailed description of the benefit eligibility requirements for survivors and former spouses is contained in Appendix A.

Tables I8 and I9 contain the expected “spouse per sponsor” ratios at each sponsor age in order to properly generate a projection of surviving spouses. Spouse per sponsor ratios are determined by comparing the sum of spouses and eligible former spouses to the number of sponsors at each sponsor age. The spouse per sponsor ratios are based on FY 2016 data.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

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

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

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

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

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

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

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

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

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

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

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

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

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

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

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

TABLE I1

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

	<u>2006</u>	<u>2007 - 2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
<u>DEATH RATES</u>									
ND Officer				X	X	X			
ND Enlistee				X	X	X			
PD Officer	X	X							
PD Enlistee	X	X							
TD Officer		X	X	X					
TD Enlistee		X	X	X					
<u>OTHER LOSS RATES</u>									
TD Officer		X	X	X					
TD Enlistee		X	X	X					
<u>TRANSFER RATES FROM TD TO PD</u>									
Officer		X	X	X					
Enlistee		X	X	X					
<u>SURVIVOR RATES</u>									
Remarriage							X	X	
Survivor Death							X	X	
<u>SPOUSES GENERATED PER SPONSOR</u>									
Officer									X
Enlistee									X

ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

TABLE I2
 RETIRED OFFICER DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
16	0.00035	0.00035	0.00352	0.00939	0.00890	0.00841	0.00792	0.00742
17	0.00035	0.00035	0.00352	0.00939	0.00890	0.00841	0.00792	0.00742
18	0.00035	0.00035	0.00352	0.00939	0.00890	0.00841	0.00792	0.00742
19	0.00035	0.00035	0.00352	0.00939	0.00890	0.00841	0.00792	0.00742
20	0.00035	0.00035	0.00352	0.00939	0.00890	0.00841	0.00792	0.00742
21	0.00035	0.00035	0.00360	0.00939	0.00890	0.00841	0.00792	0.00742
22	0.00035	0.00035	0.00370	0.00939	0.00890	0.00841	0.00792	0.00742
23	0.00035	0.00035	0.00380	0.00939	0.00890	0.00841	0.00792	0.00742
24	0.00035	0.00035	0.00391	0.00939	0.00890	0.00841	0.00792	0.00742
25	0.00035	0.00035	0.00403	0.00939	0.00890	0.00841	0.00792	0.00742
26	0.00035	0.00035	0.00415	0.00939	0.00890	0.00841	0.00792	0.00742
27	0.00035	0.00035	0.00427	0.00939	0.00890	0.00841	0.00792	0.00742
28	0.00035	0.00035	0.00440	0.00939	0.00890	0.00841	0.00792	0.00742
29	0.00035	0.00035	0.00451	0.00939	0.00890	0.00841	0.00792	0.00742
30	0.00035	0.00035	0.00461	0.00939	0.00890	0.00841	0.00792	0.00742
31	0.00037	0.00038	0.00468	0.00939	0.00890	0.00841	0.00792	0.00742
32	0.00039	0.00041	0.00473	0.00939	0.00890	0.00841	0.00792	0.00742
33	0.00041	0.00045	0.00474	0.00939	0.00890	0.00841	0.00792	0.00742
34	0.00043	0.00048	0.00473	0.00939	0.00890	0.00841	0.00792	0.00742
35	0.00045	0.00051	0.00470	0.00939	0.00890	0.00841	0.00792	0.00742
36	0.00047	0.00055	0.00463	0.00939	0.00890	0.00841	0.00792	0.00742
37	0.00048	0.00059	0.00453	0.00939	0.00890	0.00841	0.00792	0.00742
38	0.00049	0.00062	0.00441	0.00939	0.00890	0.00841	0.00792	0.00742
39	0.00051	0.00065	0.00429	0.00939	0.00890	0.00841	0.00792	0.00742
40	0.00052	0.00070	0.00418	0.00939	0.00890	0.00841	0.00792	0.00742
41	0.00054	0.00074	0.00408	0.00939	0.00890	0.00841	0.00792	0.00742
42	0.00056	0.00078	0.00400	0.00939	0.00890	0.00841	0.00792	0.00742
43	0.00058	0.00083	0.00396	0.00939	0.00890	0.00841	0.00792	0.00742
44	0.00060	0.00088	0.00394	0.00939	0.00890	0.00841	0.00792	0.00742
45	0.00062	0.00095	0.00394	0.00939	0.00890	0.00841	0.00792	0.00742
46	0.00065	0.00102	0.00397	0.00939	0.00890	0.00841	0.00792	0.00742
47	0.00068	0.00110	0.00402	0.00939	0.00890	0.00841	0.00792	0.00742
48	0.00076	0.00118	0.00409	0.00939	0.00890	0.00841	0.00792	0.00742
49	0.00086	0.00129	0.00417	0.00939	0.00890	0.00841	0.00792	0.00742
50	0.00099	0.00140	0.00460	0.00939	0.00890	0.00841	0.00792	0.00742
51	0.00112	0.00152	0.00490	0.00939	0.00890	0.00841	0.00792	0.00742
52	0.00129	0.00167	0.00525	0.00939	0.00890	0.00841	0.00792	0.00742
53	0.00150	0.00182	0.00563	0.00939	0.00890	0.00841	0.00792	0.00742
54	0.00172	0.00199	0.00604	0.00939	0.00890	0.00841	0.00792	0.00742
55	0.00197	0.00217	0.00648	0.00939	0.00890	0.00841	0.00792	0.00742
56	0.00225	0.00236	0.00694	0.00939	0.00890	0.00841	0.00792	0.00742
57	0.00256	0.00257	0.00744	0.00939	0.00890	0.00841	0.00792	0.00742
58	0.00290	0.00279	0.00797	0.00939	0.00890	0.00841	0.00792	0.00742
59	0.00327	0.00300	0.00854	0.00939	0.00890	0.00841	0.00792	0.00742
60	0.00368	0.00322	0.00918	0.00939	0.00890	0.00841	0.00792	0.00742
61	0.00413	0.00354	0.00991	0.00939	0.00890	0.00841	0.00792	0.00742

TABLE I2 (CONT'D)
RETIRED OFFICER DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
62	0.00462	0.00395	0.01073	0.00939	0.00890	0.00841	0.00792	0.00742
63	0.00518	0.00443	0.01168	0.00939	0.00890	0.00841	0.00792	0.00742
64	0.00580	0.00500	0.01278	0.00939	0.00890	0.00841	0.00792	0.00742
65	0.00650	0.00564	0.01405	0.00939	0.00890	0.00841	0.00792	0.00742
66	0.00729	0.00635	0.01552					
67	0.00819	0.00718	0.01717					
68	0.00921	0.00810	0.01900					
69	0.01038	0.00914	0.02101					
70	0.01172	0.01034	0.02320					
71	0.01328	0.01170	0.02555					
72	0.01508	0.01326	0.02808					
73	0.01716	0.01505	0.03079					
74	0.01955	0.01711	0.03368					
75	0.02230	0.01950	0.03680					
76	0.02548	0.02228	0.04019					
77	0.02910	0.02551	0.04388					
78	0.03326	0.02927	0.04795					
79	0.03799	0.03365	0.05250					
80	0.04336	0.03873	0.05765					
81	0.04947	0.04461	0.06349					
82	0.05638	0.05138	0.07013					
83	0.06420	0.05913	0.07764					
84	0.07303	0.06799	0.08600					
85	0.08293	0.07801	0.09517					
86	0.09401	0.08929	0.10515					
87	0.10635	0.10187	0.11594					
88	0.12000	0.11575	0.12759					
89	0.13503	0.13093	0.14025					
90	0.15150	0.14737	0.15416					
91	0.16937	0.16495	0.16954					
92	0.18870	0.18366	0.18673					
93	0.20948	0.20342	0.20600					
94	0.23171	0.22419	0.22760					
95	0.25536	0.24589	0.25174					
96	0.28182	0.26984	0.27986					
97	0.31293	0.29853	0.31093					
98	0.35055	0.33419	0.34505					
99	0.39573	0.37797	0.38240					
100	0.44866	0.43005	0.41196					
101	0.50904	0.48996	0.44193					
102	0.57629	0.55692	0.47224					
103	0.64966	0.62998	0.50306					
104	0.72854	0.70836	0.53428					
105	0.81238	0.79145	0.56582					
106	0.90161	0.87982	0.59783					
107	0.99686	0.97447	0.63020					
108	1.09736	1.07471	0.63471					
109	1.20181	1.17929	0.63917					
110	1.30854	1.28663	0.66667					

TABLE I3
RETIRED ENLISTEE DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability				
				Year of Retirement				
	Active	Reserve		One	Two	Three	Four	Five
16	0.00044	0.00044	0.00191	0.00616	0.00565	0.00514	0.00463	0.00413
17	0.00044	0.00044	0.00191	0.00616	0.00565	0.00514	0.00463	0.00413
18	0.00044	0.00044	0.00191	0.00616	0.00565	0.00514	0.00463	0.00413
19	0.00044	0.00044	0.00191	0.00616	0.00565	0.00514	0.00463	0.00413
20	0.00044	0.00044	0.00191	0.00616	0.00565	0.00514	0.00463	0.00413
21	0.00044	0.00044	0.00196	0.00616	0.00565	0.00514	0.00463	0.00413
22	0.00044	0.00044	0.00201	0.00616	0.00565	0.00514	0.00463	0.00413
23	0.00044	0.00044	0.00207	0.00616	0.00565	0.00514	0.00463	0.00413
24	0.00044	0.00044	0.00213	0.00616	0.00565	0.00514	0.00463	0.00413
25	0.00044	0.00044	0.00219	0.00616	0.00565	0.00514	0.00463	0.00413
26	0.00044	0.00044	0.00226	0.00616	0.00565	0.00514	0.00463	0.00413
27	0.00044	0.00044	0.00232	0.00616	0.00565	0.00514	0.00463	0.00413
28	0.00044	0.00044	0.00239	0.00616	0.00565	0.00514	0.00463	0.00413
29	0.00044	0.00044	0.00246	0.00616	0.00565	0.00514	0.00463	0.00413
30	0.00044	0.00044	0.00251	0.00616	0.00565	0.00514	0.00463	0.00413
31	0.00047	0.00048	0.00255	0.00616	0.00565	0.00514	0.00463	0.00413
32	0.00051	0.00053	0.00257	0.00616	0.00565	0.00514	0.00463	0.00413
33	0.00055	0.00057	0.00258	0.00616	0.00565	0.00514	0.00463	0.00413
34	0.00060	0.00063	0.00258	0.00616	0.00565	0.00514	0.00463	0.00413
35	0.00064	0.00069	0.00256	0.00616	0.00565	0.00514	0.00463	0.00413
36	0.00069	0.00075	0.00252	0.00616	0.00565	0.00514	0.00463	0.00413
37	0.00073	0.00081	0.00246	0.00616	0.00565	0.00514	0.00463	0.00413
38	0.00078	0.00087	0.00240	0.00616	0.00565	0.00514	0.00463	0.00413
39	0.00082	0.00094	0.00283	0.00616	0.00565	0.00514	0.00463	0.00413
40	0.00087	0.00100	0.00289	0.00616	0.00565	0.00514	0.00463	0.00413
41	0.00092	0.00107	0.00301	0.00616	0.00565	0.00514	0.00463	0.00413
42	0.00097	0.00116	0.00316	0.00616	0.00565	0.00514	0.00463	0.00413
43	0.00103	0.00125	0.00338	0.00616	0.00565	0.00514	0.00463	0.00413
44	0.00110	0.00135	0.00364	0.00616	0.00565	0.00514	0.00463	0.00413
45	0.00117	0.00147	0.00395	0.00616	0.00565	0.00514	0.00463	0.00413
46	0.00126	0.00160	0.00432	0.00616	0.00565	0.00514	0.00463	0.00413
47	0.00138	0.00175	0.00475	0.00616	0.00565	0.00514	0.00463	0.00413
48	0.00153	0.00192	0.00522	0.00616	0.00565	0.00514	0.00463	0.00413
49	0.00173	0.00211	0.00575	0.00616	0.00565	0.00514	0.00463	0.00413
50	0.00198	0.00232	0.00633	0.00616	0.00565	0.00514	0.00463	0.00413
51	0.00229	0.00258	0.00698	0.00616	0.00565	0.00514	0.00463	0.00413
52	0.00267	0.00285	0.00770	0.00616	0.00565	0.00514	0.00463	0.00413
53	0.00309	0.00317	0.00848	0.00616	0.00565	0.00514	0.00463	0.00413
54	0.00360	0.00351	0.00934	0.00616	0.00565	0.00514	0.00463	0.00413
55	0.00418	0.00389	0.01029	0.00616	0.00565	0.00514	0.00463	0.00413
56	0.00483	0.00429	0.01131	0.00616	0.00565	0.00514	0.00463	0.00413
57	0.00559	0.00473	0.01241	0.00616	0.00565	0.00514	0.00463	0.00413
58	0.00644	0.00520	0.01359	0.00616	0.00565	0.00514	0.00463	0.00413
59	0.00739	0.00568	0.01482	0.00616	0.00565	0.00514	0.00463	0.00413
60	0.00843	0.00620	0.01609	0.00616	0.00565	0.00514	0.00463	0.00413
61	0.00958	0.00674	0.01741	0.00616	0.00565	0.00514	0.00463	0.00413

TABLE I3 (CONT'D)
 RETIRED ENLISTEE DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability				
	Active	Reserve		Year of Retirement				
				One	Two	Three	Four	Five
62	0.01080	0.00740	0.01877	0.00616	0.00565	0.00514	0.00463	0.00413
63	0.01211	0.00815	0.02021	0.00616	0.00565	0.00514	0.00463	0.00413
64	0.01351	0.00902	0.02174	0.00616	0.00565	0.00514	0.00463	0.00413
65	0.01499	0.01000	0.02338	0.00616	0.00565	0.00514	0.00463	0.00413
66	0.01657	0.01110	0.02518					
67	0.01825	0.01234	0.02714					
68	0.02005	0.01372	0.02932					
69	0.02199	0.01526	0.03173					
70	0.02410	0.01697	0.03439					
71	0.02642	0.01888	0.03732					
72	0.02897	0.02101	0.04053					
73	0.03180	0.02339	0.04405					
74	0.03497	0.02607	0.04791					
75	0.03852	0.02911	0.05215					
76	0.04251	0.03258	0.05682					
77	0.04698	0.03655	0.06195					
78	0.05201	0.04112	0.06760					
79	0.05762	0.04636	0.07381					
80	0.06389	0.05238	0.08066					
81	0.07083	0.05923	0.08815					
82	0.07852	0.06700	0.09636					
83	0.08699	0.07571	0.10531					
84	0.09631	0.08548	0.11501					
85	0.10651	0.09629	0.12548					
86	0.11763	0.10822	0.13674					
87	0.12971	0.12126	0.14881					
88	0.14276	0.13543	0.16169					
89	0.15682	0.15076	0.17540					
90	0.17191	0.16723	0.18999					
91	0.18800	0.18481	0.20544					
92	0.20514	0.20351	0.22181					
93	0.22330	0.22333	0.23909					
94	0.24252	0.24425	0.25736					
95	0.26276	0.26627	0.27662					
96	0.28546	0.29083	0.29828					
97	0.31176	0.32043	0.32245					
98	0.34308	0.35725	0.34693					
99	0.38006	0.40234	0.37185					
100	0.42266	0.45561	0.39702					
101	0.47043	0.51636	0.42255					
102	0.52277	0.58350	0.44836					
103	0.57895	0.65588	0.47460					
104	0.63851	0.73249	0.50119					
105	0.70108	0.81270	0.52804					
106	0.76730	0.89710	0.55529					
107	0.83813	0.98694	0.58283					
108	0.91355	1.08164	0.61085					
109	0.99323	1.18011	0.63917					
110	1.07684	1.28108	0.66667					

TABLE I5
TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

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

TABLE I6
SURVIVOR REMARRIAGE RATES

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
16	0.0100	41	0.0160
17	0.0100	42	0.0160
18	0.0100	43	0.0160
19	0.0100	44	0.0160
20	0.0100	45	0.0125
21	0.0100	46	0.0125
22	0.0100	47	0.0125
23	0.0100	48	0.0125
24	0.0100	49	0.0125
25	0.0100	50	0.0088
26	0.0100	51	0.0088
27	0.0100	52	0.0088
28	0.0100	53	0.0088
29	0.0100	54	0.0075
30	0.0260	55	0.0064
31	0.0260	56	0.0054
32	0.0260	57	0.0046
33	0.0260	58	0.0039
34	0.0260	59	0.0033
35	0.0135	60	0.0028
36	0.0135	61	0.0024
37	0.0135	62	0.0020
38	0.0135	63	0.0017
39	0.0135	64	0.0015
40	0.0160	65	0.0013

TABLE I7
SURVIVOR DEATH RATES

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00587	40	0.00295	80	0.04329
1	0.00035	41	0.00314	81	0.04805
2	0.00023	42	0.00338	82	0.05348
3	0.00018	43	0.00367	83	0.05962
4	0.00014	44	0.00402	84	0.06657
5	0.00013	45	0.00447	85	0.07437
6	0.00011	46	0.00465	86	0.08309
7	0.00010	47	0.00486	87	0.09276
8	0.00009	48	0.00505	88	0.10345
9	0.00008	49	0.00528	89	0.11521
10	0.00007	50	0.00553	90	0.12810
11	0.00007	51	0.00581	91	0.14214
12	0.00010	52	0.00609	92	0.15741
13	0.00013	53	0.00639	93	0.17393
14	0.00016	54	0.00668	94	0.19175
15	0.00020	55	0.00697	95	0.21084
16	0.00022	56	0.00725	96	0.23176
17	0.00025	57	0.00749	97	0.25403
18	0.00100	58	0.00774	98	0.27768
19	0.00100	59	0.00787	99	0.30272
20	0.00098	60	0.00814	100	0.32907
21	0.00100	61	0.00856	101	0.35681
22	0.00103	62	0.00911	102	0.38587
23	0.00108	63	0.00981	103	0.41633
24	0.00111	64	0.01064	104	0.44810
25	0.00115	65	0.01160	105	0.48123
26	0.00119	66	0.01268	106	0.50561
27	0.00126	67	0.01387	107	0.53115
28	0.00133	68	0.01516	108	0.55802
29	0.00144	69	0.01655	109	0.58621
30	0.00155	70	0.01804		
31	0.00167	71	0.01962		
32	0.00181	72	0.02130		
33	0.00194	73	0.02310		
34	0.00209	74	0.02506		
35	0.00221	75	0.02721		
36	0.00234	76	0.02963		
37	0.00247	77	0.03238		
38	0.00261	78	0.03552		
39	0.00276	79	0.03914		

TABLE I8
SPOUSES GENERATED PER OFFICER SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00031	64	0.84387	0.75136	0.67442
17	N/A	N/A	0.00072	65	0.84776	0.76549	0.68417
18	N/A	N/A	0.00170	66	0.85147	0.77733	0.69485
19	N/A	N/A	0.00399	67	0.85489	0.78707	0.70607
20	N/A	N/A	0.00939	68	0.85794	0.79488	0.71739
21	N/A	N/A	0.02208	69	0.86053	0.80095	0.72837
22	N/A	N/A	0.05191	70	0.86255	0.80545	0.73856
23	N/A	N/A	0.12205	71	0.86389	0.80856	0.74761
24	N/A	N/A	0.18713	72	0.86447	0.81044	0.75520
25	N/A	N/A	0.24716	73	0.86417	0.81123	0.76113
26	N/A	N/A	0.30212	74	0.86290	0.81103	0.76531
27	N/A	N/A	0.35200	75	0.86056	0.80989	0.76767
28	N/A	N/A	0.39679	76	0.85707	0.80779	0.76820
29	N/A	N/A	0.44060	77	0.85233	0.80465	0.76688
30	0.60867	N/A	0.48053	78	0.84629	0.80035	0.76368
31	0.64719	N/A	0.51659	79	0.83886	0.79475	0.75855
32	0.67967	N/A	0.54881	80	0.82998	0.78766	0.75142
33	0.70650	N/A	0.57729	81	0.81961	0.77893	0.74219
34	0.72817	N/A	0.60215	82	0.80769	0.76840	0.73073
35	0.74522	N/A	0.62359	83	0.79418	0.75594	0.71692
36	0.75826	N/A	0.64181	84	0.77906	0.74143	0.70069
37	0.76788	N/A	0.65706	85	0.76229	0.72482	0.68196
38	0.77465	N/A	0.66959	86	0.74385	0.70603	0.66073
39	0.77550	N/A	0.67965	87	0.72372	0.68505	0.63707
40	0.77648	N/A	0.68747	88	0.70190	0.66186	0.61105
41	0.77762	N/A	0.69329	89	0.67838	0.63647	0.58278
42	0.77890	N/A	0.69731	90	0.65314	0.60890	0.55235
43	0.78033	N/A	0.69971	91	0.62618	0.57917	0.51982
44	0.78190	N/A	0.70064	92	0.59750	0.54733	0.48523
45	0.78362	N/A	0.70023	93	0.56710	0.51338	0.44862
46	0.78549	N/A	0.69861	94	0.53497	0.47736	0.40997
47	0.78751	N/A	0.69586	95	0.50112	0.43927	0.36931
48	0.78967	N/A	0.69213	96	0.46555	0.39911	0.33718
49	0.79199	N/A	0.68757	97	0.42825	0.36698	0.30657
50	0.79446	N/A	0.68239	98	0.39764	0.33619	0.27826
51	0.79708	N/A	0.67681	99	0.36813	0.30751	0.25321
52	0.79986	N/A	0.67108	100	0.34042	0.28192	0.23015
53	0.80280	N/A	0.66544	101	0.31534	0.25820	0.20918
54	0.80590	N/A	0.66017	102	0.29189	0.23645	0.19019
55	0.80916	N/A	0.65555	103	0.27016	0.21662	0.17289
56	0.81257	N/A	0.65182	104	0.25012	0.19840	0.15716
57	0.81615	N/A	0.64922	105	0.23153	0.18173	0.14288
58	0.81986	N/A	0.64796	106	0.21433	0.16646	0.12989
59	0.82370	0.64109	0.64820	107	0.19841	0.15247	0.11807
60	0.82766	0.66876	0.65009	108	0.18367	0.13966	0.10734
61	0.83169	0.69357	0.65368	109	0.17003	0.12792	0.09758
62	0.83577	0.71555	0.65899	110	0.15739	0.11717	0.08871
63	0.83985	0.73477	0.66595				

NOTE: "N/A," or "not applicable," appears at ages for which retiree medical coverage eligibility is not available.

TABLE I9
SPOUSES GENERATED PER ENLISTEE SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00046	64	0.77360	0.74040	0.60622
17	N/A	N/A	0.00246	65	0.77897	0.75112	0.61303
18	N/A	N/A	0.01307	66	0.78488	0.75941	0.62067
19	N/A	N/A	0.06937	67	0.79100	0.76545	0.62878
20	N/A	N/A	0.13914	68	0.79696	0.76946	0.63700
21	N/A	N/A	0.20662	69	0.80235	0.77168	0.64499
22	N/A	N/A	0.26952	70	0.80680	0.77234	0.65243
23	N/A	N/A	0.32782	71	0.81002	0.77169	0.65902
24	N/A	N/A	0.38153	72	0.81179	0.76995	0.66452
25	N/A	N/A	0.43065	73	0.81199	0.76733	0.66875
26	N/A	N/A	0.47519	74	0.81052	0.76395	0.67154
27	N/A	N/A	0.51519	75	0.80732	0.75987	0.67276
28	N/A	N/A	0.55072	76	0.80238	0.75504	0.67231
29	N/A	N/A	0.58191	77	0.79565	0.74937	0.67012
30	0.61495	N/A	0.60892	78	0.78712	0.74270	0.66613
31	0.63262	N/A	0.63198	79	0.77674	0.73484	0.66031
32	0.64785	N/A	0.65133	80	0.76450	0.72557	0.65266
33	0.65994	N/A	0.66727	81	0.75038	0.71467	0.64318
34	0.66968	N/A	0.68009	82	0.73437	0.70196	0.63188
35	0.67785	N/A	0.69013	83	0.71655	0.68729	0.61879
36	0.68543	N/A	0.69772	84	0.69700	0.67053	0.60393
37	0.69137	N/A	0.70315	85	0.67584	0.65160	0.58731
38	0.69778	N/A	0.70671	86	0.65322	0.63044	0.56895
39	0.70380	N/A	0.70863	87	0.62932	0.60702	0.54887
40	0.70945	N/A	0.70912	88	0.60428	0.58134	0.52706
41	0.71473	N/A	0.70831	89	0.57827	0.55341	0.50353
42	0.71963	N/A	0.70632	90	0.55140	0.52323	0.47828
43	0.72417	N/A	0.70322	91	0.52377	0.49082	0.45131
44	0.72836	N/A	0.69908	92	0.49545	0.45619	0.42261
45	0.73221	N/A	0.69396	93	0.46649	0.41934	0.39219
46	0.73577	N/A	0.68793	94	0.43691	0.38029	0.36709
47	0.73904	N/A	0.68107	95	0.40674	0.33902	0.34267
48	0.74204	N/A	0.67347	96	0.37598	0.29554	0.31953
49	0.74476	N/A	0.66524	97	0.34465	0.26301	0.29844
50	0.74719	N/A	0.65654	98	0.31845	0.23259	0.27853
51	0.74929	N/A	0.64753	99	0.29350	0.20514	0.25994
52	0.75105	N/A	0.63843	100	0.27024	0.18163	0.24266
53	0.75248	N/A	0.62947	101	0.24920	0.16054	0.22649
54	0.75360	N/A	0.62092	102	0.22964	0.14188	0.21140
55	0.75451	N/A	0.61304	103	0.21161	0.12548	0.19733
56	0.75532	N/A	0.60613	104	0.19504	0.11092	0.18418
57	0.75614	N/A	0.60044	105	0.17974	0.09806	0.17192
58	0.75709	N/A	0.59620	106	0.16565	0.08670	0.16047
59	0.75832	0.64532	0.59360	107	0.15266	0.07665	0.14978
60	0.75997	0.67016	0.59273	108	0.14069	0.06776	0.13980
61	0.76221	0.69204	0.59364	109	0.12966	0.05991	0.13049
62	0.76518	0.71098	0.59629	110	0.11950	0.05296	0.12180
63	0.76898	0.72706	0.60055				

NOTE: "N/A," or "not applicable," appears at ages for which retiree medical coverage eligibility is not available.

APPENDIX J

MISCELLANEOUS VALUATION PARAMETERS

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Description	J-2
Table J1: Description of Miscellaneous Valuation Parameters	J-3

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

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

TABLE J1
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

Item	Description/Value
Non-Selected Reserve with 20 Good Years deferral coverage rates	The purpose of these rates is to account for survivor deaths and remarriages prior to when the deceased member would have attained age 60.
Proportion of Selected Reserve ‘Line of Duty’ deaths	The purpose of these factors is to account for immediate coverage granted to survivors of members who die while in the ‘line of duty.’ The factor is the ratio of ‘line of duty’ deaths to all deaths of Selected Reserve members. Factors are developed by paygrade – officer (33%) and enlistee (15%).
Proportion of reserve benefit earned through active duty component service	In determining the normal cost using a new entrant group, this factor is used to allocate a portion of the value of the reserve benefit in the part-time normal cost to the active duty (full-time) normal cost. The amount allocated accounts for the portion of the benefit for reserve retirees earned through active duty component service. In the current valuation, 23.9% of the benefit in the part-time normal cost is allocated to the full-time normal cost. The full- and part-time normal cost calculations are adjusted so that the allocation doesn’t significantly impact the total normal cost contribution.
Assumed age difference between military sponsor and survivor	In the current valuation, when sponsors die, surviving spouses are assumed three years younger than their sponsors (for active duty) and four years younger than their sponsors (for reserves). This assumption is used when projecting future survivors. The valuation projects current survivors based on the survivors’ ages.

TABLE J1 (CONT'D)
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

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

APPENDIX K

GLOSSARY

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Terms	K-2

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

TERM / ACRONYM	DEFINITION
FY	Fiscal Year; October 1 – September 30.
FYE	Fiscal Year End
Global Rate	A capitated rate, paid monthly, for each covered plan member; one rate (varies by gender and age group) that covers the full cost of providing care provided under USFHP.
HA	Health Affairs; component of Military Health System; partner with Defense Health Agency (DHA).
HORGO	Name of population projection model for the health valuation; health version of GORGO, OACT's population projection program for the Military Retirement Fund.
ID	Identification
IDES	Integrated Disability Evaluation System; method of evaluating disabilities; used by both DoD and the VA, employing the same rating criteria.
ING	Inactive National Guard
IRR	Individual Ready Reserve
MERHCF	Medicare-Eligible Retiree Health Care Fund, or Fund
MTF	Military Treatment Facility; located on or near a military base. Direct care services are provided at MTFs.
NC	Normal Cost; determined on a per capita basis, and multiplied by expected average annual strength to determine annual contribution to the MERHCF for the annual accrual cost.
NDAA	National Defense Authorization Act
Nominal interest rate	Real interest rate adjusted for inflation
Non-Selected Reserves with 20 good years	Reservists who are not in the Selected Reserve and who have completed 20 "good" (or creditable) years toward retirement, but who have not yet reached retirement age.
Non-USFHP	All TRICARE programs or members other than USFHP or other than members enrolled in USFHP.
OACT	DoD Office of the Actuary (unless stated otherwise)
PC	Purchased Care; care received in civilian settings.
PCM	Primary Care Manager (plan feature of TRICARE Prime)
PCP	Primary Care Provider (plan feature of USFHP)

TERM / ACRONYM	DEFINITION
PEBD	Pay Entry Base Date; set as the initial service or hire date, and adjusted for each break in service. The PEBD is used to determine position on the pay table.
Purchased Care	Medical care received in a commercial setting (not in an MTF).
PVB	Present Value of future Benefits; also called PVFB.
PVFB	Present Value of Future Benefits; also called PVB.
PVFNC	Present Value of Future Normal Costs
Real interest rate	The difference between the nominal interest rate and CPI; real rate of growth.
RWP	Relative Weighted Product; workload measure for Direct Care Inpatient services.
Selected Reserves	Reserve units and individuals actively participating in training and/or drilling activities who typically must complete 48 drills plus two weeks of annual training each year. Selected Reservists are the first to be activated.
Strength	Military head counts (or count of sponsors)
TFL	TRICARE For Life, the medical plan offered to retired members and their eligible spouses, dependents and survivors who are eligible for Medicare.
TRR	TRICARE Retired Reserve, the medical program offered on a nonsubsidized basis to members of the retired Reserve who are under age 60 (i.e., qualified for non-regular retirement) and not eligible for the Federal Employees Health benefits (FEHB) program.
TYA	TRICARE Young Adult, the medical program offered on a nonsubsidized basis to unmarried children under age 26 who do not satisfy the eligibility conditions for subsidized TRICARE coverage and who do not have access to employer sponsored health care coverage.
U.S.C.	United States Code; the general and permanent laws of the United States. Published by the Office of the Law Revision Counsel of the U.S. House of Representatives.
UFL	Unfunded Liability; AL minus Assets.
USFHP	US Family Health Plan; a TRICARE medical plan with a managed care design (like TRICARE Prime). USFHP serves Uniformed Services families. Enrollment is required for participation in the plan, and members must reside within the

TERM / ACRONYM	DEFINITION
	provider service area. Unlike other TRICARE plans, this plan does not coordinate with Medicare (Medicare is not primary payer).
Val	Valuation