

VALUATION OF THE MILITARY RETIREMENT SYSTEM

SEPTEMBER 30, 2014



DoD Office of the Actuary
June 2016

ACTUARIAL CERTIFICATION

This report on the valuation of the Military Retirement System as of September 30, 2014, has been prepared in accordance with generally accepted actuarial principles, standards, and practices. In preparing the report, we have relied upon information maintained by the Department of Defense regarding plan provisions, finances, and participants. The purpose of the actuarial valuation documented in this report is to develop actuarial liability and funding amounts to support the Secretary of Defense and the DoD Board of Actuaries ('Board') in meeting the requirements of Chapter 74, Title 10, United States Code. Use of these results for other purposes may not be appropriate. Any rates or parameters included in this report should not be used for other purposes without complete comprehension of the underlying derivation. Please contact the DoD Office of the Actuary for further information.

We have performed the valuation using methods and assumptions approved by the Board. In general, the decrement rates used in the valuation are based on Military Retirement System experience. The annual economic assumptions include a 3.00% rate of inflation, a 3.50% across-the-board salary increase, and a 5.50% interest rate. Unless otherwise stated, normal cost percentages ('NCPs') shown in this report do not reflect budgetary reductions ('sequestration').

The actuarial methods and assumptions used in the preparation of this report are reasonable, and the valuation results present a fair picture of the financial condition of the Military Retirement System for purposes of meeting the requirements of Chapter 74, Title 10, United States Code. Benefit provisions enacted in the Bipartisan Budget Act of 2013 ('BBA 2013'), as amended, and the National Defense Authorization Act for FY 2016 ('BRS'), are generally not reflected in this report. Future report results may differ significantly from those presented and documented in this report.

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^{*} Meets the qualification standards of the American Academy of Actuaries, and continuing professional development requirements of the Society of Actuaries, to render the actuarial opinion referenced above.

USE OF THIS REPORT

- <u>Intended Audience</u>: Those seeking actuarial information about the Military Retirement System (MRS) or financial information about the Military Retirement Fund (MRF).
- **Report Limitations**: Stated in *Actuarial Certification* section of this report (page 2).
- *** Regard these actuarial projections and valuation results contained herein with caution. Few economic, demographic, and political forces can be precisely predicted over very long periods of time. ***
- For a high-level summary and bottom line results, refer to the *General Information* and *Key Results* section (page 4).
- For those new to the MRS, the main text and associated tables/figures can be found in the central section of this report (*Valuation of the MRS*).
- For those familiar with the MRS, the appendices and supplementary information provide additional technical and background information about DoD Office of the Actuary's work.
- In various places throughout this report, figures may not add exactly due to rounding.
- Many references to "active duty" personnel throughout the report also include full-time support reservists. Similarly, many references to "reservists" or "selected reservists" exclude full-time support reservists.
- DoD Office of the Actuary contact information can be found in the *Actuarial Certification* section of this report (page 2).

ABBREVIATIONS AND COMMON TERMS

AEAN Aggregate Entry-Age Normal cost method

Board DoD Board of Actuaries
BRS Blended Retirement System
COLA Cost-of-Living Adjustment
CPI Consumer Price Index

CSB/Redux Career Status Bonus Retirement System combined with the Redux System

DIC Dependency and Indemnity Compensation

DoD U.S. Department of Defense

FY Fiscal Year

GORGO Actuarial Projection Model used by DoD OACT
MRF / MRS Military Retirement Fund / Military Retirement System

NCP Normal Cost Percentage

P.L. Public Law

RSFPP Retired Serviceman's Family Protection Plan

OACT DoD Office of the Actuary

OMB U.S. Office of Management and Budget

PEBD Pay Entry Base Date SBP Survivor Benefit Plan

Services Army, Navy, Air Force, Marines SSIA Special Survivor Indemnity Allowance

UFL Unfunded Liability U.S.C. United States Code

VA U.S. Department of Veterans Affairs

GENERAL INFORMATION AND KEY RESULTS

Military Retirement System – For Fiscal Year ending September 30, 2014

1. Name of Plan:

Military Retirement System

2. Name and Address of Plan Sponsor:

Department of Defense 1400 Defense Pentagon Washington, DC 20301-1400

3. Type of Plan:

Defined Benefit

4. Establishment of Funding Arrangement:

Public Law 98-94 (currently Chapter 74 of Title 10, U.S.C.)

5. Administrative Costs:

Not borne by the Plan

6. Funding Arrangement:

Trust Fund

7. Actuarial Cost Method:

Aggregate Entry-Age Normal (AEAN)

8. Oversight:

DoD Board of Actuaries. The Board approves methods and assumptions used in the valuation. The current members of the Board are:

James Verlautz, Chairman Marcia Dush John Moore

9. Plan Participant Information at End of Plan Year:

	<u>Members</u>	Annualized Pay
	(in 000s)	(\$ in billions)
Active Duty and Full-time Reservists:	1,403	\$56.59
Selected Drilling Reservists:	746	\$7.50
Non-Selected Reservists – w/ 20 years:	216	-N/A-
Nondisability Retirees:	1,863	\$50.12
Disability Retirees:	108	\$1.49
Surviving Families:	291	\$3.77

^{***} Only retirees and surviving families are paid from the Military Retirement Fund. ***

GENERAL INFORMATION AND KEY RESULTS (Continued) Military Retirement System – For Fiscal Year ending September 30, 2014

10. Valuation Input Data:

Extracts from files maintained by the Defense Manpower Data Center (DMDC), and files submitted by the Defense Finance and Accounting Service (DFAS)

11. Retirement Criteria:

- A. Nondisabled Retirement from Active Duty Immediate after 20 years of service
- B. Disabled Retirement Immediate, generally with no years of service requirement
- C. Nondisabled Retirement from Reserve Duty Deferred to age 60 (or earlier in some cases) after 20 years of creditable service

12. Actuarial Assumptions:

A. Economic:

(Annual Rates)

- 1) Inflation 3.00%
- 2) Salary 3.50% (excludes promotion and longevity increases)
- 3) Interest 5.50%

B. Demographic:

- 1) Mortality and other assumptions: Based on Plan experience.
- 2) Mortality Improvement: Based on adjusted U.S. general population and projected by the Society of Actuaries (SOA).
- 3) Percent of a Typical New Entrant Cohort Serving 20 Or More Years (including the effect of re-entrants):

Full-time (FT) personnel: 19% ||| Part-time (PT) personnel: 14%

Accounting Results During Fiscal Year 2014:

(\$ in billions)

A. Benefits paid to participants: \$ 55.4

B. Contributions from Services: \$ 20.5

C. Contributions from Treasury: \$ 79.2

D. Investment Income: \$ 17.1

13. Actuarial Results at End of Fiscal Year 2014:

(\$ in billions)

A. Present Value of Future Benefits: \$1,655.8

B. Actuarial Accrued Liability: \$1,412.8

C. Actuarial Value of Assets: \$ 545.0

D. Unfunded Accrued Liability: \$867.8

E. Funded Ratio (C./B.): 39%

14. Normal Cost Percentages Applied to Fiscal Year 2016 Basic Pay:

	$\overline{\mathbf{DoD}}$	Treasury	Total
Full-time:	31.4%	13.1%	44.4%
Part-time:	23.0%	2.9%	25.9%

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SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2014, VALUATION

Changes in Actuarial Assumptions

At its July 2014 meeting, the DoD Board of Actuaries approved the following changes for the September 30, 2014, valuation. Notes and transcript from the July 2014 meeting can be found at: http://www.facadatabase.gov/committee/historymeetingdocuments.aspx?flr=122938&cid=2191&fy=2014.

Nondisabled Retiree Decrement Rates

The Board approved updates to the nondisabled retiree death and non-death loss rates, and retired pay adjustment factors. The net effect of the new suite of rates is a decrease to the full-time DoD NCP of 1.1 percent, and a decrease to the part-time DoD NCP of 0.1 percent. The change led to an actuarial gain of \$7.1 billion (or 0.5%) to the Fund. For the September 30, 2014, valuation, these assumptions are described in Appendices F and I.

Mortality Improvement Factors

The Board approved the use of mortality improvement factors developed from "Mortality Projection-2014," or MP-2014, which was issued by the Society of Actuaries in October 2014. The MP-2014 factors are fully generational (vary by year of birth), and based on mortality improvement trends found in the U.S. general population. They converge over a 20-year period to a 1 percent annual rate of improvement. They result in no change to the full-time DoD NCP, and increase the part-time NCP by 0.5 percent. The change led to an actuarial loss of \$32.2 billion (or 2.3%) to the Fund. For the September 30, 2014, valuation, mortality improvement factors are described in Appendix J.

Career Status Bonus (CSB) Take Rate

The Board approved a lower CSB take rate assumption of 10% (decreased from 15%). It is used in the normal cost calculation to model the decision made by full-time CSB/Redux employees during their 15th year of service to elect a \$30,000 bonus and receive a reduced benefit. It raises the full-time DoD NCP by 0.4% and has no effect on the part-time NCP. The change led to an actuarial gain of \$1.4 billion (or 0.1%) to the Fund. For the September 30, 2014, valuation, the CSB take rate assumption is described in Appendix F.

Valuation Model Refinement

The Board approved a refinement to the valuation model that increases the highest age of the non-disabled retiree mortality table ("omega" per standard actuarial terminology) to 120. It had no effect to the third decimal place on either the full- or part-time DoD NCPs and led to an actuarial loss of \$36 million (or 0.003%) to the Fund. For the September 30, 2014, valuation, the rates are found in Appendix I.

SUMMARY OF CHANGES FOR THE SEPTEMBER 30, 2014, VALUATION (Continued)

Changes in Benefits

National Defense Authorization Act for FY 2015 (NDAA 2015)

The law amended the Bipartisan Budget Act of 2013 (BBA 2013) by changing the effective date of the provision lowering the annual cost of living adjustment for "working age" (pre-age 62) retirees. Rather than applying only to service members first entering after December 31, 2013, it will apply to service members first entering after December 31, 2015. This benefit change results in no change to the full-time DoD NCP (due to the offsetting effects of the amendment and a refinement), and increases the part-time NCP by 0.1 percent. There is no actuarial gain or loss impact to the Fund.

SUMMARY OF ANTICIPATED CHANGES FOR THE SEPTEMBER 30, 2015, VALUATION

Changes in Actuarial Assumptions

At its July 2015 meeting, the DoD Board of Actuaries approved the following changes for the September 30, 2015, valuation. Notes and transcript from the July 2015 meeting can be found at: http://www.facadatabase.gov/committee/historymeetingdocuments.aspx?flr=132150&cid=2191&fy=2015. Note that all changes in accrued liabilities are estimated on a September 30, 2014, valuation basis.

Disabled Retirement Decrement Rates

The Board approved updates to the disabled retirement decrement rates. The net effect of the new rates is an increase to the full-time DoD NCP of 0.4 percent, and an increase to the part-time DoD NCP of 0.6 percent. The change led to an actuarial loss of \$9.5 billion (or 0.7%) to the Fund. For the September 30, 2014, valuation, these assumptions are described in Appendix G.

New Long-term Economic Assumptions (Interest: 5.25%; COLA: 2.75%; Salary: 3.25%)

The Board approved 0.25% decreases to long-term interest, COLA, and across-the-board salary assumptions. The net effect of the new assumptions is an increase to the full-time DoD NCP of 0.1 percent, and an increase to the part-time DoD NCP of 0.1 percent. The change led to an actuarial loss of \$2.5 billion (or 0.2%) to the Fund. For the September 30, 2014, valuation, these assumptions are described in Appendices D.

Changes in Benefits

National Defense Authorization Act for FY 2016 (NDAA 2016) Blended Retirement System (BRS)

The law established the "Blended Retirement System," a major reform to military compensation. The BRS lowers the nondisabled retired pay multiplier from 2.50% per year to 2.00% and allows for multiple retired pay distribution options. The newly established compensation system is supplemented with a Thrift Savings Plan (TSP) account government match and a mandatory midcareer continuation bonus at 12 completed years of service. The changes apply to all members first entering service after December 31, 2017. Members with fewer than 12 completed years of service on January 1, 2018 have the option to fully participate in the BRS via an irrevocable election during a one year (calendar year 2018) open season. Additionally, NDAA 2016 sunsets CSB/Redux and repeals all aspects of BBA 2013, as amended. The change has no effect on the full- and part-time DoD NCPs for FY 2015 and FY 2016. However, the FY 2017 full-time DoD NCP is estimated to decrease by 2.9 percentage points, and the part-time DoD NCP is estimated to decrease by 0.8 percentage points. This new compensation system led to an actuarial gain of \$14.0 billion (or 1.0%) to the Fund. These impacts assume no members choose the lump sum distribution option available under BRS, because at the time of this valuation the lump sum parameters are not sufficiently defined to allow lump sums to be valued. In future valuation reports BRS provisions will be further detailed in Appendix A – Source: DoD Office of Military Compensation (http://militarypay.defense.gov/).

VALUATION OF THE MILITARY RETIREMENT SYSTEM

Introduction

The Military Retirement System provides benefits for retirement from active duty and from the reserves, disability retirement benefits, optional survivor coverage, and a special compensation program for certain disabled retirees. A detailed description of benefits can be found in Appendix A, and a history of the system is in Appendix B.

Public Law (P.L.) 98-94 (currently Chapter 74 of Title 10, U.S.C.) established an aggregate entry-age normal cost funding method for the Military Retirement System starting October 1, 1984. Under this law, DoD pays the normal cost of the system and the Treasury Department makes payments from general revenues to amortize the unfunded liability, including any gains or losses that have arisen from assumption or benefit changes, or from actual experience differing from assumed experience. P.L. 108-136 modified this process such that DoD's normal cost contribution excludes the cost due to Concurrent Receipt benefits (refer to Appendix A for more information on Concurrent Receipt provisions). Treasury's total contribution includes an additional amount to fund the normal cost for Concurrent Receipt benefits.

P.L. 98-94 also established an independent three-member DoD Retirement Board of Actuaries who were appointed by the President. The Board is required to review valuations of the Military Retirement System; to determine the method of amortizing unfunded liabilities; to report annually to the Secretary of Defense; and to report to the President and the Congress on the status of the Military Retirement Fund at least every four years. The DoD Office of the Actuary provides all technical and administrative support to the Board. P.L. 110-181 eliminated the Retirement and Education Benefits Boards, and created a new single DoD Board of Actuaries appointed by the Secretary of Defense. Board duties with respect to the Retirement and Education Benefits Funds are similar, and the new law expands the Board's responsibilities to include oversight of any other Fund the Secretary of Defense deems necessary.

The terms of the Board members are fifteen years and a member can be removed only for misconduct or failure to perform the duties of the office. The current (as of the time of the September 30, 2014, valuation) Board members are James Verlautz (Chairman), Marcia Dush, and John Moore. The DoD Chief Actuary is the Executive Secretary for the Board.

Military retired pay is based on "basic pay." This is the principal element of military compensation that all members receive; however, it is not analogous to private or public sector salaries for comparative purposes. Reasonable comparisons can be made to Regular Military Compensation (RMC). RMC is the sum of (1) basic pay, (2) the housing allowance, which varies by grade, location, and dependency status, (3) the subsistence allowance and, (4) the tax advantages accruing to allowances because they are not subject to federal income tax. Consequently, comparisons of military retired pay to other pension systems should recognize the relationship to RMC rather than to basic pay only. Appendix A contains a more complete description of this topic.

Valuation Data and Procedure

The valuation input data were extracted from files maintained by the Defense Manpower Data Center (DMDC). Data on individual retirees and survivors come from official files submitted by the Defense Finance and Accounting Service (DFAS). Active data are obtained from the Active Duty Military Personnel (ADMP) Master File, and reserve data are obtained from the Reserve Component Common Personnel Data System (RCCPDS) Master File. The DoD Office of the Actuary (OACT) reviews the data for reasonableness and consistency against figures provided by the DoD Comptroller, but does not audit the data and relies on the file suppliers for its accuracy and comprehensiveness.

Where applicable, dollar amounts include the subsequent January 1st, pay raise. These totals are summarized in Table 1.

TABLE 1							
INITIAL ACCOUNTING FIGURES	AS OF SEPTEMB	ER 30					
	2014 2013						
Total Active Duty Personnel +							
Full-Time Reservists	1,402,812	1,447,454					
Total Annualized Basic Pay	\$56.59 billion	\$57.50 billion					
Total Selected Drilling Reservists	746,252	755,997					
Total Annualized Basic Pay	\$7.50 billion	\$7.50 billion					
Total Non-Selected Reservists (with 20 years)	216,387	217,861					
Total Annualized Basic Pay	-N/A-	-N/A-					
Total Number of Nondisability Retirees	1,863,065	1,854,293					
Total Annualized Retired Pay	\$50.12 billion	\$48.99 billion					
Total Number of Disability Retirees	107,845	103,254					
Total Annualized Retired Pay	\$1.49 billion	\$1.46 billion					
Total Number of Surviving Families	290,814	288,925					
Total Annualized Survivor Annuities	\$3.77 billion	\$3.71 billion					

<u>Note</u>: Some amounts do not reflect benefit increases described in Appendix A. Costs, liabilities, and outlays in this report, however, reflect these benefit increases unless otherwise stated. Only retirees and survivors are paid from the Military Retirement Fund.

Population and pay projections are generated by an actuarial projection model (GORGO¹). GORGO is a deterministic model; use of a deterministic model assumes the average outcome will occur annually over a period of time. When projecting a large population such as the military, the law of large numbers manages certain risks.

Valuation results reflect additional minor adjustments to the pay projection made outside of GORGO. Further, the data on active duty personnel and drilling reservists are grouped into cells by age and number of years of service. Each cell contains the number and the average basic pay for personnel with that particular combination of age and length of service. Data on the retired population and surviving families are grouped into cells by age, and each cell contains the number and total net annualized retired pay or survivor annuity.

Separate data arrays are maintained in GORGO for each of the population categories listed in Table 2. These data arrays are displayed in Appendix C.

In GORGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to retired, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. Basic pay scale increases are assumed to be 3.5 percent per year. Basic pay is also increased by individual promotion and longevity increases. Generally, retired pay and survivor annuities are increased by cost-of-living adjustments (COLAs) of 3 percent per year for retirees and survivors who receive a full COLA. At the end of each year, the number of people and the amounts paid in basic pay and benefits are saved, and the population is aged. After 100 years, when a relatively small portion (less than 0.03 percent) of basic pay and benefit expenditures are projected, the present values of the series of future benefit payments and future basic pay outlays are determined, using the valuation interest rate of 5.5 percent per year. Because no new entrants come into the system, the projection is said to be "closed group."

There is also an option in GORGO for an "open group" projection in which new entrants are added each year to meet projected endstrengths. Detailed results of an open group projection of the Military Retirement System appear in Appendix K.

An open group projection also appears in Table 9. This projection, which shows the past and projected flow of plan assets, includes the total basic payroll over the next 25 years, the normal cost contributions, the payments to amortize the unfunded liability, investment income, fund disbursements, and the fund balance. All of these items are discussed in detail throughout the text of this report. An overview of the GORGO process is illustrated in Figure 1.

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GORGO was named after a monster featured in a 1961 British science fiction movie based on a variation of *Godzilla*.

TABLE 2

GORGO POPULATION CATEGORIES

- 1. Active duty populations and basic pay
 - a. Officers
 - b. Enlistees
- 2. Selected reserve populations, basic pay, career points, and benefit formula
 - a. Officers
 - b. Enlistees
- 3. Non-selected reserve (those who have completed 20 good years and have not reached paid retirement) populations, basic pay, accumulated retirement credit points, and benefit formula
 - a. Officers
 - b. Enlistees
- 4. Retiree populations, retired pay, and survivor benefit coverage
 - a. Nondisabled officers (non-CSB electors)
 - b. Nondisabled enlistees (non-CSB electors)
 - c. Nondisabled officers (CSB electors)
 - d. Nondisabled enlistees (CSB electors)
 - e. Reserve officers
 - f. Reserve enlistees
 - g. Disabled officers (Permanent and Temporary)
 - h. Disabled enlistees (Permanent and Temporary)
- 5. Surviving families in a survivor benefit plan, total annuities, and survivor benefit coverage
 - a. Survivor Benefit Plan (SBP)
 - b. Reserve Component Survivor Benefit Plan (RCSBP)
 - c. Retired Serviceman's Family Protection Plan (RSFPP)
 - d. Death on active duty
 - e. Minimum income
- 6. Typical new entrant cohort
 - a. Officers
 - b. Enlistees

FIGURE 1

GORGO PROCESS OVERVIEW

ECONOMIC ASSUMPTIONS

- Inflation
- Interest
- Basic Pay Scale Increases

POPULATION FILES

- Active Duty
- Selected
 Reserve
- Non-Selected Reserve
- Retirees
- Survivors

NON-ECONOMIC ASSUMPTIONS

- Retirement
- Mortality
- Withdrawal
- Etc.



GORGO



CLOSED GROUP PROJECTION

- Actuarial Liability

OPEN GROUP PROJECTION

- Long-Term Projections

NEW ENTRANT PROJECTION

- Normal Cost Percentage Economic assumptions, i.e., the annual rate of inflation, the annual basic pay scale increases, and the annual valuation interest rate, were decided upon by the DoD Board of Actuaries after extensive analysis of past trends, current environment, and future expectations. A discussion of these considerations is contained in Appendix D.

The decrement rates and other non-economic assumptions can be categorized as follows:

- 1. Active duty decrement rates
- 2. Retiree and survivor decrement rates
- 3. Drilling and non-drilling (with 20 good years) reserve decrement rates
- 4. Actuarial projection model parameters
- 5. Other rates (e.g., mortality improvement)

The decrement rates and GORGO parameters are generally based on military-specific experience. The rates and descriptions of how they were derived appear in Appendices G through J. The actuarial projection model parameters, dealing with such matters as the survivor benefit elections, premium deductions, and member/beneficiary age differences, appear in Appendix F. In general, the valuation results are most sensitive to changes in the economic (i.e., long-term interest assumption) and retention assumptions, where retention refers to the active and reserve duty withdrawal/reentrant and separation rates – refer to Table 7B for analysis.

Assets

The assets of the Military Retirement Fund (the Fund) are invested in special issue Treasury obligations bearing interest at rates determined by the Secretary of the Treasury taking into consideration current market yields for outstanding marketable U.S. obligations of comparable maturities. Each security issued to the Fund "mirrors" a security that has been issued to the public, i.e., it has the same maturity date and coupon rate. The special issue "mirrored" security may have been issued recently, or at any time in the past. Under current procedures adopted by Treasury, the investment manager (DFAS Trust Fund Accounting Division) is permitted to redeem long-term special issue securities at any time before maturity for their fair market value, which is based on the public issue bid price 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.

The investment manager must follow the asset investment strategy approved by the DFAS Investment Board at their semiannual meetings. The current investment strategy includes investing the assets so that the Fund generates sufficient cash to fund benefit payments and expenses as they come due. Many considerations are taken into account when making investment decisions, including balancing various risks, targeting an expected average maturity of future investments of 20 years (which is reasonably close to the duration of the liabilities), and current and expected economic conditions. A large majority of purchases are in Treasury Inflation-Protected Securities (TIPS). This strategy hedges almost all of the inflationary pressures while minimizing liquidity risks to the Fund. Timing issues and the inconsistency between the TIPS calculation of inflation (CPI-U) and the Fund's crediting of inflation (CPI-W) to retiree and survivor benefits leave some residual inflationary risks.

For purposes of determining the unfunded liability, the assets of the Fund are valued using the amortized cost method. Under this method, the yield to maturity of a security valued at any point in time is equal to the yield to maturity at the time of purchase. In the valuation of the Military Retirement System, the amortized cost value is referred to as the "actuarial value of assets." The actuarial value of assets is determined by amortizing premium and discount over the life of the securities. The total investment return includes: the interest coupons received; the change in the amortized cost value during the year; and the inflation compensation accrued from the holdings of TIPS. The actuarial value of assets used in the determination of the unfunded liability includes the "accrued interest," which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the "accrued interest" is determined by multiplying the coupon payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 3 presents a statement of the actuarial value of assets as of September 30, 2014; Table 4 presents a statement of changes in the actuarial value of assets. Other associated asset statements and disclosures are included in Appendix L.

In an open group projection of a retirement system where the total number of employees is held constant, the number of retirees and survivors on the rolls at year end, as well as the number withdrawing, retiring, dying, etc., each year, eventually levels out. When this occurs, the population is said to be "stationary." In this report's open group projection, DoD-projected endstrengths are used through the end of FY 2019 (as depicted in Table 9). Subsequently, the force size is held constant each year. However, the assumption of future mortality improvement results in a small increase in the retired population each year, so that the retired population is nearly, but not completely, stationary².

When a population becomes stationary, the fund disbursements increase each year at the same rate as total pay, which is 3.5 percent per year. If the method of funding the system is theoretically sound, the value of the assets in the Fund will also increase at this same rate, and thus will become a level percentage of pay. Otherwise, the fund would either increase indefinitely as a percent of pay, or decrease until it was zero. Practical considerations in this report's open group projection, including mortality improvement, cause the fund disbursements to grow at an ultimate rate slightly higher than 3.5 percent.

A portion of the investment income must be used to generate the 3.5 percent Fund increases and cannot be used to pay benefits. For example, in the year 2039 (on Table 9), the projected normal cost payment ("From DoD" plus "From Treasury") is \$49.2 billion, the investment income is \$167.5 billion, and Fund disbursements are \$110.6 billion. The beginning-of-year fund balance is \$3,061.1 billion. The two sources of Fund income will ultimately cover benefit payments plus 3.5 percent of the beginning-of-the-year fund balance. That is, \$49.2 billion plus \$167.5 billion approximately equals \$110.6 billion plus \$107.1 billion—where \$107.1 billion represents the amount that would be required for the Fund to grow by 3.5 percent during the year (\$3,061.1 billion x .035). The lack of equality in various years of the projection is due to (1) mortality improvement, which keeps the retired population from being stationary, and (2) the difference between the short-term economic assumptions and the ultimate economic assumptions (see Table 9 Footnote). Additionally, the projection uses unfunded liability amortization payments determined in the September 30, 2014, valuation.

More precisely, the retired population would become nearly, but not completely stationary if the open group projection were extended many years beyond what is shown in this report.

TABLE 3

DEPARTMENT OF DEFENSE MILITARY RETIREMENT FUND STATEMENT OF ACTUARIAL VALUE OF ASSETS (\$ in millions)

For the Plan Year Ended September 30:

<u>Assets</u>	<u>2014</u>	<u>2013</u>
1) Investments, at book value:		
U.S. Government securities ¹	\$540,783	\$479,561
2) Accounts receivable:		
a) Accrued interest ²	\$4,147	\$3,844
b) Due from military retirees		
or their survivors	\$65	\$63
c) Intragovernmental	\$0	\$0
3) Cash:	<u>\$24</u>	<u>\$25</u>
Actuarial value of assets	<u>\$545,019</u>	<u>\$483,493</u>

Book value is determined by 1) amortizing premium and discount over the life of the securities using the effective interest method and 2) including additional inflation compensation from TIPS. Additional adjustment made as a result of FY 2011 National Defense Authorization Act (P.L. 111-383) regarding retired pay date as follows:

	<u>2014</u>	<u>2013</u>
Investments, at book value (actual)	\$540,783	\$479,561
October Expenditures paid in September	<u>\$0</u>	\$0
Investments, at book value (adjusted)	\$540,783	\$479,561

² Includes accrued interest receivable and interest purchased.

TABLE 4

DEPARTMENT OF DEFENSE MILITARY RETIREMENT FUND STATEMENT OF CHANGES IN ACTUARIAL VALUE OF ASSETS (\$ in millions)

F	or the Plan Year Ende 2014	d September 30: <u>2013</u>
1) Actuarial value of assets at beginning of plan year:	\$483,493	\$427,957
2) Investment income:		
a) Interest/Inflation	\$21,865	\$19,530
b) Net appreciation (depreciation) in book value of investments ¹	\$(4,741)	\$(4,567)
3) Contributions:		
a) From Services	\$20,532	\$20,528
b) Appropriation to amortize the unfunded liability	\$72,885	\$67,733
c) Appropriation for Treasury Normal Cost Contribut	ion \$6,337	\$6,791
4) Total additions (2 + 3):	\$116,878	\$110,015
5) Change in Accounts Receivable	\$2	(\$3)
6) Benefits paid to participants:	\$55,354	\$54,476
Actuarial value of assets $(1 + 4 + 5 - 6)$:	<u>\$545,019</u>	<u>\$483,493</u>

¹ Investments bought, sold and held during the plan year ended September 30 appreciated (depreciated) in value as follows:

Amortized discount	2014 \$162	2013 \$50
Amortized premium	(4,903)	\$(4,617)
Gain (loss) on sale *	<u>\$0</u>	\$(199)
	\$(4,741)	\$(4,567)

^{*} Gain (loss) on sale is only shown for informational purposes and is not included in the net appreciation (depreciation).

Normal Cost

The aggregate entry-age normal cost percentage (NCP) is the level percentage of basic pay that must be contributed over the entire active career of a typical group of new entrants to pay for all the future retirement and survivor benefits of that group. It is determined by using the new-entrant cohort as the starting population in a GORGO projection. Their basic pay and benefits are projected over 100 years, and then discounted back to the present (i.e. valuation date). Mathematically, a NCP is calculated by dividing the present value of future benefits for the entire cohort by the present value of future basic pay, evaluated at the assumed interest rate.

There are three nondisability benefit formulas (for three distinct populations) within the Military Retirement System (see Appendix A). Retirement benefits are based on final basic pay (Final Pay) for military personnel who first became members of a uniformed service <u>before</u> September 8, 1980, and are based on the average of the highest 36 months (High-3) for those becoming members on or after this date. Additionally, active duty military personnel who first became members of a uniformed service on or after August 1, 1986, are High-3 unless they elect the Career Status Bonus (CSB), which provides a bonus in exchange for reduced (Redux) benefits³.

P.L. 99-661, enacted in November 1986, mandated that two separate NCPs be used for the valuation of the Military Retirement System. One NCP is for active duty personnel and full-time reservists (full-time) and one is for part-time reservists (part-time). Full-time and part-time NCPs are calculated for each of the three separate benefit formulas. Only full-time personnel are under the CSB/Redux benefit formula, thus an analogous part-time NCP is not applicable ("N/A"). The FY 2015 NCPs are summarized below (with DoD NCPs in parentheses):

Benefit Formula	<u>Full-Time</u>	<u>Part-Time</u>
Final Pay	49.6% (35.2%)	27.4% (24.3%)
High-3	45.1% (32.0%)	25.9% (22.9%)
CSB/Redux ⁴	44.4% (31.4%)	-N/A-

P.L. 108-136 required the U.S. Department of Treasury to pay into the Fund at the beginning of each year the normal cost arising from increased Concurrent Receipt benefits. The NCPs shown above include the respective Total ('DoD plus Treasury') and DoD percentages. Table 7 displays the DoD and Treasury NCPs separately. The NCPs are further disaggregated in Table 6.

Table 5 shows the expected percentage of the total basic payroll that will be paid during the fiscal year to all personnel who entered a uniformed service since the beginning of fiscal year t-k, where k can take any value from 0 to 35 (or greater). (Note that starting with the FY 2012 valuation, different percentages are used for active and reserve duty personnel.) For example, during FY 2015 (t =2015), 3 percent of the expected basic payroll will be paid to full-time personnel entering service in that fiscal year (k = 0), and 99.6 percent of the expected basic payroll will be paid to persons entering service since the beginning of FY 1981 (k = 34), while 68 percent will be paid to members entering since the beginning of FY 1999 (k = 16). The data and methodology used to derive this table are described in Appendix E.

BBA 2013, as amended in NDAA 2015, reduces COLAs in some cases for those who first join after December 31, 2015. Therefore, BBA 2013 is not reflected in the FY 2015 NCPs produced from the September 30, 2014, valuation.

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

TABLE 5

PERCENTAGE OF TOTAL BASIC PAYROLL PAID DURING FISCAL YEAR 't' TO ALL PERSONNEL ENTERING SERVICE DURING OR AFTER SPECIFIC YEAR OF ENTRY

Year of Entry	Percentage (Full-time)	Percentage (Part-time)	
t t-1 or later t-2 or later t-3 or later t-4 or later	3% 8 13 18 24	0.5% 6 11 16 20	
t-5 or later	28	24	
t-6 or later	32	27	
t-7 or later	37	31	
t-8 or later	41	35	
t-9 or later	45	38	
t-10 or later	49	41	
t-11 or later	53	44	
t-12 or later	56	46	
t-13 or later	59	49	
t-14 or later	63	51	
t-15 or later	66	53	
t-16 or later	68	55	
t-17 or later	71	58	
t-18 or later	75	60	
t-19 or later	78	64	
t-20 or later	81	67	
t-21 or later	84	70	
t-22 or later	86	74	
t-23 or later	89	77	
t-24 or later	91	80	
t-25 or later	93	83	
t-26 or later	95	86	
t-27 or later	96	89	
t-28 or later	97	91	
t-29 or later	98	93	
t-30 or later	98	94	
t-31 or later	99	95	
t-32 or later	99	96	
t-33 or later	99	97	
t-34 or later	100	98	
t-35 or later	100	98	
t-36 or later	100	99	
t-37 or later	100	99	
t-38 or later	100	100	
t-39 (or greater)	:::	: : :	

Notes

- Based on basic payroll data for FY 2010, as described in Appendix E.
- Figures displayed to the nearest whole percentage point, e.g., 't-34 or later' equal to 99.6%.

Thus, 99.6 percent of the full-time basic payroll for FY 2015 is expected to be paid to personnel entering service since the beginning of FY 1981, while the remaining 0.4 percent of the expected basic payroll for FY 2015 will be for personnel whose retirement benefits are based on FINAL PAY⁵. Of the post-FY 1980 new entrants, 97.2 percent is expected to be attributable to the CSB/Redux members (entering on or after August 1, 1986) and the remaining balance (~2 percent) to the High-3 members. The 97.2 percent was derived by interpolating between the factors for FY 1986 (k = 29) and FY 1987 (k = 28) years of entry. The FY 2015 weighted aggregate full-time NCPs are obtained by weighting their respective NCPs for the CSB/Redux formula by 97.2 percent, the NCPs for the High-3 formula by 2.4 percent, and the NCPs for the Final Pay formula by 0.4 percent. A similar calculation can be done for the part-time NCPs based on the part-time NCP weighting factors. The resulting sum of the DoD and Treasury components of the weighted aggregate full-time NCP is 44.5 percent, and the weighted aggregate part-time NCP is 25.9 percent. Due to federal budget deadlines, the two NCPs used to determine the actual contributions to the Fund must be established in advance of implementation and may vary from those actually derived in a valuation.

Table 6 summarizes the components of the FY 2015 normal cost percentages.

TABLE 6

NORMAL COST AS A PERCENT OF BASIC PAY (NCPs)				
	(DoD Normal C	Cost Percentage in	n Parentheses)	
<u>FULL-TIME</u>	FINAL PAY	HIGH-3	CSB/REDUX	FY 2015 Weighted
Nondisability benefits Disability benefits Survivor benefits Total	46.6 (33.1) 1.0 (0.6) 2.1 (1.5) 49.6 (35.2)	42.3 (30.2) 0.9 (0.5) <u>1.9 (1.3)</u> 45.1 (32.0)	41.7 (29.5) 0.9 (0.5) <u>1.9 (1.3)</u> 44.4 (31.4)	41.7 (29.6) 0.9 (0.5) <u>1.9 (1.3)</u> 44.5 (31.4)
PART-TIME				

Nondisability benefits 24.2 (21.7) 22.9 (20.5) -N/A- 22.9 (20.5) Disability benefits 0.7 (0.5) 0.7 (0.4) -N/A- 0.7 (0.4) Survivor benefits 2.4 (2.1) 2.3 (2.0) -N/A- 2.3 (2.0)

25.9 (22.9)

-N/A-

- Note that columns may not add exactly due to rounding of the separate NCP components.

27.4 (24.3)

- Only full-time personnel are under the CSB/Redux benefit formula, thus an analogous part-time NCP is not applicable ("N/A").

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Total

25.9 (23.0)

Personnel hired before September 8, 1980, have their retirement benefits based on Final Pay, but for purposes of determining the weights in the weighted NCP, we use personnel hired before October 1, 1980.

As can be determined from this table, 94 percent of the full-time normal cost and 89 percent of the part-time normal cost stems from nondisability retirement. Based on current decrement rates, 19 percent of a typical group of new entrants attains 20 years of active duty service and becomes eligible for nondisability retirement from active duty. Specifically, 49 percent of new officers and 17 percent of new enlistees attain 20 years of active duty service. It should be noted that some military personnel who begin their careers on active duty move to the reserves and retire from there. This is modeled through the allocation of a portion of the reserve benefit, in present values terms, to the full-time normal cost (see Appendix F). Based on current reserve decrement rates, 14 percent of a typical group of members entering the reserves for the first time (including members with prior active or non-drilling reserve time) become eligible for a reserve nondisability retirement (46% for officers, and 13% for enlisted). *** See footnote 6 for additional important details related to these percentages. ***

Table 10 lists the past and projected weighted aggregate full-time and part-time NCPs under current law in the normal cost columns. The columns are separated into the DoD and Treasury NCPs due to P.L. 108-136. In recent years both the full- and part-time sums of the DoD and Treasury component weighted aggregate percentages are (generally) at the level of the CSB/Redux normal cost percentages (High-3 for part-time) since virtually all non-retired personnel entered the uniformed service on or after August 1, 1986. As indicated in the Table 10 footnote, the Treasury Concurrent Receipt normal cost payments reflect amounts sequestered by fiscal year.

Amortization of Unfunded Liability

Under P.L. 98-94, normal cost contributions began to be made by DoD on behalf of all military personnel on October 1, 1984. Since normal cost contributions had not been made for service prior to this date, there was an initial unfunded accrued liability, or "initial unfunded liability," of \$528.7 billion as of September 30, 1984. If this amount had been deposited in the retirement fund on September 30, 1984, then it, together with the future normal cost payments to be made on behalf of all active duty personnel and drilling reservists over the balance of their active careers, plus investment earnings at the assumed rate, would have been sufficient to provide all expected retirement and survivor benefits for those in the system on that date.

The Board of Actuaries originally determined that the initial unfunded accrued liability of the system (\$528.7 billion) should be amortized with payments equal to 33 percent of the second preceding fiscal year's basic payroll. It was originally projected that this method would amortize the initial unfunded liability over 60 years. However, economic assumption changes extended this amortization period well beyond 60 years. As a result, the Board revised the amortization method

As in past valuation reports, these percentages are stated from the perspective of a new entrant cohort still in active service at its first fiscal-year boundary (i.e., September 30). If losses prior to the first fiscal-year boundary are taken into account, the percentages would be reduced by approximately 15 percent (19 percent would become 16 percent). The stated percentages also reflect the effect of reentrants, i.e., members who appear in the active duty population one year without having been there the year before, who are not new entrants. Without the effect of reentrants, the proportion of a typical group of new entrants who attain 20 years of active duty service is reduced from 19 percent to 15 percent. The paygrade transfer rates have no effect.

The effect of reentrants on the reserve duty percentages is more pronounced relative to the above active duty figures due to the inherent nature of a reserve career (i.e., a higher proportion entering the reserves for the first time as a reentrant).

of the original unfunded liability in such a way that the amortization would have been completed in FY 2044. In more recent years, it was determined that the Military Retirement Fund was projected to have a negative balance for several years before becoming positive again. The Board decided to shorten the amortization period to 50 years in 1996. The Board again shortened the amortization period in 2007 to 42 years in order for the payments to cover the interest on the unfunded liability each year. The initial unfunded liability is now expected to be fully amortized in calendar year 2025 (FY 2026).

Changes in the unfunded liability can also arise because of: 1) modifications to benefit provisions, 2) changes in actuarial assumptions, and 3) deviations in actual experience from expected experience (gains and losses). The Board approved a method to amortize these changes over 30 years by payments that increase in absolute value at the same rate as the annual long-term basic pay scale assumption (currently 3.5 percent). A detailed description of the methods and computations used to calculate the payment streams for changes in unfunded liability can be found in Appendix M.

Unfunded Accrued Liability as of September 30, 2014

Table 7A summarizes the calculation of the unfunded accrued liability as of September 30, 2014. The present value of future benefits is obtained by projecting future benefits for the total covered population (closed group with no new entrants) as of September 30, 2014, and discounting these benefits back to the present (i.e. valuation date) at the assumed interest rate. The GORGO actuarial model projects benefits for the current active and retired populations over the duration of their lifetimes. Due to recent law changes, additional adjustments to the pay projections are made outside of the GORGO model. The initial retirement benefits for military personnel are based on their total projected service at retirement, the applicable benefit formula, and assumed basic pay increases. Subsequent retirement benefits include assumed cost-of-living adjustments and the age 62 adjustment for those retiring under the CSB/Redux formula.

The present value of future normal cost contributions is obtained by (1) using GORGO to project future yearly full-time and part-time basic pay for the September 30, 2014, covered population, (2) multiplying the pay by the total projected (DoD and Treasury) full-time and part-time weighted aggregate entry-age NCPs, and (3) discounting the resulting normal costs back to September 30, 2014. For this closed group, the relative percentages of basic pay subject to the three separate benefit formulas will change over time as fewer members are covered under the High-3 and Final Pay formulas. The *weighted* full- and part-time NCPs that are multiplied against the future full- or part-time pay in each year reflect expected changing percentages of pay going to members covered by the multiple benefit formulas. This weighted procedure is roughly equivalent in the aggregate to projecting separately the pay of each of the six groups of active duty and selected reserve members and multiplying it by the individual group's NCP.

The sum of the DoD and Treasury components of the weighted aggregate entry-age NCPs for FY 2015 are 44.5 percent full-time and 25.9 percent part-time. Federal budget deadlines require the establishment of NCPs in advance of the valuation. Consequently, the percentages actually implemented in a fiscal year may vary from those derived in the valuation. These differences, which are small unless major actuarial assumptions or benefits are changed, are reflected in the unfunded liability by using the implemented normal cost in the first year of the projection.

Table 7B displays selected sensitivities in the estimated valuation cost figures due to changes in key economic and non-economic assumptions. The figures require the use of actuarial assumptions regarding future economic and demographic experience, which are typically disclosed as a single value. In an attempt to assess system financial risks, key underlying valuation assumptions were tested for their respective impacts. The absolute levels of change tested in Table 7B were selected to show directional magnitudes, not necessarily anticipated changes.

Deducting the present value of future normal costs and the actuarial asset value of the Fund from the present value of future benefits leaves an unfunded liability of \$867.8 billion as of September 30, 2014. This was 1.3 percent greater than the expected unfunded liability of \$856.9 billion. The expected unfunded liability is what the unfunded liability would have been if all actuarial assumptions had been realized and all benefit formulas had remained unchanged. The fact that the actual unfunded liability is greater than expected means that there was a total FY 2014 loss of \$10.9 billion (\$867.8 billion minus \$856.9 billion). The components of this loss are outlined in Table 8. The total experience gain/loss is divided into five segments: (1) the loss due to the difference between the actual interest rate (3.2%) earned by the Fund in FY14 and the assumed interest rate (5.50%); (2) the gain due to the actual January 1, 2015, COLA (1.7%) increase being different from that assumed (3.0%); (3) the gain due to the actual January 1, 2015, across-the-board salary (1.0%) increase being different from that assumed (3.50%); (4) the gain due to the difference between the actual and assumed non-economic experience; and (5) the loss of the FY 2015 unpaid contribution due to sequestration of the October 1, 2014, Treasury Concurrent Receipt normal cost contribution. See the Summary of Changes for the September 30, 2014, Valuation for a more detailed discussion of the actuarial assumptions outlined in Table 8.

These changes in unfunded liability were used to calculate the October 1, 2015, unfunded liability payment. The total payment was determined to be \$79.289 billion. This total payment includes (1) a payment of \$87.169 billion to amortize the original unfunded liability, plus (2) an amount of \$3.770 billion to amortize changes in actuarial assumptions, plus (3) an amount of \$8.796 billion to amortize benefit changes, less (4) an amount of \$21.132 billion to amortize total combined experience gains and losses through FY 2014, plus (5) \$0.686 billion to amortize over one year the loss due to sequestration of the October 1, 2014, Treasury Concurrent Receipt normal cost contribution. The detailed calculations of these payment components can be found in Appendix M. Tables 11 and 12 show the projection of the unfunded liability payments and unfunded liability balances. As stated earlier, Tables 9 and 10 display all projected transactions to the Fund.

Starting in FY 2005, the total payment to be made by Treasury includes the amount required by P.L. 108-136 to pay for the increased normal cost due to Concurrent Receipt benefits in addition to the unfunded liability amortization amount. The total Treasury payment on October 1, 2015, is \$86.159 billion, equal to \$79.289 billion for the unfunded liability amortization + \$6.870 billion for Concurrent Receipt benefits. Note that \$6.870 billion reflects a sequestration-mandated reduction to the \$7.574 billion actuarially determined amount for Concurrent Receipt benefits. Detailed calculations of the total Treasury payment are also located in Appendix M.

Other measures of a retirement system's liabilities (required for private sector pension plans under Generally Accepted Accounting Principles (GAAP)) are the "Accumulated Plan Benefits" and the "Market Value of Assets." In prior years, both these items and explanatory notes were included in Appendix L. Currently, only the "Market Value of Assets" is shown for informational purposes as well as other financial statement disclosures and comparisons.

TABLE 7A

MILITARY RETIREMENT SYSTEM ACTUARIAL STATUS INFORMATION (\$ in billions)

For the Plan Year Ended September 30 (9/30):

		<u>2014</u>	<u>2013</u>
1.	Present value of future benefits		
	a. Annuitants now on rollb. Nonretired reservists	\$911.3 \$180.4	\$869.5 \$173.9
	c. Active duty personnel ¹	<u>\$564.2</u>	\$569.6
	TOTAL	\$1,655.8	\$1,613.0
2.	Present value of future normal cost contributions ²	\$243.0	\$244.4
3.	Actuarial accrued liability $(1 2.)$	\$1,412.8	\$1,368.6
4.	Actuarial value of assets ³	\$545.0	\$483.5
5.	Unfunded accrued liability (3. – 4.)	\$867.8	\$885.1
6.	Funded Ratio (4. / 3.)	39%	35%
7.	DoD normal cost percentage (NCP) ⁴ to be		
	applied to basic pay in fiscal year	FY 2016	FY 2015
	a. Full-time (FT)	31.4%	32.2%
	b. Part-time (PT)	23.0%	22.5%
8.	Treasury normal cost percentage (NCP) ⁵ to be		
	applied to basic pay in fiscal year	FY 2016	FY 2015
	a. Full-time (FT)	13.1%	11.8%
	b. Part-time (PT)	2.9%	2.7%

Basic pay is only a portion of active duty military compensation. See The Military Retirement System: Benefits (Appendix A) for details.

Valuation of the MRS

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

The 9/30/2014 Present Value of Future Normal Cost Contributions reflects a reduction of \$650.56 million due to sequestration of the 10/1/2014 Treasury Concurrent Receipt normal cost contribution. The 9/30/2013 PVFNC reflects a reduction of \$688.55 million due to sequestration of the 10/1/2013 Treasury Concurrent Receipt normal cost contribution.

The actuarial value of assets is determined using the amortized cost method from Table 4.

Due to the need to establish the NCPs in advance of implementation (federal budget deadlines), the percentages actually used in a fiscal year may vary from the ones derived in the valuation.

P.L. 108-136 requires the Department of Treasury to pay the normal cost resulting from the increase in benefits due to Concurrent Receipt.

TABLE 7B

MILITARY RETIREMENT SYSTEM SENSITIVITY TESTS* (\$ in billions)

Long-Term Interest Assumption

[Baseline Interest = 5.5%]

		<u>Baseline</u>	1% LOWER	1% HIGHER
1.	Present value of future benefits	\$ 1,655.8	\$ 2,037.4	\$ 1,378.1
2.	Actuarial accrued liability	\$ 1,412.8	\$ 1,683.3	\$ 1,205.6
3.	Actuarial value of assets	\$ 545.0	\$ 545.0	\$ 545.0
4.	Unfunded accrued liability	\$ 867.8	\$ 1,138.2	\$ 660.5
5.	Funded Ratio	39%	32%	45%
6.a.	FY 2016 FT NCP [DoD + Treasury]	44.4%	61.6%	32.6%
6.b.	FY 2016 PT NCP [DoD + Treasury]	25.9%	37.7%	18.0%

Retention Assumptions

[FT Baseline Retention = 'Withdrawal' rates, Appendix G]
[PT Baseline Retention = 'Separation' rates, Appendix H]

		Baseline	25% LOWER	25% HIGHER
1.	Present value of future benefits	\$ 1,655.8	\$ 1,735.9	\$ 1,581.9
2.	Actuarial accrued liability	\$ 1,412.8	\$ 1,421.4	\$ 1,405.6
3.	Actuarial value of assets	\$ 545.0	\$ 545.0	\$ 545.0
4.	Unfunded accrued liability	\$ 867.8	\$ 876.4	\$ 860.6
5.	Funded Ratio	39%	38%	39%
6.a.	FY 2016 FT NCP [DoD + Treasury]	44.4%	51.1%	36.2%
6.b.	FY 2016 PT NCP [DoD + Treasury]	25.9%	32.7%	18.4%
7.a.	New Entrants eligible for FT retirement (%)	19%	28%	12%
7.b.	New Entrants eligible for PT retirement (%)	14%	27%	6%

A sensitivity test is a process for assessing the impact of a change in an actuarial assumption on an actuarial measurement. As mentioned earlier in the *Valuation Data and Procedures* section of this report, the valuation results/measurements are most sensitive to changes in the economic (e.g., long-term interest) assumptions and retention assumptions. 'Baseline' figures are generally from Table 7A and other sections of this report. The absolute levels of the changes (+/- 1% and +/- 25%, respectively) were selected to show potential directional magnitudes, not necessarily anticipated changes, assisting the report user to analyze system risks.

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TABLE 8

MILITARY RETIREMENT SYSTEM FY 2014 CHANGE IN UNFUNDED LIABILITY (\$ in billions)

For the Plan Year Ended September 30 (9/30), 2014

1.	Act	ual unfunded accrued liability (9/30/14)	\$867.8	
2.	Exp	pected unfunded accrued liability (9/30/14)	\$856.9	
3.	Tot	al (gain)/loss	\$10.9	0.8%
	a.	Total experience (gain)/loss	(\$12.9)	0.9%
		Interest assumption	\$12.7	2.3%
		COLA assumption	(\$11.3)	0.8%
		Salary assumption	(\$11.1)	0.8%
		Non-economic experience	(\$3.9)	0.3%
		10/1/14 unpaid contribution	\$0.7	0.0%
	b.	Total benefit change (gain)/loss	\$0.0	0.0%
	c.	Total assumption change (gain)/loss	\$23.8	1.7%
		Updated Non-Disability Retiree Rates	(\$7.1)	0.5%
		New Mortality Improvement Rates	\$32.2	2.3%
		CSB Take-Rate	(\$1.4)	0.1%
		Age 120 Maximum Projection Age ('Omega')	\$0.04	0.0%

In this table, negative values represent actuarial gains and positive values represent actuarial losses.

Percentages shown are ratios of absolute values of each gain or loss component to the accrued liability (Table 7A, line 3), except the percentage given for the experience (gain)/loss due to the interest assumption: it is the ratio of the gain or loss to the actuarial value of assets (Table 7A, line 4).

The 10/1/14 unpaid contribution loss of \$0.7 billion is due to sequestration of the Treasury Concurrent Receipt normal cost contribution.

TABLE 9 MILITARY RETIREMENT SYSTEM PAST AND PROJECTED FLOW OF PLAN ASSETS $^{\rm 1}$ (In Billions of Dollars and as a Proportion of Payroll)

				Contribution	ons Received								
Fiscal Year	Basic Payroll ²		o, for Normal		easury, for	Amort	reasury, for ization of d Liability ⁴	Investme	ent Income	Fund Disl	oursements ⁵		ance, End of
1985	\$33.5	\$17.0	(50.7%)			\$9.5	(28.4%)	\$1.1	(3.3%)	\$15.8	(47.2%)	\$11.8	(35.2%)
1986	35.4	17.4	(49.2)			10.5	(29.7)	2.5	(7.1)	17.6	(49.7)	24.6	(69.5)
1987	36.4	18.3	(50.3)			10.5	(28.8)	3.6	(9.9)	18.1	(49.7)	38.9	(106.9)
1988	37.3	18.4	(49.3)			10.3	(27.6)	5.0	(13.4)	17.5	(46.9)	53.4	(143.2)
1989	38.6	18.5				9.8		6.1		20.2		67.6	
1909	36.0	16.5	(47.9)			7.0	(25.4)	0.1	(15.8)	20.2	(52.3)	07.0	(175.1)
1990	39.8	16.3	(41.0)			10.6	(26.6)	7.3	(18.3)	21.5	(54.0)	80.4	(202.0)
1991	42.3	17.2	(40.7)			10.8	(25.5)	8.5	(20.1)	23.1	(54.6)	93.7	(221.5)
1992	41.1	16.3	(39.7)			11.2	(27.3)	9.4	(22.9)	24.5	(59.6)	106.1	(258.2)
1993	38.9	13.2	(33.9)			12.3	(31.6)	10.0	(25.7)	25.7	(66.1)	115.9	(297.9)
1994	38.3	12.8	(33.4)			11.9	(31.1)	10.3	(26.9)	26.7	(69.7)	124.2	(324.3)
1995	37.1	12.2	(32.9)			11.5	(31.0)	10.9	(29.4)	27.8	(74.9)	131.0	(353.1)
1996	36.7	11.2	(30.5)			10.7	(29.2)	11.3	(30.8)	28.8	(78.5)	135.3	(368.7)
1997	36.8	11.1	(30.2)			15.2	(41.3)	11.9	(32.3)	30.2	(82.1)	143.3	(389.4)
1998	37.1	10.4	(28.0)			15.1	(40.7)	12.2	(32.9)	31.1	(83.8)	149.9	(404.0)
1999	37.6	10.4	(27.7)			15.3	(40.7)	12.4	(33.0)	31.9	(84.8)	156.0	(414.9)
2000	39.0	11.4	(29.2)			15.3	(39.2)	12.7	(32.6)	32.8	(84.1)	162.7	(417.2)
2001	40.9	11.4	(27.9)			16.1	(39.4)	13.2	(32.3)	34.1	(83.4)	169.2	(413.7)
2002	44.7	12.9	(28.9)			17.0	(38.0)	12.4	(27.7)	35.1	(78.5)	176.5	(394.9)
2003	52.0	13.7	(26.3)			17.9	(34.4)	10.0	(19.2)	35.6	(68.5)	182.6	(351.2)
2004	53.6	14.1	(26.3)			18.2	(34.0)	10.1	(18.8)	37.0	(69.0)	188.0	(350.7)
2005	56.3	15.0	(26.6)	\$1.5	(2.7%)	21.4	(38.0)	10.9	(19.4)	39.0	(69.3)	197.9	(351.5)
2006	54.0	13.9	(25.7)	2.3	(4.3)	23.2	(43.0)	12.3	(22.8)	41.1	(76.1)	208.4	(385.9)
2007	56.4	14.5	(25.7)	2.5	(4.4)	26.0	(46.1)	10.3	(18.3)	43.5	(77.1)	218.2	(386.9)
2008	59.2	16.1	(27.2)	2.8	(4.7)	46.2	(78.0)	15.6	(26.4)	45.8	(77.4)	253.1	(427.5)
2009	63.0	17.5	(27.8)	3.7	(5.9)	51.1	(81.1)	2.9	(4.6)	50.0	(79.4)	278.4	(441.9)
2010	64.4	20.4	(31.7)	4.5	(7.0)	58.6	(91.0)	10.4	(16.1)	50.6	(78.6)	321.7	(499.5)
2011	66.9	21.0	(31.4)	5.0	(7.5)	61.4	(91.8)	18.0	(26.9)	51.0	(76.2)	376.1	(562.2)
2012	66.8	21.9	(32.8)	5.4	(8.1)	64.8	(97.0)	12.5	(18.7)	52.6	(78.7)	428.0	(640.7)
2013	66.3	20.5	(30.9)	6.8	(10.3)	67.7	(102.1)	15.0	(22.6)	54.5	(82.2)	483.5	(729.3)
2014	65.4	20.5	(31.3)	6.3	(9.6)	72.9	(111.5)	17.1	(26.1)	55.4	(84.7)	545.0	(833.3)
						↑ аст	UAL ↑						
					\downarrow	PROJE	CTED	\downarrow					
2015	\$64.2	\$19.9	(31.0%)	\$6.2	(9.7%)	\$75.6	(117.7%)	\$33.5	(52.1%)	\$56.6	(88.2%)	\$623.6	(971.1%)
2016	63.3	19.3	(30.5)	6.9	(10.8)	79.3	(125.2)	38.0	(60.0)	57.3	(90.5)	709.7	(1,120.3)
2017	63.6	19.3	(30.4)	7.5	(11.9)	82.1	(129.1)	42.9	(67.4)	58.3	(91.7)	803.2	(1,262.8)
2018	63.9	19.4	(30.4)	7.6	(11.8)	84.2	(131.8)	48.1	(75.3)	59.5	(93.2)	902.9	(1,413.6)
2019	64.6	19.6	(30.4)	7.6	(11.8)	87.1	(135.0)	53.7	(83.2)	61.1	(94.6)	1,009.9	(1,564.0)
2020	65.5	19.9	(30.3)	7.8	(11.8)	90.2	(137.7)	59.8	(91.2)	62.8	(95.8)	1,124.7	(1,717.0)
2021	66.8	20.3	(30.3)	7.9	(11.8)	93.4	(139.7)	66.2	(99.1)	64.6	(96.6)	1,247.9	(1,867.6)
2022	68.2	20.7	(30.3)	8.1	(11.8)	96.6	(141.7)	73.1	(107.3)	66.3	(97.3)	1,380.1	(2,024.6)
2023	69.5	21.1	(30.3)	8.2	(11.8)	100.0	(143.9)	80.6	(115.9)	68.2	(98.2)	1,521.7	(2,189.1)
2024	70.9	21.5	(30.3)	8.4	(11.8)	103.5	(146.1)	88.5	(124.9)	70.7	(99.8)	1,672.9	(2,360.8)
2025	73.1	22.2	(30.3)	8.6	(11.8)	107.1	(146.5)	97.0	(132.6)	73.3	(100.3)	1,834.4	(2,509.0)
2026	75.5	22.9	(30.3)	8.9	(11.8)	110.9	(146.9)	106.0	(140.5)	75.8	(100.4)	2,007.4	(2,659.3)
2027	77.9	23.6	(30.3)	9.2	(11.8)	-12.5	(-16.0)	108.7	(139.5)	78.2	(100.4)	2,058.2	(2,640.6)
2028	80.5	24.4	(30.3)	9.5	(11.8)	-12.9	(-16.1)	111.5	(138.5)	80.8	(100.3)	2,109.9	(2,620.7)
2029	83.2	25.2	(30.3)	9.8	(11.8)	-13.4	(-16.1)	114.2	(137.3)	83.3	(100.1)	2,162.4	(2,599.7)
2030	85.9	26.0	(30.3)	10.1	(11.8)	17.5	(20.4)	118.8	(138.2)	85.9	(100.0)	2,249.0	(2,617.0)
2031	88.8	26.9	(30.3)	10.5	(11.8)	21.1	(23.7)	123.7	(139.4)	88.6	(99.8)	2,342.6	(2,638.5)
2032	91.8	27.8	(30.3)	10.8	(11.8)	21.8	(23.7)	128.9	(140.5)	91.3	(99.5)	2,440.6	(2,659.6)
2033	94.9	28.7	(30.3)	11.2	(11.8)	22.6	(23.8)	134.3	(141.6)	94.1	(99.2)	2,543.3	(2,680.9)
2034	98.1	29.7	(30.3)	11.5	(11.8)	23.3	(23.8)	140.0	(142.6)	96.9	(98.8)	2,650.9	(2,702.0)
2035	101.6	30.8	(30.3)	12.0	(11.8)	8.3	(8.2)	145.0	(142.8)	99.6	(98.0)	2,747.5	(2,704.4)
2036	105.3	31.9	(30.3)	12.4	(11.8)	7.5	(7.1)	150.3	(142.8)	102.2	(97.1)	2,847.3	(2,705.1)
2037	109.1	33.0	(30.3)	12.8	(11.8)	7.8	(7.1)	155.8	(142.8)	104.9	(96.2)	2,951.7	(2,706.5)
2038	113.0	34.2	(30.3)	13.3	(11.8)	8.0	(7.1)	161.5	(142.9)	107.7	(95.3)	3,061.1	(2,708.6)
2039	117.1	35.5	(30.3)	13.8	(11.8)	8.3	(7.1)	167.5	(143.1)	110.6	(94.5)	3,175.6	(2,712.7)
	/	55.5	()	-5.0	(-1.0)	0.5	()	-07.5	()		()	-,-,-,	(=,)

Note: Treasury Normal Cost Contributions reflect actual and expected sequestered amounts by the following fiscal years (discussed further in Appendix M):
- FY 2014: 9.8%
- FY 2015: 9.5%
- FY 2016: 9.3%

TABLE 9 FOOTNOTES

NOTE REGARDING OPEN GROUP PROJECTIONS: The 25-year open group projection in this report is based on benefit provisions, data, methods and assumptions described herein. The values are displayed in future-year dollars. They are intended to provide the user with a general directional magnitude; uncertainty increases with the length of the projection period. Actual results are heavily dependent on the underlying assumptions being realized. Benefit changes, economic conditions, and other factors are not perfectly predictable. Few economic, demographic, and political forces can be precisely predicted over very long periods of time.

In addition, the fundamental purpose of OACT's valuation is to produce actuarial liability and normal cost amounts, both of which are done on a closed group basis. In performing the valuation calculations, some assumptions represent long-run average expectations. This is appropriate for such liability and normal cost determinations. The open group projection uses many of the same long-run average assumptions as are used in the actuarial liability and normal cost calculations, but incorporates some adjustments for short-term expectations (e.g., the use of short-term economic assumptions for basic pay and COLA increases).

The projection in this publication is intentionally limited to 25 years. Additional projection years, as well as projections assuming different economic assumptions, may be available upon request.

- P.L. 98-94 established the Military Retirement Fund. Under the law, DoD is responsible for the normal cost payment and Treasury is responsible for the payments on the unfunded liability. P.L. 108-136 assigned Treasury the responsibility of funding the normal cost resulting from increased benefits due to Concurrent Receipt, starting in FY 2005. There are no employee contributions to the Fund.
- DoD-projected endstrengths are used through the end of FY 2019 and constant force strengths thereafter. Basic pay is only a portion of military compensation. See The Military Retirement System: Benefits in Appendix A for details. FYs 2014, 2015, and 2016 Treasury Normal Cost Payments reflect sequestered amounts of 9.8% in FY 2014, 9.5% in FY 2015, and 9.3% in FY 2016 (discussed further in Appendix M).
- Due to federal budget deadlines, normal cost percentages are established in advance of implementation. The percentage actually used and displayed here may vary from the one derived in the valuation as of the end of the previous year. Starting in FY 1987, NCPs have been developed separately for the full-time and part-time basic payrolls. Beginning in FY 2008, the part-time NCP has been charged against mobilized reserve pay. However, this report includes mobilized reserve pay as part of the full-time payroll from FY 2008 through FY 2010.

TABLE 9 FOOTNOTES (Continued)

- ⁴ Reflects amortization payments for FY 2015 and thereafter determined in the September 30, 2014, valuation. The FY 2027 FY 2029 payments depict negative values, implying the Fund will have to pay Treasury this amount. There is no mechanism allowing this case to occur under current law. The Board is aware of this situation and will monitor.
- Disbursements are on a cash basis. Beginning in December 1984, entitlements obligated for a month have been paid at the beginning of the following month. Prior to this date, entitlements were paid at the end of the month of obligation. Consequently, FY 1985 disbursements include only 11 months of payments. The FY 2011 National Defense Authorization Act allowed for retired pay to be paid on the previous business day if the first of the month falls on a weekend or holiday. This is not accounted for in the projected Fund Disbursements or Balances in order to give the projection a smooth trajectory.
- This fund balance (on a book value basis) reflects cash disbursements during the year. On September 30, 2014, assets in the Fund totaled \$545.0 billion.

OTHER NOTES: Mortality rates that are applied in the valuation to active/reserve duty members, retirees, and survivors, are subject to improvement over time. See Appendix J for details. People and pay underlying the projection can be found in Appendix K. The table does not reflect future gains or losses due to experience being different than assumed. Consequently, only payments on the total unfunded liability as of September 30, 2014, are reflected.

ANNUAL ECONOMIC	ASSUMPTIONS USI	ED IN PROJECTION	NS OF PLAN ASSETS
Fiscal Year	Full COLA	Basic Pay	<u>Interest</u>
2015	1.7%	1.0%	5.5%
2016	0.0	1.3	5.5
2017	1.5	1.3	5.5
2018	2.0	1.5	5.5
2019	2.1	1.5	5.5
2020	2.2	1.8	5.5
2021	2.3	2.3	5.5
2022	2.2	2.3	5.5
2023	2.3	2.3	5.5
2024+	3.0	3.5	5.5

Full COLA is equal to full cost-of-living increases to retiree and survivor annuities. Basic Pay is the rate at which the entire military pay table increases (hence excludes longevity or promotion-and-merit increases). They are applied on an across-the-board basis and typically occur each January 1st. Interest assumptions pertain to annual, aggregate Fund yield on all cash flows. The above COLA assumptions are from the OMB; the Basic Pay assumptions are extrapolations made from short-term DoD assumptions; the interest (fund yield) is the Board of Actuaries long-term interest assumption. Long-term annual economic assumptions (used throughout the projection in the normal cost and unfunded liability calculations) are 3.0% COLA, 3.5% basic pay, and 5.5% interest.

TABLE 10 MILITARY RETIREMENT SYSTEM PAST AND PROJECTED PAYROLL AND NORMAL COST PAYMENTS (In Billions of Dollars and as a Proportion of Payroll)

Fiscal		Payroll DoD Normal Cost Payments		ts	Treasury Normal Cost Payments				Normal Cost Payments				
Year	Full-Time	Part-Time	Total	Full	-Time	Part	-Time	Full	-Time	Part	Time	Т	otal
1985	\$30.6	\$2.9	\$33.5	\$15.5	(50.7%)	\$1.5	(50.7%)	\$0.0		\$0.0		\$17.0	(50.7%)
1986	32.3	3.1	35.4	16.4	(50.7)	1.6	(50.7)	0.0		0.0		17.9	(50.7)
1987	33.4	3.0	36.4	17.4	(52.2)	0.8	(26.4)	0.0		0.0		18.2	(50.1)
1988	34.0	3.3	37.3	17.4	(51.2)	0.9	(26.1)	0.0		0.0		18.3	(49.0)
1989	35.0	3.6	38.6	17.6	(50.2)	0.9	(25.7)	0.0		0.0		18.5	(47.9)
1990	36.0	3.7	39.7	15.8	(43.9)	0.5	(13.4)	0.0		0.0		16.3	(41.1)
1991	38.6	3.7	42.3	16.7	(43.2)	0.5	(13.3)	0.0		0.0		17.2	(40.6)
1992 1993	36.9	4.1	41.0	15.8	(42.7)	0.5	(13.3)	0.0		0.0		16.3 13.2	(39.8)
1993	35.1 34.5	3.8 3.8	38.9 38.3	12.8 12.4	(36.4) (36.0)	0.4 0.4	(10.6) (10.6)	0.0 0.0		0.0 0.0		12.8	(33.9) (33.5)
1995	33.4	3.8	37.2	11.9	(35.5)	0.4	(10.5)	0.0		0.0		12.3	(32.9)
1996	33.1	3.7	36.8	10.9	(32.9)	0.4	(9.6)	0.0		0.0		11.2	(30.6)
1997	33.2	3.7	36.9	10.8	(32.6)	0.4	(9.6)	0.0		0.0		11.2	(30.3)
1998	33.4	3.7	37.1	10.2	(30.5)	0.3	(8.8)	0.0		0.0		10.5	(28.3)
1999	33.7	3.9	37.6	10.2	(30.2)	0.3	(8.7)	0.0		0.0		10.5	(28.0)
2000	35.1	4.0	39.1	11.2	(31.8)	0.4	(9.8)	0.0		0.0		11.6	(29.5)
2001	36.7	4.2	40.9	10.9	(29.6)	0.6	(14.1)	0.0		0.0		11.5	(28.0)
2002	40.8	3.9	44.7	12.4	(30.3)	0.6	(14.4)	0.0		0.0		12.9	(28.9)
2003 2004	47.8	4.2 4.2	52.0	13.1	(27.4)	0.6	(14.6)	0.0		0.0 0.0		13.7	(26.4)
2004	49.4	4.2	53.6	13.4	(27.1)	0.7	(16.0)	0.0		0.0		14.1	(26.2)
2005	52.0	4.3	56.3	14.3	(27.5)	0.7	(16.7)	1.7	(3.3%)	0.0	(0.8%)	16.8	(29.8)
2006	49.7	4.3	54.0	13.2	(26.5)	0.7	(16.7)	2.4	(4.9)	0.1	(1.4)	16.4	(30.3)
2007	51.2	5.2	56.4	13.6	(26.5)	0.9	(17.5)	2.5	(4.9)	0.1	(1.5)	17.1	(30.3)
2008	53.5	5.7	59.2	15.5	(29.0)	1.1	(19.1)	2.7	(5.0)	0.1	(1.5)	19.4	(32.7)
2009	57.1	5.9	63.0	16.8	(29.4)	1.2	(21.1)	4.0	(7.0)	0.1	(2.3)	22.2	(35.2)
2010	58.3	6.1	64.4	18.9	(32.4)	1.5	(24.5)	4.7	(8.0)	0.2	(2.8)	25.2	(39.2)
2011 2012	56.6	10.3	66.9	18.5	(32.7)	2.5	(24.4)	4.6	(8.2)	0.3	(3.2)	26.0	(38.9)
2012	57.3 57.1	9.2 9.2	66.5 66.3	19.7 18.3	(34.3) (32.1)	2.2 2.2	(24.3) (24.4)	5.0 6.4	(8.8) (11.2)	0.3 0.3	(3.6) (3.2)	27.3 27.3	(41.0) (41.1)
2014	57.0	8.4	65.4	18.5	(32.4)	2.1	(24.5)	6.0	(11.7)	0.2	(2.9)	26.8	(40.9)
						↑ АСТ	UAL ↑						
					\downarrow	PROJ	ECTED	\downarrow					
2015	\$56.3	\$7.9	\$64.2	\$18.1	(32.2%)	\$1.8	(22.5%)	\$6.0	(11.8%)	\$0.2	(2.7%)	\$26.1	(40.7%)
2016	56.4	6.9	63.3	17.7	(31.4)	1.6	(23.0)	6.7	(13.1)	0.2	(2.9)	26.2	(41.3)
2017	56.0	7.6	63.6	17.6	(31.4)	1.7	(22.9)	7.3	(13.1)	0.2	(2.9)	26.9	(42.2)
2018	56.2	7.7	63.9	17.6	(31.4)	1.8	(22.9)	7.3	(13.1)	0.2	(2.9)	27.0	(42.2)
2019	56.8	7.8	64.6	17.8	(31.4)	1.8	(22.9)	7.4	(13.1)	0.2	(2.9)	27.2	(42.2)
2020	57.6	8.0	65.5	18.1	(31.4)	1.8	(22.9)	7.5	(13.1)	0.2	(2.9)	27.6	(42.2)
2021	58.7	8.1	66.8	18.4	(31.4)	1.9	(22.9)	7.7	(13.1)	0.2	(2.9)	28.2	(42.2)
2022	59.8	8.3	68.2	18.8	(31.4)	1.9	(22.9)	7.8	(13.1)	0.2	(2.9)	28.7	(42.2)
2023	61.0	8.5	69.5	19.1	(31.4)	2.0	(22.9)	8.0	(13.1)	0.2	(2.9)	29.3	(42.2)
2024	62.1	8.7	70.9	19.5	(31.4)	2.0	(22.9)	8.1	(13.1)	0.3	(2.9)	29.9	(42.2)
2025	64.1	9.0	73.1	20.1	(31.4)	2.1	(22.9)	8.4	(13.1)	0.3	(2.9)	30.8	(42.1)
2026	66.1	9.4	75.5	20.7	(31.4)	2.1	(22.9)	8.6	(13.1)	0.3	(2.9)	31.8	(42.1)
2027	68.2	9.7	77.9	21.4	(31.4)	2.2	(22.9)	8.9	(13.1)	0.3	(2.9)	32.8	(42.1)
2028	70.4	10.1	80.5	22.1	(31.4)	2.3	(22.9)	9.2	(13.1)	0.3	(2.9)	33.9	(42.1)
2029	72.7	10.5	83.2	22.8	(31.4)	2.4	(22.9)	9.5	(13.1)	0.3	(2.9)	35.0	(42.1)
2030	75.1	10.9	85.9	23.6	(31.4)	2.5	(22.9)	9.8	(13.1)	0.3	(2.9)	36.2	(42.1)
2031	77.5	11.3	88.8	24.3	(31.4)	2.6	(22.9)	10.1	(13.1)	0.3	(2.9)	37.4	(42.1)
2032	80.1	11.7	91.8	25.1	(31.4)	2.7	(22.9)	10.5	(13.1)	0.3	(2.9)	38.6	(42.1)
2033 2034	82.8 85.6	12.1 12.5	94.9 98.1	26.0 26.8	(31.4) (31.4)	2.8 2.9	(22.9) (22.9)	10.8 11.2	(13.1) (13.1)	0.4 0.4	(2.9) (2.9)	39.9 41.3	(42.1) (42.1)
	88.6	13.0	101.6	27.8	(31.4)	3.0	(22.9)	11.6	(13.1)	0.4	(2.9)	42.7	(42.1)
2035		10.0	101.0	41.0	(21.4)	5.0	(44.7)	11.0	(12.1)	0.4	(4.7)	44.1	(74.1)
2035 2036		13.5	105.3		(31.4)		(22.9)	12.0	(13.1)	0.4	(2.9)		(42.1)
2036	91.8	13.5 14.0	105.3 109.1	28.8	(31.4) (31.4)	3.1	(22.9) (22.9)	12.0 12.4	(13.1) (13.1)	0.4 0.4	(2.9) (2.9)	44.3	(42.1) (42.1)
		13.5 14.0 14.5	105.3 109.1 113.0		(31.4) (31.4) (31.4)		(22.9) (22.9) (22.9)	12.0 12.4 12.9	(13.1) (13.1) (13.1)	0.4 0.4 0.4	(2.9) (2.9) (2.9)		(42.1) (42.1) (42.1)

 $\underline{\underline{Note}}. \quad \text{Treasury Normal Cost Contributions reflect actual and expected sequestered amounts by the following fiscal years (discussed further in Appendix M):}$

⁻ FY 2014: 9.8% - FY 2015: 9.5% - FY 2016: 9.3%

TABLE 11 MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS ON OCTOBER 1 (\$ in billions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total
1984	\$9.500	\$.000	\$.000	\$.000	\$9.500
1985	10.500	0.000	0.000	0.000	10.500
1986	11.042	0.000	0.000	-0.518	10.524
1987	11.679	0.000	-0.113	-1.281	10.285
1988	12.003	0.135	-0.112	-2.244	9.782
1989	16.300	-2.116	-0.132	-3.456	10.596
				-4.078	
1990	17.237	-2.237	-0.140		10.782
1991	18.228	-2.366	-0.148	-4.508	11.206
1992	22.621	-4.625	-0.171	-5.552	12.273
1993	23.865	-4.880	-0.180	-6.897	11.908
1994	25.177	-5.148	-0.189	-8.370	11.470
1995	27.746	-6.619	-0.079	-10.349	10.699
1996	33.456	-6.917	-0.042	-11.346	15.151
1997	36.227	-8.529	0.048	-12.627	15.119
1998	37.676	-8.870	0.050	-13.606	15.250
1999	39.183	-9.201	0.052	-14.732	15.302
2000	42.098	-9.984	0.335	-16.360	16.089
2001	43.571	-9.862	0.472	-17.134	17.047
2002	45.096	-10.059	0.661	-17.770	17.928
2003	46.674	-10.741	0.977	-18.721	18.189
2004	46.857	-10.959	4.627	-19.167	21.358
2005	48.614	-11.337	6.081	-20.178	23.180
2006	50.437	-11.238	6.313	-19.464	26.048
2007	66.711	-7.642	6.430	-19.312	46.187
2008	69.213	-5.076	7.026	-20.038	51.125
			5.1	10 ***	
2009	70.379	-1.241	7.100	-17.619	58.619
2010	73.018	-1.012	7.367	-17.969	61.404
2011	75.757	0.171	7.643	-18.820	64.751
2012	78.598	0.386	7.930	-19.181	67.733
2012	81.373	3.150	8.211	-19.849	72.885
2014	84.221	2.594	8.498	-19.751	75.562
2014	04.221			-19.751	75.562
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2015	\$87.169	\$3.770	\$8.796	-\$20.446	\$79.28
2016	90.220	3.902	9.104	-21.129	82.097
2017	93.378	4.038	9.422	-22.638	84.200
2018	96.646	4.180	9.752	-23.430	87.148
2019	100.029	4.326	10.093	-24.250	90.198
2020	103.530	4.477	10.447	-25.099	93.355
2021	107.153	4.634	10.812	-25.977	96.622
2022	110.904	4.796	11.191	-26.887	100.00
2023	114.785	4.964	11.582	-27.827	103.50
2023	118.803	5.138	11.988	-28.802	107.12
2025	122.962	5.318	12.407	-29.809	110.87
2026	0.000	5.504	12.841	-30.853	-12.50
2027	0.000	5.697	13.291	-31.933	-12.94
2028	0.000	5.896	13.756	-33.050	-13.39
2029	0.000	6.102	14.237	-2.802	17.537
	0.000	,,,,,	1455	0.000	
2030	0.000	6.316	14.736	0.000	21.052
2031	0.000	6.537	15.252	0.000	21.789
2032	0.000	6.766	15.785	0.000	22.551
2033	0.000	7.003	16.338	0.000	23.341
2034	0.000	7.248	1.082	0.000	8.330
2025	0.000	7.502	0.000	0.000	7.500
2035	0.000	7.502	0.000	0.000	7.502
2036	0.000	7.764	0.000	0.000	7.764
2037	0.000	8.036	0.000	0.000	8.036
2038	0.000	8.317	0.000	0.000	8.317
2039	0.000	8.608	0.000	0.000	8.608
2040	0.000	8.909	0.000	0.000	8.909
2040	0.000	9.221	0.000	0.000	9.221
∠U41					
20.12	0.000	9.544	0.000	0.000	9.544
2042				4.4.1.1	
2042 2043	0.000 0.000	5.202 0.000	0.000 0.000	0.000 0.000	5.202 0.000

Note: Actuarial Experience item reflects actual and expected sequestered Treasury Normal Cost payments by the following calendar years (discussed further in Appendix M):

- CY 2014: 9.8%

- CY 2015: 9.5%

- CY 2016: 9.3%

TABLE 12 MILITARY RETIREMENT SYSTEM
PAST AND PROJECTED UNFUNDED LIABILITY BALANCE ON SEPTEMBER 30 (Before Payment) (\$ in billions)

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total
1984	\$528.700	\$0.000	\$0.000	\$0.000	\$528.70
1985	553.500	0.000	0.000	-13.800	539.700
1986	578.800	0.000	-3.000	-34.200	541.600
1987	605.200	3.600	-2.998	-59.500	546.302
1988	632.700	-50.062	-3.076	-81.180	498.382
1989 1990	664.173 693.224	-53.711 -55.207	-3.172 -3.253	-94.562 -102.283	512.728 532.481
1991	723.306	-97.578	-3.331	-111.879	510.518
1992	757.959	-102.353	-3.421	-139.327	512.858
1993	790.488	-105.057	-3.494	-167.942	513.995
1994	824.120	-130.691	-0.968	-201.052	491.409
1995	852.872	-134.017	-0.832	-217.255	500.768
1996	880.822	-159.859	0.897	-231.424	490.436
1997	902.444	-162.883	1.000	-244.673	495.888
1998	922.521	-164.057	1.014	-259.976	499.503
1000	042.260	1/0.027	6.502	277.040	501 177
1999	942.360 959.626	-169.827 -164.942	6.583 9.414	-277.940 -284.168	501.176 519.931
2000					
2001	974.873	-162.970	13.075	-285.393	539.585
2002	989.509	-170.593	19.216	-293.105	545.027
2003	1,003.439	-172.248	94.231	-297.115	628.308
2004	1.017.573	171 200	105 070	204.415	(((122
2004	1,016.562	-171.288	125.272	-304.415	666.132
2005	1,030.312	-165.769	128.261	-290.020	702.784
2006	1,043.054	-126.439	131.332	-282.660	765.287
2007	1,052.174	-89.221	140.140	-279.068	824.025
2008	1,044.591	-27.990	142.047	-254.441	904.207
	1.021.462	10.074	140.505	245.724	000.546
2009	1,031.462	-19.974	142.785	-245.726	908.548
2010	1,016.346	2.415	143.487	-258.786	903.461
2011	997.569	8.208	143.947	-252.478	897.246
2012	974.816	68.621	144.141	-254.041	933.537
2013	945.510	58.240	143.703	-262.375	885.078
2014	911.665	81.894	142.944	-268.721	867.782
2014	711.000			200.721	007.702
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2015	\$872.953	\$83.662	\$141.840	-\$261.959	\$836.49
2016	829.002	84.286	140.362	-254.796	798.854
2017	779.415	84.805	138.477	-246.518	756.179
2018	723.769	85.209	136.153	-236.194	708.937
2019	661.615	85.486	133.353	-224.466	655.988
2020	592.473	85.623	130.039	-211.228	596.908
2021	515.835	85.609	126.170	-196.366	531.249
2022	431.160	85.429	121.703	-179.760	458.531
2023	337.870	85.068	116.590	-161.281	378.246
2023	235.354	84.510	110.783	-140.794	289.853
2025	122.962	83.737	104.229	-118.152	192.776
2026	0.000	82.732	96.872	-93.202	86.403
2027	0.000	81.476	88.653	-65.778	104.351
2028	0.000	79.947	79.507	-35.706	123.747
2029	0.000	78.123	69.367	-2.802	144.688
2020	0.000	75.982	58.162	0.000	134.145
2030					
2031	0.000	73.498	45.815	0.000	119.313
2032	0.000	70.644	32.244	0.000	102.888
2033	0.000	67.391	17.364	0.000	84.755
2034	0.000	63.710	1.082	0.000	64.792
2025	0.000	59.567	0.000	0.000	59.567
2035	0.000	54.929	0.000	0.000	54.929
2036					
2037	0.000	49.759	0.000	0.000	49.759
2038	0.000	44.017	0.000	0.000	44.017
	0.000	37.664	0.000	0.000	37.664
2039	0.000	30.654	0.000	0.000	30.654
					22.941
2040		22.041	0.000		
2040 2041	0.000	22.941	0.000	0.000	
2040 2041 2042	0.000 0.000	14.475	0.000	0.000	14.475
2040 2041	0.000				

Note: Actuarial Experience item reflects actual and expected sequestered Treasury Normal Cost payments by the following calendar years (discussed further in Appendix M):

- CY 2014: 9.8%

- CY 2015: 9.5%

- CY 2016: 9.3%

The Military Retirement Fund Transaction Process

The description of deficit, debt, and funding impact contained in this section are applicable under the current practices of the federal government regarding budget accounting and tax policy. These practices do not provide for increases in taxes to fund the Military Retirement System beyond what is required to pay benefits to retirees and survivors each year, but do result in increases in the national debt.

A nonrevolving trust fund was created inside the Unified Budget of the federal government for the monies of the Military Retirement System. This fund has three sources of income: (1) normal cost payments made by DoD, (2) unfunded liability and Concurrent Receipt normal cost payments made by Treasury, and (3) interest earnings on investments in government securities made by Treasury and the payment of the par values of these securities at maturity. All three of these items are intragovernmental transfers consisting of debits from one government account and credits to another.

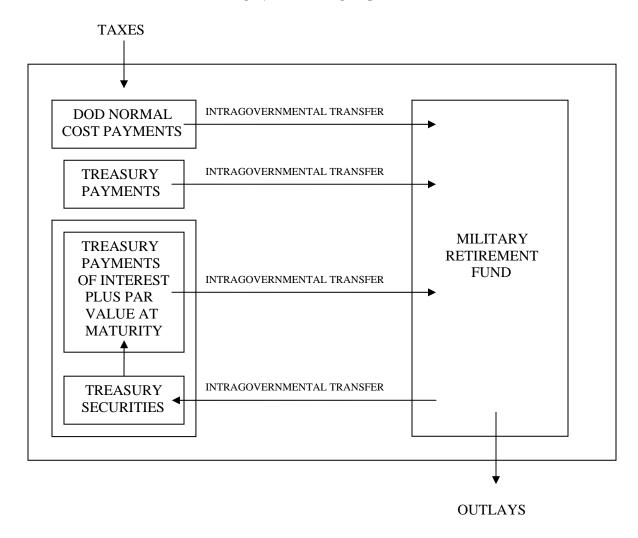
The Fund has two types of payouts: (1) payments to retirees and survivors of retirees and (2) purchases of U.S. Treasury securities. The purchase of a Treasury security is also an intragovernmental transfer, while a payment to a retiree or a survivor is not.

Figure 2 on the following page depicts this process. The only transactions in a particular year that directly affect the deficit of the Unified Budget are those that pass in or out of the government, such as tax collections ("in") and retiree or survivor payments ("out"). The intragovernmental transfers are debits and credits within the federal budget, with no direct effect on the deficit. The following examples illustrate the process:

- If DoD debits \$25 billion in normal cost payments and the Fund credits the \$25 billion, the net direct federal budget deficit effect is zero.
- If the Fund purchases \$60 billion in securities (debit) and the Treasury sells \$60 billion in securities (credit), the net direct federal budget deficit effect is zero.
- If the Treasury pays \$20 billion interest (debit) and the Fund earns \$20 billion interest (credit), the net direct federal budget deficit effect is zero.
- Disregarding all other government programs, if the government collects \$45 billion in tax revenues (credit) and pays \$50 billion to retirees (debit), the net direct federal budget deficit effect is \$5 billion.

FIGURE 2

MILITARY RETIREMENT SYSTEM UNIFIED BUDGET



All of the intragovernmental transfers in Figure 2 will always generate both a credit and an associated equal debit within the Unified Budget. Consequently, under current federal budget accounting practices, contributions to the Fund beyond what are required to pay benefits to retirees and survivors that year have no impact on the total federal deficit. Just as in the pay-as-you-go method, the only transactions that directly affect the deficit in the retirement system accounting process are payments to retirees and survivors (i.e. outlays).

On the other hand, the purchase of securities by the Fund does increase the national debt, specifically the portion of the debt held by the government. The portion held by the public will not change. However, the total debt will increase and this requires an increase in the statutory borrowing authority (debt ceiling).

Suppose that in the year 2014 the amount needed to pay retirees was \$55 billion and the Military Retirement Fund had grown to \$550 billion. The following transactions would take place:

- Fund redeems \$55 billion in Treasury securities (credit).
- Treasury pays \$55 billion to Fund (debit).
- Net federal surplus zero.

Since no budget surplus can be derived from using fund money, the government still has a need for \$55 billion to pay retirees—the same need it would have under the pay-as-you-go system. Accordingly, the Fund cannot transfer liabilities from one tax year to another.

However, funding does have an effect on the DoD budget. With the normal cost payments (except for Concurrent Receipt) in the DoD budget, policymakers now consider the impact on future retirement costs when they make manpower decisions, and this could have a significant impact on future federal budgets. For example, if a decision were made today to double the size of the active duty and reserve forces, the DoD budget would automatically have an immediate increase in retirement funding obligations. Under the pay-as-you-go method, the retirement expenses would not necessarily be considered in the initial decision since they would not emerge for 20 years.

In their prior quadrennial reports to the President and Congress, the DoD Board has noted that the establishment of the Fund does not represent actual advance funding. Real advance funding could be achieved by investing the assets outside the Unified Budget, for example, in stocks or corporate bonds, or in bonds of state and local municipalities or quasifederal government agencies (like Fannie Mae or Freddie Mac). Instead, the accrual accounting procedure now in place is essentially an internal cost accounting system. While the nation has not technically set aside money to pay the benefits of those who have served in uniform, the Fund can be viewed as earmarking future tax receipts for the benefit of military retirees. As such, the existence of the Fund promotes a measure of "psychological security" for military members.

Along these same lines, the DoD Board has frequently noted two common *misconceptions* about the Fund:

- 1) The Fund represents government tax receipts that have been accumulated in the past. Actually, the Fund represents future tax receipts that will be allocated to pay principal and interest on government bonds being held by the Fund.
- 2) The financial and actuarial status of the Fund can be measured by prospective shortterm (or medium-term) cash flows. Rather, the entire present value of the liabilities must be compared to the sum of the Fund and prospective contributions. A year-by-year projection of cash flow is also needed to measure the Fund's ability to pay annual

benefits. Comparing the past and projected dollars as a proportion of payroll (as shown in Table 9) is another key measure of sustainability.

The current financing procedure, although carried out by allocating no more tax dollars than needed to pay benefits to military retirees as they come due, has nonetheless contributed to a more accurate allocation of resources within the defense budget and to formal quantification of the government's obligation to pay retirement benefits to military members and eligible survivors/annuitants. This type of required quantification and allocation represents strong fiscal responsibility.

Additionally, the costs of the current retirement system are actuarially based and reasonable given the plan provisions; thus, the system is considered sustainable. However, all elements of compensation should be considered and compared when examining sustainability of the respective defense and federal budgets.

The fact that costs are fully recognized in advance provides greater benefit security over the long term. Also, when there is a Fund, the system is not as dependent on obtaining the necessary appropriation from Congress each year in order to pay benefits for that year. This can provide additional benefit security in the short run.

APPENDIX A

THE MILITARY RETIREMENT SYSTEM: BENEFITS

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THE MILITARY RETIREMENT SYSTEM: BENEFITS

As of September 30, 2014

Summary

The Military Retirement System applies to members of the Army, Navy, Marine Corps, and Air Force. However, most of the provisions also apply to retirement systems for members of the Coast Guard (administered by the Department of Homeland Security), officers of the Public Health Service (administered by the Department of Health and Human Services), and officers of the National Oceanic and Atmospheric Administration (administered by the Department of Commerce). Only those members in plans administered by the Department of Defense (DoD) are included in this report.

The system is a funded, noncontributory defined benefit plan that includes nondisability retired pay, disability retired pay, retired pay for reserve service, survivor annuity programs, and special compensation programs for certain disabled retirees. The Service Secretaries may approve immediate nondisability retired pay at any age with credit of at least 20 years of active duty service. Reserve retirees generally must be at least 60 years old and have at least 20 qualifying years of service before retired pay commences, with certain exceptions. Public Law (P.L.) 110-181 allows for a day-for-day reduction (in 90 day blocks) in the reserve retirement eligibility age from age 60 (to an age no lower than 50) for every 3 months served in a contingency operation or national emergency, for service after enactment. There is no vesting of benefits before retirement.

There are distinct nondisability benefit formulas related to four populations within the Military Retirement System. A summary is displayed in Tables B-1 and B-2 (see Appendix B).

- 1) *Final Pay*: Military personnel who first became members of a uniformed service <u>before September 8, 1980</u>, have retired pay equal to final basic pay times a multiplier. The multiplier is equal to 2.5 percent times years of service.
- 2) *High-3* (*HI-3*): If the retiree first became a member of a uniformed service <u>on or after September 8, 1980</u>, the average of the highest 36 months of basic pay is used instead of final basic pay.
- 3) Career Status Bonus (CSB)/Redux: Those who first became a member of a uniformed service on or after August 1, 1986, may choose between a High-3 and CSB/Redux retirement. Those who elect CSB/Redux receive the Career Status Bonus outlined below, also have retired pay computed on a base of the average of their highest 36 months of basic pay, but are subject to a multiplier penalty if they retire with less than 30 years of service; however, at age 62, their retired pay is recomputed without the penalty. Members make their election during the fifteenth year of service and may receive the Career Status Bonus of \$30,000 in either a lump-sum or installments. Those who elect CSB/Redux generally must remain continuously on active duty until they complete 20 years of active duty service or forfeit a portion of the \$30,000 (exceptions include death and disability retirement).
- 4) Bipartisan Budget Act of 2013 (Ryan/Murray) with subsequent amendments (BBA2013): Those who first became a member of a uniformed service after December 31,

2015, have their retired pay indexed by COLA minus one percent (e.g., 2% instead of 3%) during "working-age" years (pre-age 62), for non-disabled military retirees and their survivors, with a restoral at member age 62 and full COLAs thereafter. They may choose between a CSB/Redux retirement and BBA2013 at their 15-year of service anniversary.

The FY 2016 National Defense Authorization Act (NDAA) (P.L. 114-92) established the "Blended Retirement System (BRS)," a major reform to military compensation. The BRS lowers the nondisabled retired pay multiplier from 2.50% per year to 2.00% and allows for multiple retired pay distribution options. The newly established compensation system is supplemented with a Thrift Savings Plan (TSP) account government match and a mandatory mid-career continuation bonus at 12 completed years of service. The changes apply to all new service members after December 31, 2017. Members with fewer than 12 completed years of service on January 1, 2018 have the option to fully participate in the BRS via an irrevocable election during a one-year open season. Additionally, NDAA 2016 sunsets CSB/Redux and repeals all aspects of BBA 2013, as amended. In future valuation reports BRS provisions will be further detailed in this appendix. For additional information, refer to the DoD Office of Military Compensation website (http://militarypay.defense.gov/).

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

The FY 2011 NDAA (P.L. 111-383) required "amounts of retired pay and retainer pay due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues." This means that when the first day of the month falls on a non-business day (weekend/holiday), the pay must be paid the preceding business day. This legislation did not apply to survivor annuitant pay and Combat-Related Special Compensation. This results in retirees receiving 13 payments in some fiscal years and 11 payments in others, with 12 payments occurring in a typical fiscal year. Note that annual fiscal year amounts shown throughout this report represent 12 monthly payments without regard to the 2011 NDAA. Comments regarding this law are also noted in the Table 9 footnotes in the main text.

Nondisability Retirement From Active Service

The current system allows voluntary retirement upon completion of at least 20 years of service at any age, subject to Service Secretary approval. The military retiree receives immediate retired pay calculated as (base pay) times (a multiplier). Base pay is equal to terminal basic pay if the retiree first became a member of a uniformed service before September 8, 1980. It is equal to the average of the highest 36 months of basic pay for all other members. The multiplier is equal to (2.5 percent) times (years of service, rounded down to the nearest month). Members first entering a uniformed service on or after August 1, 1986, who elect CSB/Redux and who retire with less than 30 years of service receive a temporary penalty until age 62. The penalty reduces the multiplier by one percentage point for each full year of service under 30. For example, the multiplier for a 20-year retiree would be 40 percent (50 percent minus 10 percent, where 50 percent equals 20 years times 2.5 percent). At age 62, the retired pay is recomputed with the penalty removed.

As of September 2014, 1.47 million nondisability retirees from active duty and full-time reserves were receiving an annualized retired pay entitlement totaling \$44.2 billion. Included in this number are a reported 49,820 nondisabled retirees who elected CSB/Redux.

Disability Retirement

A military member in an active component or on active duty for more than 30 days who is found unfit for duty is entitled to disability retired pay if the disability:

- (1) is incurred while entitled to basic pay;
- (2) is neither the result of the member's intentional misconduct nor willful neglect;
- (3) was not incurred during a period of unauthorized absence; and
- (4) either:
 - (a) the member has at least 20 years of service; or
 - (b) the disability is rated at least 30 percent under the Department of Veterans Affairs Schedule of Rating Disabilities (VASRD) and one of the following conditions is met:
 - (i) the disability was not noted at the time of the member's entrance on active duty (unless clear and unmistakable evidence demonstrates that the disability existed before the member's entrance on active duty and was not aggravated by active military service);
 - (ii) the disability is the proximate result of performing active duty;
 - (iii) the disability incurred in the line of duty in time of war or national emergency; or
 - (iv) the disability was incurred in the line of duty after September 14, 1978.

Under certain conditions generally similar to the above, members on active duty for 30 days or less or on inactive-duty training are also entitled to disability retired pay for disabilities incurred or aggravated in the line of duty.

In disability retirement, the member may elect to receive retired pay equal to either:

- (1) the accrued nondisability retirement benefit regardless of eligibility to retire; or
- (2) base pay multiplied by the rated percent of disability.

Except for members with more than 30 years of service, the benefit cannot be more than 75 percent of base pay. Only the excess of (1) over (2) is subject to federal income taxes if the member had service on or before September 24, 1975. If not a member of a uniformed service on September 24, 1975, disability retired pay is tax-exempt only for those disabilities that are combat or hazardous duty related. Base pay is equal to final basic pay if the retiree first became a member of a uniformed service before September 8, 1980; otherwise, base pay is equal to the average of the highest 36 months of basic pay.

Members whose disabilities may not be permanent are placed on a temporary-disability retired list and receive disability retirement pay just as if they were permanently disabled. However, they must be physically examined every 18 months for any change in disability. A final determination must be made within five years. The temporary disability pay is calculated like the permanent disability retired pay, except that it can be no less than 50 percent of base pay.

Members who elected the CSB/Redux retirement option, but who retire for disability, are not subject to the reduced CSB/Redux retired pay multiplier and are awarded retired pay based on the disability retired rules outlined above. However, such members continue to be subject to the reduced CPI (with age 62 restoral) as Career Status Bonus recipients.

Recent Congressional action has been directed to the care of disabled retirees and veterans. P.L. 110-181 established the Physical Disability Board of Review (PDBR). The PDBR has the authority to reexamine the files of veterans medically separated with ratings under 30 percent between September 11, 2001, and December 31, 2009, and potentially offer disability retirements. The PDBR is expected to review files for approximately 77,000 veterans.

As of September 2014, 108,000 disability retirees were receiving an annualized retired pay entitlement totaling \$1.5 billion. Included in this number are a reported 1,862 disability retirees who elected CSB/Redux.

Reserve Retirement

Members of the reserves may retire after 20 qualifying years of creditable service. However, reserve retired pay is not payable until age 60 unless the member performs certain types of active duty or active service subsequent to the enactment of NDAA 2008 (P.L. 110-181). In these cases, retirement eligibility age is reduced below 60 by three months for every 90 days of service. However, the age cannot be reduced below 50, and eligibility for subsidized retiree health benefits remains at age 60 even if the eligibility age for retired pay is reduced.

Retired pay is computed as base pay times 2.5 percent times years of service. If the reservist was first a member of a uniformed service before September 8, 1980, base pay is defined as the active duty basic pay in effect for the retiree's grade and years of service at the time that retired pay begins. If the reservist first became a member of the armed services on or after September 8, 1980, base pay is the average basic pay for the member's grade in the highest 36 months computed as if he/she was on active duty for the entire period preceding age 60. The years of service are determined by using a point system, where 360 points convert to a year of

service. Typically, one point is awarded for one day of active duty service (e.g. active duty training) or one inactive duty training (IDT) drill attendance. Reservists often perform two IDT periods in one day thereby receiving two retirement points per day. In addition, 15 points are awarded for completion of one year's membership in a reserve component. A creditable year of service is one in which the member earned at least 50 points. A member generally cannot retire with less than 20 creditable years, although points earned in non-creditable years are used in the retirement calculation. Beginning with years of service that include October 30, 2007, IDT points are limited in any year to no more than 130. Lesser limitations have applied in the past.

As of September 2014, 390,000 reserve retirees were receiving an annualized retired pay entitlement totaling \$5.9 billion.

Survivor Benefits

Legislation originating in 1953 provided optional survivor benefits. It was later referred to as the Retired Servicemen's Family Protection Plan (RSFPP). The plan proved to be expensive to the participants and inadequate since the survivor annuities were never adjusted for inflation and could not be more than 50 percent of retired pay. RSFPP was designed to be self-supporting in the sense that the present value of the reductions to retired pay equaled the present value of the survivor annuities.

On September 21, 1972, RSFPP was replaced by the Survivor Benefit Plan (SBP) for new retirees. RSFPP still covers those servicemen retired before 1972 who did not convert to the new plan or who retained RSFPP in conjunction with SBP. RSFPP continues to pay survivor annuities.

Retired pay is reduced, before taxes, for the member's cost of SBP. Total SBP costs are shared by the government and the retiree, so the reductions in retired pay are only a portion of the total cost of the SBP program.

The SBP survivor annuity is 55 percent of the member's base amount. The base amount is elected by the member, but cannot be less than \$300 or more than the member's full gross monthly retired pay, with one exception. If the member elects CSB/Redux and is subject to a penalty for service under 30 years in the calculation of retired pay, the maximum base amount is equal to the full retired pay without the penalty. However, the annuity for a survivor of a CSB/Redux retiree is subject to the reduced CPI.

When the plan started in 1972, benefits for those 62 and older were reduced by the amount of Social Security for which the survivor would be eligible based on the member's military pay. In 1985, that reduction formula was changed so all annuitants 62 and over received a reduced flat rate of 35 percent of the member's base. Beginning October 1, 2005, the age 62 reduced rate was phased out in 5 percent increments. On April 1, 2008, the survivor benefit reduction at age 62 was fully eliminated and the rate of 55 percent of the member's elected base became standard for all survivors, regardless of age.

During FY 1987, SBP's treatment of survivor remarriages changed. Prior to the change, a surviving spouse remarrying before age 60 had the survivor annuity suspended. The change lowered the age to 55. If the remarriage ends in divorce or death, the annuity is reinstated.

An active or reserve member who died in the line of duty on or after September 10, 2001, is generally assumed to have retired with full disability on the day they died and to have elected full SBP coverage for spouses, former spouses, and/or children. Insurable interest elections may be applicable in some cases. These benefits have been improved and expanded over the history of the program.

The surviving spouse (or dependent children, if there is no surviving spouse or if the spouse subsequently dies) of a reservist who dies in the line of duty while performing IDT service is entitled to an SBP annuity based on the reservist's years of service.

SBP annuities generally are reduced by any VA survivor benefits (Dependency and Indemnity Compensation (DIC)), and all premiums relating to the reductions are returned to the survivor. The FY 2008 NDAA enacted, and the Family Smoking Prevention and Tobacco Control Act of 2009 (P.L. 111-31) revised, a temporary Special Survivor Indemnity Allowance (SSIA) that pays a monthly amount (\$50 in FY 2009 grading up to \$310 in FY 2017) to survivors with a DIC offset. The authority for the allowance ends in 2017.

The relationship between SBP and DIC has been the subject of litigation in the U.S. Court of Appeals. As a result of the "Sharp Case" ruling, the SBP benefit of survivors with entitlement to both DIC and SBP who remarry after age 57 is not reduced by DIC benefits received.

As with retired pay, SBP annuities and premiums are increased annually with cost-of-living adjustments (COLAs). These COLAs are either full or partial CPI increases, depending on the benefit formula covering the member. If a member who elected the CSB/Redux retirement option dies before age 62, the survivor is subject to partial COLAs and his/her annuity is increased on what would have been the member's 62nd birthday to the amount that would have been payable had full COLAs been in effect. Partial COLAs continue annually thereafter. Similarly, survivors of BBA2013 retirees who died before age 62 receive COLAs consistent with what the member would have received based on his/her age.

For reserve retirees, the retired pay reductions applicable under SBP apply for survivor coverage after a reservist turns 60 (or earlier if they have certain active service) and begins to receive retired pay. Reserve Component Survivor Benefit Program (RCSBP) provides annuities to survivors of reservists who die before age 60 (or earlier if they have certain active service), provided they attained 20 years of qualified service and elected to participate in the program (or were within their 90-day election window after receiving their "20-year letter"). However, if the death occurs either on active or inactive duty as described above, the survivor receives an annuity under SBP. The added cost of RCSBP coverage is borne completely by reservists through deductions from future retired pay.

Beginning October 1, 2008, a paid-up provision eliminated the reduction in retired pay for premiums for SBP and RSFPP coverage for participants age 70 or older whose retired pay has been reduced for at least 360 months.

On June 26, 2013, the U.S. Supreme Court ruled to overturn the Defense of Marriage Act (DOMA). While not a change to Title 10 U.S. military benefits per se, the ruling has the effect of allowing legal spouses of same-sex marriages to be eligible to receive SBP benefits.

As of September 2014, 291,000 survivors of military members were receiving an annualized annuity entitlement totaling \$3.8 billion.

Temporary Early Retirement Authority (TERA)

The FY 1993 NDAA (P.L. 102-484) granted temporary authority for the military services to offer early retirements to members with more than 15 but less than 20 years of service. The retired pay was calculated in the usual way except that there was a reduction of 1 percent for every year below 20 years of service. Part or all of this reduction can be restored at age 62 if the retired member works in a qualified public service job during the period from the date of retirement to the date on which the retiree would have completed 20 years of service. Unlike members who leave military service before 20 years with voluntary separation incentives or special separation benefits, these early retirees are generally treated like regular military retirees for the purposes of other retirement benefits. This authority originally expired on September 1, 2002.

The FY 2012 NDAA (P.L. 112-81) reinstated TERA, from January 2012 through December 2018, but without the qualified public service provision.

As of September 2014, 63,000 TERA retirees were receiving an annualized retired pay entitlement totaling \$1.1 billion.

Cost-of-Living Increases

All nondisability retirement, disability retirement, and most survivor annuities are adjusted annually for inflation. Cost-of-living adjustments (COLAs) are automatically scheduled to occur every 12 months, on December 1st, to be reflected in checks issued at the beginning of January.

The "full" COLA effective December 1 is computed by calculating the percentage increase in the average CPI of the third quarter of the prior calendar year to the third quarter of the current calendar year. The increase is based on the Urban Wage Earner and Clerical Worker Consumer Price Index (CPI-W) and is rounded to the nearest tenth of one percent. Recent retirees/annuitants receive a prorated COLA depending on their date of retirement/eligibility.

The benefits of retirees (and most survivors) are increased annually with the full COLA, except for those first entering a uniformed service on or after August 1, 1986, who elect CSB/Redux. Their benefits are increased annually with a partial COLA equal to the full COLA

minus 1 percent (except if the full COLA is less than or equal to 1 percent). A one-time restoral is given to a partial COLA recipient on the first day of the month after the retiree's 62nd birthday. At this time, retired pay (or the survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full COLAs been in effect. Annual partial COLAs continue after this restoral.

The Bipartisan Budget Act of 2013 (Public Law 113-67, or BBA2013), as amended, lowers the COLA by one percent (e.g., 2% instead of 3%) for working-age (pre-age 62), non-disabled military retirees entering on or after January 1, 2016. Full COLAs are restored at age 62 and full COLAs are granted thereafter. Subsequent legislation exempted disabled retirees and their survivors, and survivors of members who die on active duty. Members who enter on or after January 1, 2016 who elect CSB/Redux are subject to the COLA provisions described in the previous paragraph. Note that the FY 2016 NDAA repeals BBA2013 COLA reductions and ends the CSB/Redux option for new retirees on December 31, 2017.

Relationship with Veterans Administration Benefits

The Department of Veterans Affairs (VA) provides compensation for Service-connected and certain non-Service-connected disabilities. These VA benefits can be in place of or in combination with DoD retired pay, but through December 31, 2003, were not fully additive. Since VA benefits are exempt from federal income taxes, it is often to the advantage of a member to elect them. Through 2003, retired pay earned from DoD for military service was offset by any payment received from VA for a VA-rated disability. Beginning with the FY 2004 NDAA (P.L. 108-136), a series of legislation has been enacted that increasingly reduces or eliminates the offset to military retired pay due to receipt of VA disability compensation. Members with a combined VA disability rating of 50% or greater who have at least 20 years of service will have their offset eliminated under the Concurrent Retirement and Disability Pay (CRDP) program. The CRDP program has a ten-year phase-in schedule that began in 2004; however, the offset is already fully eliminated for members whose disabilities are rated total or make the individual unemployable. Members whose disability meets certain combat-related criteria can elect to receive payments against the offset under the Combat Related Special Compensation (CRSC) program. Under CRSC, members are not subject to a phase-in schedule, are not required to have at least 20 years of service (per P.L. 110-181), and are not required to have at least a 50% VA disability rating. Although CRSC amounts are calculated based on retired pay lost due to offset and are paid from the Military Retirement Fund, CRSC is not technically considered retired pay. CRSC payments are tax exempt. A member may not participate in both the CRDP and CRSC programs simultaneously, but may change from one to the other during an annual "open season."

VA benefits also offset (or reduce) survivor pay through the Dependency and Indemnity Compensation (DIC) program. DIC benefits are payable to survivors of veterans who die from Service-connected causes. Although SBP annuities are generally reduced by the amount of any DIC benefit, all SBP premiums relating to the reduction in benefits are returned to the survivor. The FY 2008 NDAA enacted, and the Family Smoking Prevention and Tobacco Control Act of 2009 (P.L. 111-31) revised, a temporary Special Survivor Indemnity Allowance (SSIA) that pays a monthly amount (\$50 in FY 2009 grading up to \$310 in FY 2017) to survivors with a DIC

offset; the authority for the allowance ends in 2017. As a result of the "Sharp Case" ruling, the SBP benefit of widows with entitlement to both DIC and SBP who remarry after age 57 is not reduced by DIC benefits received.

As of September 2014, there were 454,000 CRDP members and 87,000 CRSC members. These members were paid an additional monthly amount of \$666 million and \$87 million, respectively. As of September 2014, there were 64,000 survivors receiving annualized SSIA benefits of \$114 million.

Interrelationship with Other Federal Service

For military retirement purposes, no credit is given for other federal service, except where cross-service transferability is allowed. Military service is generally creditable toward the federal civilian retirement systems if military retired pay is waived. However, a deposit (equal to a percentage of post-1956 basic pay) must be made to the Civil Service Retirement and Disability Fund in order to receive credit. Military service is not generally creditable under both systems (but is for reservists and certain disability retirees). Military retirees may qualify separately for Civil Service retirement and receive concurrent pay from both systems.

Relationship of Retired Pay to Military Compensation

Basic pay is the only element of military compensation upon which non-disability retired pay is based and entitlement is determined. Basic pay is the principal element of military compensation that all members receive, but it is not representative of salary levels in the public and private sectors for comparative purposes. Reasonable comparisons can be made to regular military compensation (RMC). RMC is the sum of (1) basic pay, (2) the housing allowance, which varies by grade, location, and dependency status, (3) the subsistence allowance and, (4) the tax advantages accruing to the housing and subsistence allowances because they are not subject to federal income tax. Basic pay represents approximately 69 percent of RMC for all retirement eligible members. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Consequently, a member retired with 20-years of service and entitled to 50 percent of basic pay, only receives 33 percent of RMC. For a 30-year retiree, basic pay is approximately 72 percent of RMC and such member would be entitled to 75 percent of basic pay or 54 percent of RMC. P.L. 109-364 allows certain members, retired since January 1, 2007, with greater than 30 years of service to retire with entitlements exceeding 75 percent of basic pay. These relationships should be considered when military retired pay is compared to compensation under other retirement systems.

Social Security Benefits

Many military members and their families receive monthly benefits indexed to the CPI from Social Security. As full participants in the Social Security system, military personnel are in general entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. Details concerning the benefits are covered in other publications.

Beginning in 1946, Congress enacted a series of amendments to the Social Security Act that extended some benefits to military personnel and their survivors. These "gratuitous" benefits were reimbursed out of the general fund of the U.S. Treasury. The Servicemen's and Veterans' Survivor Benefits Act brought members of the military into the contributory Social Security system effective January 1, 1957.

For the Old Age, Survivors, and Disability Insurance (OASDI) program, military members must contribute the employee portion of the OASDI payroll tax, with the federal government contributing the matching employer contribution. Only the basic pay of a military member constitutes wages for Social Security purposes. One feature of OASDI unique to military personnel grants a noncontributory wage credit of (i) \$300 for each quarter between 1956 and 1978 in which such personnel received military wages and (ii) up to \$1,200 per year after 1977 (\$100 of credit for each \$300 of wages up to a maximum credit of \$1,200). The purpose of this credit is to take into account elements of compensation such as quarters and subsistence not included in wages for Social Security benefit calculation purposes. Under the 1983 Social Security amendments, the cost of the additional benefits resulting from the noncontributory wage credits for past service was met by a lump sum payment from general revenues, while the cost for future service will be met by payment of combined employeremployee tax on such credits as the service occurs. Payments for these wage credits ended in 2002.

Members of the military are also required to pay the Hospital Insurance (HI) payroll tax, with the federal government contributing the matching employer contribution. Medicare eligibility occurs at age 65, or earlier if the employee is disabled.

Performance Measures

During FY 2014, the Fund made monthly disbursements to approximately 2.3 million retirees and survivors.

There are many ways to measure the funding progress and performance of a pension plan. Table A-1 depicts a few common measures, specifically 1) Percent Funded, 2) Asset-to-Annuitant Liability Ratio, and 3) Effective Fund Yield. The table footnotes show the associated derivation of each performance measure. Note that for a variety of reasons including investment and other constraints, the Fund's results for these "performance measures" can not be reasonably compared to many other pension systems.

TABLE A-1 MILITARY RETIREMENT FUND PERFORMANCE MEASURES (\$ in billions)

End of Fiscal Year	Accrued Liability (1)	Assets (2)	Annuitant Liability On Roll (3)	Unfunded Accrued Liability (4)	Percent Funded (5)	Asset-to-Annuitant Liability Ratio (6)	Fund Effective Yield (7)
1984	\$528.7	\$0.0	\$310.0	\$528.7	0.0%		
1985	551.5	11.8	322.7	539.7	2.1	3.7%	14.3%
1986	566.2	24.6	321.4	541.6	4.3	7.7	11.8
1987	585.2	38.9	326.3	546.3	6.6	11.9	11.0
1988	551.8	53.4	329.4	498.4	9.7	16.2	10.5
1989	580.3	67.6	345.8	512.7	11.6	19.5	10.1
1990	612.9	80.4	367.5	532.5	13.1	21.9	9.9
1991	604.2	93.7	372.9	510.5	15.5	25.1	9.8
1992	619.0	106.1	392.7	512.9	17.1	27.0	9.5
1993	629.9	115.9	409.3	514.0	18.4	28.3	9.1
1994	615.6	124.2	409.9	491.4	20.2	30.3	8.7
1995	631.8	131.0	431.3	500.8	20.7	30.4	8.6
1996	625.8	135.3	432.2	490.5	21.6	31.3	8.6
1997	639.2	143.3	444.9	495.9	22.4	32.2	8.5
1998	649.4	149.9	452.9	499.5	23.1	33.1	8.4
4000		4.50		#04. a			
1999	657.2	156.0	442.7	501.2	23.7	35.2	8.1
2000	682.6	162.7	459.8	519.9	23.8	35.4	8.0
2001	708.8	169.2	487.3	539.6	23.9	34.7	8.0
2002	721.6	176.5	467.2	545.1	24.5	37.8	7.2
2003	810.9	182.6	519.8	628.3	22.5	35.1	5.5
2004	854.1	188.0	556.3	666.1	22.0	33.8	5.4
2005	900.6	197.9	592.2	702.7	22.0	33.4	5.5
2006	973.7	208.4	636.3	765.3	21.4	32.8	5.9
2007	1,042.3	218.2	677.3	824.1	20.9	32.2	4.7
2008	1,157.3	253.1	750.6	904.2	21.9	33.7	6.2
2009	1,186.9	278.4	751.8	908.5	23.5	37.0	1.0
2010	1,225.2	321.7	768.0	903.5	26.3	41.9	3.2
2010	1,273.3	376.1	807.3	897.2	29.5	46.6	4.9
2011	1,361.5	428.0	854.6	933.5	31.4	50.1	2.9
2012	1,368.6	483.5	869.5	885.1	35.3	55.6	3.1
2013	1,300.0	403.3	009.5	003.1	33.3	33.0	3.1
2014	1,412.8	545.0	911.3	867.8	38.6	59.8	3.2

NOTES:
(1) From Table 7, Item 3 in main text.
(2) From Table 7, Item 4 in main text.
(3) From Table 7, Item 1.a in main text.

^{(4) = (1) - (2)}

^{(4) = (1) (2)} $(5) = (2) / (1) \times 100$ $(6) = (2) / (3) \times 100$

⁽⁷⁾ Discussed in Appendix D.

APPENDIX B

THE MILITARY RETIREMENT SYSTEM: HISTORY

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THE MILITARY RETIREMENT SYSTEM: HISTORY¹

The history of the Uniformed Services Military Retirement System in the United States extends back to the early days of the country. The history detailed in this appendix provides the user with a useful, yet robust, context when evaluating the status of the current system. The extensive legislative history has been an interplay of the separate retired pay plan motivations. When available, the Public Law (P.L.) reference is provided. Over the course of its history, the Military Retirement System has been scrutinized by numerous committees, commissions, and groups. Since the end of World War II, a number of military compensation studies have been conducted under the general sponsorship of the Department of Defense, the President, and Congress, including: Hook, Strauss, Cordiner, Gorham/Randall, Quadrennial Review of Military Compensation, Gates, Military Compensation and Retirement Modernization Commission, etc. These studies continue to the present day – see *Blended Retirement System* (BRS). Much discussion typically occurs as a result of the study findings. It should be noted that while there may be superficial resemblance between the Military Retirement System and other retirement systems, there exist substantial differences, including that of the federal civil servants. Primarily, retired members are subject to active duty recall.

History of Retired Pay – Active Duty and Disability

The legislative history of the nondisability (regular service) and disability retired pay have been a collaborative effort of lawmakers. The two programs are highly correlated given the possible end states of a regular service career. Before discussing the regular service retired pay history, below are the motivations driving the two distinct retirement types:

1) The principal motivations guiding the <u>nondisability</u> retired pay evolution of the Military Retirement System have been to ensure that (1) continued service in the armed forces is competitive with the alternatives; (2) promotion opportunities are kept open for young and able members; (3) some measure of economic security is made available to members after retirement from a military career; (4) a pool of experienced personnel is available for recall in times of war or national emergency. Much of the history to be discussed focuses on officers. The legislative history for enlisted personnel is much shorter. The objectives can be achieved for the enlisted force by an administrative policy of "judicious non-acceptance of reenlistments."

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Much of the information in this appendix can be found in *Military Compensation Background Papers*, Seventh Edition (November 2011), Department of Defense – Under Secretary of Defense for Personnel and Readiness. For a more in-depth discussion of the early history of military pensions, refer to *History of Military Pension Legislation in the United States*, William H. Glasson, New York, N.Y. 1900, Digitized by Google.

2) The guiding motivation behind <u>disability</u> retired pay is to authorize continuing payments to members separated from active service due to physical disability causes in service for their country. Members should not be left to cope with the effects of these disabilities on their own. A measure of economic security will be provided for duties exposing members to wartime hazards and career military service. Early reports showed rationale for separation other than physical disability as well: "An officer may possess a strong mind and a robust frame, yet, if his moral perception of right or wrong be so blunted and debased as to render him unreliable, he could hardly be ranked as the capable officer."

Provisions for the maintenance of disabled military members date to colonial days. Not surprisingly, the English pension law is a precursor to the American colonial pension legislation. The pilgrims at Plymouth provided in 1636 that any man sent forth as a soldier and returned maimed should be maintained by the colony during his life. In order to obtain enlistments in military expeditions against the Indians the colonies promised to care for those who were disabled and had no means of earning a livelihood as well as providing aid for the indigent families of those fallen in conflict. Some of these precedents were continued in the first national pension law of August 26, 1776, which promised half pay for life, or during disability, to the disabled. After the Revolutionary War, a full disability pension for a noncommissioned officer or private soldier was fixed at five dollars per month, with commissioned officers being paid at one-half of their monthly pay. Initially, the States administered disability pensions. However, in 1790, the Secretary of War became the principal pension administrator. In 1805, disability pensions were extended to those who received wounds in military service who subsequently became disabled.

Pensions based on service by itself were more controversial. Payments of half pay for life had been promised in 1780 by Congress for officers who served to the end of the War. However, the resulting claims were initially settled for less than full value and with a considerable amount of controversy. With the number of veterans declining and the treasury increasing, Congress became more generous. In 1818, an act was passed providing relief to Revolutionary War veterans in need. By 1832, it became full pay for life, regardless of need. In 1836, widows were included. This same pattern was followed for Service pensions for subsequent wars, with each war treated separately.

In 1849, the Bureau of Pensions was transferred to the newly established Department of the Interior, where it was to remain until the Veterans Administration (VA) was created in 1930. In 1855, authorization was given for involuntary separation with partial pay of Navy officers adjudged incapable, but not necessarily disabled. The outbreak of the Civil War brought further changes when it became necessary to retire older officers no longer fit for field duty. The vehicle was the act of August 3, 1861, the first major nondisability retirement act, which provided for the voluntary retirement of regular officers of all branches of Service after 40 years of duty, at the discretion of the President. Subsequent acts in 1861 and 1862 provided for involuntary retirements for age or years of service.

The 1861 act also established a military disability retirement system that covered the regular officers of all branches of Service. Army and Marine Corps officers were to be paid an amount equal to their "pay proper" plus four rations. Navy officers were paid slightly more. The act of March 2, 1867, authorized disability retirement for enlisted personnel of the Navy and Marine Corps.

Congress established two enduring retirement principles while reducing forces to a peacetime basis in 1870. The first permitted voluntary retirement of officers after 30 years of service upon approval by the President, and the second eliminated the ration commutation by fixing retired pay at 75 percent of the officer's pay. The 75 percent applied to Army and Marine Corps officers, both disabled and nondisabled, and was extended to the Navy in 1873.

In 1885, the first nondisability retirement law for Army and Marine Corps enlistees was enacted. Paralleling the officer retirement laws, it provided for voluntary retirement at 30 years of service with 75 percent of pay of the grade in which retired, plus an allowance in lieu of fuel, quarters, and food. The law was extended to the Navy in 1899.

By the middle of World War I, the limit on the number of officers who could be placed on the retired list was causing stagnating promotion in the Navy. To alleviate the problem, Congress established selection boards for promotion to Rear Admiral, Captain, and Commanders on the basis of age-in-grade in 1916 (P.L. 64-241). Service-in-grade replaced age-in-grade in 1926 (P.L. 69-413). Those officers not selected for promotion were retired at 2 ½ percent of pay per year of service, not to exceed 75 percent of pay. This was the first recognition of length of service as well as grade in the computation of retired pay.

The act of 1916 (P.L. 64-241) also created the Fleet Naval Reserve, to provide a pool of experienced personnel who could be recalled to active duty in an emergency. While technically different than retirement, the practical effect was that it was possible for enlistees of the Navy and Marine Corps to "retire" with as little as 16 years of service (raised to 20 in 1925) and become entitled to "retainer pay."

By 1938 (P.L. 75-706), the Navy was again experiencing stagnating promotion caused by the large influx of officers throughout World War I. Almost all of these officers were in the same age and years of service groups. To remedy the situation, Congress extended the selection board process to all grades above Lieutenant (junior grade); set limits on years of service for Lieutenant Commanders through Captains; and provided for voluntary retirement at 20 years of service at the discretion of the President.

Following World War II, allegations of unfairness, inequity, and inefficiency in the existing disability retirement system became extensive. A new system for disability retirement was created by the Career Compensation Act of 1949 (P.L. 81-351). Under this system, all disabilities had to be rated under the standard schedule of rating disabilities in use by the VA, and the resultant ratings became a factor in disability retired pay entitlement and taxability. The new system covered officer and enlisted personnel of both the regular and reserve components, and it authorized temporary as well as permanent disability retirements. The disability

retirement system remains basically unchanged from the way it was enacted in 1949. Much legislation has been passed recently, as well as additional process improvements, in an attempt to modernize the disability system.

Meanwhile, the Officer Personnel Act of 1947 (P.L. 80-381) brought the Army and Air Force under a selection process similar to the Navy system. It also provided that those officers who failed promotion and were not eligible to retire would receive severance pay of two months per year of service, but not exceeding two years' pay.

Standardized nondisability retirement laws for all Services were brought about by the Army and Air Force Vitalization and Retirement Equalization Act of 1948 (P.L. 80-810). The act established 20 years as the minimum requirement for voluntary retirement, thereby placing the Army and Air Force on a par with the Navy. It also provided for the removal of substandard officers with severance pay equal to one month's pay per year of service, but not exceeding one year's pay. This law resulted, for the first time in history, in uniform voluntary retirement authority among the officers of all branches of service.

P.L. 96-513 changed the retired pay formula for persons who first became a service member after September 7, 1980. For this group, the 2½ percent times years of service is multiplied by the average of the highest 36 months of pay, rather than by final pay. This is sometimes referred to as the High-3 (HI-3) formula, where the highest 36 months of pay generally occurs within the highest 3 years of average annual pay. This first major change to retired pay computation since 1948 was endorsed in findings by various committees and commissions.

P.L. 99-348, enacted July 1, 1986, made extensive changes in retired pay formula for persons entering service after July 31, 1986. These persons are credited with 2 percent for each of the first twenty years of service, 3 ½ percent for each of the next 10 years, and 2 ½ percent thereafter. At the member's age 62, the annuity is recomputed to equal the annuity that would have been in effect if a level 2 ½ percent had been used for each year of service. In addition, the cost-of-living adjustment for this group no longer keeps up with inflation, as described later. This is referred to as the Redux benefit formula.

P.L. 106-65, enacted October 1, 1999, enhanced benefits for military members previously covered by the Redux benefit formula (those who entered service on or after August 1, 1986) by converting these members to the HI-3 formula. At the 15 year-of-service mark, these (full-time) members now have the choice of: (1) remaining in HI-3, or (2) electing the Career Status Bonus, which is not paid out of the Military Retirement Fund, and converting to the Redux benefit formula. Those who elect the bonus must commit to remaining continuously in service until completing 20 years or forfeit a portion of the \$30,000. Part-time reservists previously covered by Redux do not have the option of electing the bonus, and so remain under the HI-3 benefit formula. This is referred to as the Career Status Bonus (CSB)/Redux benefit formula. The three different retirement systems currently in effect for members of the uniformed services are summarized in Table B-1.

P.L. 108-136, enacted November 23, 2003, provides a phase-out of the offset to military retired pay due to receipt of VA disability compensation for members whose combined disability rating is 50% or greater, effective January 1, 2004. Members retired under disability provisions must have at least 20 years of service. P.L. 108-136 also expands eligibility under the Combat Related Special Compensation program to include qualified retirees at any combined percentage rating for certain combat-related disabilities compensated by the VA. Through 2003, retired pay earned from DoD for military service was offset by any payment received from Veterans Affairs for a VA-rated disability. These VA benefits were in place of or in combination with DoD retired pay but were not fully additive. Thus the law is commonly referred to as Concurrent Receipt.

Subsequent to P.L. 108-136, a series of legislation has been enacted that increasingly reduces or eliminates the offset to military retired pay due to receipt of VA disability compensation. This is described further in Appendix A.

P.L. 109-364, enacted October 17, 2006, eliminated the 75 percent multiplier cap for nondisability retirements exceeding 30 years of service for members retiring after December 31, 2006, and P.L. 111-383, enacted January 7, 2011, removed the cap for disability retirements after the date of enactment. A member can now retire with a retired pay multiplier greater than 100 percent if their years of service exceed 40 years. The various percentage multipliers by year of service and benefit system are shown in Table B-2. P.L. 109-364 also removed a reduction to the rate of basic pay used in the computation of retired pay for general and flag officers (those with pay grades of O-7 through O-10) retiring after September 30, 2006.

P.L. 113-67 (commonly refered to as the *Bipartisan Budget Act of 2013*), enacted December 26, 2013, reduces the annual cost-of-living adjustment (COLA) by one percent (e.g., 2% instead of 3%) for "working-age" (i.e., members younger than age 62), non-disabled military retirees, with restoral at age 62 and full COLA thereafter. The changes apply only to those entering military service on or after January 1, 2014 (although those entering on or after that date who elect CSB/Redux are covered by the COLA provisions for CSB/Redux electors). Subsequent legislation exempts medically disabled retirees and their survivors, as well as survivors of members who die on active duty, from the COLA reduction enacted in P.L. 113-67. P.L. 113-291 amended the effective date of the legislative provision, applying only to those entering military service on or after January 1, 2016.

History of Retired Pay – Reserve Duty

The motivation behind the reserve duty retirement (non-regular service) is to establish a nondisability retirement system to authorize retired pay for service in the reserve components. This provides an incentive for qualified personnel to retain membership and continue training in these components, providing a pool of skilled, trained, and readily available manpower to assist active duty forces in times of national emergency.

Title III of the Army and Air Force Vitalization and Retirement Equalization Act of 1948 (P.L. 80-810) created a nondisability retirement program for reserve personnel. The above motivation was explained as part of the House Report accompanying the legislation. The reserve retirement system remained basically unchanged from the original 1948 legislation until 1993. Those modifications made over that time were more corrective than substantive.

The National Defense Authorization Act for Fiscal Year 1993 (P.L. 102-484) adopted two provisions intended to induce Selected Reserves members to apply for transfer to the retired reserve through temporary special retirement mechanisms. Subsequent legislation authorizes further downsizing of the military during the mid-1990's, which was extended until October 1, 2001.

P.L. 107-314 permanently reduced the required reserve service eligibility years for retired pay from eight years to six years. This law also authorized an additional 10 percent in retired pay, not to exceed 75 percent, for enlisted members (active or reserve) credited with extraordinary heroism in the line of duty during their career.

P.L. 110-181, enacted January 28, 2008, reduces the retirement age for a reserve retirement below age 60 by three months for each aggregate of 90 days of certain active service performed (after the date of enactment) in any fiscal year with a limit of 10 years. Eligibility for subsidized retiree health benefits remains at age 60 even if the eligibility age for retired pay is reduced.

Adjustments - Cost-of-Living

Cost-of-living adjustments provide a mechanism for adjusting retired pay entitlements to compensate for the effects of inflation. The ideal system is one that protects the initial value of pay to insure that members who retire from the military do not have the purchasing power of their pay eroded by inflation.

Prior to 1958, retired pay was generally increased in direct proportion to changes in active duty pay. The practice was discontinued with the act of May 1958 (P.L. 85-422), when it was realized that a single 6 percent cost-of-living increase would cost only \$35 million, as opposed to \$65 million for linking the retired pay to active duty pay. The 6 percent approximated the increase in the cost of living since 1955 when retired pay was last increased. In 1963, a permanent system of increasing retired pay (P.L. 88-132) based on a formula geared to increases in the cost-of-living was adopted. In 1965, the adjustment mechanism was modified slightly (P.L. 89-132). This system granted cost-of-living increases whenever the Consumer Price Index (CPI) went up at least 3 percent and remained up for three months. The benefit increase was equal to the percentage rise in the CPI. In 1969 (P.L. 91-179), an additional 1 percent was added to compensate for the fact that five months elapsed between the time that the index increased 3 percent and the time that benefits increased.

Effective March 1977, cost-of-living adjustments (COLAs) were scheduled to occur every six months, on March 1 and September 1. This would be reflected in checks issued those months and the additional 1 percent was eliminated (P.L. 94-440). The cost-of-living increase, effective March 1, was computed by calculating the percentage increase (adjusted to the nearest tenth of a percent) in the CPI from the previous June to the previous December. Similarly, the cost-of-living increase effective September 1 was obtained by calculating the percentage increase in the June CPI over the CPI from the previous December.

In August 1981 (P.L. 97-35), once-a-year cost-of-living increases were implemented by eliminating the September increase. Full annual cost-of-living increases were given in March of each year based on the percentage increase in the CPI between the two previous Decembers.

In August 1982, P.L. 97-253 created a temporary deviation to the calculation and timing of the cost-of-living increase. Consequently, in FY 1983, the increase was delayed until April and the full increase of 3.9 percent was given only to survivors, disabled persons and nondisabled persons over age 61. Nondisabled retirees under age 62 received 3.3 percent instead of 3.9 percent.

P.L. 98-270, enacted in April 1984, eliminated the FY 1984 increase and modified the permanent law. Under the modified system, the COLA equals the percentage increase in the average of the CPIs for July, August, and September over the averaged indexes for the same three months of the prior year. These increases become effective for entitlements earned in December. P.L. 98-369 directed that entitlements for a particular month should be paid at the beginning of the subsequent month rather than at the end of the month of entitlement and became effective with the December 1984 adjustment. P.L. 111-383 required amounts of retired and retainer pay (excluding survivor annuitant pay and Combat Related Special Compensation) due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues; unless the first falls on a non-business day, then the payment is made on the preceding business day.

P.L. 99-348, enacted July 1, 1986, changed the cost-of-living increase for members entering the service after July 31, 1986. Their retiree and survivor benefits are increased annually by the full cost-of-living adjustment minus 1 percent (except if the full adjustment is less than or equal to 1 percent). A one-time catch-up is given on the first day of the month after the *retiree's* 62nd birthday. At this time, the retiree benefit (or survivor benefit if the retiree is deceased) is increased to the amount that would have been payable had full adjustments been made. Annual partial increases continue after this catch-up. For persons entering the service prior to August 1, 1986, full COLAs are still applied to the retiree and survivor benefits. P.L. 106-65 called for full COLAs to be applied to the retiree and survivor benefits of post-July 31, 1986, entrants who decline the CSB/Redux and retire under the HI-3 benefit formula. Retired pay cost-of-living increases from 1958 to the present time are shown in Table B-3. Additional discussion regarding cost-of-living increases can be found in Appendix D.

P.L. 113-67 (*Bipartisan Budget Act of 2013*) reduces the annual COLA by one percent (e.g., 2% instead of 3%) for "working-age" (i.e., members younger than age 62), non-disabled

military retirees, with restoral at age 62 and full COLA thereafter. The changes apply only to those entering military service on or after January 1, 2014 (although those entering on or after that date who elect CSB/Redux are covered by the COLA provisions for CSB/Redux electors described in the previous paragraph). Subsequent legislation exempts medically disabled retirees and their survivors, as well as survivors of members who die on active duty, from the COLA reduction enacted in P.L. 113-67. P.L. 113-291 amended the effective date of the legislative provision, applying only to those entering military service on or after January 1, 2016.

Adjustments - Basic Pay

Basic pay scale increases are analogous to retired pay cost-of-living increases for the current active duty and drilling reserve population. These increases are typically credited and paid at the beginning of the calendar year. The annual basic pay scale increases are designed to establish a crude comparability with the private sector and American economy in general.

The Act of 1790 provided funds for "militia employed in the service of the United States" payable to "the troops of the United States." Although the components of the pay system, basic pay plus allowances, have changed throughout its history, the system itself has been remarkably enduring. However, the proliferation of special allowances has caused confusion and complexity surrounding compensation.

The Career Compensation Act of 1949 (P.L. 81-351) revamped the military compensation structure to provide pay that was equitable to personnel yet responsive to the needs of the United States in attracting and retaining the necessary personnel following World War II. The Uniformed Services Pay Act of 1958 (P.L. 85-422) was the beginning of regular basic pay adjustments intended to make personnel pay more competitive.

In the Act of 1967 (P.L. 90-207) Congress adopted new basic pay rate adjustment mechanisms. The adjustments were to be a "comparable increase" to the general schedule compensation for federal classified employees (Civil Service employees). This legislation resulted in a more systematic procedure for increasing basic pay rates as opposed to the prior methods which were solely dependent on Congressional discretion. The military-civilian pay adjustment remains loosely linked through present day.

The Department of Defense Authorization Act of 1981 (P.L. 96-342) granted personnel substantial basic pay adjustments with the intent of further convergence between military and civilian wages. The legislation also allowed the President greater flexibility in adjusting military compensation by allocating greater increases to "career" members. In the years that followed, Congress expressed dissatisfaction with the pay adjustment mechanisms shown in the military-civilian link. The Senate proposed linking military pay to the Employment Cost Index (ECI) as a method to correct the military-civilian pay inequity. This discussion continued for some years.

Beginning in 2000 (P.L. 106-65), legislative change responded to the military-civilian pay inequity by tying basic pay increases to the ECI plus an additional 0.5 percent for the five

years that follow (through FY 2006). After FY 2006, the increases are tied directly to ECI; however, covenants are embedded within the law which gives the President the authority to propose an alternate adjustment. Subsequent legislation used targeted basic pay scale increases to be granted for specific pay grades and ranks in order to meet the necessary retention and recruitment needs. Basic pay scale increases from 1958 to the present time are shown in Table B-4. Additional discussion regarding basic pay scale increases can be found in Appendix D.

Funding of Retirement Benefits

Prior to 1935, the Navy had a pension fund which provided payments to persons retired for disability whenever there was a sufficient amount in the fund. The income to the fund consisted of the government's share of the proceeds from the sale of enemy or pirate ships captured by the Navy, and from interest received on fund investments. This fund was abolished in 1935, and the Military Retirement System moved to an unfunded or "pay-as-you-go" basis. P.L. 98-94 (currently Chapter 74 of Title 10, U.S.C.), signed in September 1983, established a Military Retirement Fund starting October 1, 1984. Under this accrual accounting system, funds are allocated for the individual services via the Department of Defense annually by Congress. These funds are transferred to the Military Retirement Fund in an amount sufficient, along with the Treasury contributions resulting from P.L. 108-136, to cover the expected retirement costs associated with the current active duty force. This system helps to apprise all stakeholders of the total costs of manpower decisions made each year.

As explained by Congress (House Report No. 98-107 – Committee on Armed Services – p. 225), the reasons for adoption of the Department of Defense Military Retirement Fund were as follows:

"Most retirement plans in the private sector are funded, either partially or fully, and the trend--as a result of the Employee Retirement and Income Security Act (ERISA)--is toward full funding. Security of a retirement plan, *i.e.*, the probability that promised benefits will be paid, is generally related to the method of funding. Full funding provides greater security than partial funding.

Of course, the security of payments from the Federal government is not generally related to the method of funding. From the Federal government's perspective, the issue of funding is primarily a matter of timing. Should funds be raised by taxing and borrowing when the obligation becomes due, or should funds be set aside through taxing and borrowing when the obligation is incurred?"

This funding law stated that DoD will make normal cost payments into the Fund and the Treasury Department will make payments from general revenues to amortize the unfunded liability. P.L. 99-661, enacted in November 1986, mandated that two separate normal cost percentages (NCPs) be used to compute the normal cost payment of the Military Retirement System. One NCP is for active-duty personnel and full-time reservists and the second NCP is for drilling reservists (part-time). These normal cost payments are designed to be sufficient to pay for the future retirement benefits for a cohort of new entrants. The unfunded liability exists primarily because such payments were not made in the past, although deviations of actual compared to expected experience increase or decrease the unfunded liability over time.

P.L. 108-136, enacted November 2003, required the Department of Treasury to pay the normal cost arising from the increased benefits due to Concurrent Receipt at the beginning of each fiscal year. Beginning with FY 2005, Treasury includes the annual normal cost payment along with the unfunded liability payment in the October 1st contribution.

The original funding law also established an independent three-member DoD Retirement Board of Actuaries, appointed by the President (changed to the Secretary of Defense as part of the 2008 National Defense Authorization Act (P.L. 110-181)). House Report No. 98-107 – Committee on Armed Services – p. 227, states:

"Care must be exercised to minimize the ability to manipulate the interest rate. The committee recommends that an independent Board of Actuaries be established and that they, alone, be charged with the responsibility for determining the interest rate and other actuarial assumptions in accordance with generally accepted actuarial principles and practices."

The Board is required to approve methods and assumptions for determining the normal cost and unfunded liability; to review valuations of the Military Retirement System; to determine the method of amortizing unfunded liabilities; to annually report to the Secretary of Defense; and to report to the President and Congress on the status of the Fund not less than every four years. P.L. 110-181 renamed the Board the "DoD Board of Actuaries," and added oversight of other funds deemed to be necessary by the Secretary of Defense.

TABLE B-1

MILITARY RETIREMENT SYSTEM PROPERTIES

(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Benefit System	Final Pay	High-3 (HI-3)	Career Status Bonus (CSB)/Redux
Applies to Members Who:	First became member of a uniformed service <u>before</u> <u>September 8, 1980</u>	First became member of a uniformed service on or after September 8, 1980 and prior to August 1, 1986, and members joining after July 31, 1986 who elect not to accept the Career Status Bonus (CSB) at the 15-year anniversary	First became member of a uniformed service <u>on or after August 1, 1986</u> and elect to accept the Career Status Bonus (CSB) with additional 5-year service obligation
Retired Pay Computation Basis	Final basic pay rate	Highest 36 months of basic pay rate	Highest 36 months of basic pay rate
Multiplier	2.5% per year of service	2.5% per year of service	2.5% per year of service less 1% for each year of service less than 30 (restored at age 62)
Cost-of-Living Adjustment Mechanism	Full CPI-W	Full CPI-W	Full CPI-W minus 1% (one-time catch-up at age 62)
Additional Benefit			\$30,000 Career Status Bonus (CSB) payable at 15-year anniversary upon assumption of 5-year obligation to remain on continuous active duty

Notes: (1) P.L. 113-67 (commonly referred to as the 'Bipartisan Budget Act of 2013'), enacted December 26, 2013, reduces the annual COLA by one percent (e.g., 2% instead of 3%) for "working-age" (i.e., members younger than age 62), non-disabled military retirees, with restoral at age 62 and full COLA thereafter. The changes apply only to those entering military service on or after January 1, 2014, although those entering on or after that date who elect the CSB are covered by CSB/Redux COLA provisions. P.L. 113-291 amended the effective date of the legislative provision, applying only to those entering military service on or after January 1, 2016.

(2) Blended Retirement System (BRS) properties, enacted via the National Defense Authorization Act for FY 2016, are not described here.

TABLE B-2

MILITARY RETIREMENT SYSTEM MULTIPLIERS
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

Years of	Final Pay/HI-3	CSB/Redux	Multiplier
Service	Multiplier	Before Age 62	After Age 62
20	50.0 %	40.0 %	50.0 %
21	52.5	43.5	52.5
22	55.0	47.0	55.0
23	57.5	50.5	57.5
24	60.0	54.0	60.0
25	62.5	57.5	62.5
26	65.0	61.0	65.0
27	67.5	64.5	67.5
28	70.0	68.0	70.0
29	72.5	71.5	72.5
30	75.0	75.0	75.0
31	77.5	77.5	77.5
32	80.0	80.0	80.0
33	82.5	82.5	82.5
34	85.0	85.0	85.0
35	87.5	87.5	87.5
36	90.0	90.0	90.0
37	92.5	92.5	92.5
38	95.0	95.0	95.0
39	97.5	97.5	97.5
40	100.0	100.0	100.0
41	102.5	102.5	102.5
42	105.0	105.0	105.0
:	:	:	:

TABLE B-3

MILITARY RETIRED PAY COST-OF-LIVING INCREASES (JUNE 1958 TO PRESENT)

Date of Increase		Percentage Increase	Cumulative % From <u>Date of Increase</u>
6/1/58		6.0 %	788.6 %
10/1/63		5.0	738.3
9/1/65		4.4	698.4
12/1/66		3.7	664.7
4/1/68		3.9	637.5
2/1/69		4.0	609.8
11/1/69		5.3	582.5
8/1/70		5.6	548.1
6/1/71		4.5	513.8
7/1/72	one percent over	4.8	487.3
7/1/73	inflation was	6.1	460.4
1/1/74	added during	5.5	428.2
7/1/74	these years	6.3	400.7
1/1/75		7.3	371.0
8/1/75		5.1	339.0
3/1/76		5.4	317.7
3/1/77		4.8	296.3
9/1/77		4.3	278.1
3/1/78		2.4	262.5
9/1/78	twice-a-year	4.9	254.0
3/1/79	increases	3.9	237.5
9/1/79		6.9	224.8
3/1/80		6.0	203.9
9/1/80		7.7	186.7
3/1/81	once-a-year	4.4	166.2
3/1/82	increases	8.7	154.9
4/1/83	(Dec to Dec)	3.9 (1)	134.5
12/1/84		3.5 (2)	125.7
12/1/85		0.0 (3)	118.1
12/1/86	once-a-year	1.3	118.1
12/1/87	increases (3rd	4.2	115.3
12/1/88	qtr to 3rd qtr)	4.0	106.6
12/1/89		4.7	98.7
12/1/90		5.4	89.8
12/1/91		3.7	80.0
12/1/92		3.0	73.6
3/1/94		2.6 (4)	68.6
3/1/95		2.8 (5)	64.3
3/1/96		2.6 (6)	59.8
12/1/96		2.9	55.8
12/1/97 12/1/98		2.1 1.3	51.4 48.3
12/1/98		2.4	48.3 46.4
12/1/99		3.5	40.4 42.9
12/1/00		2.6	38.1
12/1/01		1.4	34.6
12/1/02		2.1	32.7
12/1/03		2.7	30.0
12/1/04		4.1	26.6
12/1/06		3.3	21.6
12/1/07		2.3	17.7
12/1/07		5.8	15.1
12/1/08		0.0	8.8
12/1/10		0.0	8.8
12/1/10		3.6	8.8
12/1/11		1.7	5.0
12/1/13		1.5	3.2
12/1/14		1.7	1.7
1,1,1,7		***	1.7

⁽¹⁾ Nondisabled retirees under age 62 received 3.3%.

⁽²⁾ Starting December 1984, entitlements earned in a particular month are paid at the beginning of the next month.

 $⁽³⁾ A cost-of-living \ adjustment \ of \ 3.1\%, scheduled \ for \ 12/1/85, was \ suspended \ as \ a \ consequence \ of \ P.L. \ 99-177.$

⁽⁴⁾ Disabled retirees and survivors received 2.6% on 12/1/93.

⁽⁵⁾ Disabled retirees and survivors received 2.8% on 12/1/94.

⁽⁶⁾ Disabled retirees and survivors received 2.6% on 12/1/95.

TABLE B-4

MILITARY BASIC PAY SCALE INCREASES
(JUNE 1958 TO PRESENT)

Date of Increase	Percentage Increase	Cumulative % From <u>Date of Increase</u>
6/1/58	8.3 %	1,307.8 %
10/1/63	14.2	1,199.9
9/1/64	2.3	1,038.3
9/1/65	10.4	1,012.7
7/1/66	3.2	907.9
10/1/67	5.6	876.6
7/1/68	6.9	824.8
7/1/69	12.6	765.1
1/1/70	8.1	668.3
1/1/71	7.9	610.8
11/14/71	11.6	558.7
1/1/72	7.2	490.3
10/1/72	6.7	450.6
10/1/73	6.2	416.0
10/1/74	5.5	385.9
10/1/75	5.0	360.6
10/1/76	3.6	338.6
10/1/77	6.2	323.4
10/1/78	5.5	298.7
10/1/79	7.0	277.9
10/1/80	11.7	253.2
10/1/81	14.3 (1)	216.2
10/1/82	4.0 (2)	176.6
1/1/84	4.0 (2)	166.0
1/1/85	4.0	155.8
10/1/85	3.0	145.9
1/1/87	3.0	138.8
1/1/88	2.0	131.8
1/1/89	4.1	127.3
1/1/90	3.6	118.3
1/1/90	4.1	110.7
1/1/91	4.2	102.4
1/1/93	3.7	94.3
1/1/94	2.2	87.3
1/1/94	2.6	83.3
1/1/96	2.4	78.7
1/1/97	3.0	74.5
1/1/98	2.8	69.4
1/1/98	3.6	64.8
1/1/00	4.8 (3)	59.0
1/1/00	3.7 (3)	51.8
1/1/01 1/1/02	4.6 (3)	46.3
1/1/02	4.1 (3)	39.9
1/1/03	3.7 (3)	34.4
1/1/04	3.7 (3)	29.6
1/1/05	3.1	25.2
1/1/07 1/1/08	2.2 (3) 3.5	21.5 18.8
1/1/08 1/1/09	3.5 3.9	18.8 14.8
1/1/10	3.4	14.8
	3.4 1.4	
1/1/11		6.9
1/1/12	1.6	5.4
1/1/13	1.7	3.7
1/1/14	1.0	2.0
1/1/15	1.0 (4)	1.0

⁽¹⁾ Basic pay increases for enlisted personnel ranged from 10% for E-1; 10.7% for E-2, E-3; 13% for E-4; 16.5% for E-5, E-6; and 17% for E-7, E-8, E-9. For officers, the increase was 14.3%.

⁽²⁾ Except for E-1 with less than 4 months service.

⁽³⁾ The increases do not include additional targeted pay increases.

⁽⁴⁾ Excludes General and Flag Officers (O-7 through O-10), who did not receive a pay increase.

APPENDIX C

VALUATION DATA

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All DoD Retired	86
DoD Survivor	88

VALUATION DATA NOTES

The following are relevant notes to the valuation data displayed in this appendix:

- These population- and pay-related data represent the appropriate beginning counts ("inputs") to Closed Group and Open Group projections.
- Valuation input data were extracted from files maintained by the Defense Manpower Data Center (DMDC). Data on individual retirees and survivors came from official files submitted by the Defense Finance and Accounting Service (DFAS). Active data were obtained from the Active Duty Military Personnel (ADMP) Master File, and reserve data were obtained from the Reserve Component Common Personnel Data System (RCCPDS) Master File, the official source for all component strengths and statistics, respectively.
- Active Duty and Selected Reserve personnel data were not further adjusted to match the official end strength totals supplied by the DoD Comptroller. They were each within 0.1% of aggregate end strength totals.
- The DoD Office of the Actuary (OACT) reviews the data for reasonableness and consistency, but does not audit the data and relies on the file suppliers for its accuracy and comprehensiveness.
- Table-specific notes are included at the bottom of the valuation data tables.

DoD Officers Active Duty Personnel by Years of Service and Age for FY 2014 Valuation

	Total	0 0 0 0 4	40 1,904 5,976 8,803 9,881	10,107 10,415 10,695 10,826 11,054	10,560 10,632 10,126 9,989 10,180	9,416 9,338 9,075 9,036 8,907	8,786 8,521 8,489 8,307 7,190	6,047 5,230 4,513 3,867 3,297	2,562 2,019 1,464 1,126 880	724 502 437 332 571	251,828
	30+	00000	00000	00000	00000	00000	00000	0 1 54 152 214	194 212 235 223 213	173 88 89 80 811	2,092
	29	00000	00000	00000	00000	00000	00000	3 103 170 134 86	202 219 103 67 59	63 21 16 30	1,307
	28	00000	00000	0 0 0 0 0	00000	0 0 0 0 0	7 0 0 0 0	136 195 141 107 284	296 149 101 78 58	39 25 17 30	1,678
	27	00000	00000	00000	00000	00000	0 0 0 176	263 194 129 353 411	217 122 91 76 46	29 27 15 15	2,199
	36	00000	00000	00000	00000	00000	0 0 208 324	221 159 429 509 339	188 156 82 51 39	30 22 22 23 23 24 25 25 25 25 25 25 25 25 25 25 25 25 25	2,818
	25	00000	00000	00000	00000	00000	0 1 224 433 284	189 532 719 470 216	172 117 70 56 44	32 12 30 22 29	3,652
	24	00000	00000	00000	00000	00000	1 217 424 326 252	608 699 438 239 206	125 98 54 33 38	28 20 16 28	3,875
	23	00000	00000	00000	00000	00000	198 418 338 310 715	864 587 320 209 170	122 85 76 46 31	23 12 22 14 26	4,586
	23	00000	00000	00000	00000	0 0 0 2 2 8 8	506 393 359 916 1,105	679 355 275 212 123	87 75 55 41 33	26 15 23 31	5,538
	21	00000	00000	00000	00000	0 0 228 494	463 364 959 1,352 870	448 336 212 169 116	83 77 51 49	28 13 17 13	6,393
	20	00000	00000	00000	00000	0 2 227 534 473	372 1,044 1,478 967 562	376 267 217 165 104	93 33 30	16 13 18 6	7,133
	19	00000	00000	00000	00000	2 301 577 526 441	1,251 1,664 1,115 737 539	404 275 212 183 161	1114 86 83 74 38	36 30 12 26	8,915
	18	00000	00000	00000	0 0 0 -	332 646 586 480 1,178	1,624 1,056 759 605 448	311 235 167 135 121	92 81 44 40	33 19 16 17	9,119
	17	00000	00000	00000	0 0 3 403	725 539 457 1,259 1,666	1,068 686 579 465 319	230 203 131 137 120	106 70 41 37	23 18 13 8	9,340
(21.1)	16	00000	00000	00000	0 0 3 424 790	516 380 1,175 1,663 1,117	668 525 429 320 251	228 173 130 115	75 72 42 28 21	29 12 9 9	9,323
	15	00000	00000	0 0 0 0 0	0 6 374 628 534	361 1,148 1,661 1,112 609	529 449 311 297 207	151 138 121 100 77	72 62 45 37 21	26 10 9 9	9,118
	4	00000	00000	0 0 0 0 0	5 621 458 459	1,198 1,797 1,107 610 547	429 325 245 177	161 136 96 95 74	47 45 37 31 26	01 0 8 8 4	9,375
	13	00000	00000	0 0 0 %	247 555 377 348 1,157	1,765 1,126 680 520 483	351 263 224 185 159	165 142 111 59 72	47 38 45 15	10 10 7	9,194
	12	00000	00000	0 0 0 3 239	446 360 326 1,239 1,848	1,136 743 556 463 379	310 251 220 182 158	137 117 112 56 59	48 22 15 16	18 0 0 9 10 9	9,534
	Ξ	00000	00000	0 2 2 137 343	338 338 1,272 2,055 1,313	709 618 525 390 304	231 178 159 160 137	119 77 55	49 35 26 19	7 0 10 3 13	9,780
	10	00000	00000	0 1 103 254 291	275 1,398 2,320 1,283 833	606 352 289 289	201 154 174 174 174	72 66 58 47 36	26 25 13 14 12	9 8 5 5 12	6,907
	6	00000	00000	3 62 142 169	1,425 2,618 1,312 680 667	501 371 291 229 170	138 116 133 99	69 46 42 34	23 11 12 3	00414	9,741
	œ	00000	00000	35 93 111 156 1,638	2,852 1,414 686 639 534	371 281 228 149 134	107 91 89 75	53 37 26 26 26	18 13 12 11	0 · 0 · 4	10,025
	7	00000	0 0 1 21	41 66 129 1,774 3,136	1,473 746 628 639 413	321 187 154 133 105	90 76 59 66 48	38 48 36 21	13 9 9 0 01	8 9 6 - 4	10,544
	9	00000	0 0 112 21	44 124 1,700 3,187 1,549	782 632 652 412 307	237 155 121 114 82	52 52 71 48	34 28 25 16	15 8 8 8 8	E 4 2 2 9	10,612
	ĸ	00000	0 0 14 41	110 1,855 3,559 1,808 956	703 714 466 374 252	164 144 100 80 73	55 57 54	30 33 15 16	3 7 8 2 3	4 - 6 6 7	11,831
	4	00000	0 0 8 4 4 4 4 110	1,944 3,674 1,961 983 819	735 554 373 270 220	172 125 103 78 76	44 43 56 35 38	22 19 13 11	18 7 7 2 5 2 2	- 2 2 6 -	12,582
	ъ	00000	0 27 90 2,147	4,185 2,258 1,046 808 776	521 394 274 204 173	811 00 42 86 10	37 25 38 23	15 7 7 9	2 5	1 1 2 0 3	13,551
	2	00000	0 15 68 2,266 4,489	2,271 952 763 738 518	362 248 218 149 133	75 70 51 52 27	22 30 24 18	11 ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° ° °	- 2 4 9 2	0 - 2 - 2	13,646
	-	0 0 0 0 0	7 45 2,152 4,328 2,318	903 727 769 498 360	243 178 134 100	8 8 8 8 8	28 17 14 13	80644	2 = 2 3 5	7 0 0 1 1	13,204
	0	7 0 0 0 0	33 1,842 3,720 2,048 734	571 601 410 311 227	153 142 90 80 43	42 30 21 25 22	15 17 8 8 9	0 6 6 0 0	0 1 1 0	00000	11,216
	Age	16 18 19 20	2 2 2 2 2 2	8 28 28 28	3 * 3 3 3 3	8 75 88 68 GB	14 43 43 43 43 43 43 43 43 43 43 43 43 43	8 4 4 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	25 25 25 25	58 58 50+	al
								,			Total

11.2

DoD Enlisted Active Duty Personnel by Years of Service and Age for FY 2014 Valuation

Total	0 10 11,070 43,530 69,774	83,253 85,399 79,532 74,292 67,882	61,291 55,907 51,204 48,337 43,818	40,271 37,609 34,008 31,373 29,201	26,985 24,915 22,856 20,143 17,836	15,405 13,749 11,976 10,559 8,364	6,612 5,335 4,375 3,552 2,862	2,184 1,636 1,199 895	383 276 194 147	1,150,984
30+	0 0 0 0 0	00000	0 0 0 0 0	00000	00000	00000	0 0 43 136 145	85 69 32 23	11 13 10 10	24
53	00000	00000	00000	00000	00000	00000	4 148 276 218 129	83 74 45 31 24	13 8 3 3 3	1,061
28	00000	00000	00000	00000	00000	00000	184 335 260 180 126	87 60 44 32	3 6 5 3	1,353
27	0 0 0 0 0	00000	0 0 0 0 0	00000	00000	0 0 0 240	408 293 192 140 99	52 52 52 52 52 52 52 52 52 52 52 52 52 5	8 2 0 0	1,618
56	0 0 0 0 0	00000	00000	00000	00000	0 0 268 509	350 220 127 97 64	81 34 20 20	8 9 5 4 4	1,866
25	00000	00000	00000	00000	0 0 0 0 0	0 3 461 940 726	444 251 182 130	87 62 29 29 29	9 71 8 81 4	3,620
24	00000	00000	00000	00000	0 0 0 0 0	3 520 1,061 870 526	319 237 179 101	80 60 24 24 24 25	13 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	4,210
23	00000	00000	00000	00000	0 0 0 0 -	585 1,356 1,184 775 517	344 274 221 158 118	8 2 4 8 8	19 20 6	5,868
22	00000	00000	00000	00000	0 0 2 803	1,786 1,660 1,132 786 534	422 270 216 143 120	99 74 48 34 27	22 11 11 6	8,212
21	00000	00000	00000	00000	0 0 0 938 2,140	2,006 1,316 870 633 427	329 249 183 157 133	105 74 49 46 33	22 12 3 6	9,740
20	00000	00000	00000	00000	0 4 1,115 2,636 2,218	1,440 1,001 743 600 436	295 249 198 149 135	105 83 80 61 50	16 7 5 5	11,638
19	00000	00000	00000	00000	1,663 4,083 3,697 2,669	1,780 1,388 1,115 863 624	468 360 321 253 229	69 44 11 70 69	28 7 7 10 10	20,194
18	00000	00000	00000	00007	1,969 4,643 4,118 2,722 1,988	1,432 1,137 908 771 546	460 353 285 255 219	175 116 132 69 44	31 22 11 12 12 11	22,438
17	00000	00000	00000	0 0 21 2,234	5,051 4,321 2,887 1,939 1,521	1,130 935 662 587 457	341 302 245 197 188	159 139 54 60 41	32 19 13 9	23,559
16	00000	00000	00000	0 1 13 2,504 5,554	4,310 2,800 1,973 1,416 1,064	850 632 548 492 358	303 245 236 216 162	145 94 79 56 39	25 16 5 8	24,157
15	00000	00000	00000	0 19 2,643 5,757 4,299	2,752 1,895 1,435 1,046 865	632 543 476 397 311	260 217 186 150 163	98 78 41 41	12 14 16 8	24,400
4	00000	00000	00000	25 3,116 6,184 4,576 3,020	2,131 1,516 1,173 901 674	558 447 394 357 301	248 231 168 166 115	91 72 62 41 30	27 12 13 7	26,657
13	00000	00000	0 0 0 71	3,126 6,549 4,802 3,220 2,338	1,742 1,228 997 818 669	476 450 342 326 287	219 222 165 131 88	70 54 43 46 28	112 6 6 6	28,497
12	00000	00000	0 0 0 16 3,036	6,796 5,121 3,529 2,566 2,016	1,580 1,181 891 742 553	480 377 324 343 302	251 204 129 110	62 60 78 78 78 78 78 78	16 7 10 6	30,901
Ξ	00000	00000	0 0 3,046 7,243	5,875 4,233 3,062 2,299 1,773	1,391 1,113 779 604 504	436 340 310 297 246	230 133 104 85 86	88 23 12 13	3 8 8 8	34,420
10	00000	00000	0 19 2,970 7,625 6,662	4,677 3,498 2,565 2,084 1,555	1,213 927 721 546 428	343 309 295 255 263	136 107 81 75 54	28 28 16 11	8 9 4 4 6	37,563
6	00000	00000	31 2,806 7,246 6,512 4,196	3,205 2,521 2,021 1,460 1,090	860 633 488 403 335	262 277 236 223 128	111 74 75 51 54	31 15 14 14	r 4 0 0 0	35,420
∞	00000	0 0 36	3,490 8,632 7,630 5,651 4,127	3,147 2,489 1,759 1,392 1,041	788 592 447 332 284	244 217 230 157 118	100 92 89 48 41	25 18 16 3	0 5 3 3	43,247
7	00000	0 0 1 54 3,902	9,385 8,090 5,916 4,482 3,487	2,717 1,958 1,563 1,090 860	630 456 387 293 289	220 234 166 124	109 91 79 70 31	15 10 10 4 4	4 4 4	46,901
9	00000	0 0 41 4,416 10,560	8,880 6,416 4,924 3,883 2,966	2,126 1,661 1,254 948 731	536 425 310 267 229	201 143 139 110	82 68 30 14	13 8 5 3	E 6 0 4 6	51,574
S	00000	0 9 4,121 11,676 11,266	8,170 6,276 4,892 3,866 2,963	2,074 1,613 1,229 852 606	487 361 318 259 219	180 152 143 109 97	76 71 32 20 13	12 1 0 8 4	8 - 0	62,178
4	0 0 0 0 -	10 4,479 13,970 14,982 10,997	8,032 6,388 4,965 3,953 2,691	2,022 1,545 1,107 830 622	506 450 309 298 193	174 141 119 84	87 28 18 5	8 4 7 7 0	000	79,148
ю	0 0 0 9	7,597 23,227 21,948 14,242 9,905	7,520 5,961 4,456 3,318 2,265	1,678 1,223 807 603 455	357 283 281 200 130	125 108 84 74 74	42 0 8 4 9	3 1 0 2	0 0 - 3 5	
7	0 0 15 9,439	28,872 26,793 17,412 12,005 8,815	7,028 5,125 3,650 2,679 1,942	1,328 944 642 484 410	332 323 112 49 40	£ 4 2 2 0 o	1 3 6 6 3	2 0 0 1	000	28,607
-	0 0 111 11,713 33,990	30,101 19,482 13,461 10,034 7,555	5,326 3,770 2,766 2,019 1,425	911 690 485 402 334	278 84 16 22 12	22 13 7 10	2 7 7 9	0 0 0 0 0	00000	44,958
0	0 10 11,059 31,802 26,338	16,673 11,409 8,578 6,882 4,846	3,429 2,424 1,779 1,287 798	564 428 343 285 256	71 17 16 13 8	53766	0 1 1 5	00000	00000	129,344 144,958 128,607 106,994
Age	16 17 19 20	22 23 24 25 25	30 23 30 30 30 30 30 30 30 30 30 30 30 30 30	31 32 34 35	38 39 40	44 43 44 45	46 47 48 49 50	51 53 54 55	56 57 58 59 60+	Total

9.9

28.3

All DoD Active Duty Personnel by Years of Service and Age for FY 2014 Valuation

	Total	0 10 11,070 43,530 69,778	83,293 87,303 85,508 83,095 77,763	71,398 66,322 61,899 59,163 54,872	50,831 48,241 44,134 41,362 39,381	36,401 34,253 31,931 29,179 26,743	24,191 22,270 20,465 18,866 15,554	12,659 10,565 8,888 7,419 6,159	4,746 3,655 2,663 2,021 1,541	1,107 778 631 479 695	1,402,812
	30+	00000	00000	00000	00000	00000	00000	0 1 288 359	279 281 282 255 236	187 151 94 95	2,733
	29	00000	00000	00000	00000	00000	00000	7 251 446 352 215	285 293 148 98 83	76 39 18 33	2,368
	58	00000	00000	00000	00000	00000	0 0 0 0 7	320 530 401 287 410	383 209 145 110	33 33 33 33 33 33 33 33 33 33 33 33 33	3,031
	27	00000	00000	00000	00000	00000	0 0 2 416	671 487 321 493 510	292 174 134 103	8 8 2 8 4	3,817
	26	00000	00000	00000	00000	00000	0 0 1 476 833	571 379 556 606 403	269 200 116 76 59	38 32 31 31	4,684
	25	0 0 0 0 0	00000	0 0 0 0 0	00000	0 0 0 0 0	0 4 685 1,373 1,010	633 783 901 652 346	259 179 113 85 73	29 38 33 33	7,272
	24	00000	00000	00000	00000	00000	4 737 1,485 1,196 778	927 936 617 361 307	205 158 96 58 62	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	8,085
	23			00000		0 0 0 0 -	783 1,774 1,522 1,085 1,232	1,208 861 541 367 288	221 146 123 78 65	2 % 2 % 8	10,454
	22			00000			2,292 2,053 1,491 1,702 1,639	1,101 625 491 355 243	186 149 103 75 60	48 29 34 27 34	13,750
	21	00000	00000	00000	00000	0 0 1,166 2,634	2,469 1,680 1,829 1,985 1,297	777 585 395 326 249	188 151 100 95	50 25 20 19 32	16,133
	20			00000		0 6 1,342 3,170 2,691		671 516 415 314 239			18,771
	19	00000	00000	00000	00000	3 1,964 4,660 4,223 3,110	3,031 3,052 2,230 1,600 1,163	872 635 533 436 390	283 230 194 181 101	65 56 42 19 36	29,109
	18			00000		2,301 5,289 4,704 3,202 3,166	3,056 2,193 1,667 1,376 994	771 588 452 390 340	267 197 206 113 84	41 41 28 28	31,557
S)	17	00000	00000	00000	0 0 24 2,637	5,776 4,860 3,344 3,198 3,187	2,198 1,621 1,241 1,052 776	571 505 376 334 308	265 209 95 97 60	55 37 28 21 24	32,899
Service (YAS)	16	00000	00000	00000	0 1 2,928 6,344	4,826 3,180 3,148 3,079 2,181	1,518 1,157 977 812 609	531 418 366 331 264	220 166 121 84 60	54 28 25 14	33,480
tive Serv	15		00000		25 3,017 6,385 4,833	3,113 3,043 3,096 2,158 1,474	1,161 992 787 694 518	411 335 307 250 240	170 140 92 78 59	38 26 11 17	33,518
us of Active	4	00000	00000	00000	30 3,451 6,805 5,034 3,479		987 772 652 602 478				36,032
Years	13				3,373 7,104 5,179 3,568 3,495		827 713 566 511 446				37,691
	12	00000	00000	0 0 0 19 3,275	7,242 5,481 3,855 3,805 3,864	2,716 1,924 1,447 1,205 932	790 628 544 525 460	388 321 241 166 149	110 97 67 41	34 17 16 12 20	40,435
	Ξ	00000	00000	0 2 112 3,183 7,586	6,213 4,571 4,334 4,354 3,086	2,100 1,731 1,304 994 808	667 518 469 457 383	349 206 181 140 148	117 98 54 42 24	17 17 13 6	44,200
	10			0 20 3,073 7,879 6,953	4,952 4,896 4,885 3,367 2,388	1,819 1,456 1,073 835 666	544 463 419 389 377	208 173 139 122 90	74 53 41 30 23	71 41 9 9	47,470
	6	00000	00000	34 2,868 7,388 6,681 4,395	4,630 5,139 3,333 2,140 1,757	1,361 1,004 779 632 505	400 393 369 322 200	180 125 121 93 88	54 51 26 26 17	16 13 6 9	45,161
	œ	00000	0 0 0 36 3	3,525 8,725 7,741 5,807 5,765	5,999 3,903 2,445 2,031 1,575	1,159 873 675 481	351 308 319 232 195	153 129 125 74 67	43 31 15 13	9 2 1 1 5	53,272
	7	00000	0 0 1 55 3,923	9,426 8,156 6,045 6,256 6,623	4,190 2,704 2,191 1,729 1,273	951 643 541 426 394	310 310 225 230 172	147 139 115 91 53	28 20 19 13	10 7 4 4 4 5 6 6	57,445
	9	00000	0 0 41 4,428 10,581	8,924 6,540 6,624 7,070 4,515	2,908 2,293 1,906 1,360 1,038	773 580 431 381	253 198 191 181 155	116 93 96 55 30	28 26 13 13	8 0 13 0 0	62,186
	S	00000	0 9 4,124 11,690 11,307	8,280 8,131 8,451 5,674 3,919	2,327 1,695 1,226 858	651 505 418 339 292		106 104 51 35 29	24 13 8 8 7	r 2 K 4 8	74,009
	4	0000-	10 4,479 13,976 15,026 11,107	9,976 10,062 6,926 4,936 3,510	2,757 2,099 1,480 1,100 842	678 575 412 376 269	218 184 173 154 122	109 47 31 17 18	26 111 7 2	2 6 2 6 -	91,730
	ю	0000	7,597 23,229 21,975 14,332 12,052	11,705 8,219 5,502 4,126 3,041	2,199 1,617 1,081 807 628	475 383 345 266 191	162 145 109 1112 97	39 19 15 16	10 6 1 2 2 5	E 4 4 0 S	120,545
	2	0 0 0 15 9,439	28,872 26,808 17,480 14,271 13,304	9,299 6,077 4,413 3,417 2,460	1,690 1,192 860 633 543	407 393 163 101 67	56 4 4 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	14 9 9 10 5	K 4 4 0 K	0 = 5 3 5	142,253
	-	0 0 11 11,713 33,992	30,108 19,527 15,613 14,362 9,873	6,229 4,497 3,535 2,517 1,785	1,154 868 619 506 434	343 130 55 56 34		110 10 5 4 4	4 6 0 6 0	7 0 0 7	158,162
	0	0 10 11,059 31,802 26,340	16,706 13,251 12,298 8,930 5,580	4,000 3,025 2,189 1,598 1,025	717 570 433 365 299	113 47 37 38 30	23 15 7	44460	0 7 7 0	00000	140,560
	Age	16 17 19 20	22 23 24 25 25	30 58 57 8 30 58 57 8	31 32 33 34 35	36 33 39 40	14 4 4 4 4 4 5 4 5 4 5 4 5 4 5 4 5 4 5 5 6 6 6 6	46 48 49 50	51 52 53 54 55	56 57 58 59 60+	Total

29.6

DoD Officers Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2014 Valuation

Avg	\$0 \$0 \$0 \$0 \$2,885	\$2,931 \$2,950 \$2,972 \$3,266 \$3,824	\$4,319 \$4,669 \$4,860 \$5,027 \$5,150	\$5,302 \$5,476 \$5,719 \$5,932 \$6,100	\$6,296 \$6,472 \$6,651 \$6,858 \$7,065	\$7,255 \$7,424 \$7,579 \$7,786 \$8,010	\$8,246 \$8,451 \$8,728 \$8,933 \$9,017	\$9,139 \$9,304 \$9,356 \$9,290 \$9,461	\$9,374 \$9,633 \$9,346 \$9,432 \$9,518	\$6,172
30+	80 80 80	8 8 8 8 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$10,952 \$8,402 \$8,444 \$8,704	\$9,064 \$10,867 \$11,310 \$10,890	\$10,834 \$11,259 \$10,542 \$9,763 \$10,789	\$10,247
29	80 80 80 80 80 80	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$7,874 \$7,947 \$8,060 \$8,225 \$8,660	\$10,336 \$10,664 \$10,432 \$10,090	\$10,353 \$10,334 \$9,913 \$10,319	89'268
88	88888	88888	88888	88888	88888	\$0 \$0 \$0 \$0 \$0 \$7,778	\$7,729 \$7,742 \$7,986 \$8,476 \$10,197	\$10,497 \$10,220 \$9,849 \$10,147	\$10,089 \$10,148 \$10,011 \$10,246 \$10,842	\$9,459
27	8 8 8 8	8 8 8 8 8	8 8 8 8	8 8 8 8 8	8 8 8 8	\$0 \$0 \$7,430 \$7,650	\$7,711 \$7,814 \$8,007 \$10,049	\$10,048 \$9,607 \$10,110 \$9,905 \$10,016	\$9,750 \$9,974 \$9,841 \$9,927 \$9,936	\$9,257
26	80 80 80 80 80 80	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80	\$0 \$0 \$7,430 \$7,523	\$7,749 \$8,115 \$9,955 \$10,102	\$9,762 \$9,758 \$10,096 \$9,535 \$9,292	\$9,371 \$9,486 \$9,854 \$10,319 \$10,263	\$9,221
25	80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80	\$0 \$7,430 \$7,364 \$7,331 \$7,484	\$7,756 \$9,511 \$9,782 \$9,858 \$9,586	\$9,469 \$9,636 \$9,396 \$9,549 \$9,446	\$9,139 \$9,721 \$9,672 \$10,355 \$9,706	88,979
24	88888	88888	88888	88888	88888	\$7,092 \$7,209 \$7,214 \$7,309 \$7,641	\$9,390 \$9,624 \$9,450 \$9,304 \$9,282	\$9,451 \$9,638 \$9,224 \$9,427 \$9,208	\$9,552 \$9,279 \$9,502 \$10,309 \$9,332	\$8,787
23	80 80 80	8 8 8 8 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$6,821 \$7,048 \$7,132 \$7,421 \$8,917	\$9,220 \$9,197 \$9,046 \$9,077 \$9,192	\$9,034 \$9,263 \$9,309 \$9,038 \$9,665	\$9,079 \$9,365 \$8,824 \$9,604 \$9,295	\$8,571
22	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$7,430 \$6,903	\$6,828 \$6,967 \$7,193 \$8,666 \$8,964	\$8,859 \$8,722 \$9,010 \$9,002 \$8,966	\$9,007 \$9,101 \$9,222 \$9,072	\$8,842 \$9,095 \$9,348 \$9,285 \$9,716	\$8,376
21	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$6,614 \$6,660	\$6,757 \$7,041 \$8,177 \$8,486 \$8,494	\$8,431 \$8,515 \$8,722 \$8,811 \$8,818	\$8,880 \$8,900 \$8,707 \$9,127 \$8,628	\$8,934 \$9,652 \$9,378 \$9,151 \$8,986	\$8,073
20	8 8 8 8 8	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8 8 8 8 8	S S S S S	\$0 \$7,112 \$6,554 \$6,553 \$6,639	\$6,863 \$8,079 \$8,289 \$8,237 \$8,121	\$8,319 \$8,355 \$8,606 \$8,851 \$8,457	\$8,808 \$8,749 \$8,614 \$8,463 \$8,823	\$8,977 \$8,754 \$8,958 \$9,455 \$9,386	\$7,922
19	8 8 8 8 8	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	8 8 8 8 8		\$6,101 \$6,264 \$6,286 \$6,372 \$6,635	\$7,793 \$7,938 \$7,910 \$7,822 \$8,006	\$8,127 \$8,079 \$8,155 \$8,366 \$8,419	\$8,427 \$8,470 \$8,386 \$8,489 \$8,378	\$8,421 \$8,487 \$8,673 \$8,870 \$8,968	\$7,656
18	8 8 8 8 8	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$0 \$0 \$0 \$5,091	\$6,137 \$6,149 \$6,174 \$6,478 \$7,662	\$7,892 \$7,808 \$7,628 \$7,768 \$7,892	\$7,854 \$8,132 \$8,318 \$8,102 \$8,321	\$8,581 \$8,529 \$8,222 \$8,504 \$8,850	\$8,671 \$8,518 \$8,643 \$8,588 \$8,588	\$7,502
17	8 8 8 8 8	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$6,207 \$5,762	\$5,883 \$6,018 \$6,225 \$7,404 \$7,620	\$7,559 \$7,470 \$7,532 \$7,662 \$7,536	\$7,747 \$7,795 \$7,990 \$8,179 \$7,987	\$8,458 \$8,318 \$8,547 \$8,372 \$8,094	\$8,578 \$8,449 \$8,868 \$8,863 \$8,687	\$7,247
16	8 8 8 8	80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$5,658 \$5,703 \$5,720	\$5,802 \$6,087 \$7,256 \$7,478 \$7,376	\$7,303 \$7,439 \$7,460 \$7,411 \$7,518	\$7,698 \$7,780 \$8,066 \$8,061 \$7,846	\$7,832 \$7,963 \$8,871 \$8,099 \$7,947	\$7,929 \$8,328 \$8,311 \$8,628 \$9,106	\$7,095
15	8 8 8 8 8	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 8 8 8	\$0 \$5,111 \$5,439 \$5,505 \$5,676	\$5,879 \$6,930 \$7,155 \$7,102 \$7,106	\$7,218 \$7,212 \$7,271 \$7,301 \$7,383	\$7,543 \$7,869 \$7,858 \$7,864 \$7,963	\$8,048 \$7,868 \$7,735 \$7,961 \$7,961	\$8,125 \$8,300 \$9,114 \$8,404 \$8,379	\$6,885
4	8 8 8 8	80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$4,820 \$5,342 \$5,437 \$5,494 \$5,841	\$6,863 \$7,001 \$7,005 \$6,969 \$7,115	\$7,164 \$7,118 \$7,132 \$7,285 \$7,429	\$7,469 \$7,638 \$7,684 \$7,744 \$8,110	\$7,612 \$7,841 \$8,040 \$7,820 \$8,321	\$7,868 \$8,593 \$8,509 \$8,474 \$8,524	\$6,791
13	8 8 8 8	80 80 80 80 80	\$0 \$0 \$0 \$0 \$5,363	\$4,990 \$5,062 \$5,247 \$5,604 \$6,613	\$6,827 \$6,781 \$6,739 \$6,803 \$6,918	\$6,935 \$6,965 \$7,155 \$7,203 \$7,447	\$7,343 \$7,438 \$7,547 \$7,840 \$7,800	\$8,107 \$7,842 \$7,746 \$7,845 \$8,066	\$7,770 \$8,582 \$9,451 \$8,426 \$8,318	\$6,626
12	80 80 80	80 80 80 80 80 80	\$0 \$0 \$0 \$5,066 \$4,870	\$4,953 \$5,159 \$5,443 \$6,603 \$6,743	\$6,699 \$6,633 \$6,679 \$6,782 \$6,844	\$6,890 \$6,920 \$6,976 \$7,153 \$7,225	\$7,223 \$7,436 \$7,639 \$7,657 \$7,435	\$7,693 \$7,708 \$8,168 \$7,855 \$7,593	\$8,194 \$7,248 \$8,017 \$8,318 \$8,117	\$6,566
Ξ	80 80 80	80 80 80 80 80 80	\$0 \$3,817 \$4,164 \$4,598 \$4,650	\$4,847 \$5,195 \$6,311 \$6,455 \$6,426	\$6,350 \$6,434 \$6,501 \$6,479 \$6,593	\$6,637 \$6,750 \$6,778 \$6,971 \$7,217	\$7,294 \$7,179 \$7,445 \$7,617 \$7,672	\$7,340 \$8,217 \$8,064 \$7,730 \$7,477	\$7,569 \$7,684 \$7,119 \$7,875 \$7,782	\$6,337
10	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 8 80 00 00 00 00 00 00 00 00 00 00 00	\$0 \$4,442 \$4,565 \$4,617 \$4,747	\$5,042 \$6,109 \$6,234 \$6,204 \$6,150	\$6,250 \$6,295 \$6,352 \$6,394 \$6,380	\$6,485 \$6,541 \$6,674 \$6,692 \$6,979	\$7,079 \$7,335 \$7,453 \$7,273 \$7,314	\$7,214 \$7,521 \$7,595 \$7,275 \$7,428	\$8,443 \$7,225 \$8,195 \$7,961 \$7,391	\$6,162
6	80 80 80 80 80 80 80 80 80 80 80 80 80 8	08 80 80 80 80 80 80 80 80 80 80 80 80 8	\$4,241 \$4,279 \$4,364 \$4,494 \$4,814	\$5,657 \$5,730 \$5,765 \$5,840 \$5,945	\$6,098 \$6,077 \$6,016 \$6,196 \$6,373	\$6,446 \$6,562 \$6,707 \$6,795 \$6,783	\$6,919 \$6,980 \$7,182 \$6,973 \$7,411	\$7,365 \$7,700 \$7,329 \$7,409 \$6,809	\$6,399 \$8,956 \$8,378 \$7,457 \$8,731	\$5,844
∞	8 8 8 8	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$4,140 \$4,305 \$4,444 \$4,926 \$5,650	\$5,699 \$5,696 \$5,723 \$5,892 \$5,979	\$6,015 \$6,066 \$6,071 \$6,181 \$6,246	\$6,397 \$6,389 \$6,715 \$6,681 \$6,509	\$6,904 \$7,008 \$6,810 \$6,988 \$6,887	\$6,525 \$7,441 \$6,860 \$6,859 \$7,232	\$7,029 \$8,984 \$0 \$11,120 \$8,164	\$5,791
7			\$4,044 \$4,364 \$4,959 \$5,407 \$5,456	\$5,469 \$5,488 \$5,606 \$5,710 \$5,720	\$5,760 \$5,885 \$5,826 \$6,003 \$5,986	\$6,038 \$6,194 \$6,105 \$6,340 \$6,542	\$6,616 \$6,387 \$6,649 \$6,751 \$6,795	\$6,865 \$7,244 \$7,109 \$7,238 \$7,012	\$7,337 \$7,569 \$6,620 \$10,393 \$6,842	\$5,554
9	8 8 8 8 8	\$0 \$0 \$3,848 \$3,928	\$4,313 \$4,819 \$5,419 \$5,443 \$5,441	\$5,392 \$5,521 \$5,609 \$5,598 \$5,699	\$5,748 \$5,857 \$5,737 \$5,983 \$5,879	\$5,978 \$6,058 \$6,148 \$6,154 \$6,184	\$6,141 \$5,969 \$5,965 \$6,437 \$7,077	\$7,052 \$6,911 \$7,029 \$7,505 \$6,257	\$9,121 \$7,491 \$8,211 \$6,684 \$6,874	\$5,506
ĸ	8 8 8 8 8		\$4,550 \$5,174 \$5,200 \$5,214 \$5,177	\$5,198 \$5,256 \$5,236 \$5,252 \$5,363	\$5,351 \$5,412 \$5,579 \$5,535 \$5,721	\$5,656 \$5,704 \$5,651 \$5,891 \$5,957	\$5,961 \$5,924 \$6,044 \$6,211 \$5,561	\$6,958 \$6,590 \$6,074 \$7,469 \$7,875	\$5,307 \$5,572 \$6,909 \$8,429 \$6,634	\$5,234
4	8 8 8 8		\$5,077 \$5,095 \$5,071 \$5,020 \$5,046	\$5,077 \$5,132 \$5,136 \$5,136 \$5,113	\$5,304 \$5,326 \$5,449 \$5,399 \$5,412	\$5,563 \$5,824 \$5,734 \$5,710 \$5,710	\$5,925 \$6,289 \$6,249 \$6,278 \$7,040	\$6,270 \$6,107 \$6,139 \$5,463 \$6,821	\$10,738 \$7,525 \$5,572 \$7,113 \$10,738	\$5,107
9	88888	\$0 \$3,476 \$3,714 \$3,907 \$4,410	\$4,460 \$4,546 \$4,523 \$4,589 \$4,671	\$4,706 \$4,699 \$4,804 \$4,862 \$5,097	\$5,092 \$5,231 \$5,056 \$5,176 \$5,381	\$4,965 \$5,403 \$5,467 \$5,426	\$5,500 \$5,257 \$6,515 \$6,276 \$5,925	\$6,689 \$6,038 \$5,219 \$7,421 \$8,717	\$5,495 \$4,787 \$5,498 \$0 \$6,681	\$4,564
2	8 8 8 8 8	\$0 \$3,209 \$3,455 \$3,805 \$3,891	\$4,034 \$4,014 \$4,104 \$4,241 \$4,315	\$4,318 \$4,509 \$4,617 \$4,796 \$4,756	\$4,591 \$4,837 \$4,551 \$4,642 \$4,824	\$4,756 \$5,028 \$4,905 \$5,000 \$5,333	\$5,565 \$4,969 \$5,885 \$5,032 \$5,160	\$5,151 \$7,397 \$6,871 \$7,274 \$4,965	\$5,810 \$10,644 \$6,957 \$8,897 \$6,956	\$4,041
-		\$2,906 \$3,011 \$2,968 \$3,088 \$3,364	\$3,326 \$3,485 \$3,570 \$3,638 \$3,584	\$3,825 \$3,973 \$4,131 \$4,204 \$4,120	\$4,460 \$4,480 \$4,545 \$4,577 \$4,774	\$4,341 \$4,710 \$4,974 \$5,060 \$4,837	\$4,876 \$6,098 \$5,826 \$7,205 \$5,528	\$3,913 \$6,517 \$6,074 \$10,725 \$8,082	\$9,939 \$8,175 \$0 \$0 \$0 \$5,154	\$3,313
0	\$0 \$0 \$0 \$0 \$2,901	\$2,936 \$2,946 \$2,958 \$3,001 \$3,049	\$3,392 \$3,542 \$3,592 \$3,689	\$3,795 \$3,750 \$3,854 \$3,922 \$3,828	\$3,823 \$3,926 \$4,212 \$4,005 \$4,148	\$3,902 \$4,222 \$4,358 \$4,573 \$5,073	\$3,913 \$5,159 \$5,073 \$4,535 \$6,684	\$0 \$7,270 \$4,450 \$4,535	8 8 8 8	\$3,141
Age	16 17 20 20	22 23 24 25	25 27 30 30	31 33 34 35	36 37 39 40	44 43 45 45 45 45 45 45 45 45 45 45 45 45 45	46 47 48 49 50	51 53 54 55	56 57 58 59 60+	Avg
										<

Votes: Basic pay figures reflect the January, 2015, increase of 1.0% Age is age nearest birthday as of the end of the fiscal year.

DoD Enlisted Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2014 Valuation

	Avg	\$0 \$1,622 \$1,618 \$1,694 \$1,798	\$1,913 \$2,028 \$2,126 \$2,225 \$2,328	\$2,432 \$2,545 \$2,662 \$2,795 \$2,932	\$3,079 \$3,217 \$3,346 \$3,468 \$3,583	\$3,701 \$3,822 \$3,937 \$4,027 \$4,128	\$4,222 \$4,331 \$4,436 \$4,541 \$4,655	\$4,766 \$4,879 \$4,949 \$5,020 \$5,081	\$5,083 \$5,104 \$5,152 \$5,098 \$5,153	\$5,200 \$5,283 \$5,111 \$5,394 \$5,294	\$2,746
	30+	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$6,879 \$6,849 \$6,875	\$6,837 \$6,827 \$6,585 \$6,990 \$6,993	\$7,083 \$6,482 \$6,487 \$6,563 \$7,114	\$6,836
	29	8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8	8 8 8 8 8	\$6,552 \$6,616 \$6,702 \$6,687 \$6,680	\$6,683 \$6,727 \$6,675 \$6,673 \$6,758	\$6,866 \$6,790 \$6,792 \$6,128 \$6,552	\$6,685
	28	8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8	8 8 8 8 8	\$6,358 \$6,461 \$6,433 \$6,453 \$6,456	\$6,510 \$6,455 \$6,481 \$6,387 \$6,301	\$6,449 \$6,790 \$6,183 \$6,416 \$6,378	\$6,439
	27	8 8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$0 \$0 \$6,376	\$6,371 \$6,379 \$6,417 \$6,383 \$6,365	\$6,290 \$6,379 \$6,434 \$6,334 \$6,281	\$6,250 \$6,378 \$5,988 \$5,801 \$5,095	\$6,366
	36	88888	88888	88888	88888	88888	\$0 \$0 \$0,276 \$6,269	\$6,306 \$6,259 \$6,211 \$6,254 \$6,260	\$6,236 \$6,377 \$6,338 \$6,258 \$6,047	\$6,158 \$5,958 \$6,139 \$5,309 \$5,941	\$6,266
	25	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	\$0 \$5,682 \$5,574 \$5,581 \$5,638	\$5,595 \$5,540 \$5,572 \$5,643 \$5,597	\$5,627 \$5,704 \$5,652 \$5,709 \$5,559	\$5,088 \$5,785 \$6,109 \$5,540 \$5,919	85,600
	24	8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8	\$5,590 \$5,396 \$5,455 \$5,463 \$5,463	\$5,472 \$5,502 \$5,472 \$5,550 \$5,478	\$5,468 \$5,557 \$5,569 \$5,556 \$5,556	\$5,758 \$5,394 \$5,063 \$5,257 \$4,830	\$5,464
	23	8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$0 \$0 \$4,578	\$5,027 \$5,067 \$5,058 \$5,095 \$5,120	\$5,124 \$5,187 \$5,145 \$5,131 \$5,260	\$5,240 \$5,248 \$5,327 \$5,428 \$5,111	\$5,522 \$5,299 \$5,143 \$5,291 \$5,232	85,099
	23	88888	88888	88888	88888	\$0 \$0 \$5,167 \$4,966	\$4,927 \$4,919 \$4,876 \$4,907 \$4,923	\$4,956 \$4,985 \$5,045 \$4,947 \$5,139	\$5,115 \$5,092 \$5,242 \$5,004 \$4,953	\$4,924 \$5,011 \$4,946 \$4,830 \$2,907	\$4,936
	21	80 80 80 80	80 80 80 80 80	80 80 80 80 80	8 8 8 8 8	\$0 \$0 \$4,690 \$4,692	\$4,665 \$4,679 \$4,696 \$4,737	\$4,822 \$4,867 \$4,896 \$4,875 \$4,942	\$4,902 \$4,956 \$5,075 \$4,870 \$5,082	\$4,592 \$5,222 \$5,339 \$5,644 \$5,565	\$4,720
	20	80 80 80 80	80 80 80 80 80	80 80 80 80 80	8 8 8 8 8	\$0 \$4,508 \$4,584 \$4,559 \$4,594	\$4,572 \$4,578 \$4,580 \$4,667 \$4,685	\$4,760 \$4,734 \$4,771 \$4,820 \$4,880	\$4,997 \$4,843 \$5,009 \$4,913 \$4,886	\$5,614 \$4,999 \$4,857 \$5,124 \$4,883	\$4,617
	19	80 80 80 80	80 80 80 80 80	80 80 80 80 80	8 8 8 8 8	\$3,724 \$4,304 \$4,287 \$4,266 \$4,226	\$4,240 \$4,271 \$4,318 \$4,328 \$4,369	\$4,424 \$4,420 \$4,555 \$4,574 \$4,578	\$4,624 \$4,658 \$4,658 \$4,662 \$4,648	\$5,179 \$4,945 \$4,913 \$4,580 \$5,235	\$4,308
	18	80 80 80 80	80 80 80 80 80	80 80 80 80 80	\$0 \$0 \$0 \$0 \$4,477	\$4,258 \$4,245 \$4,226 \$4,207 \$4,207	\$4,233 \$4,255 \$4,249 \$4,329 \$4,378	\$4,473 \$4,517 \$4,573 \$4,470 \$4,609	\$4,534 \$4,595 \$4,545 \$4,613 \$4,775	\$5,029 \$4,965 \$4,612 \$4,981 \$4,508	\$4,271
	17	80 80 80 80	80 80 80 80 80	80 80 80 80 80	\$0 \$0 \$4,080 \$4,091	\$4,075 \$4,074 \$4,074 \$4,088 \$4,084	\$4,123 \$4,163 \$4,188 \$4,221 \$4,295	\$4,316 \$4,440 \$4,405 \$4,432 \$4,659	\$4,696 \$4,569 \$4,773 \$5,010 \$4,960	\$4,657 \$4,659 \$4,561 \$4,706 \$4,805	\$4,129
(001) 2	16	80 80 80 80	80 80 80 80 80	80 80 80 80 80	\$0 \$4,004 \$4,004 \$4,014 \$4,003	\$4,002 \$4,002 \$4,022 \$4,040 \$4,040	\$4,056 \$4,110 \$4,168 \$4,196 \$4,272	\$4,356 \$4,480 \$4,465 \$4,550 \$4,496	\$4,443 \$4,644 \$4,967 \$4,76 \$4,748	\$5,048 \$5,105 \$4,669 \$4,875 \$5,000	\$4,062
or octal	15	80 80 80 80	80 80 80 80 80	80 80 80 80 80	\$0 \$3,889 \$3,876 \$3,858	\$3,872 \$3,894 \$3,912 \$3,918 \$3,966	\$4,004 \$4,046 \$4,135 \$4,206 \$4,251	\$4,371 \$4,368 \$4,399 \$4,398 \$4,509	\$4,587 \$4,798 \$4,849 \$4,795	\$4,149 \$5,101 \$4,698 \$5,331 \$5,340	\$3,933
OI VEI	14	80 80 80 80	80 80 80 80 80	80 80 80 80 80	\$3,818 \$3,780 \$3,767 \$3,766	\$3,788 \$3,822 \$3,850 \$3,887 \$3,913	\$3,948 \$3,953 \$4,080 \$4,192 \$4,275	\$4,278 \$4,351 \$4,373 \$4,231 \$4,642	\$4,728 \$4,782 \$4,652 \$4,687 \$4,718	\$4,630 \$5,221 \$4,852 \$5,483 \$4,996	\$3,843
Leans	13	8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$0 \$0 \$3,722	\$3,608 \$3,602 \$3,613 \$3,627 \$3,649	\$3,677 \$3,688 \$3,733 \$3,767 \$3,791	\$3,813 \$3,868 \$3,998 \$4,064 \$4,073	\$4,065 \$4,174 \$4,189 \$4,459 \$4,629	\$4,735 \$4,767 \$4,673 \$4,674	\$4,163 \$5,272 \$4,613 \$5,451 \$5,334	\$3,685
	12	8 8 8 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$3,407 \$3,531	\$3,525 \$3,532 \$3,553 \$3,566 \$3,599	\$3,623 \$3,643 \$3,661 \$3,698 \$3,690	\$3,772 \$3,852 \$3,905 \$3,968 \$4,013	\$4,114 \$4,122 \$4,172 \$4,465 \$4,563	\$4,521 \$4,429 \$4,600 \$4,590 \$4,928	\$4,743 \$5,130 \$5,432 \$4,604 \$5,470	\$3,608
	Ξ	8 8 8 8	8 8 8 8 8	\$0 \$0 \$3,210 \$3,310 \$3,310	\$3,323 \$3,359 \$3,382 \$3,418 \$3,455	\$3,474 \$3,493 \$3,528 \$3,554 \$3,630	\$3,679 \$3,721 \$3,778 \$3,780 \$3,851	\$3,957 \$3,980 \$4,181 \$4,187 \$4,257	\$4,313 \$4,385 \$4,530 \$4,519 \$4,980	\$5,025 \$5,008 \$5,041 \$4,593 \$4,373	\$3,408
	10	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$3,283 \$3,249 \$3,254 \$3,263	\$3,287 \$3,323 \$3,341 \$3,408	\$3,424 \$3,457 \$3,450 \$3,497 \$3,554	\$3,615 \$3,656 \$3,718 \$3,699	\$3,853 \$4,151 \$3,984 \$3,950 \$4,187	\$4,223 \$3,848 \$4,177 \$4,295 \$3,953	\$4,660 \$4,436 \$3,927 \$4,662 \$3,895	\$3,335
	6	80 80 80 80	80 80 80 80 80	\$3,093 \$3,064 \$3,074 \$3,089 \$3,113	\$3,144 \$3,196 \$3,240 \$3,270 \$3,286	\$3,311 \$3,361 \$3,387 \$3,411 \$3,395	\$3,533 \$3,551 \$3,467 \$3,559 \$3,732	\$3,704 \$4,108 \$3,924 \$3,778 \$3,970	\$3,907 \$4,295 \$4,672 \$4,146 \$5,120	\$4,769 \$4,876 \$4,399 \$5,635 \$5,654	\$3,170
	∞	8 8 8 8	\$0 \$0 \$3,261 \$2,957	\$2,999 \$3,006 \$3,011 \$3,032 \$3,056	\$3,085 \$3,124 \$3,162 \$3,179 \$3,219	\$3,221 \$3,237 \$3,271 \$3,351 \$3,358	\$3,351 \$3,371 \$3,380 \$3,474 \$3,531	\$3,640 \$3,589 \$3,634 \$3,747 \$3,944	\$4,480 \$4,417 \$4,532 \$4,289 \$5,769	\$4,818 \$4,829 \$4,082 \$0 \$4,082	\$3,076
	7	8 8 8 8	\$0 \$0 \$2,452 \$2,679 \$2,755	\$2,764 \$2,770 \$2,783 \$2,818 \$2,839	\$2,869 \$2,900 \$2,945 \$2,982 \$2,978	\$3,013 \$3,019 \$3,052 \$3,036 \$3,103	\$3,042 \$3,184 \$3,245 \$3,213 \$3,195	\$3,264 \$3,377 \$3,283 \$3,265 \$3,806	\$4,212 \$4,318 \$5,518 \$3,879 \$4,040	\$6,658 \$7,618 \$6,940 \$5,920 \$5,184	\$2,831
	9	8 8 8 8	\$0 \$0 \$2,699 \$2,694 \$2,698	\$2,711 \$2,725 \$2,736 \$2,760 \$2,792	\$2,822 \$2,846 \$2,862 \$2,873 \$2,873	\$2,912 \$2,902 \$2,921 \$2,905 \$2,963	\$2,902 \$3,024 \$3,069 \$3,071 \$2,982	\$3,278 \$2,935 \$3,097 \$3,509 \$4,124	\$4,158 \$3,621 \$4,477 \$4,005 \$5,625	\$5,105 \$5,081 \$0 \$6,259 \$6,259	\$2,752
	S	80 80 80 80	\$0 \$2,446 \$2,480 \$2,484 \$2,492	\$2,508 \$2,525 \$2,549 \$2,567 \$2,584	\$2,606 \$2,636 \$2,647 \$2,674 \$2,673	\$2,719 \$2,741 \$2,768 \$2,732 \$2,704	\$2,718 \$2,831 \$2,799 \$2,779 \$2,854	\$2,957 \$2,906 \$2,996 \$3,703 \$4,084	\$4,363 \$5,007 \$0 \$3,998 \$6,011	\$6,190 \$3,139 \$0 \$6,529 \$3,724	\$2,536
	4	\$0 \$0 \$0 \$0 \$2,375	\$2,375 \$2,399 \$2,408 \$2,425 \$2,438	\$2,457 \$2,475 \$2,488 \$2,505 \$2,516	\$2,542 \$2,565 \$2,582 \$2,607 \$2,588	\$2,601 \$2,574 \$2,625 \$2,585 \$2,585	\$2,594 \$2,643 \$2,672 \$2,618 \$2,731	\$2,736 \$2,953 \$3,604 \$3,910 \$4,392	\$4,376 \$5,002 \$4,078 \$3,200 \$0	\$5,716 \$4,386 \$0 \$0 \$0	\$2,459
	ю	\$0 \$0 \$0 \$0 \$2,147	\$2,215 \$2,228 \$2,241 \$2,252 \$2,266	\$2,282 \$2,294 \$2,306 \$2,319 \$2,341	\$2,343 \$2,373 \$2,391 \$2,393 \$2,421	\$2,433 \$2,416 \$2,394 \$2,482 \$2,487	\$2,504 \$2,582 \$2,396 \$2,528 \$2,569	\$2,948 \$3,630 \$3,791 \$4,176 \$3,896	\$3,497 \$6,565 \$0 \$4,953 \$4,800	\$4,424 \$5,204 \$5,641 \$0 \$0	\$2,263
	2	\$0 \$0 \$2,049 \$2,016	\$2,033 \$2,057 \$2,067 \$2,077 \$2,093	\$2,108 \$2,120 \$2,127 \$2,146 \$2,148	\$2,174 \$2,204 \$2,205 \$2,219 \$2,256	\$2,242 \$2,240 \$2,425 \$2,428 \$2,503	\$2,707 \$2,599 \$2,571 \$2,776 \$3,080	\$3,340 \$2,896 \$4,005 \$3,458 \$3,108	\$5,361 \$0 \$0 \$0 \$0 \$0 \$5,727	\$5,603 \$6,217 \$0 \$0 \$0	\$2,072
	-	\$0 \$0 \$1,774 \$1,804 \$1,818	\$1,834 \$1,840 \$1,848 \$1,861 \$1,878	\$1,889 \$1,900 \$1,910 \$1,923 \$1,933	\$1,935 \$1,980 \$1,967 \$1,993	\$2,000 \$2,164 \$2,653 \$2,947 \$2,586	\$2,670 \$2,917 \$2,841 \$2,717 \$3,367	\$3,836 \$2,584 \$3,406 \$0 \$2,453	\$6,888 \$0 \$0 \$4,836 \$0	88888	\$1,845
	0	\$0 \$1,622 \$1,618 \$1,654 \$1,696	\$1,712 \$1,728 \$1,753 \$1,782 \$1,800	\$1,812 \$1,831 \$1,842 \$1,857 \$1,876	\$1,887 \$1,922 \$1,926 \$1,925 \$1,904	\$2,113 \$2,830 \$2,339 \$2,459 \$2,802	\$2,758 \$2,855 \$2,483 \$3,108 \$3,337	\$3,197 \$3,197 \$3,132 \$5,600 \$0	8 8 8 8 8	8 8 8 8 8	\$1,710
	as Se									±	

Notes: Basic pay figures reflect the January, 2015, increase of 1.0% Age is age nearest birthday as of the end of the fiscal year.

All DoD Average Monthly Active Duty Basic Pay by Active Years of Service and Age for FY 2014 Valuation

	80 \$1,622 \$1,618 \$1,694 \$1,798	\$1,914 \$2,048 \$2,185 \$2,336 \$2,518	\$2,699 \$2,879 \$3,041 \$3,203 \$3,379	\$3,541 \$3,715 \$3,890 \$4,063 \$4,233	\$4,372 \$4,545 \$4,708 \$4,904 \$5,106	\$5,323 \$5,515 \$5,740 \$5,970 \$6,206	\$6,428 \$6,647 \$6,868 \$7,059 \$7,188	\$7,273 \$7,424 \$7,463 \$7,433 \$7,613	\$7,930 \$8,090 \$8,044 \$8,193 \$8,764	\$3,361
	\$0 80 00 80 80 00 80 80 00	8 8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8 8	8 8 8 8	\$0 \$10,952 \$7,727 \$7,691 \$7,965	\$8,386 \$9,875 \$10,522 \$10,322 \$10,510	\$10,553 \$10,847 \$10,153 \$9,258 \$10,502	\$9,447
į	80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00	00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$7,118 \$7,162 \$7,220 \$7,273 \$7,472	\$9,272 \$9,669 \$9,290 \$9,009 \$9,301	\$9,757 \$9,607 \$9,523 \$9,853	\$8,276
	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00 00 00 00 00 00	00 00 00 00 00 00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$0 \$0 \$0 \$0 \$7,778	\$6,941 \$6,932 \$6,979 \$7,207 \$9,047	\$9,591 \$9,139 \$8,827 \$9,054 \$9,491	\$9,288 \$9,789 \$9,245 \$9,247	\$8,111
į	80 8 80 5/ 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	00 00 00 00 00 00 00 00	00 00 00 00 00 00 00 00	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$7,430 \$6,915	\$6,896 \$6,950 \$7,056 \$9,008 \$9,488	\$9,083 \$8,643 \$8,930 \$8,969 \$9,098	\$8,921 \$9,321 \$8,740 \$8,896 \$8,991	\$8,031
1	8 8888	88888	88888	88888	88888	\$0 \$0 \$7,430 \$6,810 \$6,757	\$6,865 \$7,037 \$9,100 \$9,499 \$9,492	\$8,700 \$9,014 \$8,995 \$8,457 \$8,192	\$8,694 \$8,566 \$9,274 \$8,983 \$9,705	\$8,044
;	808888	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$0 \$6,119 \$6,160 \$6,133 \$6,157	\$6,240 \$8,238 \$8,931 \$8,681 \$8,088	\$8,178 \$8,274 \$7,971 \$8,239 \$7,902	\$8,250 \$7,414 \$8,922 \$8,566 \$9,247	\$7,297
;	2 08 08 08	8 8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8 8	\$5,965 \$5,930 \$5,957 \$5,967 \$6,174	\$8,042 \$8,580 \$8,296 \$8,035 \$8,031	\$7,897 \$8,088 \$7,625 \$7,758 \$7,758	\$8,072 \$8,047 \$8,477 \$9,299 \$9,032	\$7,057
1	8 8 8 8 8 8	8 8 8 8 8	8 8 8 8	8 8 8 8	\$0 \$0 \$0 \$0 \$4578	\$5,481 \$5,534 \$5,518 \$5,760 \$7,324	\$8,054 \$7,921 \$7,452 \$7,378 \$7,581	\$7,335 \$7,586 \$7,787 \$7,557 \$7,283	\$7,470 \$7,175 \$7,071 \$8,310 \$8,875	\$6,622
;	88888	88888	88888	88888	\$0 \$0 \$6,298 \$5,362	\$5,347 \$5,311 \$5,434 \$6,930 \$7,647	\$7,363 \$7,107 \$7,266 \$7,369 \$7,076	\$6,935 \$7,110 \$7,367 \$7,228 \$7,323	\$7,046 \$7,123 \$7,924 \$8,295 \$9,115	\$6,321
	80 80 80 80 80 80 80 80 80 80 80 80 80 8	8 8 8 8 8	8 8 8 8	8 8 8 8	\$0 \$0 \$5,066 \$5,061	\$5,057 \$5,191 \$6,521 \$7,290 \$7,264	\$6,903 \$6,962 \$6,950 \$6,915 \$6,748	\$6,658 \$6,967 \$6,927 \$7,066 \$6,709	\$7,023 \$7,526 \$8,772 \$8,044 \$8,024	\$6,049
ě	8 8 8 8 8	8 8 8 8	80 80 80 80 80	80 80 80 80 80	\$0 \$5,376 \$4,917 \$4,895 \$4,953	\$5,042 \$6,365 \$7,048 \$6,870 \$6,620	\$6,754 \$6,608 \$6,777 \$6,938 \$6,437	\$6,787 \$6,588 \$6,462 \$6,159 \$6,362	\$7,295 \$7,440 \$7,810 \$7,486 \$8,260	\$5,873
	8 8 8 8 8	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	80 80 80 80 80 80	80 80 80 80 80 80	\$5,309 \$4,605 \$4,535 \$4,528 \$4,567	\$5,707 \$6,270 \$6,114 \$5,938 \$6,055	\$6,140 \$6,005 \$5,987 \$6,165 \$6,163	\$6,156 \$6,084 \$6,242 \$6,227 \$6,051	\$6,975 \$6,716 \$7,599 \$7,289 \$7,931	\$5,333
,	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$0 \$0 \$4,554	\$4,529 \$4,477 \$4,469 \$4,547 \$5,499	\$6,177 \$5,966 \$5,787 \$5,841 \$5,962	\$5,837 \$5,962 \$5,957 \$5,728 \$5,930	\$5,928 \$6,213 \$5,866 \$6,128 \$6,715	\$6,907 \$6,612 \$7,006 \$7,042 \$7,043	\$5,205
!	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	80 80 80 80 80 80	\$0 \$0 \$4,346 \$4,346	\$4,302 \$4,290 \$4,368 \$5,393 \$5,933	\$5,793 \$5,563 \$5,748 \$5,742 \$5,627	\$5,698 \$5,789 \$5,654 \$5,969 \$5,956	\$6,201 \$5,825 \$6,402 \$6,292 \$5,952	\$6,297 \$6,502 \$6,561 \$6,290 \$7,231	\$5,014
	200000	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	80 80 80 80 80 80	\$0 \$4,004 \$4,314 \$4,259 \$4,217	\$4,195 \$4,251 \$5,229 \$5,897 \$5,748	\$5,485 \$5,620 \$5,613 \$5,463 \$5,463	\$5,791 \$5,846 \$5,744 \$5,770 \$5,790	\$5,598 \$6,083 \$6,322 \$5,950 \$5,868	\$6,595 \$6,486 \$6,417 \$7,287 \$7,613	\$4,906
;	80 80 P	80 80 80 80 80 80	80 80 80 80 80 80	\$0 \$4,183 \$4,070 \$4,020 \$4,060	\$4,104 \$5,040 \$5,652 \$5,559 \$5,263	\$5,468 \$5,479 \$5,374 \$5,530 \$5,503	\$5,536 \$5,729 \$5,762 \$5,784 \$5,617	\$6,053 \$6,158 \$6,261 \$6,297 \$5,872	\$6,869 \$6,701 \$6,396 \$7,846 \$6,949	\$4,736
;	\$0 80 80 80 80 80 80 80 80 80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$3,985 \$3,932 \$3,920 \$3,924 \$4,051	\$4,894 \$5,546 \$5,382 \$5,131 \$5,347	\$5,346 \$5,285 \$5,288 \$5,450 \$5,443	\$5,534 \$5,569 \$5,577 \$5,510 \$6,000	\$5,710 \$5,959 \$5,918 \$6,036 \$6,391	\$5,787 \$6,754 \$6,348 \$7,078 \$8,289	\$4,610
	20 20 20 22	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$0 \$0 \$0 \$3,968	\$3,709 \$3,716 \$3,731 \$3,820 \$4,630	\$5,262 \$5,168 \$4,952 \$4,947 \$5,102	\$5,138 \$5,011 \$5,248 \$5,201 \$5,276	\$5,473 \$5,447 \$5,539 \$5,509 \$6,056	\$6,090 \$6,037 \$6,244 \$5,352 \$6,001	\$5,803 \$6,596 \$7,032 \$7,187 \$6,826	\$4,403
;	80 80 80 80 80	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$3,669 \$3,629	\$3,613 \$3,639 \$3,713 \$4,555 \$5,103	\$4,910 \$4,798 \$4,821 \$4,883 \$4,973	\$4,995 \$5,078 \$5,147 \$5,072 \$5,116	\$5,212 \$5,330 \$5,783 \$5,542 \$5,700	\$5,905 \$5,680 \$5,772 \$5,785 \$5,897	\$6,570 \$6,376 \$6,401 \$6,461 \$7,587	\$4,305
;	80 80 80	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$0 \$3,817 \$3,369 \$3,365 \$3,370	\$3,406 \$3,495 \$4,242 \$4,851 \$4,719	\$4,445 \$4,543 \$4,725 \$4,702 \$4,745	\$4,704 \$4,762 \$4,795 \$4,897 \$5,055	\$5,095 \$5,113 \$5,570 \$5,534 \$5,688	\$5,580 \$5,753 \$6,231 \$5,971 \$6,229	\$6,072 \$6,424 \$6,640 \$6,234 \$7,143	\$4,056
,	8 8 8 8 9	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$0 \$3,341 \$3,293 \$3,298 \$3,325	\$3,385 \$4,119 \$4,715 \$4,454 \$4,365	\$4,365 \$4,488 \$4,402 \$4,500 \$4,564	\$4,676 \$4,616 \$4,593 \$4,744 \$4,691	\$4,970 \$5,365 \$5,432 \$5,230 \$5,438	\$5,274 \$5,581 \$5,261 \$5,685 \$5,766	\$6,663 \$6,030 \$6,298 \$6,495 \$6,892	\$3,925
	808808	80 80 80 80 80 80	\$3,194 \$3,090 \$3,099 \$3,125 \$3,190	\$3,917 \$4,487 \$4,234 \$4,087 \$4,295	\$4,337 \$4,365 \$4,420 \$4,420 \$4,398	\$4,538 \$4,440 \$4,635 \$4,554 \$4,830	\$4,937 \$5,280 \$5,162 \$5,221 \$5,299	\$5,380 \$5,630 \$5,796 \$5,652 \$5,418	\$5,686 \$7,701 \$7,051 \$7,052 \$7,706	\$3,747
•	8 08 08 08 8 08 08 08	\$0 \$0 \$3,261 \$2,957	\$3,010 \$3,020 \$3,031 \$3,083 \$3,793	\$4,327 \$4,055 \$3,881 \$4,032 \$4,155	\$4,116 \$4,147 \$4,217 \$4,228 \$4,284	\$4,280 \$4,262 \$4,310 \$4,511 \$4,707	\$4,771 \$4,570 \$4,549 \$4,886 \$5,059	\$5,336 \$5,685 \$5,658 \$6,345 \$7,007	\$6,292 \$7,738 \$4,082 \$11,120 \$7,348	\$3,587
	> 08 80 80 80 80 80 80 80 80 80 80 80 80	\$0 \$0 \$2,452 \$2,702 \$2,762	\$2,769 \$2,783 \$2,830 \$3,552 \$4,078	\$3,783 \$3,614 \$3,708 \$3,990 \$3,868	\$3,940 \$3,852 \$3,842 \$3,963 \$3,872	\$3,912 \$3,922 \$3,995 \$4,110 \$4,129	\$4,130 \$4,417 \$4,337 \$4,070 \$5,047	\$5,444 \$5,781 \$6,272 \$6,205 \$6,163	\$7,201 \$7,576 \$6,700 \$6,815 \$6,289	\$3,331
,	8 8 8 8 8	\$0 \$0 \$2,699 \$2,697 \$2,700	\$2,718 \$2,765 \$3,425 \$3,969 \$3,690	\$3,513 \$3,583 \$3,801 \$3,699 \$3,708	\$3,782 \$3,691 \$3,712 \$3,826 \$3,732	\$3,535 \$3,867 \$3,907 \$4,281 \$3,974	\$4,117 \$3,946 \$3,933 \$4,840 \$5,699	\$5,708 \$5,898 \$6,048 \$6,159 \$5,941	\$7,113 \$6,688 \$8,211 \$6,401 \$6,720	\$3,222
,	° 08 80 80 80 80 80 80 80 80 80 80 80 80	\$0 \$2,446 \$2,481 \$2,485 \$2,499	\$2,535 \$3,129 \$3,665 \$3,410 \$3,216	\$3,262 \$3,439 \$3,359 \$3,460 \$3,463	\$3,382 \$3,503 \$3,441 \$3,394 \$3,458	\$3,386 \$3,542 \$3,612 \$3,568 \$3,568	\$3,807 \$3,864 \$4,131 \$4,778 \$4,899	\$5,661 \$6,468 \$6,074 \$6,023 \$6,810	\$5,686 \$4,355 \$6,909 \$7,954 \$6,271	\$2,968
	80 80 80 80 80 82,375	\$2,375 \$2,399 \$2,409 \$2,429 \$2,457	\$2,967 \$3,432 \$3,219 \$3,006 \$3,106	\$3,218 \$3,242 \$3,226 \$3,222 \$3,222	\$3,287 \$3,173 \$3,331 \$3,169 \$3,397	\$3,193 \$3,386 \$3,663 \$3,344 \$3,659	\$3,379 \$4,302 \$4,713 \$5,581 \$6,010	\$5,687 \$5,705 \$5,550 \$3,954 \$6,821	\$8,227 \$6,479 \$5,572 \$7,113 \$10,738	\$2,822
•	\$0 \$0 \$0 \$0 \$0 \$2,147	\$2,215 \$2,228 \$2,243 \$2,262 \$2,648	\$3,061 \$2,913 \$2,728 \$2,764 \$2,936	\$2,903 \$2,940 \$3,002 \$3,017 \$3,159	\$3,094 \$3,151 \$2,888 \$3,151 \$3,391	\$3,066 \$3,302 \$3,101 \$3,526 \$3,247	\$3,930 \$4,486 \$5,063 \$5,751 \$5,114	\$5,093 \$6,126 \$5,219 \$6,187 \$6,367	\$4,781 \$5,100 \$5,534 \$0 \$6,681	\$2,522
•	2 80 80 80 82,049 82,016	\$2,033 \$2,057 \$2,073 \$2,352 \$2,360	\$2,578 \$2,417 \$2,468 \$2,598 \$2,504	\$2,633 \$2,683 \$2,816 \$2,826 \$2,868	\$2,675 \$2,702 \$3,090 \$3,583 \$3,438	\$3,512 \$3,584 \$3,954 \$3,729 \$4,528	\$5,088 \$3,587 \$4,632 \$4,560 \$4,750	\$4,431 \$6,379 \$6,871 \$7,274 \$5,219	\$5,707 \$9,169 \$6,957 \$8,897 \$6,956	\$2,261
	\$0 \$0 \$1,774 \$1,804 \$1,818	\$1,834 \$1,842 \$2,003 \$2,231 \$2,227	\$2,098 \$2,156 \$2,271 \$2,262 \$2,266	\$2,333 \$2,389 \$2,436 \$2,448 \$2,448	\$2,467 \$2,983 \$3,994 \$3,937 \$4,008	\$3,575 \$3,958 \$4,352 \$4,208 \$4,198	\$4,593 \$5,747 \$4,858 \$7,205 \$4,913	\$5,400 \$6,517 \$6,074 \$6,799 \$8,082	\$9,939 \$8,175 \$0 \$0 \$5,154	\$1,968
	\$0 \$1,622 \$1,618 \$1,654 \$1,696	\$1,714 \$1,898 \$2,118 \$2,061 \$1,964	\$2,038 \$2,171 \$2,170 \$2,201 \$2,277	\$2,294 \$2,377 \$2,327 \$2,363 \$2,181	\$2,749 \$3,530 \$3,402 \$3,476 \$3,789	\$3,575 \$3,865 \$3,483 \$3,945 \$4,757	\$3,555 \$4,668 \$4,588 \$4,890 \$6,684	\$0 \$7,270 \$4,450 \$4,535	\$ 80 80 80 80 80	\$1,824
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Notes: Basic pay figures reflect the January, 2015, increase of 1.0% Age is age nearest birthday as of the end of the fiscal year.

Total
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2014 Valuation

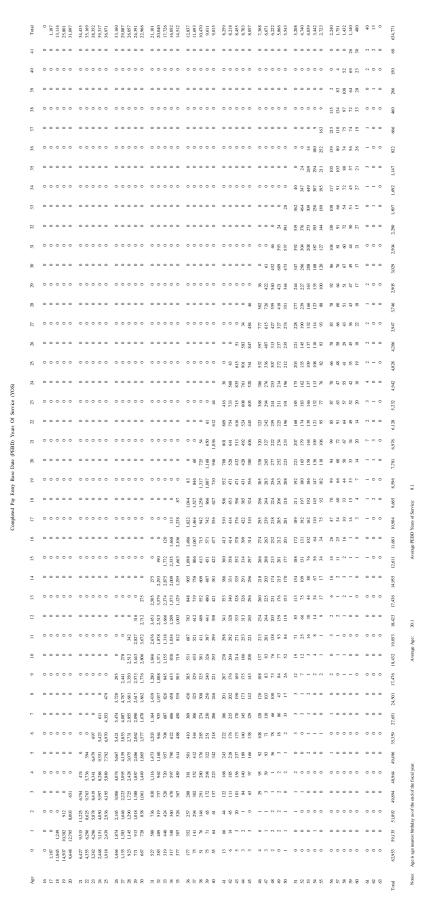
for FY

and Age

of Service

Officers Selected Reserve Personnel by PEBD Years

2014 Valuation Service and Age for FY ot Reserve Personnel by PEBD Years **Enlisted Selected**



All DoD Selected Reserve Personnel by PEBD Years of Service and Age for FY 2014 Valuation

Total	0 1,187 13,114 25,801 31,122	34,536 35,696 39,735 41,275 39,238	35,655 31,859 29,133 27,755 26,603	25,101 24,310 22,049 20,393 18,736	16,768 15,583 14,180 13,227 12,712	11,907 11,853 12,273 12,894 12,098	11,075 10,196 9,700 9,122 8,562	7,895 6,849 5,884 4,932 3,996	3,254 2,631 2,179 1,760 832	243 149 200	746,252
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38	00000	00000	00000	00000	00000	00000	00000	00000	149 185 132 91 48	01 01 05	624
37	00000	00000	00000	00000	00000	00000	00000	0 0 0 734 734	277 138 105 107 29	v - v	116
36	00000		00000	00000	00000	00000	00000	0 23 440 29	86 03 95 40	4 61 65	1,133
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35											1,566
34	00000	00000	00000	00000	00000	00000	00000	57 462 399 255	193 147 121 69	4 6 6	2,320
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13	00000	00000				1,239 1,050 861 934				r & 4	
21			00000	00000							3 9,254
						1,073 873 885 942 689				_	10,043
8	00000	00000	00000	00000	975 975 1,479	929 875 838 732 574	474 395 378 322 286	276 212 183 168 143	5 5 8 5 8	0 6 6	10,865
19	00000	00000	00000	00000	109 1,113 1,632 1,241 949	93.5 88.7 73.7 62.5 90.7	424 379 341 268	242 216 218 179 127	112 84 57 53	× c o	11,792
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16	00000	00000	00000	0 167 1,865 2,512	,768 ,306 ,093 ,052	596 580 522 540 402	382 318 291 265 248	211 171 130 79 55	54 28 30 3	~ ~ ~	15,460
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4	00000	477 5,793 9,538 8,609 6,226	4,457 3,541 2,773 2,145 1,654	1,315 1,134 859 725 591	469 433 362 378 285	226 226 207 191 143	8 2 2 2 2	7. 8 8 0 7	m m m + m	4 0 00	53,121
€	0 0 0 651	6,813 9,861 8,667 6,244 4,560	3,506 2,571 1,994 1,627 1,275	997 910 635 604 467	374 388 364 235 215	8 6 8 8 9	8 8 8 8 8	8 8 7 8 8	N N 4 N 4	440	53,962
2	0 0 912 8008	8,712 6,000 4,370 3,421	2,529 1,901 1,498 1,199	888 656 515 477 422	332 193 95	28488	21 15 15 15	8 1- 4 6 1-	s s = s s	C O 4	55,270
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0		6440 9, 4594 6, 3,697 4, 2,683 3,		587 3 3 56 4 20 5 20 5 20 5 20 5 20 5 20 5 20 5 20 5						0 0 0	1
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DoD Officers Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2014 Valuation

	Total	\$0 \$0 \$0 \$854	\$862 \$967 \$1,076 \$1,299	\$1,373 \$1,384 \$1,391 \$1,407 \$1,428	\$1,458 \$1,443 \$1,476 \$1,486 \$1,507	\$1,544 \$1,572 \$1,586 \$1,617 \$1,632	\$1,692 \$1,713 \$1,733 \$1,775 \$1,828	\$1,837 \$1,934 \$1,986 \$1,983 \$2,077	\$2,113 \$2,110 \$2,058 \$2,078 \$2,058	\$2,099 \$2,133 \$2,122 \$2,180 \$2,244	\$2,082 \$1,886 \$1,932	\$1,664
	4	88888	88888	88888	88888	88888	88888	88888	88888	80 80 82,773 82,892	\$2,947 \$2,490 \$3,418	\$2,989
	40	88888	88888	88888	88888	88888	88888	88888	8888	\$0 \$0 \$2,570 \$2,502 \$3,078	83,139 83,149 80	\$2,700
	33	88888	88888	88888	88888	88888	88888	8888	88888	\$2,071 \$2,220 \$2,600 \$2,642 \$2,601	\$3,043 \$3,311 \$3,560	\$2,549
	38	88888	88888	88888	88888	88888	88888	8888	8 8 8 8 8	\$2,701 \$2,306 \$2,354 \$2,345 \$3,109	\$3,624 \$3,560 \$2,769	\$2,525
	37	88888		88888						\$2,350 \$2,225 \$2,345 \$2,657 \$3,555	\$3,085 \$2,769 \$2,618	\$2,406
	36	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$						\$2,200 \$2,234 \$2,928 \$2,738 \$2,738	\$2,966 \$1,765 \$2,221	\$2,309
	35	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$ 0 \$ 0 \$ 0 \$ 0	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	\$ \$ \$ 0 \$ 0 \$ 0 \$ 0	\$ \$0 \$0 \$0 \$0	\$0 \$2,544 \$1,957 \$2,235 \$2,245	\$2,266 \$2,785 \$2,554 \$2,787 \$2,937	\$1,902 \$2,221 \$1,947	\$2,369
	34			\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$					\$1,803 \$2,276 \$1,975 \$2,351 \$2,416	\$2,631 \$2,677 \$2,576 \$2,513 \$2,042	\$2,426 \$2,191 \$1,327	\$2,333
	33	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	\$ \$ \$ 0 \$ 0 \$ 0 \$ 0	\$0 \$0 \$0 \$2,931	\$2,401 \$2,335 \$2,390 \$2,102 \$2,455	\$2,624 \$2,628 \$2,084 \$2,304 \$2,229	\$2,390 \$1,522 \$3,152	\$2,388
	33	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	2 2 2 2 3	\$0 \$0 \$2,756 \$2,434	\$2,175 \$2,348 \$2,170 \$2,663 \$2,486	\$2,389 \$2,387 \$2,387 \$2,631	\$1,566 \$2,365 \$2,434	\$2,373
	31	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	2 2 2 2 3	\$0 \$2,068 \$2,215 \$2,172	\$2,22 \$2,221 \$2,555 \$2,471	\$2,082 \$2,435 \$2,198 \$2,367 \$1,908	\$2,994 \$2,434 \$1,919	\$2,282
	30	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	2 2 2 2 3	\$0 \$1,721 \$2,152 \$2,105 \$2,302	\$2,480 \$2,502 \$2,471 \$2,402 \$2,265	\$2,487 \$2,553 \$2,241 \$2,997 \$2,062	\$1,826 \$1,424 \$2,160	\$2,295
	83	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	\$2,203 \$2,172 \$2,209 \$1,997 \$2,359	\$2,578 \$2,565 \$2,369 \$2,360	\$2,128 \$2,394 \$2,135 \$2,234 \$1,976	\$2,561 \$1,692 \$3,192	\$2,322
	88	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	8 8 8 8 8	\$0 \$0 \$0 \$2,151	\$1,985 \$2,142 \$2,199 \$2,231 \$2,337	\$2,458 \$2,378 \$2,132 \$2,174 \$1,943	\$2,013 \$2,171 \$1,912 \$2,475 \$2,183	\$2,242 \$3,045 \$2,058	\$2,221
	23			8 8 8 8 8				\$2,035 \$2,155 \$2,120 \$2,237 \$2,334	\$2,220 \$2,190 \$2,188 \$2,109 \$2,066	\$2,264 \$2,005 \$2,038 \$1,962 \$2,773	\$2,064 \$1,586 \$2,500	\$2,164
	%		20 20 20 20 20 20 20 20 20 20 20 20 20 2				\$0 \$1,928 \$1,947 \$2,059	\$2,077 \$2,107 \$2,204 \$2,283 \$2,274	\$2,164 \$2,012 \$2,009 \$2,217 \$2,121	\$2,011 \$2,233 \$2,127 \$2,243 \$2,850	\$2,894 \$0 \$2,386	\$2,140
	22	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	8 8 8 8 8	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$0 \$2,185 \$1,935 \$2,087 \$2,047	\$2,077 \$2,259 \$2,274 \$2,189 \$2,269	\$2,046 \$2,126 \$2,135 \$2,135 \$1,893	\$2,189 \$2,112 \$2,070 \$2,245 \$2,333	\$2,269 \$2,234 \$2,479	\$2,133
(601	24	88888	88888	88888	88888	88888	\$1,827 \$1,959 \$1,943 \$1,959 \$2,077	\$2,099 \$2,160 \$2,128 \$2,048 \$2,048	\$1,961 \$1,875 \$2,096 \$2,174 \$2,001	\$2,229 \$2,055 \$1,998 \$1,935 \$1,734	\$2,209 \$2,307 \$1,961	\$2,046
Sive	23	88888	88888	88888	88888	8 8 8 8 8	\$1,848 \$1,856 \$1,825 \$1,933 \$2,101	\$2,145 \$2,091 \$1,950 \$1,934 \$1,992	\$1,923 \$1,923 \$1,919 \$1,827 \$2,113	\$1,957 \$1,809 \$1,812 \$1,805 \$2,377	\$2,402 \$1,926 \$2,186	\$1,983
	23	88888	88888	88888	88888	\$0 \$0 \$1,811 \$1,799	\$1,841 \$1,914 \$1,859 \$2,033 \$2,117	\$2,030 \$2,032 \$1,985 \$1,933 \$1,874	\$1,995 \$1,749 \$1,749 \$1,769	\$1,987 \$1,994 \$1,664 \$2,052 \$2,394	\$1,851 \$2,158 \$1,807	\$1,955
í	21	88888	88888	88888	88888	\$0 \$1,850 \$1,784	\$1,885 \$1,840 \$1,977 \$2,030 \$1,891	\$1,925 \$1,970 \$1,727 \$1,649 \$1,830	\$1,802 \$1,789 \$1,786 \$1,661 \$1,716	\$2,010 \$1,650 \$1,722 \$1,695 \$1,666	\$1,964 \$1,615 \$1,940	\$1,883
o Dane	90	88888	88888	88888	88888	\$0 \$1,679 \$1,789 \$1,828 \$1,907	\$1,818 \$1,964 \$2,017 \$2,001 \$1,928	\$1,862 \$1,791 \$1,815 \$1,829 \$1,767	\$1,700 \$1,908 \$1,731 \$1,656 \$1,594	\$1,839 \$1,797 \$1,820 \$1,800 \$1,776	\$1,708 \$2,025 \$1,725	\$1,885
alluy Das	19	88888	88888	88888	88888	\$1,704 \$1,749 \$1,720 \$1,788 \$1,807	\$1,892 \$1,961 \$1,936 \$1,801 \$1,849	\$1,696 \$1,709 \$1,599 \$1,651 \$1,574	\$1,626 \$1,690 \$1,753 \$1,684 \$1,641	\$1,854 \$2,023 \$1,858 \$1,974 \$1,611	\$1,822 \$1,689 \$1,654	\$1,808
de I ad	18	88888	88888	88888	8 8 8 8 8 8 8 8 8 8 8 8	\$1,719 \$1,744 \$1,701 \$1,793	\$1,932 \$1,898 \$1,880 \$1,850 \$1,762	\$1,658 \$1,549 \$1,578 \$1,578 \$1,676	\$1,627 \$1,666 \$1,617 \$1,670 \$1,566	\$1,658 \$1,619 \$1,839 \$1,703 \$1,818	\$2,001 \$1,651 \$2,009	\$1,793
Compile	17	88888	88888	88888	\$0 \$1,741 \$1,725	\$1,697 \$1,695 \$1,709 \$1,753 \$1,847	\$1,862 \$1,846 \$1,848 \$1,746 \$1,537	\$1,458 \$1,625 \$1,522 \$1,665 \$1,566	\$1,556 \$1,633 \$1,789 \$1,549 \$1,593	\$1,438 \$1,747 \$1,980 \$1,827 \$2,063	\$1,593 \$1,569 \$1,931	\$1,736
	16	88888	88888	88888	\$0 \$1,650 \$1,769 \$1,745	\$1,674 \$1,695 \$1,796 \$1,825 \$1,812	\$1,718 \$1,738 \$1,636 \$1,600 \$1,437	\$1,448 \$1,440 \$1,362 \$1,519 \$1,603	\$1,579 \$1,620 \$1,588 \$1,486 \$1,755	\$1,691 \$1,988 \$1,639 \$1,965 \$1,690	\$1,798 \$1,125 \$1,590	\$1,704
	15	88888	88888	88888	\$1,660 \$1,703 \$1,689 \$1,688	\$1,709 \$1,823 \$1,791 \$1,793 \$1,687	\$1,728 \$1,680 \$1,464 \$1,588 \$1,441	\$1,414 \$1,454 \$1,454 \$1,452 \$1,396	\$1,534 \$1,433 \$1,486 \$1,460 \$1,514	\$1,780 \$1,631 \$1,479 \$1,480 \$1,668	\$1,633 \$1,841 \$1,265	\$1,685
	4	88888	88888	88888	\$1,845 \$1,622 \$1,606 \$1,623 \$1,614	\$1,756 \$1,719 \$1,720 \$1,656 \$1,627	\$1,653 \$1,439 \$1,352 \$1,540 \$1,382	\$1,498 \$1,363 \$1,369 \$1,573 \$1,327	\$1,673 \$1,654 \$1,495 \$1,480 \$1,610	\$1,507 \$1,440 \$1,719 \$1,719 \$1,384	\$1,362 \$1,308 \$1,452	\$1,623
	13	88888	88888	S S S S S 18	\$1,690 \$1,611 \$1,603 \$1,639	\$1,674 \$1,693 \$1,597 \$1,597 \$1,419	\$1,520 \$1,279 \$1,488 \$1,431 \$1,372	\$1,250 \$1,369 \$1,431 \$1,319 \$1,491	\$1,566 \$1,499 \$1,438 \$1,452 \$1,743	\$1,638 \$1,372 \$1,749 \$1,337 \$1,923	\$1,425 \$1,623 \$1,327	\$1,592
	12	88888	88888	80 81,591 81,608	\$1,674 \$1,642 \$1,642 \$1,602 \$1,665	\$1,643 \$1,612 \$1,600 \$1,409 \$1,405	\$1,437 \$1,418 \$1,302 \$1,268 \$1,393	\$1,328 \$1,445 \$1,297 \$1,466 \$1,457	\$1,639 \$1,498 \$1,448 \$1,736 \$1,304	\$1,671 \$1,839 \$1,503 \$1,051 \$1,348	\$1,830 \$1,317 \$1,541	\$1,581
	Ξ	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$0 \$1,541 \$1,645 \$1,644	\$1,614 \$1,633 \$1,549 \$1,568 \$1,479	\$1,553 \$1,500 \$1,434 \$1,325 \$1,232	\$1,302 \$1,367 \$1,250 \$1,252 \$1,318	\$1,258 \$1,200 \$1,385 \$1,244 \$1,098	\$1,313 \$1,421 \$1,005 \$1,615 \$1,297	\$1,588 \$794 \$1,596 \$1,632 \$1,342	\$1,260 \$1,462 \$1,376	\$1,494
	10	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$1,666 \$1,569 \$1,656 \$1,639	\$1,709 \$1,481 \$1,542 \$1,493 \$1,469	\$1,444 \$1,311 \$1,289 \$1,290 \$1,337	\$1,198 \$1,347 \$1,426 \$1,245 \$1,273	\$1,178 \$1,428 \$1,285 \$1,285	\$1,146 \$1,771 \$1,573 \$1,379 \$1,038	\$965 \$1,503 \$1,593 \$1,592 \$1,202	\$1,525 \$0 \$1,169	\$1,493
	6	8 8 8 8 8	8 8 8 8 8	\$1,426 \$1,451 \$1,591 \$1,545	\$1,391 \$1,428 \$1,479 \$1,289	\$1,336 \$1,282 \$1,214 \$1,214 \$1,311	\$1,291 \$1,352 \$1,147 \$1,183 \$1,090	\$1,167 \$963 \$1,146 \$1,039 \$1,217	\$1,255 \$954 \$1,418 \$1,035 \$1,148	\$1,075 \$1,024 \$1,556 \$1,125 \$1,343	\$1,208 \$0 \$1,148	\$1,402
	∞	8 8 8 8 8	\$0 \$0 \$0 \$1,475	\$1,503 \$1,536 \$1,604 \$1,563 \$1,421	\$1,391 \$1,392 \$1,415 \$1,226	\$1,302 \$1,283 \$1,087 \$1,018	\$1,124 \$1,261 \$1,060 \$1,098 \$1,049	\$1,101 \$1,284 \$1,178 \$1,236 \$1,259	\$1,218 \$959 \$1,208 \$1,192 \$1,575	\$1,120 \$1,686 \$1,089 \$1,296 \$1,234	\$1,053 \$0 \$1,242	\$1,395
	7	8 8 8 8 8	\$0 \$1,568 \$1,459	\$1,564 \$1,531 \$1,427 \$1,352 \$1,335	\$1,386 \$1,360 \$1,408 \$1,261 \$1,196	\$1,103 \$1,099 \$1,004 \$1,004 \$1,110	\$1,103 \$1,041 \$1,081 \$1,028 \$1,038	\$1,078 \$1,230 \$1,130 \$851 \$1,207	\$1,036 \$1,225 \$994 \$1,467 \$1,219	\$1,251 \$1,074 \$1,140 \$1,045 \$1,108	\$1,017 \$1,120 \$1,232	\$1,336
	9	8 8 8 8 8	\$0 \$1,457 \$1,400 \$1,481	\$1,464 \$1,522 \$1,368 \$1,329 \$1,478	\$1,373 \$1,337 \$1,324 \$1,115 \$1,208	\$1,118 \$980 \$1,005 \$1,118 \$1,073	\$1,102 \$1,127 \$1,022 \$968 \$1,050	\$1,216 \$916 \$994 \$959 \$1,064	\$1,138 \$1,029 \$1,081 \$1,111 \$1,573	\$1,044 \$1,154 \$1,100 \$1,032 \$999	\$1,108 \$1,113 \$1,113	\$1,316
	vi	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$1,251 \$1,251 \$1,185 \$1,348 \$1,377	\$1,458 \$1,274 \$1,272 \$1,412 \$1,452	\$1,442 \$1,249 \$1,124 \$1,005 \$1,026	\$918 \$1,038 \$1,010 \$1,067 \$981	\$1,130 \$822 \$1,079 \$1,031 \$875	\$980 \$910 \$994 \$1,164	\$1,041 \$946 \$891 \$833 \$874	\$1,152 \$974 \$957 \$1,005 \$981	\$1,065 \$985 \$962	\$1,241
	4	\$ 80 \$ 80 \$ 80 \$ 90	\$759 \$1,022 \$1,238 \$1,374 \$1,361	\$1,418 \$1,325 \$1,454 \$1,375 \$1,315	\$1,227 \$1,148 \$1,059 \$1,052 \$916	\$1,076 \$1,041 \$1,100 \$1,040 \$1,077	\$1,116 \$961 \$1,048 \$1,043 \$871	\$1,035 \$993 \$787 \$1,173	\$1,122 \$1,090 \$953 \$987 \$1,098	\$964 \$884 \$1,065 \$1,079	\$960 \$954 \$1,005	\$1,246
	м	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	\$887 \$1,060 \$1,199 \$1,315 \$1,375	\$1,356 \$1,475 \$1,384 \$1,395 \$1,225	\$1,154 \$1,025 \$1,141 \$982 \$996	\$1,040 \$953 \$951 \$1,071 \$930	\$834 \$996 \$994 \$1,090 \$1,139	\$1,106 \$1,065 \$719 \$889 \$853	\$918 \$901 \$1,183 \$960	\$908 \$859 \$1,028 \$962	\$961 \$961 \$992	\$1,218
	2	\$0 \$0 \$0 \$0 \$882	\$884 \$880 \$934 \$1,153 \$1,211	\$1,250 \$1,246 \$1,165 \$1,174 \$1,091	\$1,054 \$1,012 \$874 \$932 \$901	\$875 \$951 \$962 \$941 \$1,044	\$966 \$924 \$911 \$973 \$922	\$937 \$935 \$888 \$1,004	\$1,090 \$819 \$999 \$822 \$837	\$916 \$849 \$752 \$929 \$873	\$929 \$0 \$873	\$1,091
	-	\$0 \$0 \$0 \$848	\$840 \$880 \$962 \$1,012 \$1,062	\$1,081 \$1,010 \$1,003 \$927 \$893	\$840 \$740 \$782 \$760 \$754	\$783 \$784 \$796 \$859 \$809	\$996 \$726 \$883 \$735 \$821	\$798 \$812 \$820 \$844 \$963	\$755 \$0 \$610 \$754 \$708	\$754 \$0 \$663 \$754 \$663	\$874 \$0 \$0	\$937
	0	\$0 \$0 \$0 \$0 \$840	\$880 \$962 \$1,003 \$1,055	\$1,011 \$993 \$916 \$910 \$857	\$772 \$770 \$768 \$732 \$789	\$783 \$760 \$816 \$768 \$974	\$742 \$831 \$766 \$773	\$767 \$731 \$816 \$841 \$674	\$815 \$803 \$794 \$618 \$754	\$754 \$794 \$708 \$814 \$754	\$708 \$0 \$0	\$930
	Age	9 12 8 12 9	22222	88888	2 2 2 2 2 2	8 8 8 8 9	4 4 4 4 4	8 4 8 8 8	2222	* * * * * *	2 2 2	Te .

Notes: Basic pay figures reflect the January, 2015, increase of 1.0%.
Age is age nearest birthday as of the end of the fiscal year.
Commenced origins the Assumed Deline Inc. Vanious and all control in

DoD Enlisted Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2014 Valuation

Column C	\$946 11,137 \$0 \$692	\$1,152 \$1,164 \$1,162 \$1,187 \$1,277	,071 ,086 ,091 ,108	\$984 ,002 ,028 ,039	\$872 \$890 \$921 \$943	\$785 \$802 \$812 \$832 \$848	\$715 \$740 \$757 \$766 \$775	\$604 \$628 \$645 \$668 \$689	\$536 \$542 \$563 \$565 \$582	\$611 \$530 \$513	Fotal
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	\$1,245 \$0 \$1,382	\$1,381 \$1,336 \$1,327 \$1,350 \$1,182									32
1	\$1,180 \$0 \$0 \$1,329	\$1,361 \$1,318 \$1,207 \$1,203									36
	\$1,014 \$0 \$0 \$1,261	\$1,317 \$1,250 \$1,231 \$1,237	\$1,547 \$1,247 \$1,250 \$1,220	8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8	8 8 8 8	35
1 1 2 2 2 2 2 2 2 2	\$755 \$1,283 \$0 \$1,283	\$1,241 \$1,216 \$1,256 \$1,157 \$1,195	\$1,337 \$1,325 \$1,302 \$1,253 \$1,310								34
	\$0 \$1,180 \$0 \$1,257	\$1,294 \$1,283 \$1,273 \$1,297 \$1,099	\$1,269 \$1,268 \$1,264 \$1,244 \$1,200	\$0 \$0 \$0 \$1,129	\$ 50 80 80	\$ 50 50 50	\$ 50 50 50	8 8 8 8	\$ 50 80 80	20 20 20 20 20 20 20 20 20 20 20 20 20 2	33
1	\$0 \$0 \$1,295	\$1,218 \$1,284 \$1,272 \$1,197 \$1,184	\$1,338 \$1,264 \$1,244 \$1,276 \$1,280	\$0 \$0 \$1,217 \$1,375	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	8 8 8 8	\$0 80 80 \$0 80 80	20 8 8 8 8 8	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	33
1	\$0 \$0 \$1,289	\$1,273 \$1,234 \$1,194 \$1,155 \$1,212	\$1,268 \$1,327 \$1,211 \$1,261 \$1,299	\$0 \$1,226 \$1,344 \$1,320	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 00 00 00 00 00 00 00 00 00 00 00 00 0	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	31
1	\$0 \$0 \$1,262	\$1,255 \$1,234 \$1,229 \$1,155 \$1,071	\$1,268 \$1,159 \$1,229 \$1,231 \$1,243	\$1,313 \$1,313 \$1,338 \$1,283 \$1,283	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 00 00 00 00 00 00 00 00 00 00 00 00 0	20 20 20 20 20 20 20 20 20 20 20 20 20 2	8
No.	\$948 \$0 \$0 \$1,233	\$1,199 \$1,128 \$1,196 \$1,214 \$1,180	\$1,229 \$1,189 \$1,192 \$1,235 \$1,150	\$1,382 \$1,307 \$1,243 \$1,223 \$1,244	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	83
	\$910 \$0 \$0 \$1,232	\$1,201 \$1,201 \$1,060 \$1,259 \$1,259	\$1,137 \$1,161 \$1,102 \$1,192 \$1,178	\$1,344 \$1,266 \$1,244 \$1,244 \$1,179	\$0 \$0 \$0 \$1,524	8 8 8 8	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	28
1	\$1,139 \$0 \$0 \$1,215	\$1,113 \$1,127 \$1,158 \$1,112 \$1,114	\$1,133 \$1,124 \$1,215 \$1,090 \$1,123	\$1,246 \$1,222 \$1,263 \$1,209 \$1,164	\$0 \$0 \$1,316 \$1,305	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ 20 00 00	20 20 20 20 20 20 20 20 20 20 20 20 20 2	23
1	\$1,249 \$0 \$0 \$1,202	\$1,125 \$1,114 \$1,047 \$1,032 \$1,079									%
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1	\$757 \$0 \$0 \$1,099	\$979 \$991 \$1,028 \$1,057 \$948									(S) 75
1	\$757 \$794 \$0 \$1,067	\$1,007 \$1,040 \$994 \$968 \$					88888	88888	88888	88888	23 CE
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1	\$1,055 \$8.38 \$0 \$047	\$921 \$962 \$870 \$853	\$875 \$936 \$832 \$833				88888	88888	88888	88888	28 (FE
1	8 8 8 4 8 8 8 4	58.84 58.29 58.17 58.51 58.93		\$883 \$905 \$893 \$881	5915 5899 5915 5895 5911			88888	88888	88888	y Base
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All DoD Average Monthly Selected Reserve Personnel Basic Pay by PEBD Years of Service and Age for FY 2014 Valuation

	Total	\$0 \$485 \$611 \$530 \$513	\$537 \$549 \$571 \$395 \$624	\$667 \$694 \$724 \$758 \$790	\$883 \$898 \$919 \$940	\$963 \$994 \$1,015 \$1,076	\$1,123 \$1,143 \$1,174 \$1,213	\$1,269 \$1,324 \$1,364 \$1,376 \$1,422	\$1,426 \$1,402 \$1,395 \$1,401	\$1,447 \$1,488 \$1,491 \$1,537 \$1,686	\$1,895 \$1,821 \$1,932	\$837
	4	88888	88888	88888	88888	88888	88888	88888	88888	80 80 81,571 83,018	\$2,581 \$2,328 \$3,418	\$2,570
	40	88888	88888	88888	88888	88888	88888	88888	88888	50 51,601 51,788 51,859 52,124 5	\$2,409 S \$3,149 S \$0 S	\$1,904 \$
	39	88888	88888	88888	88888	88888	88888	88888	88888	\$1,974 \$1,745 \$1,717 \$1,789 \$1,780 \$2,750	\$3,043 \$2 \$3,023 \$7 \$3,560	\$1.797 \$1
	38	88888	88888	88888	88888	88888	88888	88888	88884.	\$1,760 \$1,656 \$1,692 \$1,567 \$1,567 \$1,969	\$3,624 \$2 \$3,560 \$2 \$2,769 \$2	S1,722 S1
	37	88888	88888	88888	88888	88888	88888	88888	88 89 89 117.12 89 81,696 8	\$1,598 \$ \$1,517 \$ \$1,618 \$ \$1,753 \$ \$2,000 \$	2,718 S 2,769 S 2,618 S	\$1,657 \$
	36	2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 2 2 2 2	2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$0 \$1,790 \$1,586 \$1,581	\$1,573 \$ \$1,522 \$ \$1,749 \$ \$1,834 \$	\$2,519 \$ \$1,765 \$ \$2,221 \$	\$1,623 \$
	35	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ 80 80 80 80 80 80 80 80 80 80 80 80 80	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$ 20 0 0 \$0 20 0 \$0 20 0	\$0 \$1,860 \$1,498 \$1,485 \$	\$1,559 \$ \$1,876 \$ \$1,649 \$ \$1,710 \$ \$1,638 \$	\$1,522 \$ \$2,221 \$ \$1,947 \$	\$1,557 \$
	34	80 80 00 00 00 00 00 00 00 00 00 00 00 0	80 80 00 00 00 00 00 00 00 00 00 00 00 0	80 80 00 00 00 00 00 00 00 00 00 00 00 0	\$0 \$0 \$0 \$0	\$ 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0 \$0 \$0 \$0		S1,476 S1,562 S1,451 S1,506 S1,570	\$1,788 \$1,773 \$1,791 \$1,629 \$1,527	\$2,008 \$1,888 \$1,327	\$1,567
	33	2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	\$0 \$0 \$0 \$1,784	\$1,620 \$1,526 \$1,531 \$1,405 \$1,546	\$1,715 \$1,821 \$1,556 \$1,581	\$2,390 \$1,453 \$3,152	\$1,569
	33	2 2 2 2 2	2 2 2 2 2 2	2 2 2 2 2 2	2 2 2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 2 2 2 2 2	\$0 \$0 \$2,072 \$1,695	S1,564 S1,529 S1,517 S1,743	SI,482 SI,569 SI,545 SI,545 SI,772	\$1,566 \$2,365 \$2,434	\$1,617
	31	2 2 2 2 2	2 2 2 2 2 2	2 2 2 2 2 2	2 2 2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 2 2 2 2 2	\$0 \$0 \$1,538 \$1,642	\$1,603 \$1,588 \$1,770 \$1,739	\$1,553 \$1,526 \$1,557 \$1,478	\$2,994 \$2,434 \$1,919	\$1,630
	93	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	\$0 \$1,475 \$1,646 \$1,526 \$1,581	\$1,629 \$1,780 \$1,780 \$1,591	\$1,653 \$1,550 \$1,453 \$1,542 \$1,519	\$1,826 \$1,424 \$2,160	\$1,607
	8	\$0 80 00 \$0 80 00	\$0 80 00 \$0 80 00	\$0 80 80 \$0 80 80	\$0 \$0 \$0 \$0	\$0 8 8 0 \$0 8 0 0 \$0 8 0	\$0 \$0 \$0 \$0	\$1,762 \$1,613 \$1,538 \$1,492 \$1,624	\$1,958 \$1,928 \$1,768 \$1,728 \$1,644	\$1,530 \$1,599 \$1,529 \$1,595 \$1,456	\$2,238 \$1,692 \$3,192	\$1,672
	88	2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	8 8 8 8 8	\$0 \$0 \$0 \$1,804	\$1,568 \$1,546 \$1,571 \$1,592 \$1,762	\$1,824 \$1,675 \$1,521 \$1,612 \$1,517	\$1,506 \$1,583 \$1,395 \$1,631 \$1,551	\$2,076 \$3,045 \$2,058	\$1,620
	23	2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2	2 2 2 2 2	2 2 2 2 2 2 2	8 8 8 8 8	\$0 \$0 \$1,516 \$1,604	\$1,490 \$1,520 \$1,565 \$1,791 \$1,870	\$1,691 \$1,537 \$1,666 \$1,460 \$1,440	\$1,468 \$1,431 \$1,559 \$1,491 \$1,925	\$1,800 \$1,586 \$2,500	\$1,612
	%	8 8 8 8 8	20 20 20 20 20 20 20 20 20 20 20 20 20 2	8 8 8 8 8	80 80 80 80 80	8 8 8 8 8	\$0 \$1,488 \$1,552 \$1,500	\$1,465 \$1,521 \$1,776 \$1,893 \$1,764	\$1,584 \$1,505 \$1,511 \$1,507 \$1,456	\$1,444 \$1,496 \$1,622 \$1,610 \$1,821	\$2,565 \$0 \$2,386	\$1,597
	52	\$ 8 8 0 8 0 0 0 8 0 0 0	80 80 80 80 80 80 80 80 80 80 80 80 80 8	\$0 \$0 \$0 \$0 \$0	\$0 \$0 \$0 \$0 \$0	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$0 \$1,706 \$1,463 \$1,449 \$1,398	\$1,422 \$1,763 \$1,824 \$1,612 \$1,609	\$1,457 \$1,479 \$1,499 \$1,441 \$1,343	\$1,518 \$1,496 \$1,518 \$1,628 \$1,733	\$2,069 \$2,104 \$2,479	\$1,536
(2)	24	88888	88888	88888	88888	88888	\$1,413 \$1,435 \$1,391 \$1,397	\$1,632 \$1,729 \$1,599 \$1,460 \$1,362	\$1,410 \$1,297 \$1,388 \$1,406	\$1,434 \$1,467 \$1,277 \$1,285	\$1,564 \$2,307 \$1,961	\$1,461
2014 201	23	88888	88888	88888	88888	\$ 8 8 8 E	\$1,334 \$1,304 \$1,298 \$1,322 \$1,590	\$1,614 \$1,509 \$1,396 \$1,354 \$1,348	\$1,321 \$1,214 \$1,196 \$1,196 \$1,344	\$1263 \$1218 \$1230 \$1,192 \$1,501	\$2,023 \$1,549 \$2,186	\$1,381
5	23	88888	88888	88888	88888	\$1,346 \$1,346 \$1,308	\$1,325 \$1,306 \$1,262 \$1,483 \$1,590	\$1,440 \$1,393 \$1,344 \$1,289 \$1,212	\$1,333 \$1,186 \$1,162 \$1,160 \$1,199	\$1,062 \$1,232 \$1,131 \$1,217 \$1,261	\$1,585 \$2,158 \$1,807	\$1,347
(in the second	21	88888	88888	88888	88888	\$0 \$1,330 \$1,252 \$1,195	\$1,221 \$1,220 \$1,411 \$1,486 \$1,344	\$1,271 \$1,247 \$1,206 \$1,130 \$1,110	\$1,119 \$1,081 \$1,098 \$1,083 \$1,129	\$1,183 \$1,099 \$994 \$1,117 \$1,160	\$1,492 \$1,305 \$1,940	\$1,254
Se Date	8	88888	88888	88888	88888	\$0 \$1,266 \$1,202 \$1,161 \$1,165	\$1,173 \$1,342 \$1,465 \$1,370 \$1,272	\$1,185 \$1,195 \$1,167 \$1,114 \$1,130	\$1,039 \$1,152 \$1,006 \$989 \$970	\$1,095 \$1,101 \$1,132 \$1,069 \$1,130	\$1,636 \$1,630 \$1,725	\$1,213
e filling	19	88888	88888	88888	88888	\$1,161 \$1,149 \$1,088 \$1,096 \$1,153	\$1,315 \$1,397 \$1,284 \$1,176 \$1,190	\$1,111 \$1,109 \$1,045 \$1,068 \$1,036	\$1,030 \$1,000 \$994 \$1,033 \$969	\$997 \$1,085 \$1,274 \$1,332	\$1,699 \$1,689 \$1,654	\$1,156
cted ray	18	88888	88888	88888	8 8 8 8 8 8 138	\$1,119 \$1,081 \$1,012 \$1,092 \$1,257	\$1,427 \$1,272 \$1,238 \$1,174 \$1,156	\$1,094 \$1,008 \$1,040 \$9.84 \$1,038	\$977 \$1,058 \$1,015 \$985 \$985	\$1,000 \$1,045 \$1,094 \$1,312 \$1,493	\$1,625 \$1,455 \$2,009	\$1,135
dillo	17	88888	88888	88888	80 81,138 81,084	\$1,044 \$1,018 \$1,035 \$1,161 \$1,161	\$1,200 \$1,201 \$1,193 \$1,135	\$1,004 \$1,042 \$983 \$1,019 \$999	\$998 \$963 \$985 \$965 \$1,003	\$997 \$1,154 \$1,029 \$1,029 \$1,551	\$1,444 \$1,569 \$1,931	\$1,093
	16	88888	88888	88888		\$1,004 \$1,004 \$1,201 \$1,305	\$1,134 \$1,105 \$1,007 \$1,068	\$1,022 \$9.10 \$9.57 \$9.65 \$9.42	\$955 \$1,020 \$931 \$877 \$1,190	\$1,242 \$1,247 \$1,124 \$1,842 \$1,690	\$1,798 \$1,125 \$1,590	\$1,075
	13	88888	88888	88888	\$1,101 \$1,062 \$1,068 \$1,008	\$1,013 \$1,195 \$1,276 \$1,210 \$1,107	\$1,139 \$1,110 \$1,007 \$1,025 \$952	89.82 89.82 89.82 89.82 89.82 89.83	8 8 8 8 8	\$1,155 \$1,114 \$1,315 \$1,444 \$1,565	\$1,499 \$1,841 \$1,265	\$1,057
		****	****	****	\$1,081 \$1,021 \$982 \$993 \$1,000	\$1,132 5 \$1,213 7 \$1,173 1 \$1,098	\$1,066 \$1,006 \$1,008 \$1,036	\$1,004 \$ \$957 \$ \$1,003 \$ \$889 1 \$894	\$852 \$8959 \$1,007 \$971 \$1,153	8 S1,340 8 S1,340 9 S1,341 8 S1,642 8 S1,384	S1,362 S \$1,308	\$1,039
	2	****	****	88888	3 5982 4 5945 4 5947 6 51.084	51,182 2 51,136 9 51,087 4 51,031 1 51,001	5 SL014 5 S933 6 S933 3 S939 5 S902	3 892 7 888 7 888 7 888	2 8910 2 8939 2 8934 5 81,065	8 \$1,263 0 \$1,338 2 \$1,550 1 \$1,288 8 \$1,923	0 \$1,425 7 \$1,623 1 \$1,327	9997
	11 12							2 8923 1 8913 5 8890 2 8937 0 8957				8080
	10							4 8902 6 8821 4 8915 5 8932 2 8890			5 \$1,260 0 \$1,462 9 \$1,376	0 \$929
	9							7 \$854 8 \$946 12 \$874 15 \$895 16 \$862				8 \$910
	∞							\$795 \$797 \$856 \$798 \$904 \$832 \$827 \$755 \$1,084 \$1,026		20 \$999 36 \$1,024 39 \$1,448 36 \$961 34 \$1,343	53 \$1,208 50 \$0 12 \$1,148	11 \$858
	7						\$657 \$8 \$734 \$8 \$705 \$7 \$696 \$7 \$766 \$7				17 \$1,053 20 \$0 32 \$1,242	33 \$811
	9							\$855 \$7 \$742 \$7 \$692 \$7 \$775 \$5	65 \$969 29 \$1,095 45 \$967 78 \$1,467 84 \$1,219	84 \$1,185 54 \$1,074 00 \$1,140 82 \$1,045 99 \$1,108	\$1,108 \$1,017 \$1,113 \$1,120 \$1,113 \$1,232	79 \$733
	v							\$714 \$8 \$630 \$7 \$704 \$6 \$949 \$7 \$1,124 \$1,0		93 \$1,044 74 \$1,154 67 \$1,100 05 \$1,032 81 \$999		\$626 \$679
	4		5.889 5.881 5.881 5.881 5.89					\$609 \$7 \$781 \$6 \$924 \$7 \$769 \$5				\$609
	en							\$859 \$6 \$1,024 \$7 \$713 \$5 \$850 \$7 \$853 \$1,1				\$610 \$6
	2							\$928 \$10 \$873 \$110 \$881 \$7 \$971 \$1	**	**		\$586 \$0
	-							\$728 \$ \$772 \$ \$764 \$ \$794 \$	97			
	0							\$707 \$ \$668 \$ \$701 \$ \$841 \$				
	_											
	Age	8 2 28 22	2 2 2 2 2 2	88838	3 3 3 3 3	88838	4 3 3 4 8	8 2 8 8 8	2 2 2 2 2	88838	2 2 2	tal

Notes: Basic pay figures reflect the January, 2015, increase of 1.0%.
Age is age nearest birthday as of the end of the fiscal year.

	DoD	Officers Non-Selected Reserve	rs N	on-Sel	ected	Reser		Personnel With	lel W	ith 20	Good		Years by	7 PEBD		Years o	of Ser	Service an	and Ag	Age for	FY	2014		Valuation	
									Compl	Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)	Entry Ba	se Date	(PEBD)	Years Of	Service (YOS)									
Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	14	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
37	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
38	0	-	6	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Ξ
39	0	-	17	26	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49
40	0	2	13	41	47	∞	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111
14	0	4	7	29	63	48	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	161
42	0	-	35	30	55	74	84	=	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	290
43	0	2	49	104	59	99	122	157	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	582
4	0	2	32	126	161	89	121	174	177	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	873
45	0	4	11	54	196	257	100	134	195	222	24	0	0	0	0	0	0	0	0	0	0	0	0	0	1,197
46	0	S	11	20	85	244	319	131	149	293	240	28	0	0	0	0	0	0	0	0	0	0	0	0	1,525
47	0	0	9	17	41	111	300	398	146	221	303	244	47	0	0	0	0	0	0	0	0	0	0	0	1,834
48	0	0	∞	21	39	99	165	429	433	222	268	253	248	28	0	0	0	0	0	0	0	0	0		2,180
49	0	0	2	13	30	51	69	238	430	505	238	219	289	293	26	0	0	0	0	0	0	0	0	0	2,403
20	0	2	3	16	27	42	64	145	233	999	651	214	270	344	315	38	0	0	0	0	0	0	0	0	2,930
51	0	2	2	9	17	35	28	106	163	328	741	730	287	325	377	371	33	0	0	0	0	0	0		3,581
52	0	-	-	∞	13	12	40	68	111	164	379	817	805	252	316	341	285	33	0	0	0	0	0		3,667
53	0	0	9	9	17	17	34	64	82	126	242	427	782	857	351	369	331			0	0	0	0	0	3,969
54	0	0	33	4	12	17	34	36	48	106	188	246	393	921	855	317	291			18	0	0	0		3,984
55	0	0	0	ю	œ	18	24	40	44	77	139	187	233	502	827	872	305			239	6	0	0		4,070
56	0	0	2	9	12	12	24	33	50	47	95	137	200	301	449	872	850	244		345	216	6	0		4,145
57	0	0	3	4	10	14	18	41	44	53	75	106	138	235	272	447	668			275	332	202	Ξ	0	4,325
58	0	0	-	7	8	17	20	27	33	50	73	70	122	162	210	263	426			282	296	326	174		4,602
59	0	0	-	S	4	12	24	22	38	53	49	78	69	120	167	238	273			993	304	291	272		4,561
09	0	0	-	2	4	2	6	6	19	19	21	41	49	46	29	66	123	125	284	563	322	136	138	158	2,237
61	0	0	0	0	-	0	4	1	2	0	ю	4	0	ю	3	4	2	5	3	13	26	6	9	12	101
62	0	0	0	-	0	0	0	7	33	2	-	_	0	0	2	-	0	5	3	5	4	12	12	=	65
63	0	0	-	0	0	6	0	0	0	-	0	6	ю	∞	0	8	6	∞	7	S	7	12	24	174	262
tal	0	31	224	550	606	1,194	1,643	2,287	2,423	3,067	3,730	3,805	3,935	4,397 4	4,237 4	4,235 3	3,821 3	3,504 3,3	3,343 2,	2,738 1,	1,516	266	637	496 5	53,719
Notes:	Data taken from the actuarial valuation file created by the DoD Office of the Actuary.	om the actua	arial valus	tion file cre	ated by the	DoD Offic	e of the Ac	tuary.			Average Age:		53.4			Average	PEBD Yes	Average PEBD Years of Service:	31.0	0					

	DoD	Enlis	sted	Non-S	DoD Enlisted Non-Selected Rese	Rese	rve	Personnel		With 20	O Good		Years by	y PEBD		Years	of Ser	Service a	and A	Age f	for FY	2014		Valuation	_
									Comp	Completed Pay	Entry Ba	ase Date	Entry Base Date (PEBD) Years Of	Years Of	f Service	Service (YOS)									
Age	<19	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
37	0	25			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	37
38	0	27			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	167
39	0	19	154	222	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	421
40	0	12			340	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	906
14	0	15	102		535	332	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,345
42	0	3	77		431	209	009	87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		2,018
43	0	6	26		321	604	966	829	88	0	0	0	0	0	0	0	0	0	0	0	0	0	0		3,085
4	0	5	48	131	258	435	834	1,341	1,005	58	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,115
45	0	∞	33		184	302	510	1,012	1,432	1,118	86	0	0	0	0	0	0	0	0	0	0	0	0	0	4,806
46	0	5	21		156	237	385	701	1,112	1,703	1,255	121	0	0	0	0	0	0	0	0	0	0	0		5.771
47	0	9	36	70	133	181	294	477	752	1,306	1,808	1,280	231	0	0	0	0	0	0	0	0	0	0	0	6,574
48	0	5	19		92	161	252	403	587	626	1,478	1,557	1,631	170	0	0	0	0	0	0	0	0	0		7,404
49	0	3	28		93	134	244	347	485	684	1,066	1,230	2,072	1,595	159	0	0	0	0	0	0	0	0	0	8,187
20	0	4	18		87	144	199	295	403	009	830	296	1,701	2,285	1,831	237	0	0	0	0	0	0	0		9,658
51	0	3	20		96	142	175	285	378	496	684	834	1,183	1,821	2,383	2,003	215	0	0	0	0	0	0		10,757
52	0	9	20	51	91	130	162	217	305	421	552	683	930	1,278	1,810	2,543	1,989	154	0	0	0	0	0	0	11,342
53	0	∞	14		69	76	143	198	254	348	446	495	167	1,004	1,368	1,809			126	0	0	0	0		11,853
54	0	9	13		89	118	141	163	222	311	375	450	629	834	1,045	1,398			1441	135	0	0	0		11,748
55	0	3	15		29	68	123	132	154	256	312	390	519	604	805	950			666'1	1,565	91	0	0		11,252
99	0	-	15		41	73	110	122	151	226	254	314	364	494	637	811	1,020	1,184	1,551	2,180	1,329	51	0		10,960
57	0	3	10		28	78	06	112	144	190	213	273	363	447	488	684	881			1,837	2,070	1,148	89		11,411
58	0	4	10	24	46	91	78	88	115	165	205	234	275	370	474	574	787	800	943	1,331	1,745	1,982	726		11,305
59	0	2	2		34	49	87	86	66	129	180	204	277	323	365	499	612	269	807	1,081	1,312	1,576	0.049		10,856
09	0	0	1		13	18	41	29	37	50	91	81	127	166	175	232	286	322	377	494	553	719	765		5,389
61	0	0	0		0	-	-	2	-	4	4	33	æ	6	16	6	16	9	17	25	19	21	18	73	248
62	0	0	0	0	0	0	-	-	-	-	2	-	9	-	4	4	6	9	10	6	13	12	18	95	194
63	0	0	1		0	0	0	-	0	9	10	4	4	Ξ	17	Ξ	18	30	34	37	47	45	99	527	859
tal	0	182	1,000	2,122	3,239	4,053	5,519	6,971	7,725	9,051	9,863	9,121	11,082	11,412	11,577	11,764	12,235	9,984	8,537	8,694	7,179	5,554	3,522	2,282 16	162,668
Notes:	Data taken f	from the ac	ctuarial va	luation file	Data taken from the actuarial valuation file created by the DoD Offi	e DoD Off	ee	of the Actuary.			Average Age:		52.4			Averag	Average PEBD Years of Service:	ars of Serv		31.3					

	All	$\mathbf{D}_0\mathbf{D}$	Non-	All DoD Non-Selected Reserve	ed R	eserve	Pers	Personnel	With	70	Good	Years by		PEBD	Years of		Service	e and	d Age	for	FY 2	2014	Valuation	on	
									Compl	eted Pay	Entry Ba	rse Date	(PEBD)	Years Of	Completed Pay Entry Base Date (PEBD) Years Of Service (YOS)	YOS)									
Age	419	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	14	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
37	0	29	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
38	0	28	123	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		178
39	0	20	171	248	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	470
40	0	14	174	404	387	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		1,017
41	0	19	109	337	298	380	63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	905,1
42	0	4	112	243	486	681	684	86	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,308
43	0	11	105	256	380	029	1,118	1,016	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,667
4	0	7	80	257	419	503	955	1,515	1,182	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,988
45	0	12	44	163	380	559	610	1,146	1,627	1,340	122	0	0	0	0	0	0	0	0	0	0	0	0	0	6,003
46	0	10	32	95	241	481	704	832	1,261	1,996	1,495	149	0	0	0	0	0	0	0	0	0	0	0	0 7	7.296
47	0	9	42	87	174	292	594	875	868	1,527	2,111	1,524	278	0	0	0	0	0	0	0	0	0	0	0	8,408
48	0	5	27	91	131	22.7	417	832	1,020	1,201	1,746	1,810	1,879	198	0	0	0	0	0	0	0	0	0	0	9,584
49	0	33	30	09	123	185	313	585	915	1,189	1,304	1,449	2,361	1,888	185	0	0	0	0	0	0	0	0	0 10	10,590
20	0	9	21	73	114	186	263	440	636	1,166	1,481	1,181	1,971	2,629	2,146	275	0	0	0	0	0	0	0	0 12	12,588
51	0	5	22	45	113	177	233	391	541	824	1,425	1,564	1,470		2,760 2,	2,374	248	0	0	0	0	0	0	0 14	14,338
52	0	7	21	59	104	142	202	306	416	585	931	1,500	1,735	1,530		2,884	2,274	187	0	0	0	0	0	0 15	15,009
53	0	∞	20	36	98	114	177	262	336	474	889	922	1,549	1,861					141	0	0	0	0	0 15	15,822
54	0	9	16	34	80	135	175	199	270	417	563	969	1,022	1,755					1,645	153	0	0	0	0 15	15,732
55	0	33	15	38	75	107	147	172	198	333	451	277	752	1,106	1,632 1,	1,822	1,724	1,993 2		1,804	100	0	0	0 15	15,322
56	0	1	17	38	53	85	134	155	201	273	349	451	564	795	1,086 1,	1,683	1,870	1,428	1,792	2,525	1,545	09	0		15,105
27	0	33	13	28	89	92	108	153	188	243	288	379	501	682	_	1,131				2,112	2,402	1,350	79	0 15	15,736
28	0	4	=	31	49	108	86	116	148	215	278	304	397	532		837				1,613	2,041	2,308	1,101		15,907
59	0	7	33	16	38	19	Ξ	120	137	182	229	282	346	443	532	737			1,747	2,074	1,616	1,867	1,942		15,417
09	0	0	2	S	17	20	50	38	99	69	112	122	176	212		331	409	447	199	1,057	875	855	903	7 296	7,626
19	0	0	0	0	-	1	5	ю	3	4	7	7	ю	12	19	13	18	Ξ	20	38	45	30	24		349
62	0	0	0	1	0	0	-	33	4	33	33	2	9	_	9	5	6	=	13	14	17	24	30	106	259
63	0	0	7	0	0	ю	0	-	0	7	10	7	7	119	17	14	21	38	41	42	54	57	80		1,121
otal	0	213	1,224	2,672	4,148	5,247	7,162	9,258	10,148 1	12,118	13,593	12,926 1	15,017	15,809	15,814 15,	15,999 10	16,056 13	13,488 11	11,880	11,432	8,695	6,551	4,159 2,	2,778 216	216,387
Notes:	Data taken from the actuarial valuation file created by the DoD Office of the Actuary.	om the actu	narial valuat	ion file crea	ted by the	DoD Office	of the Ac	tuary.			Average Age:		52.7			Average	Average PEBD Years of Service:	ars of Serv		31.2					

All Officers

CSB		80	80	80 S	0\$	8 8 8	\$0 80 80	0\$	80	80	80	\$0 \$22,056	\$19,185	\$24,540	\$21,888	\$24,032	\$34,820	\$31,642	\$33,443	\$29,959	\$44,610	\$23,209 \$25,311	\$40,392	\$34,296	\$15,312	\$0 \$0 \$0	\$60,198	\$20,432	08 80 80	\$0 \$0	80	0\$ 80\$
CSB Non-Dis	80	80	80	800	80	08 8	\$0 \$0	80	80	80	80	\$0 \$14,396	\$27,165	\$23,696	\$27,955 \$27,136	\$29,153	\$31,527	\$34,344	\$35,431	\$35,683	\$37,435	\$36,416	\$36,355	\$42,367	\$35,719	\$38,136 \$38,184 \$39,303	\$33,116	\$49,179	\$40,408 \$45,594	\$50,442 \$0	808	80
TERA Res Ret		808	80	80 80 80	80	8 8	\$0 80 80	80	80	80	800	80 S	80	800	80 80	80	0\$	80	80 80	08	80	08 80 80	80	80	\$0	\$21,526	\$20,391	\$19,402	\$20,236	\$17,285	\$16,190	\$18,840
tired Pay TERA Non-Dis	8 8	0\$	80	\$0 80 80	. So	8 8	\$0 80 80	80	80	80	\$0 80	\$27,696 \$23,494	\$25,439	\$29,069	\$31,053 \$32,170	\$33,688	\$36,106	\$33,446	\$36,458 \$35,443	\$34,472	\$31,594	\$24,902 \$23,010	\$25,025	\$26,274	\$26,768	\$29,177 \$29,177 \$30,507	\$31,108	\$32,549	\$32,530	\$34,248 \$34,534	\$35,522	\$36,103
Average Annual Net Retired Pay Reserve TERA Retired Total Non-Dis		08	80	80 80	80	\$9,321	\$10,413	\$11,912	\$12,888	\$11,358	\$13,749	\$14,136 \$13,590	\$16,679	\$21,056	\$25,373 \$28,219	\$31,595	\$37,318	\$40,452	\$41,930 \$43,455	\$44,301	\$46,676	\$47,240 \$48,975	\$50,551	\$50,840	\$50,687	\$49,262 \$45,989	\$42,664	\$41,338	\$39,493	\$38,468 \$38,459	\$38,786	\$39,226
Average An Reserve Retired	08.8	08	80	80 80	\$0\$	8 8	\$0 80 80	0\$	80	08	80	80 80 80	80	80	80 80 80	\$0 \$0	08	80	80 80 80	08 9	80	\$0 \$0	\$0	\$45,169	\$38,556	\$42,574 \$42,574 \$28,552	\$27,506	\$26,121	\$25,371	\$23,508 \$23,752	\$23,576	\$24,172
Temp Disabled	8, 8	888	88	88	98	\$6,956	\$11,227	\$14,868	\$14,808	\$15,202	\$17,262	\$17,881	\$19,534	\$21,149	\$21,885	\$24,696 \$29,401	\$28,002	\$31,877	\$30,675	\$32,393	\$40,226	\$34,852 \$35,443	\$39,131	\$37,777	\$30,752	\$42,436 \$42,436 \$38,846	\$54,951	\$48,654	\$41,214 \$0	9 S	88	80
Perm Disabled	80	0,50	80	\$0 \$0 \$0	. So	\$11,094	\$9,724 \$10,034	\$9,677	\$12,165	\$9,391	\$12,783	\$13,020 \$12,166	\$13,522	\$15,254	\$14,607 \$15,718	\$18,134	\$21,465	\$21,400	\$22,989 \$25,905	\$26,863	\$25,691	\$24,983 \$22,767	\$25,803	\$27,271	\$27,535	\$29,501 \$26,476	\$29,951	\$30,030	\$30,084	\$29,595 \$29,268	\$28,416	\$28,144
Non Disabled	800	80	80	\$0 \$0	80	08 8	\$0 \$0	0\$	80	80	800	\$27,696 \$23,494	\$25,709	\$29,402	\$32,687	\$35,660	\$39,580	\$42,004	\$43,260	\$45,218	\$47,578	\$48,129 \$49,961	\$51,448	\$51,699	\$51,440	\$49,935 \$49,935 \$50,235	\$50,351	\$49,784	\$49,672 \$49,421	\$48,810	\$49,792	\$50,301
	0.0			0.0			0.0	0.0		0.0		o -		_	10.10	L ×	۰۰ ۳		6) 16	~ -	+ 61	# 6				- 0 0				0.0	0.0	20
CSB	00	00	0 0	00	0	00	00	00	0	00	00	0 -	ж c	o –	v. Г	7	16	212	25 21	∞ ≂	10	4 6				-00	- 0	0	0 0	0 0	00	00
CSB CSB Non-Dis Dis	00	000	0 0	0 0	0	00	0 0 0	0 0	000	0 0	000	1 0	- 2	0 1 0	26 5 43 7		195 16		283 22 202 15	147 8	84 2	64 4 37 2	34 1	20 1		0 0 0	3 1 0		3 0	2 0	000	00
CSB Non-Dis	0 0	000	000	0 0 0	0 0		0 0 0 0	000		000	000	0 0 0	0 2 3	0 6 1	0 26 5 0 43 7					0 147 8	0 84 2	0 64 4 0 37 2	0 34 1	0 20 1	0 8 8 1	0 6 0 92 4 0	220 3 1	151 7 1	121 1 0 129 3 0	107 2 0 92 0 0		
	00		0 0 0	000	0 0 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000	0 0 0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	23 0 2 3	77 0 6 1	0 0		0 195	0 354		18 0 147 8	00	0 0	00	00	718 0 8 1 1,088 0 6 1		10			297 107 2 0 257 92 0 0	102	5 2 4
TERA CSB Res Ret Non-Dis	0 0 0		00	0 0 0 0		14 0 0 0 0 0	24 0 0 0 0 0 42 0 0 0 0 0 0 0 0 0 0 0 0	72 0 0 0 0	95 0 0 0 0	130 0 0 0 0	143 0 0 0 0 0 0 0	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$			0 0	0 76	101 0 195	41 0 354	7 0 283 9 0 202	18 0	19 0	0 0	105 0	8,814 435 0	9,269	10,621 1,230 10,621 1,432 12,695 1,418	15,944 1,226	766	379	297 257	102	82 42
- Number		000	0 0				0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						186	265	423 98 0 599 91 0	109 0 76 91 0 128	1,969 101 0 195	3,514 41 0 354	4,093 27 0 283 4,688 19 0 202	5,402 18 0	7,154 19 0	7,871 31 0 8,017 66 0	8,361 105 0	8,814 435 0		10,621 1,230 10,621 1,432 12,695 1,418	15,944 1,226	16,229 766	18,501 379	297 257	23,631 208 102 16,563 125 57	16,576 82 42
Reserve TeRA TERA CSB Retired Total Non-Dis Res Ret Non-Dis		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0		0 0	00	0 0	00	00	00	00	00	0 186	0 265	0 423 98 0 0 599 91 0	0 817 109 0 76 0 1.289 91 0 128	0 1,969 101 0 195	0 2,536 36 0 264 0 3,514 41 0 354	0 4,093 27 0 283 0 4,688 19 0 202	0 5,402 18 0	0 7,154 19 0	0 7,871 31 0 0 8,017 66 0	0 8,361 105 0	3 8,814 435 0	9,269	212 10,621 1,432 212 10,621 1,432 2,157 12,695 1,418	15,944 1,226	5,546 16,229 766	6,945 18,501 379	8,051 20,401 297 8,865 22,185 257	9,433 23,631 208 102 6717 16,562 125 57	6,634 16,576 82 42
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Temp Reserve TERA TERA CSB Disabled Retired Total Non-Dis Res Ret Non-Dis			0000	0 0	0 0	00	11 0 15 0	31 0	26 0	44 0	36 0	39 0 43 0	113 49 0 186	140 28 0 265	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	162 44 0 817 109 0 76 189 50 0 1.289 91 0 128	42 0 1,969 101 0 195 53 0 3858 58 0 384	240 50 0 3,514 41 0 354	43 0 4,093 27 0 283 26 0 4,688 19 0 202	30 0 5,402 18 0	287 23 0 7,154 19 0	37 0 7,871 31 0 22 0 8,017 66 0	284 18 0 8,361 105 0	200 14 0 6,362 218 0 270 13 3 8,814 435 0	13 20 9,269 13 67 9,881	200 7 110 10,131 1,220 271 6 212 10,621 1,432 298 5 2,157 12,695 1,418	314 3 5,085 15,944 1,226 310 3 5,578 16,456 981	295 7 5,546 16,229 766	2 6,040 16,968 479 0 6,945 18,501 379	379 0 8,051 20,401 297 502 0 8,865 22,185 257	0 9,433 23,631 208 102 0 6,717 16,567 125 57	462 0 6,634 16,576 82 42

All Officers

Age Disabled 71 9,630 72 9,423 73 8,209 74 8,247 74 8,247 77 7,750 77 7,750 77 7,750 78 6,969 79 6,657 80 6,882	Perm Disabled 0 424 3 438	Temp Disabled	Reserve Retired	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Dis	CSB Dis	Non Disabled	Perm Disabled	Temp	Reserve	Total	TERA Non-Dis	TERA Res Ret	CSB Non-Die	CSB
											Disavica	Nemica				Non-re	Dis
		0	6,226	16,280	73	36	0	0	\$50,338	\$29,775	8	\$23,548	\$39,557	\$36,894	\$17,090	80	
		0	6,168	16,029	61	43	0	00	\$50,036	\$30,726	S 8	\$23,112	\$39,148	\$38,631	\$14,603	0\$ S	
		0	4,6,4	13,497	28	33	0	0 0	\$49,824	\$30,907	8 8	\$22,380	\$59,271	\$39,091	\$12,441	0,9	
		0	4,106	12,583	12	35	00	0	\$50,332	\$37,693	3 S	\$22,262	\$40,892	\$46,693	\$14,709	\$ \$	
		0	4.087	12.091	6	41	0	0	\$50,336	\$37.681	S	\$21.383	\$40,283	\$48.807	\$15.533	80	
		0	3,942	11,506	10	32	0	0	\$51,552	\$40,944	8	\$20,787	\$40,801	\$44,998	\$15,511	80	
		0	3,644	10,836	6	15	0	0	\$51,846	\$38,774	80	\$20,630	\$41,079	\$37,809	\$13,832	80	
	210	0	3,467	10,334	ος ·	15	0	0	\$52,485	\$40,713	O\$ 3	\$20,357	\$41,467	\$40,435	\$12,003	\$0	
		0	3,491	10,585	9	16	0	0	\$53,935	\$41,074	9	\$20,037	\$42,497	\$41,756	\$12,086	20	
		0	3,144	9,730	v t	6 (0	0 0	\$54,554	\$42,893	9, 8	\$20,553	\$43,356	\$51,961	\$13,408	200	
		00	3,180	9,698		0 4	00	00	\$55,288	\$45,602	3 5	\$20,151	\$45,572	\$44,709	\$17,754	0,5	
			3,182	8 957	+ -	+ 0	00	00	\$57.323	\$45.551	9,9	\$18.820	\$42,00	828.282	200,514	99	
	6 226	0	2,992	8,004		4	0	0	\$58,020	\$42,643	8	\$18,539	\$42,828	\$43,861	\$15,562	80	
		0	2.446	6.483	-	4	0	0	859.709	\$46,711	S	\$18,234	\$43,694	\$36,456	\$18.784	80	
	0 132	0	1,667	4,379	-	-	0	0	\$61,310	\$48,953	80	\$18,887	\$44,788	\$26,544	\$19,416	80	
		0	1,455	3,539	0	0	0	0	\$63,103	\$48,196	0\$	\$18,611	\$44,289	80	80	80	
89 2,006	6 113	0	1,604	3,723	0	0	0	0	\$64,913	\$46,844	80	\$17,843	\$44,085	80	80	80	
		0	1,841	4,002	0	0	0	0	\$64,345	\$39,713	\$0	\$18,084	\$42,123	80	80	80	
91 1,905	5 212	0	1,753	3,870	0	0	0	0	\$63,362	\$38,652	0S	\$17,762	\$41,353	\$0	\$0	\$0	
		0 0	1,625	3,5/4	0 0	0	0	0 0	262,267	\$37,106	3 8	\$17,357	\$40,237	08.6	0,50	08	
			1,419	3,339	00	00	00	00	\$61,600	\$37,191	35	\$17,390	\$40,933	2 2	Q 9	2 2	
		0	875	2,095	0	0	0	0	\$59,521	\$41,403	8 8	\$19,348	\$41,134	80	80	80	
		0	664	1,498	0	0	0	0	\$58,665	\$37,287	80	\$20,370	\$39,978	80	80	80	
		0	441	942	0	0	0	0	\$56,637	\$36,014	\$0	\$20,052	\$37,605	80	80	80	
		0	248	529	0	0	0	0	\$59,425	\$35,761	%	\$21,247	\$39,648	80	80	\$0	
99 167	31	0 0	133	331	00	0 0	00	0 0	\$56,110	\$35,403	S S	\$21,492	\$40,260	80	80	80	
			107	t 07					402,600	642,526	2	\$22,230	200 000	0, 6	9	09 6	
101	, t		3 1 2	501	00	00	00	00	\$50,263	\$42,342	7. F	\$24,934	\$38,883	0,0	Q 9	Q 9	
•		0	141	20	0	0	0	0	\$67.699	80	3	\$25.146	\$37,912	0\$	80	0\$	
	6 1	0	6	16	0	0	0	0	\$62,128	899,768	%	\$22,089	\$41,958	80	80	80	
	0 0	0	5	2	0	0	0	0	80	\$0	%	\$20,638	\$20,638	\$0	80	\$0	
		0	1	1	0	0	0	0	80	80	\$0	\$15,408	\$15,408	80	\$0	\$0	
		0	0	2	0	0	0	0	\$54,696	80	%	80	\$54,696	80	80	\$0	
		0	0	0	0	0	0	0	\$0	80	S 8	80	\$0	80	80	\$0	
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		1,101	149,354	532,424	12,716	1,639	2,182	167	\$50,870	\$29,850	\$25,303	\$22,659	\$42,245	\$30,447	\$18,116	\$34,027	\$30,88
	_	20	148,936	409,931	6,478	1,638	24	2	\$51,891	\$34,566	\$43,648	\$22,603	\$40,813	\$32,409	\$18,097	\$41,583	\$40,31
62+ 229,856		12	141,694	381,292	3,834	1,326	17	-	\$52,035	\$34,963	\$42,822	\$22,336	\$40,563	\$33,529	\$17,479	\$43,613	\$20,43
65+ 198,300	608'8 0	0	124,530	331,639	1,608	852	5	0	\$52,380	\$35,423	80	\$21,826	\$40,457	\$35,290	\$16,565	\$47,533	

Age is returned so that age meaned intrinary at enio of instart year.

(64- is total for ages 66 and over.

(65- is total for ages 65 and over.

(65- is total for ages 65 and over.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

Temporary Early Retirement Act (TERA) retirees and payments are shown for informational purposes only.

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

Pay amounts do not include the 12/1/14 cost of living increase of 1.7%.

All Enlisted

	CSB Dis	80	80	80 80 80	\$0	9 S	S 8	<u> </u>	808	08.8	0s 0s	0,5	\$5,684 \$14.912	\$13,418	\$10,792	\$13,282 \$16,430	\$16,794	\$18,929	\$20,939	\$20,141	\$22,339	\$20,389	\$20,910	\$17,632	\$15,227 \$24,205	\$24,632	\$20,523	\$0	\$42,744 \$0	80 80 80	800	0\$	80
	CSB Non-Dis	\$0 \$0	80	0\$ 80 80	\$0	S S	0\$	08 9	0S S	08.8	0s 0s	0,5	\$9,201 \$11.095	\$10,987	\$15,245	\$17,081	\$17,757	\$18,779	\$19,237	\$19,571	\$19,442	\$19,120	\$19,239	\$19,283	\$18,511	\$17,465 \$18,176	\$18,286	\$16,346	\$16,245	08 80	80 80 80	0\$	80 8
	TERA Res Ret	0\$ 80	\$0	0 8 80	\$0	S S	08	2 2	808	08.08	08 08 8	08	0 S S S S	08	8 80	80 80 80	08	80	80	08	80	0\$ 80	08	80	8 8 8	\$00	\$19,301 \$15,950 \$7,745	\$7,363	\$7,686	\$7,231 \$6,946	\$6,907	\$6,905	\$6,757
atirad Day	TERA Non-Dis	80	80	80 80 80	\$0	S S	S 8	S S	08.8	08	0s 0s	\$15,036	\$14,556	\$15,234	\$15,905	\$17,287	\$17,465	\$18,146	\$17,271	\$18,488	\$11,452	\$11,573	\$11,843	\$12,572	\$12,915	\$14,205	\$14,868 \$14,884 \$14,884	\$14,777	\$14,808	\$15,646	\$16,440	\$17,568	\$18,606
Average Annual Net Petired Day	Total	80	80	\$9,258 \$8,261	\$7,266	\$6,001	\$5,288	\$5,55	\$4,929	\$5,131	\$5,390	\$5,963	\$7,195 \$8,458	\$8,894	\$12,107	\$16,220 \$18,159	\$19,213	\$20,644	\$21,274	\$21,978	\$22,914	\$23,220	\$23,163	\$22,824	\$22,325 \$22,150	\$21,952	\$21,605	\$19,035	\$18,749	\$18,359	\$18,107	\$18,288	\$18,391
Ανουσαο Α	Reserve Retired	\$0 \$0	\$0	80 S	\$0	S S	S 8	08 9	S S S	08.08	08 S	08	808	. S	8 \$	80 80	80	S S	\$0 \$0	80	S S	\$0 \$0	S S	80	\$11,568 \$22,150	\$23,758 \$22,521	\$21,608	\$11,729	\$11,304	\$11,037	\$10,814	\$10,546	\$10,531
	Temp Disabled	S S	80	\$10,404 \$9,593	\$7,138	\$6,435	\$5,277	\$5,679	\$5,580	\$6,156	\$6,424	\$6,988	\$7,978	\$8,899	\$10,129	\$9,672 \$11,504	\$13,221	\$13,903	\$15,137	\$16,767	\$16,519	\$16,620	\$15,081	\$18,480	\$17,583 \$17,451	\$18,561 \$16,814	\$20,113	\$21,665	\$24,260 \$44,347	\$21,634 \$0	S S	S 8	9 S
	Perm Disabled	80 80	80	\$8,341	\$7,392	\$5,708	\$5,297	\$5,119	\$4,499	\$4,782 \$4,597	\$4,857	\$5,515	\$5,824	\$6,293	\$6,765	\$7,691 \$8,740	\$9,969	\$11,460	\$12,020	\$12,030	\$12,081	\$12,362	\$12,591	\$12,409	\$11,560	\$11,809	\$12,578	\$13,022	\$12,985	\$11,742	\$9,285	\$10,053	\$11,613
	Non Disabled	0S 80	\$0	80 80 80	\$0	S S	80	08 9	989	\$37,732	\$43,212	\$15,036	\$14,708	\$15,244	\$18,750	\$20,104 \$20,438	\$20,751	\$21,636	\$22,067	\$22,676	\$23,520	\$23,870	\$23,632	\$23,232	\$22,736 \$22,539	\$22,314 \$22,063	\$21,967 \$21,964 \$31,964	\$21,975	\$22,209	\$22,654 \$23,000	\$23,334	\$23,976	\$24,010 \$24,039
	CSB Dis	0 0	0	00	0	00	00	0 0	000	000	0 0	00	o 61 va	= 8	274	73 105	147	192	187	151	92	S S	30	, ∞ (ж o	4 -	- 4 (10	- 0	00	00	00	00
	CSB CSB Non-Dis Dis	0 0 0	0	0 0	0 0	00	000				0 0	000	13 2 47 5		236 47		2,646 147			5,960 151				592 8	387 8 291 9	193 4 166 1	119 1 78 4	33 0	28 1 7 0	0 0	0 0	0 0	00
		0 0 0 0	0 0	0 0 0 0	0 0		000					000	0 13 2 0 47 5											0 592 8	0 387 8 0 291 9		2 119 1 2 78 4			316 0 0 358 0 0	411 0 0 0 421 0 0	378 0 0	231 0 0 0 211 0 0 0
	TERA TERA CSB Non-Dis Res Ret Non-Dis	0 0 0 0 0	0 0 0		0 0 0		0 0 0					38 0 0	206 0 13 2 427 0 47 5	0 61	3 0 236	3 0 794 5 0 1,728	178 0 2,646 114 0 3,615	85 0 4,927	33 0 7,104	25 0 5,960 25 0 4.126	44 0 2,697	163 0 1,938 376 0 1,458	841 0 1,047 1,618 0 796	2,878 0	3,933 0 4,546 0	0 0		370	354	316	379 421 0 0 0		
Niimber	TERA TERA CSB Non-Dis Res Ret Non-Dis	000000000000000000000000000000000000000	0 0 0 0 0	9 0 0 0 0 0 0 46 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 16	206 0 0 0 0 0 384 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	641 0 0 0 0	0 0 0 0 0 801.1	1,450 0 0 0 0 0	2,112 0 0 0 0 0	2.377 0 0 0 0 0		2,274 427 0 47 5	505 0 61	533 0 236	3 0 794 5 0 1,728	178 0 2,646 114 0 3,615	85 0 4,927	33 0 7,104	0 5,960	44 0 2,697	163 0 1,938 376 0 1,458	0 1,047	2,878 0	3,933 0 4,546 0	4,862 0 4,722 0	7 7 9	1,529	1,102 340 911 354	316	46,185 441 47.280 379	46,414 313	31,055 131
Viimbor	TERA TERA CSB Non-Dis Res Ret Non-Dis		0 0 0 0 0 0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$				-			0 0	0 2,367	0 2,207 0 2,207 0 2,274	0 2,184 505 0 61	2,144 584 0 103 2,461 533 0 236	4,103 403 0 794 6,608 275 0 1,728 1	178 0 2,646 114 0 3,615	14,672 85 0 4,927	17,388 70 0,340 18,840 33 0 7,104	25 0 5,960 25 0 4.126	25,969 44 0 2,697	28,85 165 0 1,958 32,156 376 0 1,458	34,553 841 0 1,047 36,58 1,618 0 796	2,878 0	3,933 0 4,546 0	37,408 4,862 0 36,615 4,722 0	4,021 2 3,010 2	43,775 1,529 370	1,102 340 911 354	42,944 697 316 45,021 537 358	46,185 441 47.280 379	313	31,055 131
Nimber	TERA TERA CSB Total Non-Dis Res Ret Non-Dis	0 0 0	0	4 0 20 0 4	0	00		365 0	577 0	702 0	748 0	712 0 2,367	546 0 2,207 528 0 2,274	442 0 2,184 505 0 61	0 2,144 584 0 103 0 2,461 533 0 236	4,103 403 0 794 6,608 275 0 1,728 1	0 8,988 178 0 2,646 0 11304 114 0 3,615	0 14,672 85 0 4,927	0 17,388 70 0 0,340 0 18,840 33 0 7,104	20,699 25 0 5,960 22,998 25 0 4,126	0 25,969 44 0 2,697	0 28,783 103 0 1,938 0 32,156 376 0 1,458	0 34,553 841 0 1,047 0 36,658 1,618 0 796	0 38,111 2,878 0	1 39,005 3,933 0 2 38,451 4,546 0	12 37,408 4,862 0 37 36,615 4,722 0	35,062 4,021 2 34,229 3,010 2 30,145 2,215 140	13 11,266 43,775 1,529 370	9 13,131 45,492 1,102 340 2 13,348 43,067 911 354	1 14,190 42,944 697 316 0 15,571 45,021 537 358	46,185 441 47.280 379	17,267 46,414 313	12,012 32,055 184 11,006 31,055 131
Nimber	Reserve TERA TERA CSB Retired Total Non-Dis Res Ret Non-Dis	0 0	0	4 0 20 0 4	45 0	83 164 0	00	365 0	577 0	702 0	748 0	1,654 712 0 2,367	1,453 546 0 2,207 1,316 528 0 2,274	1,236 442 0 2,184 505 0 61	1,135 403 0 2,144 364 0 103 1,095 374 0 2,461 533 0 236	1,039 291 0 4,103 403 0 794 1,048 314 0 6,608 275 0 1,728 1	1,085 282 0 8,988 178 0 2,646	1,224 273 0 14,672 85 0 4,927	1,304 238 0 17,308 70 0 0,340 1,332 224 0 18,840 33 0 7,104	1,251 190 0 20,699 25 0 5,960 1,231 155 0 22,998 25 0 4,126	1,291 137 0 25,969 44 0 2,697 1 250 1 050	1,529 124 0 26,785 105 0 1,538 1,387 104 0 32,156 376 0 1,458	1,390 103 0 34,553 841 0 1,047 1475 94 0 36,658 1,618 0 796	1410 62 0 38,111 2,878 0	1,412 51 1 39,005 3,933 0 1 1,361 60 2 38,451 4,546 0	1,282 32 12 37,408 4,862 0 1,359 22 37 36,615 4,722 0	1,342 26 102 35,062 4,021 2 2 13.92 16 207 34,229 3010 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1,480 13 11,266 43,775 1,529 370	1,543 9 13,131 45,492 1,102 340 1,534 2 13,348 43,067 911 354	1,798 1 14,190 42,944 697 316 2,229 0 15,571 45,021 537 358	2,559 0 16,412 46,185 441 2,646 0 17,440 47,280 379	2,305 0 17,267 46,414 313	1,468 0 12,012 32,055 184 1,266 0 11,006 31,055 131
Nimbar	Temp Reserve TERA TERA CSB Disabled Retired Total Non-Dis Res Ret Non-Dis	0 0 0	0 0 0 0	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	0 46 45 0	0 123 83 0 0 220 164 0	0 362 279 0	0 504 555 0	0 873 574 0	1 1,409 702 0	, , , , , , , , , , , , , , , , , , ,	1 1,654 712 0 2,367	1,453 546 0 2,207 1,316 528 0 2,274	506 1,236 442 0 2,184 505 0 61	380 1,133 403 0 2,144 384 0 103 992 1,095 374 0 2,461 533 0 236	2,773 1,039 291 0 4,103 403 0 794 5,246 1,048 314 0 6,608 275 0 1,728 1	1,085 282 0 8,988 178 0 2,646	1,224 273 0 14,672 85 0 4,927	1,304 238 0 17,308 70 0 0,340 1,332 224 0 18,840 33 0 7,104	190 0 20,699 25 0 5,960 155 0 22 998 25 0 4.126	1,291 137 0 25,969 44 0 2,697 1 320	1,529 124 0 26,785 105 0 1,538 1,387 104 0 32,156 376 0 1,458	103 0 34,553 841 0 1,047 94 0 36,58 1,618 0 796	1410 62 0 38,111 2,878 0	1,412 51 1 39,005 3,933 0 1 1,361 60 2 38,451 4,546 0	1,282 32 12 37,408 4,862 0 1,359 22 37 36,615 4,722 0	26 102 35,062 4,021 2 16 207 34,229 3,010 2 16 4466 20145 3,010 2	1,480 13 11,266 43,775 1,529 370	9 13,131 45,492 1,102 340 2 13,348 43,067 911 354	1,798 1 14,190 42,944 697 316 2,229 0 15,571 45,021 537 358	2,559 0 16,412 46,185 441 2,646 0 17,440 47,280 379	26,842 2,305 0 17,267 46,414 313	18,7/5 1,408 0 12,012 32,055 184 18,783 1,266 0 11,006 31,055 131

All Enlisted

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CSB Dis								
CSB Non-Dis	× × × × ×	, <u>, , , , , , , , , , , , , , , , , , </u>	~ × × × × ×	~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~	~ × × × ×	``````````````````````````````````````	88888888888	\$18,903 \$16,434 \$16,696 \$0
TERA Res Ret	\$7,357 \$7,281 \$6,374 \$6,620	\$6,032 \$5,364 \$5,450 \$6,157 \$5,964	\$6,094 \$5,227 \$8,733 \$4,946 \$0	\$3,468 \$6,108 \$0 \$0 \$0	;	20 00 00 00 00 00 00 00 00 00 00 00 00 0	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$6,946 \$6,937 \$6,873 \$6,721
ttired Pay TERA Non-Dis	\$18,785 \$18,760 \$19,775 \$20,490	\$20,769 \$20,769 \$17,204 \$20,944 \$23,421	\$14,628 \$0 \$0 \$0 \$0 \$0 \$0	000000	08 08 08 08 08	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 8 8 8 8 8 8 8 8	\$14,344 \$15,563 \$16,122 \$17,259
Average Annual Net Retired Pay Reserve Total Non-Dis	\$19,173 \$19,490 \$19,695 \$19,888	\$20,008 \$20,371 \$20,773 \$20,864 \$21,139	\$21,639 \$21,815 \$21,645 \$21,649 \$21,796	\$21,866 \$21,855 \$21,350 \$21,057	\$21,004 \$20,820 \$20,666 \$21,447 \$21,503	\$21,090 \$21,219 \$19,973 \$19,483 \$19,393	\$17,933 \$20,806 \$17,590 \$16,404 \$16,932 \$9,918 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$20,241 \$19,528 \$19,509 \$19,701
Average An Reserve Retired	\$10,439 \$10,374 \$9,906 \$9,729	\$9,469 \$9,356 \$9,502 \$9,522 \$9,782	\$10,147 \$10,069 \$9,935 \$9,832 \$9,997	\$10,048 \$10,268 \$10,338 \$10,403	\$10,605 \$10,517 \$10,707 \$10,893 \$11,334	\$11,523 \$12,315 \$12,562 \$11,673 \$10,970	\$10,757 \$14,512 \$8,640 \$0 \$8,676 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	\$10,575 \$10,559 \$10,462 \$10,301
Temp Disabled	S S S S	3 3 3 3 3 3	88888	88888	3 8 8 8 8	\$ \$ \$ \$ \$ \$	8888888888	\$8,997 \$24,337 \$27,389 \$0
Perm Disabled	\$14,022 \$15,133 \$15,227 \$17,269 \$16,894	\$17,356 \$17,371 \$17,508 \$17,444 \$17,656	\$16,827 \$16,683 \$15,227 \$16,482 \$16,598	\$17,579 \$18,608 \$19,685 \$18,747	\$19,548 \$21,240 \$25,440 \$22,527 \$26,453	\$30,190 \$31,165 \$20,554 \$11,235 \$19,812	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$10,988 \$13,364 \$13,423 \$13,613
Non Disabled	\$23,969 \$23,860 \$23,703 \$23,534	\$23,536 \$23,799 \$24,189 \$24,244 \$24,330	\$24,616 \$24,889 \$24,955 \$24,789 \$24,700	\$24,695 \$24,310 \$23,958 \$23,807 \$73,951	\$23,534 \$23,280 \$22,973 \$23,898 \$23,484	\$23,000 \$22,910 \$21,532 \$21,902 \$22,675	\$20,444 \$22,522 \$18,404 \$16,404 \$25,188 \$19,056 \$0 \$0 \$0 \$0 \$0	\$23,111 \$23,504 \$23,687 \$23,940
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CSB Dis								1,695 3 1 0
CSB Non-Dis	00000	00000	00000	00000	00000	00000	000000000	47,638 156 35 0
TERA Res Ret	186 165 140 99	115 136 104 116	3 3 1 1 0	000	00000	00000	000000000	4,854 4,850 4,332 3,322
TERA Non-Dis	112 76 51 33	27 12 9 0	-0000	00000	, 00000	, 00000	000000000	43,296 8,780 5,036 2,326
Number Total	31,711 32,606 28,780 26,747 25,987	26,575 27,397 26,147 25,053	19,990 18,914 17,714 17,034 14,406	10,854 8,085 5,682 4,499 3,735	3,025 2,291 1,798 1,272	548 318 1184 123 65	27 141 22 2 2 2 0 0 0 0	1,438,486 866,486 784,566 653,063
Reserve Retired	10,447 9,908 7,818 6,702	6,369 6,369 6,214 5,817 5,482 4,660	3,789 3,530 3,425 3,156 2,434	1,826 1,261 1,020 849 849	551 427 353 234 164	105 57 57 31 27	7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	240,396 240,035 224,303 183,634
Temp Disabled	00000	00000	00000	00000	. 00000	. 00000	000000000	11,704 44 12 0
Perm Disabled I	1,081 1,015 883 797	674 647 581 584 606	602 709 740 757	556 375 217 196	133 14 2 2 4 14 2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	i 4 8 0 6 1 2	00000 -0000	78,351 33,297 30,371 25,496
Non Disabled	20,183 21,683 20,079 19,248	19,532 20,536 19,749 18,987 17,245	15,599 14,675 13,549 13,121 11,226	8,472 6,449 4,445 3,454	2,341 1,773 1,371 984 737	253 253 144 94 43	20 1 1 2 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	1,108,035 593,110 529,880 443,933
Age	71 72 73 74 75	5 1 2 8 5 5 6 8 6 8 6 8 6 8 6 8 6 8 6 8 6 8 6	83 83 84 85	88 88 89 89 89 89 89 89 89 89 89 89 89 8	54 53 51 5 24 63 63 64 64 64 64 64 64 64 64 64 64 64 64 64	98 68 001 98 88 001	100 100 100 100 100 100 100 100	Total 60+ 62+ 65+

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

Includes only retirees receiving payment from DoD.

Temporary Early Retirement Act CIFRA) retirees and payments are shown for informational purposes only.

Career Status Bounds (CSB) retirees and payments are shown for informational purposes only.

CareA Ran and CSB numbers and apyments are included in the appropriate categories.

Pay amounts do not include the 121/14 cost of living increase of 1.7%. Notes:

All DoD

CSB	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 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 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0 \$0 \$0 \$5,684 \$16,103	\$14,654 \$10,792 \$11,685 \$13,834 \$16,889	\$17,123 \$19,089 \$20,151 \$21,109 \$22,020	\$21,832 \$22,979 \$23,065 \$20,264 \$21,224	\$21,180 \$17,699 \$20,161 \$16,700 \$25,214	\$22,768 \$26,407 \$15,551 \$24,718 \$25,836	\$60,198 \$42,744 \$20,432 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
CSB Non-Dis			0,00,00,00,00,00,00,00,00,00,00,00,00,0	\$9,2 1,118				\$20,228 \$19,715 \$20,210 \$19,261 \$19,982		\$17,744 \$17,937 \$33,838 \$40,408 \$45,594 \$50,442 \$0 \$0 \$0 \$0
TERA Res Ret	\$ 8 8 8 80 8 8 8 80 8 8 8	00000 88888 80	\$ 8 8 8 8 8 8 8	\$ \$ \$ \$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$ \$ \$ \$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$ \$ \$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$ \$ \$ 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	\$0 \$0 \$29,079 \$15,950 \$13,028	\$12,221 \$12,120 \$10,852 \$10,466 \$9,051 \$8,825 \$8,878 \$8,878 \$8,878 \$8,630 \$8,630 \$8,630
etired Pay TERA Non-Dis	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$0 \$15,036 \$14,432 \$14,619 \$15,006	\$15,679 \$16,778 \$18,459 \$19,980 \$20,978	\$23,626 \$25,671 \$27,898 \$25,210 \$26,233	\$27,818 \$22,729 \$18,135 \$12,619 \$12,536	\$12,308 \$12,712 \$13,010 \$13,506 \$14,609	\$15,821 \$17,043 \$18,197 \$19,492 \$20,951	\$22,044 \$22,869 \$23,110 \$22,800 \$22,800 \$24,014 \$24,014 \$24,736 \$25,342
Average Annual Net Retired Pay Reserve TERA Retired Total Non-Dis	\$0 \$0 \$0 \$9,258 \$8,261	\$7,266 \$6,001 \$5,732 \$5,315 \$5,417	\$5,183 \$5,092 \$5,350 \$5,393 \$5,893	\$6,008 \$6,367 \$7,032 \$7,726 \$8,909	\$9,505 \$10,521 \$12,977 \$17,076 \$18,995	\$20,245 \$21,456 \$22,617 \$23,488 \$24,289	\$25,272 \$26,052 \$26,597 \$27,208 \$27,595	\$27,630 \$27,667 \$27,813 \$27,524 \$27,500	\$27,658 \$27,814 \$27,990 \$28,131 \$26,854	\$25,344 \$24,873 \$24,780 \$24,684 \$24,349 \$24,656 \$24,346 \$25,204 \$25,204 \$25,204
Average A Reserve Retired		S S S S S				888888		\$0 \$0 \$0 \$11,568 \$35,961	\$33,007 \$36,827 \$32,826 \$31,949 \$17,691	\$16,635 \$15,887 \$15,609 \$15,107 \$14,819 \$14,992 \$15,230 \$15,249 \$15,688
Temp Disabled	\$0 \$0 \$0 \$10,404 \$9,593				9,9,9,9,			\$20,306 \$20,467 \$23,126 \$21,954 \$21,071		\$27,906 \$25,767 \$47,697 \$34,687 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0
Perm Disabled	\$0 \$0 \$0 \$8,341 \$7,237					9, 9, 9, 9, 9,		\$14,675 \$14,318 \$14,655 \$14,271 \$14,335		\$15,985 \$15,739 \$15,739 \$13,795 \$11,905 \$11,905 \$12,549 \$13,835 \$13,83
Non Disabled	\$ 8 8 8 80 80 80 80 80 80	000000000000000000000000000000000000000	\$0 \$0 \$0 \$37,732 \$24,211	\$43,272 \$15,036 \$15,266 \$14,770 \$15,081	\$15,718 \$16,803 \$19,699 \$21,094 \$21,376	\$21,857 \$22,816 \$23,696 \$24,507 \$25,201	\$26,074 \$26,748 \$27,267 \$27,856 \$28,196	\$28,188 \$28,233 \$28,320 \$28,018 \$27,981	\$28,111 \$28,297 \$28,449 \$28,594 \$28,775	\$29,173 \$29,345 \$20,345 \$30,285 \$30,696 \$31,117 \$31,806 \$32,657 \$32,657 \$32,684
CSB Dis	00000	00000	00000	00000	14 23 48 78 112	154 186 208 220 208	173 137 84 54 58	45 to 6 to 10 to 1	20040	0000000
CSB Non-Dis	00000	00000	00000	0 0 0 13 48	63 104 242 820 1,771	2,722 3,743 5,122 6,624 7,458	6,243 4,328 2,844 2,082 1,542	1,111 833 626 406 311	201 172 127 84 92	36 32 14 11 14 00 00 00
TERA Res Ret	00000	00000	00000	00000	00000	00000	00000	00000	0 0 2 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	590 542 555 655 437 487 513 513 513 513 513 513 513 513 513 513
r	00000	00000	00000	0 1 207 441	528 636 610 501 366	287 205 186 128 74	52 44 62 173 395	872 1,684 2,983 4,151 4,981	5,580 5,810 5,317 4,442 3,633	2,755 2,083 1,677 1,176 916 738 636 521 309
- Number	00064	91 206 384 644 883	1,127 1,492 1,856 2,191 2,431	2,507 2,510 2,320 2,390 2,493	2,370 2,388 2,726 4,526 7,207	9,805 12,593 16,641 20,446 22,354	24,792 27,686 31,371 35,059 39,310	42,424 44,675 46,472 47,587 47,265	46,677 46,496 45,193 44,850 50,840	59,719 61,948 59,296 59,296 63,522 66,586 69,465 70,045 48,617 47,631
Reserve	00000	00000	00000		00000	00000	00000	0 0 0 - 9	32 104 218 419 6,623	16,351 18,709 18,894 20,230 22,516 24,463 26,700 18,724 11,640
Temp	20 00 00 00 00 00 00 00 00 00 00 00 00 0	46 45 123 83 220 164 362 282 512 371	4477.4.00					71 140 54 116 94 80 73 65		
Perm d Disabled	00000	00000	0 643 0 900 0 1,151 1 1,453 1 1,622	1 1,714 1 1,752 39 1,614 209 1,596 444 1,478				513 1,671 805 1,754 598 1,694 843 1,678 556 1,631		558 1,794 1,853 564 1,829 565 2,114 108 2,593 112 3,148 142 2,903 183 1,910 103 104 105 105 105 105 105 105 105 105 105 105
Non Age Disabled	17 17 18 19 19 19 19 19 19 19 19 19 19 19 19 19	12 22 22 23	26 27 29 30		<u> </u>	6				61 41,558 62 41,374 63 38,408 65 38,408 66 39,185 67 40,4012 69 27,983 70 28,208

All DoD

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	CSB Non-Dis	22223	3 8 8 8 8	88888						\$19,565 \$19,787 \$25,496 \$47,533
	TERA Res Ret	\$8,935 \$8,795 \$7,445 \$8,676	\$8,502 \$8,529 \$7,296 \$6,506 \$7,296	\$7,107 \$9,648 \$14,406 \$4,946 \$15,562	\$15,721 \$12,762 \$0 \$0 \$0 \$0	\$ 80 \$ 80 \$ 80 \$ 80 \$ 80	\$ 20 0 0 \$ 20 0 \$ 20 0 \$ 20 0	\$ 20 \$ 20 \$ 20 \$ 20 \$ 20	\$0 \$0 \$0 \$0 \$0	\$9,766 \$9,755 \$9,359 \$8,730
tired Pay	TERA Non-Dis	\$25,930 \$27,608 \$28,279 \$25,154	\$21,832 \$27,779 \$29,838 \$29,376 \$37,032	\$45,739 \$44,709 \$48,835 \$28,284 \$43,861	\$36,456 \$26,544 \$0 \$0 \$0	88888	88888	22222	8 8 8 8	\$18,000 \$22,715 \$23,646 \$24,629
Average Annual Net Retired Pay	Total	\$26,088 \$25,969 \$25,945 \$26,506	\$26,690 \$26,348 \$26,414 \$26,723 \$26,881 \$27,970	\$28,749 \$29,190 \$28,994 \$28,994 \$29,308	\$30,029 \$29,912 \$30,154 \$31,484 \$31,987	\$32,425 \$32,653 \$33,839 \$33,905 \$35,040	\$34,919 \$33,469 \$34,570 \$34,631 \$33,121	\$34,534 \$32,795 \$30,291 \$39,119 \$19,579	\$11,748 \$54,696 \$0 \$0 \$0	\$26,185 \$26,364 \$26,395 \$26,692
Average An	Reserve Retired	\$15,334 \$15,261 \$14,757 \$14,812	\$14,246 \$14,126 \$13,793 \$13,720 \$14,174	\$14,866 \$14,847 \$14,447 \$14,415 \$14,707	\$14,735 \$15,175 \$15,202 \$15,268 \$15,268 \$15,892	\$16,050 \$15,934 \$16,059 \$17,106 \$18,083	\$19,162 \$19,166 \$20,282 \$19,835 \$20,692	\$22,909 \$23,347 \$24,046 \$22,089 \$18,644	\$15,408 \$0 \$0 \$0 \$0 \$0	\$15,206 \$15,170 \$15,059 \$14,958
	Temp Disabled	8 8 8 8	00000	\$ 8 8 8 8 8 8 8 8 8	\$ 20 \$ 20 \$0 \$0 \$0 \$0	\$ 20 \$ 20 \$ 20 \$ 20 \$ 20 \$ 20	\$ 20 0 0 \$ 20 0 \$ 0 \$ 0 \$ 0 \$ 0	\$ 20 \$ 20 \$ 20 \$ 20 \$ 30 \$ 30 \$ 30 \$ 30 \$ 30 \$ 30 \$ 30 \$ 3	\$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	\$10,399 \$30,371 \$35,106 \$0
	Perm Disabled	\$18,460 \$19,833 \$19,356 \$22,069	\$25,140 \$22,919 \$23,514 \$23,407 \$23,598	\$22,724 \$22,724 \$22,921 \$21,716 \$22,265 \$22,654	\$24,793 \$26,509 \$30,052 \$29,022 \$29,720	\$31,287 \$32,860 \$34,564 \$32,658 \$38,649	\$36,188 \$35,605 \$33,078 \$33,938 \$30,077	\$42,542 \$83,358 \$0 \$99,768	\$78 \$0 \$0 \$0 \$0 \$0 \$0	\$14,300 \$18,389 \$18,649 \$19,213
	Non Disabled	\$32,487 \$31,790 \$31,283 \$31,420	\$31,379 \$31,149 \$31,103 \$31,403 \$31,576	\$33,335 \$34,043 \$34,329 \$34,381 \$34,659	\$35,643 \$34,882 \$35,937 \$38,909 \$40,709	\$41,403 \$42,511 \$44,145 \$44,343 \$44,524	\$45,436 \$43,844 \$45,178 \$43,790 \$46,329	\$41,362 \$40,657 \$35,802 \$50,697 \$25,188	\$19,056 \$54,696 \$0 \$0 \$0	\$29,993 \$31,936 \$32,264 \$32,721
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	CSB Dis									1,862 5 2 0
	CSB Non-Dis	00000	00000	00000	00000	00000	00000	00000	00000	49,820 180 52 5
	TERA Res Ret	222 208 170 131	132 156 168 119 131	65 7 7 7 4 4 4	00052	00000	00000	00000	00000	6,493 6,488 5,658 4,174
	TERA Non-Dis	185 137 89 47	36 22 10 8 10) 97411	000	00000	00000	00000	0000	56,012 15,258 8,870 3,934
Number	Total	47,991 48,635 42,277 39,747	38,566 38,903 36,983 35,387	29,720 28,612 26,896 25,991	17,337 12,464 9,221 8,222 7,737	6,895 5,865 5,137 4,038 3,038	2,046 1,260 713 454 269	130 64 32 18 7	0007	1,970,910 1,276,417 1,165,858 984,702
	Reserve Retired	16,673 16,076 12,792 11,130	10,610 10,456 10,156 9,461 8,949 8,151	6,933 6,710 6,607 6,439 5,426	4,272 2,928 2,475 2,453 2,578	2,304 2,052 1,772 1,430 1,039	769 498 279 160 124	49 34 15 9	-0000	389,750 388,971 365,997 308,164
	Temp Disabled	0000	00000	00000	00000	00000	00000	00000	00000	12,805 64 24 0
	Perm Disabled	1,505 1,453 1,197 1,122	929 928 875 794 818	778 904 961 945	739 507 341 309 319	345 340 331 274 228	142 95 51 33 33	41 0 0 0 0 0	-0000	95,040 43,639 40,101 34,305
	Non Disabled	29,813 31,106 28,288 27,495	27,031 27,282 27,872 26,718 25,644	22,009 20,998 19,328 18,607	12,326 9,029 6,405 5,460 4,840	4,246 3,473 3,034 2,334 1,771	1,135 667 667 383 261 122	67 28 17 8	0 0 0 0 0 0 0	1,473,315 843,743 759,736 642,233
	Age	12 22 24 25	C	8 28 28 28	8 8 8 8 8 8 8 8 8 8	92 24 8 93 24 8	98 6 6 1 10 8 8 8 9 8	101 102 103 104 105	106 107 109 110	Total 60+ 62+ 65+

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

60+ is total for ages 60 and over.
60+ is total for ages 62 and over.
65+ is total for ages 62 and over.
165+ is total for ages 65 and over.
165+ is total for ages 67 an

	Total	\$20,702	\$7,714	\$7,646	\$6,424	\$7,699	\$8,136	\$7,596 \$7,468	87,960	\$8,057	\$7,809	\$7,677	\$8,303	\$8,343	\$8,865	\$9,499	\$11,645	\$11,686	\$12,830	\$8,447	\$9,370	\$9,562 \$9,895	\$11,982	\$11,052	\$10,727	\$9,470	\$11,366	\$8,782	\$9,411	\$10,949	\$8,925	\$10,987	\$10,174	\$10,434	\$10,661	\$11,431	\$11,330	\$11,539	\$11,025	\$11,241	\$11,635	\$11,627	\$11,500	\$11,393	\$10,864	\$11,554 \$11,430
Pay	RSFPP	0\$	08	\$ 80	g, 5	0\$ \$	80	S S	80	0\$	0\$	Q	80	80	80	\$1.812	80	0\$	\$0	\$3,534	\$0	G 9	\$0	\$492	0\$	\$0	S S	\$0\$	80	\$11,364	\$0	\$1,982	\$5,474	\$1,980	\$0	\$3,420	\$2,232	\$2,026	\$3,013	\$4,850	\$3,857	\$3,394	\$3,437	\$3,422	\$2,509	\$4,025 \$4,811
Average Annual Net Survivor Pay	Death on Active Duty	\$10,586	\$7,714	\$7,655	48,503	\$7,573	\$8,148	\$7,606	\$7,929	\$8,047	\$7,686	\$8,182	88,009	\$8,040	\$8,591	\$9,603	\$10,463	\$10,819	\$11,531	\$8,002	\$9,178	\$9,618 \$7,069	\$4,615	\$8,141	\$5,728	\$5,066	\$8,431	\$5,575	\$7,519	\$10,231	\$7,190	\$9,964	\$9,057	\$8,935	\$10,691	\$11,838	\$10,447	\$12,960	\$10,866	\$10,748	\$13,794	\$14,317	\$14,395	\$14,611	\$13,665	\$15,325 \$17,546
age Annual	Minimum Income	\$0	Q Q	\$ \$	9	\$0	80	0\$ °S	80	80	80	0.05	80	80	80	0\$ \$	\$0	80	\$0	0\$ \$	0\$	G 9	\$0	80	08 9	\$0	0\$ 0\$	\$0	80	O\$ 9	\$0	80	S 5	\$0	80	S S	08 80	\$0	80	0\$	0\$ \$	0\$	\$0	S 5	\$0	\$ 80 80
Avera	RCSBP	\$19,668	08	9,5	2 5	\$6,448	\$5,586	\$6.378	\$3,928	\$6,523	\$2,897	\$4,369	\$6,185	\$6,250	\$5,858	\$4,312	\$6,988	\$8,110	\$7,418	\$3,472 \$4,846	\$1,284	\$4,128 \$8,928	\$9,726	\$4,651	\$5,804	\$4,356	\$10,498	\$7,491	\$6,487	\$6,150	\$6,326	\$7,674	\$9,222	\$6,174	\$6,710	\$7,386	\$8,357	\$7,081	\$7,406	\$7,075	\$8,173	\$7,314	\$7,276	\$7,439	\$7,296	\$8,035 \$7,422
	SBP	\$33,048	08	\$7,038	\$10,010	\$15,654	\$8,189	\$7,373	\$8,687	\$8,355	\$8,871	\$8,023	\$9,704	\$9,730	\$9,746	\$10,701	\$13.078	\$13,006	\$14,198	\$9,588	\$10,455	\$10,661	\$16,621	\$14,029	\$15,028	\$12,849	\$13,005	\$11,750	\$11,405	\$12,821	\$10,967	\$13,348	\$11,579	\$13,171	\$12,346	\$13,155	\$13,904	\$13,147	\$12,690	\$12,624	\$13,279	\$13,462	\$12,824	\$12,954	\$12,329	\$13,036 \$12,954
İ	Total	12	s 4	143	977	358	37.1	509 501	574	585	604	988 909	561	555	206	380	183	150	110	33 33	32	3.8	37	46	54 50 50	49	& &	79	06	9 2 2	92	128	25 25 25	199	238	276	312	395	501	561	827	974	284	1,101	1,478	1,686 1,779
	RSFPP Total			0 143				0 509												1 33		0 0 38		1 46	0 54	0 49	0 65	0 79	06 0	1 90	0 92	4 128	11 164	961 6	0 238	7 276	4 312	8 395	16 501			43 974		1,101	17 1,478	22 1,686 10 1,779
nber	RSFPP	0 0	0 0		> <	0	0	0 0	0	0	0 0		0	0	0		0				0		0	13 1 46	0 0	0	20 0 65 30 0 83	0	0		0	4	- 1	0 6	0	L- 4	v 4	- ∞	16	L	78	43	16	× 9	17	70 22 1,686 55 10 1,779
Number	y RSFPP	0 0	0 0	00	> <	0	0	0 0	0	0	0 0	0 0	0	0	0	0 -	0	0			0	0 0	0	1	0 0	0	0 0	0	0		0	4	- 1	0 6	0	L- 4	v 4	- ∞	16	L	78	43	16	× 9	17	10
Number	Death on Active Duty RSFPP	1 0 0 0	0 0 33 0	0 0 141 0	0 2777 0 0	0	0	0 0	3 0 531 0	6 0 530 0	521 0	13 0 497 0	22 0 418 0	25 0 404 0	16 0 332 0	33 0 224 0 14 0 88 1	13 0 70 0	19 0 48 0	10 0 31 0	5 0 7 1	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	0 IS 0 %	4 0 12 0	5 0 13 1	3 0 22 0	3 0 18 0	6 0 20 0 13 0 30 0	13 0 29 0	12 0 31 0	13 0 31 1	12 0 35 0	19 0 44 4	19 0 47 11 27 0 51 5	35 0 47 9	50 0 72 0	54 0 73 7	63 0 69 4	8 99 0 88	103 0 74 16	102 0 83 7	222 0 73 28	232 0 84 43	230 0 76 16	314 0 54 8]	413 0 60 17	492 0 70 22 1 521 0 55 10 1
	Minimum Death on Income Active Duty RSFPP	1 0 0 0	0 0 33 0	00	0 2777 0 0	0	2 0 357 0	0 0	3 0 531 0	6 0 530 0	521 0	0 0	22 0 418 0	25 0 404 0	16 0 332 0	33 0 224 0 14 0 88 1	13 0 70 0	19 0 48 0	10 0 31 0		$\begin{array}{cccccccccccccccccccccccccccccccccccc$	0 IS 0 %	4 0 12 0	5 0 13 1	3 0 22 0	3 0 18 0	0 0	13 0 29 0	12 0 31 0	13 0 31 1	12 0 35 0	19 0 44 4	19 0 47 11 27 0 51 5	35 0 47 9	50 0 72 0	54 0 73 7	63 0 69 4	8 99 0 88	103 0 74 16	102 0 83 7	222 0 73 28	232 0 84 43	230 0 76 16	314 0 54 8]	413 0 60 17	0 70 22 1 0 55 10

DoD Survivor Valuation Data as of Year-End FY 2014

Marie Mari	48. Propregate the control of the control o					Number				Aver	age Annual	Average Annual Net Survivor Pay	Pay	
1,504 1,61	1,500 1,00	Age	SBP	RCSBP	Income	Active Duty	RSFPP	Total	SBP	RCSBP	Income	Active Duty	RSFPP	Total
1,544 1,565 1,645 1,655 1,655 1,655 1,655 1,655 1,55	1,144 1,167 6, 6	09 ;	1,395	629	0		6	2,136	\$12,681	\$7,730	\$0	\$14,567	\$4,168	\$11,118
1,184 1,185 1,18	1514 1167	97	707.1	925	00		12	2.694	\$12,737	\$7,636	Q Q	\$15,382	\$5,256	\$11,109
1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1,	1,11, 1,1, 1,11, 1,1, 1,1, 1,1, 1,1, 1,1, 1,1, 1,1, 1,1,	63	1,814	1,087	0		6	2,958	\$12,830	\$7,398	\$0	\$13,571	\$2,369	\$10,814
2.233 1,234 1,04 1, 10	1,150 1,05	2	2,074	1,187	0		5	3,318	\$13,398	\$7,526	80	\$13,714	\$4,509	\$11,289
2.259 1.259 <th< td=""><td>2.259 1.10 1.0<</td><td>65</td><td>2,333</td><td>1,321</td><td>0</td><td></td><td>12</td><td>3,713</td><td>\$13,185</td><td>\$7,423</td><td>80</td><td>\$15,360</td><td>\$3,179</td><td>\$11,130</td></th<>	2.259 1.10 1.0<	65	2,333	1,321	0		12	3,713	\$13,185	\$7,423	80	\$15,360	\$3,179	\$11,130
1317 1317 1317 1318 <th< td=""><td>3,417 1,520 <th< td=""><td>99</td><td>2,649</td><td>1,603</td><td>- 0</td><td></td><td>13</td><td>4,307</td><td>\$13,354</td><td>\$7,441</td><td>\$7,656</td><td>\$14,660</td><td>\$3,658</td><td>\$11,122</td></th<></td></th<>	3,417 1,520 <th< td=""><td>99</td><td>2,649</td><td>1,603</td><td>- 0</td><td></td><td>13</td><td>4,307</td><td>\$13,354</td><td>\$7,441</td><td>\$7,656</td><td>\$14,660</td><td>\$3,658</td><td>\$11,122</td></th<>	99	2,649	1,603	- 0		13	4,307	\$13,354	\$7,441	\$7,656	\$14,660	\$3,658	\$11,122
25.3 1.6.3	15.75 15.67 0 12.75 15.67 0 12.75 15.67 0 12.75 15.85 15.95	è 99	3,407	2,005	- 0		9	5,464	\$13,234	\$7,731	\$8,483	\$12,242	\$1.423	\$11,384
1,10, 1,10	1, 19, 19, 19, 19, 19, 19, 19, 19, 19,	69	2,977	1,567	0		Ξ	4,587	\$13,652	\$7,699	80	\$12,203	\$4,384	\$11,586
4-29 2.254 6.0 6 5.7 1.24 6.0 5.3 1.25 1.25 1.25 1.25 1.25 1.25 1.25 1.25	4791 2284 0 3 1 6223 81,200 87,200 81,200 82,1	70	3,515	1,831	0		12	5,395	\$13,503	\$7,672	80	\$11,673	\$1,759	\$11,485
5.19 1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2	4.25 2.25 <th< td=""><td>71</td><td>4,131</td><td>2,045</td><td>0</td><td></td><td>12</td><td>6,225</td><td>\$13,681</td><td>\$7,674</td><td>\$0</td><td>\$9,792</td><td>\$1,738</td><td>\$11,661</td></th<>	71	4,131	2,045	0		12	6,225	\$13,681	\$7,674	\$0	\$9,792	\$1,738	\$11,661
C579 C589 C579 C579 <th< td=""><td>5.71 2.22 1. 4. 4. 7.52 7.52 8.43 8.84 8.84 9.15 6.73 2.23 1. 4. 4. 1.52 7.52 8.44 8.84 9.13 9.13 6.74 2.23 1. 4. 4. 1.02 1.73 8.74 8.74 8.84 8.13 6.75 2.23 3. 4. 4. 1.02 9.03 8.84 8.71 8.84 8.11 7.85 2.23 3. 4. 4. 1.02 9.13 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 <</td><td>72</td><td>4,750</td><td>2,254</td><td>0</td><td></td><td>23</td><td>7,080</td><td>\$13,664</td><td>\$7,657</td><td>80</td><td>\$13,036</td><td>\$2,140</td><td>\$11,710</td></th<>	5.71 2.22 1. 4. 4. 7.52 7.52 8.43 8.84 8.84 9.15 6.73 2.23 1. 4. 4. 1.52 7.52 8.44 8.84 9.13 9.13 6.74 2.23 1. 4. 4. 1.02 1.73 8.74 8.74 8.84 8.13 6.75 2.23 3. 4. 4. 1.02 9.03 8.84 8.71 8.84 8.11 7.85 2.23 3. 4. 4. 1.02 9.13 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 8.11 8.84 <	72	4,750	2,254	0		23	7,080	\$13,664	\$7,657	80	\$13,036	\$2,140	\$11,710
C579 2581 2582 44 8,188 84,189 511,290 518,290 518,290 518,290 518,290 518,290 518,290 518,290 518,290 518,280 50,153 51,253 51,250<	C5779 2787 2788 578.00 581.00	74	4,929	2,210	0 -		7 98	7.558	\$13,517	57,034	\$8.483	\$8.863	\$2,137	\$11,008
Cycle 2.66 Cycle Cycle SHALID STATE STATE SHALID STATE Cycle 2.67 Cycle Cycle Cycle SHALID STATE SHALID STATE SHALID STATE Cycle 2.22 Cycle Cycle Cycle Cycle SHALID STATE STATE SHALID STATE Cycle 2.22 Cycle Cycle Cycle DATE STATE STATE STATE STATE STATE 7.28 2.22 Cycle 2.22 DATE DATE STATE	Cycle 2,600 Cycle Cycle System	57	5719	2 383	. –		2 7	8 108	\$13,706	62 630	\$8 483	\$10.153	08513	\$11 018
6/55 2.58 3.6 6 6 6.5 5.45 5.14 7.50 8.15 7.50 8.15 </td <td> Color Colo</td> <td>76</td> <td>6297</td> <td>2,583</td> <td>- (</td> <td></td> <td>4 4</td> <td>8.990</td> <td>\$14,146</td> <td>\$7.747</td> <td>\$8,483</td> <td>\$9.983</td> <td>\$1,869</td> <td>\$12.212</td>	Color Colo	76	6297	2,583	- (4 4	8.990	\$14,146	\$7.747	\$8,483	\$9.983	\$1,869	\$12.212
6555 2720 673 674 871,82 577,82 571,82	64.08 2.2.2.2. 2.4.2.2. <t< td=""><td>77</td><td>6,764</td><td>2,548</td><td>m</td><td></td><td>. 2</td><td>9,425</td><td>\$14,147</td><td>\$7,803</td><td>\$8,008</td><td>\$13,898</td><td>\$2,333</td><td>\$12,348</td></t<>	77	6,764	2,548	m		. 2	9,425	\$14,147	\$7,803	\$8,008	\$13,898	\$2,333	\$12,348
7.25.1 2.95.0 6 4.6 1.80 1.00.95 51.735 57.735 51.735 51.026 52.08 7.75.1 2.95.0 6 4.6 1.09 1.09.95 51.735 57.735 51.235 52.08 7.75.1 2.98.0 1.2 5.2 1.09 51.035 55.035 57.735 51.235 52.08	7.75.1 2.95.0 6.6 1.90 1.90 51.435 57.739	78	6,955	2,720	3		122	9,863	\$14,363	\$7,782	\$7,640	\$11,221	\$2,243	\$12,376
7771 2910 64 209 110-56 514-718 512-53	7771 2910 64 209 110-56 514-718 512-53	79	7,583	2,930	9		136	10,701	\$14,585	\$7,799	\$7,333	\$11,626	\$1,999	\$12,550
7.05 2.85 3.8 4.0 5.5 4.0 5.5 4.0 5.5 4.0 5.5 4.0 5.5 4.0 5.5 4.0 5.5 4.0 5.5 5.2 4.0 5.0 </td <td>7,525 2,528 3 5 2,44 10,70 51,515 5,010 51,528 5,127<</td> <td>80</td> <td>177,7</td> <td>2,910</td> <td>2</td> <td></td> <td>209</td> <td>10,956</td> <td>\$14,718</td> <td>\$7,848</td> <td>\$7,751</td> <td>\$12,552</td> <td>\$2,208</td> <td>\$12,641</td>	7,525 2,528 3 5 2,44 10,70 51,515 5,010 51,528 5,127<	80	177,7	2,910	2		209	10,956	\$14,718	\$7,848	\$7,751	\$12,552	\$2,208	\$12,641
7.70 3.00 1 5.7 1182 3.00 3.0	7.70 3.00 1 5.7 1183 916.28 91.13 91.23 91.13 91.23 91.13 91.23 91.13 91.23 91.13 91.23 91.13 91.23 91.13 91.23 91.13 91.23 </td <td>8 81</td> <td>7,635</td> <td>2,848</td> <td>m -</td> <td></td> <td>244</td> <td>10,796</td> <td>\$15,185</td> <td>\$8,029</td> <td>\$7,119</td> <td>\$13,832</td> <td>\$2,485</td> <td>\$13,000</td>	8 81	7,635	2,848	m -		244	10,796	\$15,185	\$8,029	\$7,119	\$13,832	\$2,485	\$13,000
7,727 2,910 1 54 30 110890 516,210 53,428 51,117 51,417 <	7,727 2,910 1 54 97 11,089 516,210 53,453 53,411 52,417 51,117 52,417 51,117 52,417 51,117 52,417 51,117 52,417 <	7 8 8	7.710	3.082			333	11,249	\$15,521	58,070	\$6,893	\$12,074	41,939	\$13,140
6707 2800 3 361 10,730 50,60 57,431 51,767 52,00 6706 2,200 2 420 10,70 50,00 57,800 57,700 58,904 57,700 50,00 61.85 2,200 3 4 9,00 9,00 51,700 57,800 51,700 50,00 61.85 2,200 3 4 4 9,00 50,00 50,00 51,800 50,00	Common	84	7,627	2,910			397	10,989	\$16,310	\$8,525	\$8,483	\$14,172	\$2,447	\$13,736
66% 2200 7 35 40 10,119 81,6551 88,66 87,770 87,785 53,100 6,188 2,200 7 35 40 10,119 81,659 88,60 88,719 81,134 82,250 6,188 2,200 3 3 4,68 9,67 81,719 89,000 88,119 81,019 89,000 88,119 81,020 83,000 83,100 83,000 83,100 83,000	6.66% 2.20% 7, 2 40 10.119 10.119 11	85	7,077	2,900	3		361	10,379	\$16,621	\$8,335	\$7,431	\$12,037	\$2,257	\$13,787
6,287 2,900 7 2,400 9,626 81,700 88,149 81,108 1,500 6,138 2,289 3 3,4 4,60 9,626 81,100 88,149 81,108 51,080 53,008 6,138 2,289 3 3,4 4,62 9,499 81,973 81,973 81,487 1,500 81,520 4,381 2,240 4 4 4 4 6 7,500 81,539 81,487 81,500 3,131 1,132 2,240 4 4 4 4 4,61 8,73 8,700 81,530	6.267 2.200 1, 2.200	98	969'9	2,980	7		401	10,119	\$16,951	\$8,561	\$7,762	\$17,865	\$2,510	\$13,905
61/38 2,299 5 3,467 9,607 9,807 5,818 3,487 13,487	61/188 2,299 5 3,447 9,617 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,817 9,818 9,817 9,818 9,817 9,818 9,817 9,818 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,918 9,	87	6,267	2,900	7		430	9,626	\$17,090	\$8,800	\$8,194	\$10,804	\$2,569	\$13,923
1,50,50,10,10,10,10,10,10,10,10,10,10,10,10,10	5.43.5 2.43.9 3.43.7 3.63.6 3.53.0 3.52.8<	& 6 & 6	6,188	2,929	S. C		462	9,617	\$18,075	\$9,068	\$7,860	\$14,871	\$2,651	\$14,575
3.341 2.770 462 9.199 819.02 82.462 82.462 82.463 82.462	3581 2581 2581 2581 2581 2581 2581 2581 2581 2582 25870 81529 81529 81529 81529 81529 81528 <td>68</td> <td>6,135</td> <td>2,839</td> <td>n •</td> <td></td> <td>408</td> <td>9,499</td> <td>\$18,719</td> <td>750,037</td> <td>58,483</td> <td>\$10,080</td> <td>\$3,008</td> <td>\$15,024</td>	68	6,135	2,839	n •		408	9,499	\$18,719	750,037	58,483	\$10,080	\$3,008	\$15,024
4488 2414 24 486 7584 80008 6588 10.243 83.178 2488 2.414 2 1 486 7584 80008 80.688 81.023 83.178 83.178 2.918 1.262 3 2 1 4.87 6.84 81.028 88.473 81.024 81.024 81.048 88.43 81.024 81.048 81.024 81.024 81.048 81.024 81	4488 2414 241 436 7554 85068 8508 15134 8517 8518 <th< td=""><td>90 6</td><td>5,371</td><td>2,847</td><td>2 4</td><td></td><td>462</td><td>9,199</td><td>\$19,295</td><td>\$9,262</td><td>\$4,8/5</td><td>\$11,346</td><td>\$3,226</td><td>\$15,357</td></th<>	90 6	5,371	2,847	2 4		462	9,199	\$19,295	\$9,262	\$4,8/5	\$11,346	\$3,226	\$15,357
2.815 1.22 7 2.1 3.77 6.65 8.20.20 5.89.816 8.84.73 8.17.00 6.53.21 2.815 1.265 3 4.815 3.24 4.815 8.21.032 5.89.81 8.84.73 8.17.00 5.3.13 1.945 1.265 3 3 2.29 3.445 8.21.032 5.10.79 87.883 5.60.04 8.32.13 1.940 6.64 5 2 2.9 3.445 821.042 81.047 87.883 85.604 83.213 1.940 6.66 1.2 9.4 1.23 2.11.66 87.07 87.89 87.87 87.87 87.87 3.14 6.6 1.2 9.4 1.23 3.44 87.87 87.97 87.87 87.87 87.87 2.10 1.2 9.4 1.2 3.2 3.44 87.78 87.87 87.87 87.87 87.87 87.87 87.87 87.87 87.87 87.87 87.87 87.87 <	2.81 1.26 3 2.1 3.7 6.66 8.98.10 8.84.73 81.540 83.23 2.81 1.666 3 3 2.2 4.81 821.002 \$8.843 \$15.004 \$35.213 1.946 1.256 3 3 2.9 3.415 \$21.00 \$51.007 \$55.83 \$6.644 \$52.913 1.946 1.256 3 3 2.9 3.415 \$51.002 \$56.89 \$6.644 \$52.91 1.940 6.66 4 1.8 2.902 3.415 \$6.644 \$52.92 \$5.644 \$5.902 \$5.904 \$5.903 \$5.944 \$5.902 \$5.904 \$5.902 \$5.904 \$5.902 \$5.904 \$5.903 \$5.9	92	4,488	2,414	- 2		436	7.354	\$20,288	\$9,665	\$6,881	\$10,243	\$3,053	\$15,756
1945 1,665 3 12 23 2415 2410 511,005 510,140 58,443 515,000 53,213 1,945 1,945 1,945 24,415 24,110 24,	2815 Liess 3 12 3.24 4.415 \$21,003 \$10,409 \$8,483 \$15,000 \$33,923 1342 1824 2 3 2.39 3.415 \$21,005 \$10,479 \$8,483 \$15,00 \$30,923 1342 1824 2 6 1.53 2.32 \$21,005 \$10,475 \$58,947 \$11,105 \$30,923 518 606 6 6 6.23 2.11,125 \$10,470 \$8,843 \$10,308 \$23,932 358 388 2 1 6 6 6.23 \$21,145 \$10,671 \$8,934 \$13,938 200 151 0 1 2 4	93	3,918	2,242	7		377	6,565	\$20,292	\$9,816	\$8,473	\$17,461	\$3,327	\$15,719
1945 1,235 3, 34 5 5 5 5 5 5 5 5 5	1,945 1,245 3	94	2,815	1,665	33		320	4,815	\$21,003	\$10,409	\$8,483	\$15,030	\$3,213	\$16,135
1312 824 2 6 184 23-2 2511/95 510/026 586,494 513-156 536,334 849 606 5 2 6 158 23-2 2511/95 510/026 586,494 513-156 536,344 849 606 5 2 0 0 0 0 0 0 0 849 606 5 2 0 0 0 0 0 849 606 5 2 0 0 0 0 0 849 606 5 2 0 0 0 0 840 6 2 2 0 0 0 0 840 6 2 2 2 2 2 840 8 2 2 0 0 0 0 840 8 2 2 2 2 2 840 8 2 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 2 840 8 2 2 840 8 2 2 2 840 8	1312 824 2 2 6 158 3.20 25.11/36 510/26 58.494 513.16 53.53 53.54 53.54 51.54	95	1,945	1,235	33		229	3,415	\$21,342	\$10,179	\$7,853	\$6,604	\$3,992	\$16,117
849 666 5 96 1584 S211951 S10,940 S64 S17,91 S18,944 S18,944 <td>849 606 5 6 1,588 521,951 510,726 58,494 519,73 51,943 510,726 58,494 519,73 51,943 510,726 58,494 519,73 51,943 51,943 510,726 58,494 519,73 51,443 510,726 58,494 519,73 51,443 51,943 51,943 51,943 51,943 51,943 51,943 51,943 51,943 51,548</td> <td>96</td> <td>1,312</td> <td>824</td> <td>2</td> <td></td> <td>158</td> <td>2,302</td> <td>\$21,036</td> <td>\$10,626</td> <td>\$5,697</td> <td>\$13,136</td> <td>\$3,633</td> <td>\$16,082</td>	849 606 5 6 1,588 521,951 510,726 58,494 519,73 51,943 510,726 58,494 519,73 51,943 510,726 58,494 519,73 51,943 51,943 510,726 58,494 519,73 51,443 510,726 58,494 519,73 51,443 51,943 51,943 51,943 51,943 51,943 51,943 51,943 51,943 51,548	96	1,312	824	2		158	2,302	\$21,036	\$10,626	\$5,697	\$13,136	\$3,633	\$16,082
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Appendix C

APPENDIX D

ECONOMIC ASSUMPTIONS

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ECONOMIC ASSUMPTIONS

In July 2014, the DoD Board of Actuaries adopted the following economic assumptions for use in the valuation as of September 30, 2014: the rate of inflation (CPI) is assumed to be 3.00 percent per year; the investment return (interest rate) is 5.50 percent per year; and the basic pay scale increases are 3.50 percent per year. As noted in the "Valuation Data and Procedure" section in the main text, the valuation results are highly sensitive to changes in these three primary economic assumptions. As background for determining the economic assumptions, the Board receives presentations by economists and actuaries and is provided with extensive historical data on inflation, interest rates, and wage growth. The Board analyzes past trends, current environment, and future expectations. As part of their survey of the current environment, the Board also considers what other federal retirement and social insurance systems are assuming as well as other government agencies and financial experts. Table D-1 shows the DoD Board of Actuaries' long-term economic assumptions by valuation year since the Fund's inception in 1984.

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

Inflation

The CPI-W, one of the consumer price indexes published by the Bureau of Labor Statistics (BLS), is emphasized as an inflation measure since it is used in calculating military retired pay cost-of-living increases. The CPI-W measures the average price change for Urban Wage Earners and Clerical Workers and covers approximately 32 percent of the U.S population. (The CPI-W is a subset of the broader CPI-U measure which computes the average price change for All Urban Consumers and covers approximately 87 percent of the U.S. population). The CPI-W is the common index used to make cost-of-living adjustments for labor contracts.

Table D-2 shows the average annual CPI-W changes over various periods of time since 1930. Different periods experienced different rates of change. The average annual CPI change during successive 30-year periods since World War II has risen from 3.79 percent for the period ending in 1975 to 5.20 percent for the period ending in 1995. This reflects the high inflation during the 1970s. The average annual CPI change during the 34-year period ending in 2014 is 2.89 percent.

The notes and transcript from the July 2014 meeting can be found at:

http://www.facadatabase.gov/committee/historymeetingdocuments.aspx?flr=122938&cid=2191&fy=2014

The DoD assumption for CPI is reasonably consistent with what is used in other parts of the government. In its 2014 report, the Civil Service Retirement System (CSRS) assumes a 3.00 percent CPI increase. The Trustees of the Social Security Administration (SSA) in their 2014 Annual Report made projections under three alternative sets of assumptions. Their intermediate assumption for CPI was 2.7 percent (other assumptions: low cost -2.0 percent; high cost -3.4 percent). The Board has noted that in certain respects, the effect of the CPI on the valuation is relatively minor in a system where retirement benefits are fully indexed and expressed as a percentage of payroll.

Interest Rate

The Board analyzes Tables D-3 and D-4, as well as other material presented at the DoD Board of Actuaries annual meeting, when setting the interest assumption. The Board focuses on real interest rates. To simplify discussion, the real interest rate is defined as the difference between the nominal interest rate and the CPI. Other things being equal, a lower element of risk in an investment will give a lower real interest rate. Because the Military Retirement Fund must be invested in obligations of the U.S. Government, a highly secure investment, the real interest rates are expected to be relatively low. As noted in the "Assets" section in the main text, the Fund is currently heavily investing in Treasury Inflation-Protected Securities (TIPS). TIPS allow the investor/institution to lock in the real interest rate for the given period of time.

The Board examines past real interest rates that would have been earned by the types of public debt securities in which the Fund is invested. The Board recognizes the importance of selecting a real interest rate that would prevail on average over a long period of time and that would not unduly weight recent experience or expected results during the near-term future.

Table D-3 depicts the average real yield rates on new purchases of the Fund. Because the Fund was established in 1984, the DoD Office of the Actuary constructed a Composite Series to simulate what new purchases would have yielded in the past.

Table D-4 shows the average real Military Retirement Fund effective yield. The effective yield calculation uses a "dollar-weighted yield," which is computed by dividing the investment income by the average amount of principal invested throughout the year. Since the Fund's inception, the average annual real yield is 4.59 percent.

After analyzing past trends and forecasts of government trust fund earnings, 2.50 percent was adopted as the assumed rate of real interest. Since 3.00 percent had been adopted as the inflation rate, the assumed nominal rate of interest is 5.50 percent (where 5.50 = 2.50 + 3.00). This is commonly known as the "building block method" in setting actuarial assumptions.

It is relevant to note the real interest rates being assumed by the other two major public benefit systems. The SSA Trustees used an intermediate ultimate real interest rate assumption of 2.9 percent in their 2014 report (other assumptions: low $\cos t - 3.4$ percent; high $\cos t - 2.4$

percent). The Board of Actuaries of the CSRS used a 2.25 percent real interest rate assumption in its 2014 valuation.

Wage Growth

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

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

Table D-5 displays real military basic pay increases over various periods of time during the post-World War II era. From the early 1950s to the early 1970s, the average annual real military pay increase was approximately 1.79 percent. From the early 1950s to the present, the increase has averaged approximately 0.90 percent a year. Since the Vietnam War (~1970), annual real pay increases have averaged only 0.50 percent. (There was negative real pay growth in the late 1970s and late 1980s as well as numerous years since 2005.)

In making its recommendation for the real rate of the annual basic pay scale increase, the Board assumes that future pay increases in the military would not deviate much from pay increases in the private sector. In this light, the Board adopted a real basic pay growth assumption of 0.50 percent, leading to a nominal growth of 3.50 percent (where 3.50 = 0.50 + 3.00 - CPI assumption). The Board of Actuaries of the CSRS assumed 0.25 percent real wage growth for its 2014 valuation. The Social Security Trustees' 2014 report had an intermediate ultimate assumption for real wage growth of 1.1 percent (other assumptions: low cost -1.8 percent; high cost -0.5 percent). (For the Military Retirement System and CSRS, wage increase relates to "across-the-board salary increase," whereas for Social Security, wage increase generally relates to "total wage increase.")

TABLE D-1 DOD BOARD OF ACTUARIES' LONG-TERM ECONOMIC ASSUMPTIONS

Fiscal Year	Inflation (1)	Interest (2)	Salary Growth (3)	Real Interest (4)	Real Salary (5)
1984	5.00%	6.60%	6.20%	1.60%	1.20%
1985	5.00	6.60	6.20	1.60	1.20
1986	5.00	6.60	6.20	1.60	1.20
1987	5.00	6.60	6.20	1.60	1.20
1988	5.00	7.00	5.75	2.00	0.75
1989	5.00	7.00	5.75	2.00	0.75
1990	5.00	7.00	5.75	2.00	0.75
1991	5.00	7.50	5.50	2.50	0.50
1992	5.00	7.50	5.50	2.50	0.50
1993	5.00	7.50	5.50	2.50	0.50
1994	4.00	6.75	4.50	2.75	0.50
1995	4.00	6.75	4.50	2.75	0.50
1996	3.50	6.50	4.00	3.00	0.50
1997	3.50	6.50	4.00	3.00	0.50
1998	3.50	6.50	4.00	3.00	0.50
1999	3.00	6.25	3.50	3.25	0.50
2000	3.00	6.25	3.50	3.25	0.50
2001	3.00	6.25	3.50	3.25	0.50
2002	3.00	6.25	3.50	3.25	0.50
2003	3.00	6.25	3.75	3.25	0.75
2004	3.00	6.25	3.75	3.25	0.75
2005	3.00	6.25	3.75	3.25	0.75
2006	3.00	6.00	3.75	3.00	0.75
2007	3.00	6.00	3.75	3.00	0.75
2008	3.00	5.75	3.75	2.75	0.75
2009	3.00	5.75	3.75	2.75	0.75
2010	3.00	5.75	3.75	2.75	0.75
2011	3.00	5.75	3.75	2.75	0.75
2012	3.00	5.50	3.50	2.50	0.50
2013	3.00	5.50	3.50	2.50	0.50
2014	3.00	5.50	3.50	2.50	0.50

- NOTES:

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

TABLE D-2

IABLE D-2

AVERAGE CONSUMER PRICE INDEX (CPI-W) INCREASES

_			0 . 0 .																			
	1940	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013
di di																						
IO END OF:																						
1945 5	5.25																					
1945 5		6.57																				
1955 4	4.39 3	3.96	1.43																			
1960 3		3.35	1.77	2.12																		
1965 3		2.84	1.63	1.73	1.33																	
1970 3		3.18	2.35	2.65	2.92	4.54																
1975 4	4.00	3.79	3.24	3.70	4.23	5.71	06.9															
1980 4	4.64	4.55	4.22	4.79	5.46	88.9	8.07	9.24														
1985 4	4.55	4.46	4.16	4.62	5.13	6.10	6.63	6.50	3.82													
1990 4	4.48 4	4.40	4.13	4.52	4.93	99.5	5.95	5.63	3.87	3.91												
1995 4	4.34 4	4.25	4.00	4.32	4.64	5.20	5.34	4.95	3.56	3.42	2.94											
2000 4	4.18 4	4.08	3.84	4.11	4.36	4.80	4.85	4.44	3.28	3.09	5.69	2.4										
2005 4	4.06	3.96	3.72	3.96	4.16	4.52	4.52	4.13	3.14	2.96	2.65	2.51	2.58									
2006 4	4.05	3.95	3.72	3.94	4.14	4.49	4.49	4.10	3.14	2.98	5.69	2.58	2.70	3.30								
	4.02	3.92	3.69	3.91	4.10	4.44	4.43	4.04	3.11	2.95	2.67	2.56	2.64	2.80	2.30							
	4.05	3.95	3.73	3.95	4.14	4.47	4.46	4.10	3.20	3.07	2.84	2.80	3.03	3.79	4.04	5.80						
	3.99	3.89	3.66	3.87	4.05	4.37	4.35	3.97	3.09	2.94	2.69	2.60	2.69	2.83	2.67	2.86	0.00					
2010 3	3.93 3	3.83	3.60	3.80	3.97	4.27	4.23	3.86	2.99	2.82	2.55	2.42	2.42	2.26	2.00	1.90	0.00	0.00				
2011 3	3.92	3.82	3.60	3.80	3.96	4.25	4.22	3.85	3.01	2.85	2.60	2.50	2.52	2.48	2.32	2.32	1.19	1.78	3.60			
2012 3	3.89 3	3.79	3.57	3.76	3.92	4.20	4.16	3.79	2.97	2.81	2.56	2.45	2.45	2.37	2.21	2.20	1.31	1.76	2.65	1.70		
2013 3	3.86 3	3.76	3.54	3.72	3.87	4.14	4.10	3.73	2.92	2.76	2.51	2.40	2.38	2.26	2.11	2.08	1.35	1.69	2.26	1.60	1.50	
2014 3	3.83 3	3.73	3.51	3.69	3.83	4.09	4.04	3.68	2.89	2.73	2.48	2.36	2.33	2.20	2.06	2.03	1.41	1.69	2.12	1.63	1.60	1.70

Source: Bureau of Labor Statistics

*** CPL-W SERIES: DECEMBER TO DECEMBER INCREASES FROM 1930 TO 1984;
ACTUAL COST-OF-LIVING ADJUSTMENTS GIVEN TO MILITARY RETIREES BEGINNING FISCAL YEAR 1985.
- MRF COLAS ARE CALCULATED AS THE INCREASE FROM 3RD QUARTER TO 3RD QUARTER.

Appendix D

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DoD Office of the Actuary

TABLE D-3

AVERAGE REAL YIELD RATES ON NEW PURCHASES

1.34 0.062 0.010 0.24 0.30 0.245 0.39 0.39 0.341 0.37 0.313 0.37 0.39 0
-0.10 -0.30 -0.51 2.49 3.81 3.13 4.22 5.09 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.87 3.30 4.02 3.06 2.89 2.23 1.48 2.27 2.81 3.35 4.09 3.01 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.25 3.87 2.97 2.43 2.25 1.67 2.11 2.79 3.64 3.01 2.45 2.27 1.63 2.14 2.79 3.64 2.97 2.43 2.25 1.67 2.11 2.66 3.05 3.64 2.76 2.23 2.19 1.50 2.60 2.93 3.47 2.62 2.13 1.32 1.33 2.70 1.32 1.32
0.10 0.30 -0.51 2.49 3.81 3.12 4.22 5.67 5.06 3.09 2.93 3.12 3.78 4.88 3.76 2.86 3.37 4.16 3.15 2.85 3.37 4.09 3.10 2.81 3.25 2.83 3.04 3.94 3.01 2.79 3.25 3.87 2.97 2.79 3.72 2.79 3.79 2.79 3.74 2.79 3.74 2.70 1.63 2.71 1.63 2.72 1.63 2.73 1.67 2.74 2.27 2.75 3.64 2.76 2.27 2.77 1.63 2.78 3.64 2.79 3.64 2.70 1.27 2.81 1.90 2.82 2.91 2.83 2.75 2.84 2.76 2.85 2.97 2.86 2.93 2.87 2.19 2.88 2.93 2.81 </td
-0.10 -0.30 -0.51 3.49 3.81 3.70 3.40 5.86 3.77 3.87 4.16 3.12 3.37 4.16 3.15 2.87 3.30 2.81 3.30 2.81 3.20 2.81 3.20 2.81 3.20 2.81 3.20 2.82 2.31 1.46 3.15 2.81 3.25 2.81 3.25 2.81 3.25 2.81 3.25 2.81 3.25 3.87 2.97 2.48 2.27 2.79 3.79 2.81 3.79 2.90 3.57 2.19 1.67 2.10 1.42 2.50 2.84 2.60 2.83 3.64 2.76 2.70 2.18 2.60 2.83 3.64 2.76 2.70 1.32 1.32 1.32 2.53 1.30 2.60 1.87 3.73 2.75 2.83 2.76 2.84
-0.10 -0.30 -0.51 2.49 3.81 8.31 3.13 4.22 6.67 5.06 3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.09 3.10 2.50 2.31 1.32 2.81 3.25 3.94 3.10 2.50 2.31 1.48 2.27 2.83 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.76 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
-0.10 -0.30 -0.51 2.49 3.81 3.13 4.22 6.67 5.06 3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.83 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.79 3.52 3.87 2.97 2.43 2.25 1.67 2.11 2.79 3.54 3.01 2.45 2.27 1.63 2.14 2.79 3.54 3.01 2.45 2.27 1.63 2.14 2.79 3.54 2.97 2.43 2.25 1.67 2.11 2.66 3.05 3.64 2.76 2.31 1.90 1.52 1.32 2.58 2.93 3.47 2.62 2.13 1.32 1.33 1.33 2.50 2.93 3.47 2.62
0.10 -0.30 -0.51 2.49 3.81 3.13 4.22 6.67 5.06 3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.83 3.30 4.02 3.06 2.48 2.27 1.63 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.27 1.63 2.14 2.79 3.32 3.87 2.97 2.43 2.27 1.63 2.14 2.79 3.36 3.79 2.90 2.37 2.19 1.63 1.14 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.47 2.62 2.13 1.32 1.33 1.33
-0.10 -0.30 -0.51 2.49 3.81 3.12 3.78 4.88 3.76 2.86 3.37 4.16 3.15 2.87 3.09 2.87 3.31 2.88 3.37 4.16 3.15 2.52 2.81 3.29 2.93 2.81 3.30 4.02 3.10 2.81 3.34 4.09 3.31 1.32 2.81 3.25 4.09 3.01 2.48 2.30 2.81 3.25 3.94 3.01 2.48 2.30 1.63 2.79 3.25 3.37 2.97 2.43 2.25 1.67 2.79 3.64 2.97 2.43 2.25 1.67 2.11 2.79 3.64 2.76 2.27 1.63 2.14 2.66 3.05 3.64 2.76 2.23 1.67 2.11 2.60 2.98 3.54 2.76 2.23 2.19 1.45 1.50 2.60 2.98 3.47 2.62 2.13 1.32 1.33 1.33 3.3 2.7 2.13 1.87 1.32 </td
0.30 -0.51 2.49 3.81 8.31 3.13 4.26 5.06 3.09 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.48 2.27 2.83 3.30 4.09 3.00 2.48 2.30 1.48 2.27 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.79 3.64 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.19 1.46 1.50 2.60 2.93 3.47 2.62 2.13 1.32 1.33 1.33
2.49 3.81 8.31 3.13 4.22 667 5.06 3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.83 3.30 4.09 3.10 2.50 2.31 1.48 2.27 2.81 3.25 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.79 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.01 1.63 1.94 2.60 2.88 3.53 2.67 2.23 2.01 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
3.13 422 6.67 5.06 3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.83 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.79 3.16 3.79 2.90 2.37 2.19 2.11 2.75 3.16 3.79 2.90 2.37 2.10 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.54 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87
3.09 3.90 5.41 3.99 2.93 3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.85 3.30 4.02 3.06 2.48 2.30 1.88 2.27 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.27 1.63 2.14 2.79 3.16 3.79 2.90 2.37 2.19 1.63 1.14 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.88 3.53 2.67 2.13 1.90 1.32 1.32 2.50 2.93 3.47 2.62 2.10 1.87 1.32 1.33
3.12 3.78 4.88 3.76 3.12 3.31 2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.85 3.33 4.09 3.10 2.50 2.31 1.48 2.27 2.81 3.25 3.94 3.01 2.48 2.30 1.58 2.24 2.79 3.25 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 2.11 2.66 3.05 3.64 2.76 2.23 2.19 1.65 1.50 2.60 2.88 3.53 2.67 2.13 1.90 1.32 1.50 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.86 3.37 4.16 3.15 2.52 2.31 1.32 2.85 3.33 4.09 3.10 2.50 2.31 1.48 2.27 2.81 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.32 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.60 3.08 3.54 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.85 3.33 4.09 3.10 2.50 2.31 1.48 2.27 2.83 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.32 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.60 3.08 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.83 3.30 4.02 3.06 2.48 2.30 1.58 2.24 2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.81 3.25 3.94 3.01 2.45 2.27 1.63 2.14 2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.79 3.22 3.87 2.97 2.43 2.25 1.67 2.11 2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.47 2.62 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.75 3.16 3.79 2.90 2.37 2.19 1.63 1.94 2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.66 3.05 3.64 2.76 2.23 2.01 1.42 1.50 2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.60 2.98 3.53 2.67 2.13 1.90 1.32 1.32 2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.58 2.93 3.47 2.62 2.10 1.87 1.32 1.33
2.55 2.89 3.40 2.57 2.06 1.84 1.32 1.32

[&]quot;Real" rates defined as the difference between the associated nominal rate and the CPI-W (Table D-2).

*** COMPOSITE SERIES: TREASURY LONG TERM SECURITIES WITH REMAINING MATURITIES OF 10 OR MORE YEARS FROM 1931 TO 1941;
AVERAGE OF TREASURY LONG TERM AND TREASURY S. 45 YEARS REMAINING MATURITY FROM 1941 TO 1961;
SPECIAL TREASURY CERTIFICATES (CSRS) FROM 1962 TO 1984;
MILITARY RETIREMENT SYSTEM TRUST FUND NEW INVESTMENTS BEGINNING WITH 1985

Appendix D

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

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

TABLE D-4

AVERAGE REAL MILITARY RETIREMENT FUND EFFECTIVE YIELD

OFFICAL MAR: 123	5.85 5.34	FROM PE	RIOD CORF 1984	RESPONDI 1985	FROM PERIOD CORRESPONDING TO END OF FISCAL YEAR: 1984 1985 1986 1987 1988	ID OF FISC. 1987	:AL YEAR: 1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	8661	1999 2	2000 20	2001 2002		2003 2004	34 2005	5 2006	5 2007	7 2008	3 2009	2010	2011	2012	2013
14.27 10.41 1.28	1	TO END C)F FISCAL	YEAR:																											
123 844 645 648 623 624 648 628	1.1 1.2	1985	14.27																												
1035 844 68.2 84.7 706 68.9 63.9	11 11 11 11 11 11 11 1	1986	12.32	10.41																											
8-31 776 639 532 540 548 549 549 549 549 549 549 549 549 549 549	9.31 7.71 6.38 5.32 4.12 7.82 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.82 6.32 8.83 6.33 8.83 <th< td=""><td>1987</td><td>10.35</td><td>8.45</td><td>6.52</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>	1987	10.35	8.45	6.52																										
8.4 5.0 5.5 5.0 5.1 5.0 <td>747 76 55 57 57 58 57 57 58</td> <td>1988</td> <td>9.31</td> <td>7.71</td> <td>6.38</td> <td>6.24</td> <td></td>	747 76 55 57 57 58 57 57 58	1988	9.31	7.71	6.38	6.24																									
776 648 555 52 47 489 54 489 549	749 6430 555 522 547 429 549 <td>1989</td> <td>8.47</td> <td>7.06</td> <td>5.97</td> <td>5.70</td> <td>5.15</td> <td></td>	1989	8.47	7.06	5.97	5.70	5.15																								
749 684 56.2 5.39 5.11 5.89 6	743 684 552 539 510 500 <td>1990</td> <td>7.76</td> <td>6.50</td> <td>5.55</td> <td>5.22</td> <td>4.72</td> <td>4.29</td> <td></td>	1990	7.76	6.50	5.55	5.22	4.72	4.29																							
734 638 549 648 627 734 638 549 548 668 627 737 639 589 580 670 630 837 838 839 580 670 670 837 838 839 830	72 6.38 5.89 5.49 6.08 6.23 8.49 6.08 6.23 8.49 6.08 6.23 8.49 6.08 6.03 6	1661	7.49	6.40	5.62	5.39	5.11	5.09	5.90																						
722 6.37 5.88 5.69 6.16 6.20 6.22 5.77 5.49 6.00 6.02 5.87 5.87 5.87 5.87 5.89 5.87 5.89 5.87 5.89 5.87 5.99 6.00 5.99 6.00 5.99 5.89 5.91 6.00 5.99 6.00 5.99 6.00 5.99 6.00 5.99 6.00 5.99 6.00 5.99 6.00 5.99 6.00 6.01 6.02 6.02 6.02 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.01 6.02 6.03 6.03 6.03 6.03 6.01 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03 6.03	777 6.37 5.89 6.16 6.20 6.27 6.27 6.27 6.29 6.29 6.29 6.29 6.29 6.29 6.20 6.20 6.20 6.20 6.20 6.20 6.20 6.20 6.20 6.20 6.20 6.20 5.80 5.80 5.80 5.80 5.70 5.60 5.80 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70 5.60 5.70	1992	7.34	6.38	5.73	5.57	5.40	5.48	80.9	6.27																					
90 63 58 57 60 60 60 50 50 50 50 50 50 50 50 60<	60 53 58 54 54 54 54 54 54 54 54 54 54 54 54 54 54 58 53 58<	1993	7.22	6.37	5.81	5.69	5.58	5.69	91.9	6.29	6.32																				
6 6 6 6 6 5 8 8 1 57.2 5 6 4 57.2 5 6 6 5 7 5 8 0 5 8 9 5 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9	634 635 534 537 539 <td>1994</td> <td>7.07</td> <td>6.30</td> <td>5.80</td> <td>5.70</td> <td>5.61</td> <td>5.70</td> <td>6.05</td> <td>6.10</td> <td>6.02</td> <td>5.72</td> <td></td>	1994	7.07	6.30	5.80	5.70	5.61	5.70	6.05	6.10	6.02	5.72																			
684 619 578 570 567 570 594 584 584 585 570 681 671 672 686 672 673 672 572 587 587 587 587 587 688 617 618 618 618 618 618 618 618 618 618 618	644 6 6 6 5 8 5 8 6 5 7 6 9 6 8 6 5 7 1 8 5 4 7 1 8 5 4 8 6 8 1 1 8 5 4 1 8 5 7 1 8 5 4 9 6 8 6 7 1 8 5 7 1 8 5 8 6 8 7 1 8 5 7 1 8 5 8 6 8 7 1 8 5 8 7 1 8 5 8 7 1 8 5 8 9 6 8 9 6 8 9 7 1 8 5 8 9 6 8 9 7 1 8 5 8 9 6 8 9 7 1 8 5 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9 8 9	1995	96'9	6.26	5.81	5.72	5.64	5.73	6.02	90.9	5.97	5.80	5.87																		
689 629 583 556 570 577 599 660 585 588 590 621 629 625 625 625 625 625 625 625 625 625 625	68 6 620 582 587 580 580 619 610 612 612 618 618 619 629 648 668 668 669 668 669 668 668 668 668 66	1996	6.84	6.19	5.78	5.70	5.63	5.70	5.94	5.94	5.86	5.71	5.71	5.54																	
681 626 589 587 588 589 611 614 614 612 608 617 626 663 679 588 689 618 618 618 618 618 618 618 618 618 618	6.8 6 6.7 6 8.8 7 8.8 7 8.8 6 6.1 6.14 6.12 6.09 6.07 6.09 6.27 6.09 6.27 6.29 8.69 6.3 6.4 6.2 6.2 6.3 6.4 6.2 6.3 6.4 6.2 6.3 6.4 6.2 6.3 6.4 6.2 6.3 6.4 6.	1997	6.80	6.20	5.83	5.76	5.70	5.77	5.99	00'9	5.95	5.85	5.90	5.91	6.29																
6.73 6.21 8.89 5.84 5.80 5.87 6.05 6.07 6.04 5.99 6.04 6.09 6.27 6.25 5.56 5.56 5.56 5.56 5.56 5.56 5.56	6.8 6.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5	8661	6.81	6.26	5.92	5.87	5.83	5.90	6.11	6.14	6.12	80'9	6.17	6.26	6.63	6.97															
6.58 6.09 5.78 5.39 5.68 5.73 5.88 5.89 5.89 5.70 5.70 5.70 5.70 5.70 5.70 5.70 5.70	6.8 6.09 5.78 5.78 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.8 5.7 5.7 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0 5.0	1999	6.73	6.21	5.89	5.84	5.80	5.87	6.05	6.07	6.04	5.99	6.04	60.9	6.27	6.26	5.56														
6.50 6.03 5.75 5.69 5.65 5.69 5.82 5.81 5.80 5.65 5.69 5.69 5.69 5.69 5.69 5.69 5.75 5.90 5.48 5.20 5.10 5.48 5.60 5.60 5.60 5.60 5.60 5.60 5.60 5.60	645 640 574 569 565 569 589 589 589 589 569 569 569 569 569 569 579 589 589 589 589 589 589 589 589 589 58	2000	6.58	60'9	5.78	5.73	5.68	5.73	5.88	5.88	5.83	5.76	5.76	5.74	5.79	5.63		4.37													
645 660 574 569 565 569 581 589 585 569 569 566 568 568 569 569 569 569 569 569 569 569 569 569	645 601 574 569 566 569 569 589 581 589 575 569 569 569 569 565 579 589 548 548 548 548 548 548 548 548 548 548	2001	6.50	6.03	5.75	5.69	5.65	5.69	5.82	5.81	5.76	5.69	5.69	5.66	5.68	5.53			5.23												
629 586 543 55 55 55 55 55 55 55 55 55 55 55 55 55	6.29 5.86 5.45 5.57 5.59 5.52 5.59 5.53 5.45 5.42 5.54 5.45 5.45 5.45 5.45 5.45	2002	6.45	10'9	5.74	5.69	5.65	5.69	5.81	5.80	5.75	5.69	5.69	99.9	5.68	5.56				89.											
610 569 543 537 531 533 540 536 539 519 514 506 500 4k2 446 425 421 338 299 264 587 547 522 514 508 507 513 507 498 487 489 489 489 439 418 383 539 546 311 248 219 139 255 587 519 495 487 488 440 480 480 440 440 440 388 346 341 248 219 137 255 587 519 488 474 465 480 475 481 474 400 388 346 347 312 248 219 137 248 219 137 248 219 587 519 488 474 485 440 436 440 430 392 379 365 344 312 280 218 217 248 11 138 110 137 134 070 0.99 580 488 474 485 443 443 443 443 443 443 443 382 365 344 312 286 213 240 118 118 118 110 137 134 0.09 581 541 542 443 443 443 443 433 343 345 345 345 345	84	2003	6.29	5.86	5.60	5.54	5.50	5.52	5.62	5.59	5.53	5.45	5.42	5.37	5.34	5.19					34										
5.87 5.47 5.22 5.14 5.08 5.07 5.13 5.07 4.89 4.87 4.79 4.69 4.59 4.89 4.89 4.89 4.89 4.89 4.89 4.89 4.8	5.87 5.47 5.86 5.08 5.07 5.13 5.07 4.98 4.87 4.79 4.49 4.89 4.87 4.79 4.89 4.87 4.79 4.89 4.87 4.79 4.89 4.87 4.79 4.89 4.87 4.89 4.87 4.99 4.89 4.87 4.99 4.89 4.87 4.99 4.89 4.89 4.89 4.89 4.89 4.89 4.89	2004	6.10	5.69	5.43	5.37	5.31	5.33	5.40	5.36	5.29	5.19	5.14	5.06	5.00	4.82						49									
5.72 5.33 5.08 5.01 4.94 4.92 4.96 4.90 4.81 4.66 4.49 4.39 4.18 3.83 3.59 3.46 3.11 2.48 2.19 1.97 2.55 5.19 4.89 4.89 4.81 4.81 4.82 4.43 4.31 4.30 3.99 4.83 3.47 3.43 3.30 2.98 2.45 2.34 2.99 2.45 2.34 5.44 5.44 5.44 5.44 5.44 5.44 5.44 5	5.7 5.3 5.0 4.94 4.99 4.80 4.81 4.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.49 3.89 3.79 3.	2005	5.87	5.47	5.22	5.14	5.08	5.07	5.13	5.07	4.98	4.87	4.79	4.69	4.59	4.38							68								
557 519 495 487 480 478 481 474 466 452 443 431 420 3.99 3467 343 330 2.98 245 223 2.09 245 2.34 553 438 474 466 457 454 456 457 428 4.414 400 3.88 366 3.44 312 2.89 213 2.40 1.91 1.81 1.87 1.70 1.70 1.70 1.70 1.70 1.70 1.70 1.7	5.57 5.19 4.95 4.87 4.80 4.78 4.81 4.74 4.64 4.42 4.43 4.21 3.89 3.47 3.42 3.49 2.84 5.23 2.99 2.45 2.23 2.99 2.45 2.43 2.49 2.44 4.84 4.45 4.48 4.47 4.36 4.39 4.39 3.48 3.49 3.49 3.49 3.49 3.49 3.49 3.49 3.49	2006	5.72	5.33	5.08	5.01	4.94	4.92	4.96	4.90	4.81	4.69	4.60	4.49	4.39	4.18								2							
5.35 4.98 4.74 4.65 4.57 4.54 4.56 4.48 4.37 4.24 4.14 4.00 3.88 3.46 3.34 3.09 2.93 2.61 2.11 1.86 1.67 1.76 1.77 0.40 9.99 5.10 4.74 4.85 4.40 4.35 4.77 4.28 4.17 4.28 4.17 4.28 4.17 4.28 4.17 4.18 4.29 3.48 3.75 3.62 3.44 3.12 2.91 2.76 2.49 2.10 1.95 1.71 1.53 1.90 1.75 1.29 0.99 5.10 4.74 4.52 4.43 4.25 4.21 4.17 4.16 4.08 3.96 3.83 3.72 3.82 3.72 3.82 2.77 2.87 2.01 1.93 1.77 1.77 1.77 1.77 1.77 1.77 1.77 1.7	5.53 4.98 4.74 4.65 4.57 4.54 4.56 4.48 4.57 4.24 4.14 4.00 3.88 3.66 3.34 3.10 2.88 2.61 11 1.86 1.07 1.70 1.37 0.40 5.10 4.81 4.57 4.48 4.40 4.56 4.48 4.57 4.28 4.17 4.03 3.82 3.79 3.65 3.44 3.12 2.88 2.71 2.40 1.95 1.71 1.53 1.53 1.57 1.24 0.70 0.99 5.10 4.81 4.54 4.54 4.54 4.54 4.15 4.08 3.96 3.88 3.75 3.62 3.42 3.13 2.91 2.70 2.64 1.95 1.71 1.53 1.53 1.53 1.53 1.25 1.25 5.10 4.81 4.84 4.84 4.84 4.84 4.84 4.84 4.95 3.93 3.94 3.82 3.69 3.88 3.73 2.85 2.77 2.65 1.93 1.77 1.67 1.77 1.61 1.77 1.61 1.87 1.87 1.87 1.87 1.75 1.77 1.61 1.87 1.87 1.87 1.87 1.87 1.87 1.87 1.8	2007	5.57	5.19	4.95	4.87	4.80	4.78	4.81	4.74	4.64	4.52	4.43	4.31	4.20	3.99									_						
5.17 4.81 4.57 4.48 4.40 4.36 4.37 4.28 4.17 4.03 3.92 3.79 3.66 3.44 3.12 2.88 2.71 2.40 1.95 1.71 1.53 1.57 1.24 0.70 0.99 5.10 5.10 4.74 4.22 4.33 4.31 4.31 4.31 4.32 4.32 4.31 4.31 4.30 4.82 4.31 4.31 4.31 4.83 4.32 4.31 4.31 4.83 4.32 4.32 4.31 4.31 4.32 4.32 4.32 4.32 4.32 4.32 4.32 4.32	5.17 4.81 4.57 4.48 4.40 4.36 4.37 4.28 4.17 4.03 3.92 3.79 3.65 3.44 3.12 2.88 2.71 2.40 195 1.71 1.55 1.57 1.24 0.00 0.99 5.10 4.74 4.52 4.43 4.35 4.31 4.31 4.31 4.32 4.31 3.99 3.85 3.75 3.45 2.86 2.49 2.71 2.40 1.95 1.18 1.18 1.18 1.18 1.32 1.18 1.32 1.18 1.23 1.23 1.25 4.84 4.29 4.41 4.08 4.04 4.08 3.94 3.82 3.46 3.46 3.26 2.88 2.77 2.63 2.37 2.01 1.84 1.73 1.79 1.65 1.46 1.81 2.23 1.25 4.84 4.82 4.48 4.26 4.17 4.08 4.04 4.03 3.94 3.82 3.45 3.45 3.32 3.12 2.86 2.65 2.51 2.26 1.93 1.77 1.67 1.71 1.57 1.41 1.66 1.89 1.23 1.22 4.25 4.48 4.16 4.07 3.89 3.83 3.71 3.59 3.48 3.34 3.24 3.12 2.99 2.69 2.30 2.36 2.15 1.86 1.66 1.67 1.67 1.67 1.67 1.67 1.71 1.71	2008	5.35	4.98	4.74	4.65	4.57	4.54	4.56	4.48	4.37	4.24	4.14	4.00	3.88	3.66										_					
5.10 4.74 4.5.2 4.43 4.35 4.31 4.31 4.23 4.11 3.99 3.88 3.75 3.62 3.42 3.13 2.91 2.76 2.49 2.10 1.93 1.81 1.90 1.73 1.53 2.10 4.95 4.61 4.38 4.29 4.21 4.17 4.16 4.08 3.96 3.83 3.72 3.59 3.46 3.26 2.98 2.77 2.57 2.01 1.84 1.73 1.79 1.63 1.46 1.81 4.75 4.48 4.04 4.04 4.04 4.04 3.94 3.82 3.69 3.88 3.45 3.22 3.86 2.86 2.77 2.57 2.41 2.21 1.90 1.77 1.67 1.77 1.41 1.65 4.77 1.47 1.67 1.47 1.47 1.47 1.47 1.47 1.47 1.47 1.4	5.10 4.74 4.52 4.43 4.55 4.51 4.23 4.11 3.59 3.88 3.75 3.62 3.42 3.13 2.91 2.76 2.49 2.10 1.93 1.81 1.90 1.73 1.53 2.10 3.32 3.21 3.22 4.45 4.84 4.84 4.84 4.84 4.84 4.84 4.84	2009	5.17	4.81	4.57	4.48	4.40	4.36	4.37	4.28	4.17	4.03	3.92	3.79	3.65	3.44															
495 461 438 429 421 417 416 408 396 383 372 359 346 326 298 2.77 2.63 2.37 2.01 1.84 1.73 1.79 1.63 1.46 1.81 3 482 448 426 417 4.08 4.04 4.03 3.94 3.82 3.69 3.58 3.72 3.72 2.87 2.85 2.51 2.26 1.93 1.77 1.67 1.71 1.57 1.41 1.66 4.09 4.38 4.04 4.03 3.94 3.32 3.48 3.34 3.32 3.03 3.03 2.39 2.44 2.21 1.90 1.75 1.66 1.69 1.57 1.44 1.65 4.09 3.88 3.97 3.87 3.77 2.87 2.44 2.21 1.90 1.75 1.66 1.69 1.57 1.44 1.65 4.07 3.88 3.97 3.87 3.77 3.77 3.77 3.77 3.77 3.77 3.7	495 461 438 429 421 410 4108 396 396 383 337 346 326 288 237 263 125 127 148 173 179 163 146 181 223 125 125 482 448 426 417 418 408 404 403 394 382 369 348 343 322 286 251 226 193 177 167 177 167 177 141 166 189 123 122 470 438 416 407 3.98 3.93 3.92 3.83 3.71 3.59 3.48 3.34 3.22 3.03 2.77 2.57 2.44 2.21 190 1.75 1.66 1.69 1.57 1.44 1.66 1.81 1.35 1.40 1.58 4.79 4.77 4.06 3.97 3.88 3.83 3.71 3.73 3.72 3.73 3.73 3.73 3.73 3.73 3.73	2010	5.10	4.74	4.52	4.43	4.35	4.31	4.31	4.23	4.11	3.99	3.88	3.75	3.62	3.42															
4.82 4.48 4.26 4.17 4.08 4.04 4.03 3.94 3.82 3.69 3.58 3.45 3.32 3.12 2.86 2.65 2.51 2.26 1.93 1.,77 1.67 1.,71 1.57 1.41 1.66 4.70 4.38 4.16 4.07 3.88 3.93 3.92 3.93 3.48 3.71 3.59 3.48 3.47 2.77 2.77 2.44 2.21 1.90 1.75 1.66 1.69 1.57 1.44 1.65 4.40 4.37 4.40 4.37 4.40 4.37 4.40 4.37 4.40 4.37 4.40 4.37 4.40 4.37 4.40 4.40 4.40 4.40 4.40 4.40 4.40 4.4	482 448 426 417 408 404 403 394 382 369 358 345 3.32 3.12 286 2.51 2.26 193 1.77 1.67 1.71 1.57 1.41 1.66 1.89 1.23 1.22 4.70 4.38 4.16 4.07 3.88 3.93 3.92 3.83 3.71 3.59 3.48 3.34 3.22 3.03 2.77 2.57 2.44 2.21 1.90 1.75 1.66 1.69 1.57 1.44 1.65 1.81 1.35 1.40 1.58 4.59 4.27 4.06 3.97 3.88 3.83 3.81 3.72 3.61 3.48 3.37 3.24 3.12 2.93 2.69 2.50 2.35 2.15 1.86 1.72 1.63 1.66 1.55 1.44 1.61 1.74 1.37 1.41 1.51	2011	4.95	4.61	4.38	4.29	4.21	4.17	4.16	4.08	3.96	3.83	3.72	3.59	3.46	3.26															
4.70 4.38 4.16 4.07 3.88 3.93 3.92 3.85 3.71 3.59 3.48 3.44 3.25 3.48 2.77 2.57 2.44 2.21 1.90 1.75 1.66 1.69 1.57 1.44 1.65 4.70 4.70 4.70 4.70 4.70 4.70 4.70 4.70	470 438 416 407 338 339 339 383 371 339 348 337 324 312 299 260 230 236 215 186 170 1.66 1.66 1.57 1.44 1.65 1.81 1.35 1.40 1.58 429 427 4.06 397 3.88 3.83 3.81 3.72 3.61 3.48 3.37 3.24 3.12 2.99 2.60 2.30 2.36 2.15 1.86 1.72 1.63 1.66 1.55 1.44 1.61 1.74 1.37 1.41 1.51	2012	4.82	4.48	4.26	4.17	4.08	4.04	4.03	3.94	3.82	3.69	3.58	3.45	3.32	3.12													1.22		
450 427 406 347 388 388 381 372 361 348 317 303 369 350 336 315 186 177 163 166 155 144 161	4.59 4.27 4.06 3.97 3.88 3.83 3.81 3.72 3.61 3.48 3.37 3.24 3.12 2.93 2.69 2.50 2.36 2.15 1.86 1.72 1.63 1.66 1.55 1.44 1.61 1.74 1.37 1.41 1.51	2013	4.70	4.38	4.16	4.07	3.98	3.93	3.92	3.83	3.71	3.59	3.48	3.34	3.22	3.03													1.40	1.58	
10:1 t+:1 0:1 00:1 0:1:7 0:1 0:1:7 0:1:7 0:1:7 0:1:0 0		2014	4.59	4.27	4.06	3.97	3.88	3.83	3.81	3.72	3.61	3.48	3.37	3.24	3.12	2.93													1.41	1.51	1.43

Source: Office of the Actuary, Department of Defense

"Real" rates defined as the difference between the associated nominal rate and the CPL-W (Table D-2).
 All figures are average annual percentages.

TABLE D-5

AVERAGE REAL MILITARY PERSONNEL BASIC PAY INCREASES

	1945	1950	1955	1960	1965	1970	1975	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013
TO DECEN	TO DECEMBER 31 OF)F:																			
1950	-2.21																				
1955	-0.48	1.28																			
1960	-0.49	0.39	-0.50																		
1965	0.58	1.52	1.65	3.84																	
1970	0.97	1.79	1.96	3.21	2.58																
1975	1.31	2.03	2.22	3.14	2.80	3.02															
1980	0.79	1.30	1.31	1.76	1.08	0.34	-2.26														
1985	0.93	1.39	1.40	1.79	1.28	0.85	-0.21	1.89													
1990	0.77	1.14	1.12	1.40	0.92	0.51	-0.32	0.67	-0.53												
1995	0.70	1.03	0.99	1.21	0.78	0.42	-0.22	0.47	-0.23	0.08											
2000	0.73	1.03	1.01	1.20	0.82	0.54	0.05	0.63	0.22	0.59	1.11										
2005	0.77	1.05	1.02	1.20	0.87	0.63	0.24	0.74	0.46	0.79	1.15	1.19									
2006	0.74	1.01	0.98	1.15	0.82	0.58	0.19	0.67	0.39	0.68	0.95	0.81	-1.07								
2007	0.75	1.01	0.99	1.15	0.83	09.0	0.22	69.0	0.42	0.70	0.97	98.0	0.05	1.17							
2008	0.71	96.0	0.93	1.08	0.77	0.53	0.16	09.0	0.32	0.56	0.75	0.53	-0.57	-0.32	-1.80						
2009	0.75	1.00	0.98	1.13	0.83	0.61	0.26	0.70	0.45	0.71	0.94	0.84	0.41	06.0	0.77	3.40					
2010	0.76	1.01	0.99	1.14	0.84	0.63	0.29	0.72	0.49	0.75	0.97	0.90	0.61	1.03	0.98	2.40	1.40				
2011	0.72	96.0	0.93	1.08	0.78	0.56	0.23	0.63	0.39	0.62	0.79	0.64	0.18	0.43	0.24	0.93	-0.28	-1.93			
2012	0.71	0.95	0.92	1.05	92.0	0.55	0.22	0.61	0.38	0.59	0.74	0.58	0.15	0.36	0.19	0.70	-0.19	-0.97	0.00		
2013	69.0	0.92	0.89	1.03	0.74	0.52	0.20	0.58	0.35	0.54	0.67	0.50	0.07	0.24	80.0	0.46	-0.26	-0.81	-0.25	-0.49	
2014	0.67	0.90	0.87	0.99	0.71	0.50	0.18	0.54	0.31	0.49	0.60	0.42	-0.01	0.12	-0.03	0.27	-0.35	-0.78	-0.39	-0.59	-0.69

 [&]quot;Real" rates defined as the difference סברשכבו נונג מז
 All figures are average annual percentage increases.

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

⁻ Excludes annual, year-specific targeted adjustments.

APPENDIX E

NORMAL COST WEIGHTING FACTORS

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Normal Cost Weighting Factors	100
Table E-1: Basic Payroll Percentage Distribution by Completed Years of Service	101

NORMAL COST WEIGHTING FACTORS

There are three different retirement benefit formulas that apply to three populations within the Military Retirement System¹. (See Appendix A for a discussion of *Final Pay*, *High-3*, and *CSB/Redux* benefit formulas.) A single normal cost percentage (NCP) for the entire population is obtained by weighting the NCP for each retirement group by its expected percentage of payroll in the relevant year.

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

Current rates were created using 2010 data. Table E-1 displays the active duty and reserve basic payroll percentage distributions by completed years of service at the end of FY 2010.

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The Blended Retirement System (NDAA 2016) creates a fourth tier for those who enter military service on or after January 1, 2018, or opt in with fewer than 12 years of service during the 1 year open season starting January 1, 2018. The law also repeals all aspects of BBA 2013 (reduced annual cost-of-living adjustments for "working age" retirees), as amended.

TABLE E-1

BASIC PAYROLL PERCENTAGE DISTRIBUTION BY COMPLETED YEARS OF SERVICE

[Figures displayed to the nearest whole percentage point.]

Completed	Percentage of Pay	roll on 9/30/2010:
Years of	T 11	75
Service	Full-time	Part-time
0	3%	0.5%
1 or less	8%	6%
2 or less	13%	11%
3 or less	18%	16%
4 or less	24%	20%
5 or less	28%	24%
6 or less	32%	27%
7 or less	37%	31%
8 or less	41%	35%
9 or less	45%	38%
10 or less	49%	41%
11 or less	53%	44%
12 or less	56%	46%
13 or less	59%	49%
14 or less	63%	51%
15 or less	66%	53%
16 or less	68%	55%
17 or less	71%	58%
18 or less	75%	60%
19 or less	78%	64%
20 or less	81%	67%
21 or less	84%	70%
22 or less	86%	74%
23 or less	89%	77%
24 or less	91%	80%
25 or less	93%	83%
26 or less	95%	86%
27 or less	96%	89%
28 or less	97%	91%
29 or less	98%	93%
30 or less	98%	94%
31 or less	99%	95%
32 or less	99%	96%
33 or less	99%	97%
34 or less	100%	98%
35 or less	100%	98%
36 or less	100%	99%
37 or less	100%	99%
38 or less	100%	100%
39 and greater	:::	:::
TOTAL FORCE	100%	100%

APPENDIX F

VALUATION PROGRAM PARAMETERS

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VALUATION PROGRAM PARAMETERS DESCRIPTION

GORGO is an actuarial projection model run in a spreadsheet environment with embedded Visual Basic programming. The purpose is to simulate future cash flows impacting the Military Retirement Fund. The model is used to compute the aggregate entry-age normal cost percentage, unfunded liability, and make long-term projections, as needed (slight adjustments to GORGO cash flow projection are made outside of GORGO). In addition to being affected by the decrement rates, GORGO has a number of parameters which affect its results. These parameters are generally summaries of recent experience and/or future expectations. Examples include the rates of election of the Survivor Benefit Plan and member-spouse age differences.

Public Law (P.L.) 108-136 ("Concurrent Receipt") requires additional breakouts of some parameters in order to calculate the DoD and Treasury normal cost components. Subsequent legislation required further breakouts.

A description of major valuation program parameters is given in Table F-1. The table is organized by population group with the economic factors reproduced for user convenience. Numerical values are also shown for selected items. To keep this report manageable and prevent unintentional misuse, other parameters not described as well as numerical values not shown in the table may be requested if needed.

TABLE F-1

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

Economic Factors

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

1) Salary Increase A parameter for each of the next ten fiscal years

specifies the annual percentage increase in basic pay for the active duty and reserve duty members. An 11th parameter specifies the percentage

increase for subsequent years. The value for the

valuation is 3.5 percent.

2) CPI (Inflation) A parameter for each of the next nine fiscal years

specifies the annual inflation (Consumer Price Index - CPI) rate for that year. A tenth parameter specifies the inflation rate for all subsequent years.

The value for the valuation is 3.0 percent.

3) Interest Rate A parameter for each of the next nine fiscal years

specifies the annual interest rate for that year. A tenth parameter specifies the interest rate for all

subsequent years. The value for the

valuation is 5.5 percent.

Active Duty

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

1) Member Election of Spouse or Spouse/Child SBP Coverage

This gives the percentage of members by age, officer/enlisted status, and Career Status Bonus (CSB) election status who have elected spouse or spouse/child coverage under the Survivor Benefit

Plan (SBP).

Item

Description/Value

2) Full Offsets

A member who is disabled may waive all or part of his or her retired pay to receive benefits from the Veterans Administration (VA). Furthermore, a member who decides to convert his or her military service to receive a federal civilian retirement also waives his or her right to a military pension. These amounts are not included when computing normal costs or unfunded liabilities. The percent of retired pay of new retirees that is fully offset is given by officer/enlisted status, CSB election status, and type of retirement (disability/nondisability). Disability status is given further by those with over and under 20 years of service.

3) Partial VA Offsets

It is possible to have part of DoD retired pay offset by VA compensation. The parameter is defined as the percent of retired pay out of the total paid new retirees. They are given by officer/enlisted status, CSB election status, and disability/nondisability status. Disability status is given further by those with over and under 20 years of service.

4) Disability Factor

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

Item

Description/Value

5) Percent Active Duty with Beneficiary

When a member dies from a Service-connected disability or on active duty, any surviving spouse is eligible for Dependency and Indemnity Compensation (DIC) from the Veterans Administration. In addition, if the member dies in the line of duty or after completing 20 years of service, the surviving spouse is eligible for an SBP annuity from DoD which would bring the total amount of the benefit up to 55 percent of the member's retired pay. The excess of the SBP annuity over DIC comes from the Military Retirement Fund. If no spouse is present, the benefit passes on to an eligible child. If both spouse and eligible child are present then, under certain tax provisions, it is advantageous for the spouse to pass the benefits to the child. Thus, it is necessary to estimate the percent of active duty members with beneficiaries. The percentages are given by officer/enlisted status, and further allocated by spouse/child.

- 6) Reduction Factors for SBP
- Premium amounts, as a percent of retired pay, by age, officer/enlisted status, and CSB election status.
- 7) Rounding Assumptions for Partially Completed Years of Service
- When retired pay is computed, years of service are rounded down to the nearest completed month. An assumption must be made for the computation. The value for the valuation is 0.017.
- 8) CSB/Redux election proportion
- The proportion of members who elect CSB/Redux. For the unfunded liability and open group valuations, the proportion varies by entry year and officer/enlisted status. For the normal cost (new entrant) valuation, the proportion is 10 percent. This value is essentially a representative rate needed to approximate the floating proportions (of CSB/Redux electors) used in the unfunded liability and open group valuations.

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

9) Initial Annual Pay of 16-year-old Active Duty Officer This value is used to allocate a portion of part-time benefits to full-time in normal cost valuations, thus linking the radixes (i.e., notional starting populations) and pay of full- and part-time members. The value for the valuation is \$35,340.

10) Accumulated Value of Partial Pay in the First Year of Service

This amount is used to properly align the decrement rates with the assumption, in a normal cost run, of a new entrant cohort starting with zero years of service.

Reserve Duty

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

1) Ratio of Net to Gross Retired Pay For Reserves

This is the ratio of reserve net retired pay to gross retired pay. This is given by officer/enlisted status, age, and years of active service.

2) Proportion of Points Based on Active Service

This amount is used to allocate the part of the reserve normal cost that should be paid for as a part of the active duty normal cost. The value for the valuation is 51%.

3) Initial Annual Pay of new Selected Reserve member

This array is used to set initial pay for a new Selected Reserve member in a normal cost run. The values for the valuation are updated with an across-the-board salary increase each year.

Item

Description/Value

4) Reserve Retirement Age FYs

An assumption is made to reflect the number of years, on average, reservists retire early due to performing certain active service, per P.L. 110-181. An average reduction of two years (age 58) is assumed. Fiscal years are needed to phase into this earlier retirement over time. The transition to an average retirement age of 59 is assumed to occur in 2024, and the transition to age 58 is assumed to occur in 2033. See also the 'Retiree Gain Statement' in Appendix K.

5) Ratio of Reserve to Active Payroll

For the purposes of the allocation referred to in item 2) above, this value represents the assumed ratio of reserve duty to active duty basic payroll. The value for the valuation is 10%.

Retiree

Item

Description/Value

1) Retired Pay Adjustment Factors

Retired pay of current retirees is adjusted for VA compensation, SBP offset changes, and other effects during the year. They are given by officer/enlisted status, CSB election status, disability/nondisability, and whether or not the member has elected SBP spouse or spouse/child coverage.

2) Retired Pay Adjustment to Members With SBP Spouse Coverage

These factors model data that show mortality is better (or less), and non-death loss from paid status is generally higher, for those retired members who elect SBP spouse coverage. Rather than develop additional sets of mortality and loss rates, the respective retiree death and loss rates (Appendix I) are adjusted with these factors. This impacts retirees with SBP spouse coverage. The factors are given by active/reserve, disability/nondisability status, and officer/enlisted status.

TABLE F-1 (continued)

Survivor

Item Description/Value

1) Member-Survivor Age Difference When a member dies, a survivor is assumed to be a certain number of years younger (or older)

than the member. This is given by active/reserve, age, officer/enlisted status, type of retirement (i.e., nondisability, temporary disability, permanent disability), and type of survivor (i.e., spouse, child,

insurable interest).

2) Ratio of SBP Base Amount to Net Retired Pay

Under SBP the retiree may elect an amount less than his or her gross retired pay as a base in

computing the survivor annuity. Base amounts can also exceed net retired pay because of factors that reduce gross retired pay to net. This is expressed as a percentage of net retired pay and is given by age, officer/enlisted status, CSB election status, and type of retirement (disability/nondisability/reserve).

Additional adjustments are made to the factors as part of Concurrent Receipt.

3) Ratio of RSFPP Survivor Benefit For RSFPP (Retired Servicemen's Family

Protection Plan), this gives the ratio of the survivor

payment to the net amount of retired pay.

4) Reservists' Election of RCSBP Proportion of reservists who have elected the

Reserve Component Survivor Benefit Plan (RCSBP) by immediate and deferred annuity, age,

and officer/enlisted status.

5) Partial DIC Offsets The percent of survivor pay of new survivors whose

pay is partially offset by DIC. They are given by

the member's active/reserve status.

6) Full DIC Offsets The percent of survivor pay of new survivors whose

pay is fully offset by DIC. They are given by the

member's active/reserve status.

To Net Retired Pay

TABLE F-1 (continued)

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

7) Rates for Electing SBP Options

Given that a member elects SBP, there is still a choice of options: spouse only, child only, spouse

and child, or insurable interest (some other

designated beneficiary in the absence of a spouse or

child). These are expressed as ratios to those electing spouse only or spouse/child coverage, and are given by age, officer/enlisted status, and type of

retirement (disability/nondisability/reserve).

8) Rates for Election of RSFPP Options Given that a member elected an RSFPP option,

there was a choice of options: spouse only, child only, or spouse and child. These are expressed as ratios to those electing spouse only or spouse/child coverage, and are given by age and officer/enlisted

status.

9) Survivor Pay Adjustment Factors Survivor pay of current survivors is adjusted for

changes in DIC and other effects during the

year.

10) DIC Base Amount Monthly amount by which DoD annuitant pay is

offset by DIC. Future values are indexed to CPI.

The first-year value for the valuation is \$1,255.

APPENDIX G

ACTIVE DUTY RATES

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ACTIVE DUTY RATE DESCRIPTION

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of military service for a specific cause. In addition, they include a new entrant distribution, a set of reentrant ratios, and ratios for promotion and merit pay increases. For the purposes of active duty rate development, full-time support reservists (excluding Army National Guard) are included in the underlying data.

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). As noted in the "Valuation Data and Procedure" section, as well as Table 7B, in the main text, the valuation results are highly sensitive to the withdrawal rates. In addition, the active duty decrements include rates of transfer between officer and enlisted status. The death rates are given by age nearest birthday for officers and enlistees separately. The remaining decrement rates are given by completed years of active service for officers and enlistees separately. The formulas used to derive the active duty rates are given on the following page. The fiscal years on which various rates are based are given on the subsequent page. The experience period was selected such that the sum of the active force size changes for the included periods was near zero, and the experience period intentionally excludes the significant downsizing of the early 1990s, which is not considered a representative basis upon which to develop long-run actuarial assumptions. Full-time reservist experience is included in the data used to develop the rates.

Generally, the decrement rates were graduated (smoothed) using Whittaker-Henderson graduations. The typical active duty career has inherent discontinuities at select points (reenlistment, promotion, retirement, etc). Rates were separated into ranges where assumptions of continuity were reasonable. Where actual discontinuities exist, the rates were not smoothed.

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

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

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay regardless of whether or not there are across-the-board increases in the active duty pay table. The PAMS do not include adjustments for inflation or productivity increases. They are defined by length of service, by entry age, and by officer/enlisted status. The PAMS were created by first arraying the average pay for each entry age along a dimension of increasing years of service. The PAMS were then computed by dividing the average pay at the next year of service by the average pay at the current year of service.

ACTIVE DUTY RATE FORMULAS

ACTIVE DEATH (by age nearest birthday)

Deaths during year

[Number at beginning of year - $\frac{1}{2}$ (withdrawals + nondisability retirements during year)]

NONDISABILITY RETIREMENT (by completed years of service)

New retirees during year Number at beginning of year

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

New temporary disabilities during year

[Number at beginning of year - $\frac{1}{2}$ (withdrawals + nondisability retirements during year)]

PERMANENT DISABILITY RETIREMENT (by completed years of service)

New permanent disabilities during year

[Number at beginning of year - $\frac{1}{2}$ (withdrawals + nondisability retirements during year)]

WITHDRAWAL (by completed years of service)

Withdrawals during year Number at beginning of year

REENTRANT RATIOS (by completed years of service)

Number reentering during year Number at beginning of year

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS (by age nearest birthday)

New entrants during year
Total new entrants

PAYGRADE TRANSFER (by completed years of service)

Transfers to category during year

[Number at beginning of year - ½ (withdrawals + nondisability retirements during year)]

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

Average basic pay at next year of service using current year pay table

Average basic pay at current year of service

SUMMARY OF YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

By Fiscal Year

RATE	<u>1982-1989</u>	<u>1997-1999</u>	2000-2008	<u>2009</u>
Death			X	X
Nondisability Retirement	X	X	X	
Temporary Disability Retirement	X	X	X	
Permanent Disability Retirement	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	
Promotion and Merit Scales (PAMS)	X	X	X	

DEATH RATES FOR NONRETIRED MILITARY

(AGE NEAREST BIRTHDAY)

Age	Officer	Enlisted
16	0.00039	0.00064
17	0.00045	0.00074
18	0.00052	0.00085
19	0.00056	0.00092
20	0.00057	0.00093
21	0.00056	0.00093
22	0.00056	0.00090
23	0.00056	0.00085
24	0.00055	0.00080
25	0.00055	0.00075
26	0.00055	0.00072
27	0.00053	0.00069
28	0.00052	0.00066
29	0.00051	0.00063
30	0.00049	0.00061
31	0.00048	0.00058
32	0.00046	0.00056
33	0.00045	0.00053
34	0.00042	0.00051
35	0.00040	0.00048
36	0.00039	0.00046
37	0.00038	0.00045
38	0.00036	0.00043
39	0.00035	0.00042
40	0.00034	0.00042
41	0.00033	0.00042
42	0.00033	0.00043
43	0.00033	0.00044
44	0.00034	0.00046
45	0.00036	0.00049
46 47	0.00038 0.00040	0.00053 0.00058
48	0.00040	0.00038
49	0.00042	0.00072
50	0.00043	0.00072
51	0.00049	0.00080
52	0.00057	0.00100
53	0.00057	0.00100
54	0.00068	0.00113
55	0.00074	0.00120
56	0.00074	0.00140
57	0.00085	0.00169
58	0.00090	0.00183
59	0.00096	0.00195
60	0.00101	0.00207

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

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES

OFFICERS (BY COMPLETED YEARS OF SERVICE)

Years of	Non-	Temporary	Permanent
Service	disability	Disability ***	Disability ***
0	0.00000	0.00043	0.00007
1	0.00000	0.00015	0.00007
2	0.00000	0.00113	0.00017
3	0.00000	0.00124	0.00017
4	0.00000	0.00146	0.00020
5	0.00000	0.00126	0.00021
6	0.00000	0.00143	0.00033
7	0.00000	0.00153	0.00026
8	0.00000	0.00144	0.00034
9	0.00000	0.00144	0.00036
10	0.00000	0.00142	0.00033
11	0.00000	0.00133	0.00033
12	0.00000	0.00128	0.00032
13	0.00000	0.00112	0.00036
14	0.00000	0.00119	0.00037
15	0.00000	0.00104	0.00037
16	0.00000	0.00093	0.00044
17	0.00000	0.00082	0.00048
18	0.00000	0.00073	0.00059
19	0.24556	0.00192	0.00141
20	0.20352	0.00231	0.00198
21	0.16113	0.00169	0.00178
22	0.14428	0.00204	0.00150
23	0.14541	0.00222	0.00187
24	0.14305	0.00209	0.00176
25	0.18396	0.00214	0.00140
26	0.19135	0.00361	0.00210
27	0.22470	0.00322	0.00166
28	0.20692	0.00367	0.00262
29	0.49853	0.00505	0.00341
30	0.37879	0.00692	0.00435
31	0.28016	0.00534	0.00334
32	0.25438	0.00534	0.00334
33	0.26999	0.00534	0.00334
34	1.00000	0.00534	0.00334

^{***} The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

NONDISABILITY, TEMPORARY DISABILITY & PERMANENT DISABILITY RETIREMENT RATES

ENLISTED (BY COMPLETED YEARS OF SERVICE)

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

^{***} The increase in disability rates shown between 18 and 19 years of service may be due to the removal of the 30% disability rating minimum for members with 20 years of service. The tax advantages accorded disability retired pay described in Appendix A may result in members choosing disability over nondisability retirements. Disabilities were increased by 35% to reflect recent trends.

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

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

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

Years of Service	Withdrawal	Reentrant ***	Net Loss
0	0.10458	0.03043	0.07415
1	0.10267	0.00769	0.09498
2	0.18351	0.01394	0.16957
3	0.35545	0.02745	0.32800
4	0.15999	0.01394	0.14605
5	0.15789	0.01128	0.14661
6	0.11543	0.00966	0.10577
7	0.12660	0.00918	0.11742
8	0.09560	0.00761	0.08799
9	0.09098	0.00682	0.08416
10	0.05673	0.00540	0.05133
11	0.04738	0.00453	0.04285
12	0.03728	0.00347	0.03381
13	0.02534	0.00282	0.02252
14	0.02207	0.00223	0.01984
15	0.01296	0.00188	0.01108
16	0.00827	0.00154	0.00673
17	0.00514	0.00145	0.00369
18	0.00227	0.00139	0.00088
19	0.0000	0.00126	-0.00126
20	0.00000	0.00157	-0.00157
21	0.00000	0.00148	-0.00148
22	0.0000	0.00167	-0.00167
23	0.0000	0.00156	-0.00156
24	0.0000	0.00212	-0.00212
25	0.0000	0.00169	-0.00169
26	0.0000	0.00247	-0.00247
27	0.0000	0.00180	-0.00180
28	0.0000	0.00212	-0.00212
29	0.0000	0.00168	-0.00168
30	0.0000	0.01403	-0.01403
31	0.0000	0.03693	-0.03693
32	0.0000	0.04974	-0.04974
33	0.00000	0.09762	-0.09762
34	0.00000	0.00000	0.00000

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

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(AGE NEAREST BIRTHDAY)

Age	Officers	Enlisted	Total
16	0.00000	0.00000	0.00000
17	0.00000	0.00142	0.00142
18	0.00000	0.12146	0.12146
19	0.00001	0.25484	0.25485
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	0.00017	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
56	0.00001	0.00000	0.00001
57	0.00001	0.00000	0.00001
58	0.00001	0.00000	0.00001
59	0.00001	0.00000	0.00001
60	0.00000	0.00000	0.00000
Total	0.06352	0.93648	1.00000

PAYGRADE TRANSFER RATES

STATUS (BY COMPLETED YEARS OF SERVICE)

Years of	Officer to	Enlisted to
Service	Enlisted	Officer
_		
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	0.0000	0.00000

PROMOTION AND MERIT BASIC PAY INCREASE SCALES

OFFICERS (BY ENTRY AGE)

Years of						Entry Age					
Service	16	17	18	19	20	21	22	23	24	25	26
	1.01406	1.01406	1.01406	1.01406	1.01406	1.01406	1.01406	1.03788	1.06850	1.06863	1.03084
2	1.26101	1.26101	1.26101	1.26101	1.26101	1.26101	1.26101	1.26733	1.24639	1.22059	1.12813
8	1.16436	1.16436	1.16436	1.16436	1.16436	1.16436	1.16436	1.15592	1.14107	1.13118	1.08444
4	1.12838	1.12838	1.12838	1.12838	1.12838	1.12838	1.12838	1.12854	1.10999	1.09523	1.06425
S	1.01427	1.01427	1.01427	1.01427	1.01427	1.01427	1.01427	1.02410	1.02904	1.03108	1.02871
9	1.03943	1.03943	1.03943	1.03943	1.03943	1.03943	1.03943	1.04289	1.03995	1.04497	1.05461
7	0.99489	0.99489	0.99489	0.99489	0.99489	0.99489	0.99489	1.01191	1.02020	1.02535	1.02334
~	1.03290	1.03290	1.03290	1.03290	1.03290	1.03290	1.03290	1.04169	1.03766	1.04233	1.04014
6	0.99442	0.99442	0.99442	0.99442	0.99442	0.99442	0.99442	1.01394	1.02086	1.02143	1.02062
10	1.03956	1.03956	1.03956	1.03956	1.03956	1.03956	1.03956	1.05820	1.05017	1.04618	1.03943
11	1.01571	1.01571	1.01571	1.01571	1.01571	1.01571	1.01571	1.04944	1.05558	1.04535	1.02645
12	1.05143	1.05143	1.05143	1.05143	1.05143	1.05143	1.05143	1.05911	1.04767	1.04470	1.03802
13	1.00603	1.00603	1.00603	1.00603	1.00603	1.00603	1.00603	1.01511	1.01989	1.02090	1.01887
14	1.03458	1.03458	1.03458	1.03458	1.03458	1.03458	1.03458	1.02798	1.02367	1.02606	1.02729
15	1.01346	1.01346	1.01346	1.01346	1.01346	1.01346	1.01346	1.01512	1.02064	1.02177	1.01984
16	1.03810	1.03810	1.03810	1.03810	1.03810	1.03810	1.03810	1.04225	1.03899	1.03557	1.03369
17	1.02706	1.02706	1.02706	1.02706	1.02706	1.02706	1.02706	1.03034	1.02876	1.02850	1.02258
18	1.03826	1.03826	1.03826	1.03826	1.03826	1.03826	1.03826	1.02671	1.02287	1.02382	1.02758
19	1.01543	1.01543	1.01543	1.01543	1.01543	1.01543	1.01543	1.01051	1.01301	1.01426	1.01488
20	1.03350	1.03350	1.03350	1.03350	1.03350	1.03350	1.03350	1.03628	1.03721	1.03951	1.04114
21	1.02310	1.02310	1.02310	1.02310	1.02310	1.02310	1.02310	1.03595	1.03778	1.03563	1.02747
22	1.04475	1.04475	1.04475	1.04475	1.04475	1.04475	1.04475	1.06061	1.05316	1.04753	1.03385
23	1.02847	1.02847	1.02847	1.02847	1.02847	1.02847	1.02847	1.03169	1.03022	1.03020	1.02115
24	1.03200	1.03200	1.03200	1.03200	1.03200	1.03200	1.03200	1.02880	1.02749	1.02601	1.01918
25	1.02086	1.02086	1.02086	1.02086	1.02086	1.02086	1.02086	1.02065	1.02561	1.02340	1.01420
26	1.03961	1.03961	1.03961	1.03961	1.03961	1.03961	1.03961	1.03981	1.03084	1.02729	1.02475
27	1.01440	1.01440	1.01440	1.01440	1.01440	1.01440	1.01440	1.01278	1.00986	1.01164	1.00971
28	1.01850	1.01850	1.01850	1.01850	1.01850	1.01850	1.01850	1.02795	1.02738	1.02510	1.01871
29	1.01886	1.01886	1.01886	1.01886	1.01886	1.01886	1.01886	1.02296	1.01666	1.01419	1.00772
30	1.04665	1.04665	1.04665	1.04665	1.04665	1.04665	1.04665	1.06930	1.05109	1.04079	1.02158
31	1.03553	1.03553	1.03553	1.03553	1.03553	1.03553	1.03553	1.07120	1.05099	1.05582	1.01283
32	1.02979	1.02979	1.02979	1.02979	1.02979	1.02979	1.02979	1.04555	1.04030	1.04734	1.02783
33	1.02118	1.02118	1.02118	1.02118	1.02118	1.02118	1.02118	1.02422	1.02166	1.03341	1.02317
34	0.98796	0.98796	0.98796	0.98796	0.98796	0.98796	96286.0	0.94853	0.99750	1.00271	1.03332

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

PROMOTION AND MERIT BASIC PAY INCREASE SCALES

ENLISTED (BY ENTRY AGE)

Years of						Entry Age					
Service	16	17	18	19	20	21	22	23	42	25	26
1	1.14463	1.14463	1.15192	1.13066	1.10499	1.09967	1.09485	1.08803	1.08174	1.07784	1.04388
2	1.11460	1.11460	1.11454	1.111191	1.11084	1.11190	1.11330	1.11410	1.11451	1.11391	1.10682
3	1.10585	1.10585	1.10336	1.10136	1.09840	1.09751	1.09578	1.09395	1.09251	1.09236	1.09052
4	1.09187	1.09187	1.08458	1.07787	1.07474	1.07408	1.07363	1.07388	1.07381	1.07393	1.07417
S	1.03813	1.03813	1.03342	1.03727	1.03777	1.03740	1.03826	1.03842	1.03976	1.04040	1.03887
9	1.08603	1.08603	1.08305	1.07612	1.07386	1.07369	1.07362	1.07384	1.07273	1.07226	1.06800
7	1.02569	1.02569	1.02685	1.03172	1.03395	1.03440	1.03456	1.03495	1.03490	1.03383	1.03581
&	1.08945	1.08945	1.08981	1.08241	1.07796	1.07646	1.07554	1.07405	1.07357	1.07271	1.06366
6	1.02372	1.02372	1.02136	1.02525	1.02709	1.02798	1.02772	1.02775	1.02740	1.02875	1.03084
10	1.05618	1.05618	1.06018	1.05735	1.05554	1.05409	1.05344	1.05256	1.05125	1.05021	1.04647
11	1.02443	1.02443	1.01796	1.02035	1.02207	1.02316	1.02245	1.02319	1.02343	1.02383	1.02399
12	1.06395	1.06395	1.06126	1.05530	1.05231	1.04959	1.04767	1.04687	1.04545	1.04561	1.03990
13	1.02883	1.02883	1.02147	1.02384	1.02456	1.02460	1.02476	1.02412	1.02438	1.02418	1.02288
14	1.03612	1.03612	1.04314	1.04047	1.03940	1.03772	1.03657	1.03541	1.03583	1.03424	1.03081
15	1.01461	1.01461	1.02312	1.02476	1.02479	1.02538	1.02514	1.02551	1.02446	1.02450	1.02351
16	1.03567	1.03567	1.03907	1.03689	1.03592	1.03480	1.03388	1.03283	1.03144	1.03022	1.02680
17	1.01696	1.01696	1.02141	1.02410	1.02454	1.02478	1.02413	1.02380	1.02323	1.02202	1.01908
18	1.04477	1.04477	1.04392	1.04034	1.03856	1.03586	1.03521	1.03422	1.03362	1.03169	1.02626
19	1.01797	1.01797	1.01812	1.01892	1.01876	1.01881	1.01845	1.01842	1.01786	1.01906	1.01495
20	1.04784	1.04784	1.05683	1.05989	1.06321	1.06664	1.06815	1.06936	1.07225	1.07401	1.08248
21	1.04156	1.04156	1.03878	1.04043	1.03946	1.03837	1.03962	1.04139	1.03968	1.04195	1.04150
22	1.06034	1.06034	1.06287	1.05641	1.05425	1.05316	1.05374	1.05449	1.05673	1.05100	1.04776
23	1.02863	1.02863	1.02731	1.03243	1.03388	1.03447	1.03473	1.03259	1.03274	1.03491	1.02869
24	1.05285	1.05285	1.06189	1.05931	1.05994	1.06183	1.06077	1.06046	1.06050	1.06188	1.05705
25	1.02562	1.02562	1.02998	1.03604	1.03767	1.03327	1.03183	1.03066	1.03112	1.03306	1.03074
26	1.08867	1.08867	1.09105	1.08810	1.08584	1.08542	1.08566	1.08473	1.07945	1.07139	1.05590
27	1.02419	1.02419	1.02080	1.02143	1.02065	1.02253	1.02540	1.02172	1.02343	1.02752	1.02455
28	0.99741	0.99741	1.01810	1.01911	1.02082	1.02168	1.02324	1.02113	1.02044	1.02451	1.02800
29	1.00414	1.00414	1.00950	1.01334	1.01506	1.01463	1.01298	1.01340	1.01243	1.01383	1.01924
30	1.02632	1.02632	1.05110	1.04098	1.03000	1.03513	1.02915	1.02501	1.02043	1.01257	1.00996
31	1.00002	1.00002	0.99460	0.98261	0.98840	1.00386	1.00729	1.00439	0.99995	0.99713	1.01452
32	0.99875	0.99875	1.00633	1.00144	1.00387	0.99960	1.02260	0.99998	1.00059	0.98624	0.99341
33	0.99973	0.99973	1.00337	0.99297	1.00241	1.01097	1.01385	0.99310	0.99612	0.97424	0.98173
34	0.99950	0.99950	1.02324	1.02368	1.00965	1.00437	1.01341	0.98561	0.99206	0.95993	0.98570

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

APPENDIX H

RESERVE DUTY RATES

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RESERVE DUTY RATES DESCRIPTION

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 their 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 Reservists are included in the active-duty (full-time) portion of this valuation) and are the reservists 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. In addition, they include a new entrant distribution; a set of reentrant ratios; ratios for promotion and merit pay increases; average points per year; transfer to 20-year non-Selected Reserve status; and blow-up² factors. The decrement rates are mainly given by age nearest birthday at entry and completed years of service since Pay Entry Base Date (PEBD), for officers and enlisted separately. "Entry Age" is constructed on an assumption of no breaks in service; e.g., an "entry age" of 57 could represent a member who started at a much earlier age with a long break in service. As noted in the "Valuation Data and Procedure" section, as well as Table 7B, in the main text, 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.

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

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

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

The data for the rates was taken from the Reserve Component Common Personnel Data System (RCCPDS) files as of September 30 for the years 2005 through 2009, generally. 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 given on a subsequent page. A summary qualitative description follows in the below text, in addition to being displayed at the bottom of the respective rate tables in this appendix. 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 give the probability that a member in a given status at the beginning of the fiscal year leaves that status during the fiscal year. Separation rates from the Selected Reserve include standard losses, transfers to active duty, transfers to the full-time reserves, 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 members returning after breaks in service; reserve members returning after being attached to a non-selected reserve component (Individual Ready Reserve or Inactive National Guard); and members transferring to the part-time Selected Reserves from the full-time reserves.

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

Due to Public Law (P.L.) 110-181 (see Appendix A), the set of separation rates shown apply only in the early years of the projection, and then phase in to an average age of 58 for reserve retirement. (See Item 4 in the Reserve Duty section in Appendix F for a description of the parameter used to model the phase-in.) As the transitions to earlier average retirement ages occur, the ages applicable to some of the rates change.

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

The promotion and merit increase scales (PAMS) give the expected annual percentage increase in pay independent of the across-the-board increases in the active duty pay scale. The PAMS do not include adjustments for inflation or productivity increases. The PAMS are defined by length of PEBD service, by age, and by officer/enlisted status. They are computed by dividing the average pay at age (x+1), years of service (y+1) by the average pay at age (x), years

of service (y) one year earlier. An adjustment is made to compute the averages for the numerator and denominator based on the same pay table, and cells based on few observations are combined with other cells.

SUMMARY OF YEARS ON WHICH RESERVE RATES ARE BASED

By Fiscal Year

RATE	<u>2005</u>	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>
New Entrant Distribution (Officer/Enlisted)	X	X	X	X	X
Separation (Officer/Enlisted; Selected/Non-Selected)	X	X	X	X	X
Reentrant (Officer/Enlisted; Selected)	X	X	X	X	X
Paygrade Transfer (Officer/Enlisted; Selected)	X	X	X	X	X
Status Transfer (Officer/Enlisted; Selected-to- Non-Selected)	X	X	X	X	X
Retirement (Officer/Enlisted; Selected/Non-Selected)	X	X	X	X	X
Disability Retirement (Permanent/Temporary; Officer/Enlisted; Selected)	X	X	X	X	X
Average Points Per Year (Officer/Enlisted; Selected/Non-Selected)	X	X	X	X	X
Career Points Adjustment (Officer/Enlisted; Selected)	X	X	X	X	X
Reentering Average Points (Officer/Enlisted; Selected)	X	X	X	X	X
Retirement Blow-up (Officer/Enlisted; Non-Selected)	X	X	X	X	X
Transfer Blow-up (Officer/Enlisted; Selected-to- Non-Selected)	Х	X	X	X	
Transfer Blow-up Adjustment (Officer/Enlisted; Selected-to- Non-Selected)	X	X	X	X	
Selected Reserve PAMS (Officer/Enlisted)	X	X	X	X	X
Non-Selected Reserve PAMS (Officer/Enlisted)	X	X	X	X	X

New Entrant Distribution

By Paygrade (Officer/Enlisted)

Entry			
Age	Officer	Enlisted	Total
17	0.00000	0.02350	0.02350
18	0.00000	0.19427	0.19427
19	0.00001	0.20176	0.20177
20	0.0001	0.14591	0.14609
21	0.00018	0.10208	0.10236
21	0.00020	0.10200	0.10230
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
01	0.00001	0.00020	0.00000
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
41	0.00000	0.00000	0.00000
71	0.00000	0.00000	0.00000
42	0.00000	0.00000	0.00000
43	0.00000	0.00000	0.00000
44	0.00000	0.00000	0.00000
45	0.00000	0.00000	0.00000
46	0.00000	0.00000	0.00000
47	0.00000	0.00000	0.00000
48	0.00000	0.00000	0.00000
49	0.00000	0.00000	0.00000
50	0.00000	0.00000	0.00000
51	0.00000	0.00000	0.00000
31	0.00000	0.00000	0.00000
52	0.00000	0.00000	0.00000
53	0.00000	0.00000	0.00000
54	0.00000	0.00000	0.00000
55	0.00000	0.00000	0.00000
56	0.00000	0.00000	0.00000
57	0.00000	0.00000	0.00000
57 58	0.00000	0.00000	0.00000
59 60	0.00000	0.00000	0.00000
60	0.00000	0.00000	0.00000
61	0.00000	0.00000	0.00000
>62	0.00000	0.00000	0.00000
Total	0.01177	0.98823	1.00000

DESCRIPTION: New Entrant distribution for a normal cost valuation (as well as open group), where a new entrant is defined as: a part-time selected reserve on the file as of year-end, who was not in that status in the prior year, and has zero completed PEBD years of service.

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

Officer Selected Reserve Separation Rates (Non-Retirement Causes)

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0	0.333								
00	0.100 0.100 1.000								
238	0.182 0.182 0.182 0.182 1.000								
8	0.048 0.048 0.048 0.048	1.000							
20	0.053 0.053 0.053 0.053	1.000							
8	0.095 0.095 0.095 0.095	0.095							
00	0.106 0.106 0.106 0.106	0.106 0.106 0.106 1.000							
04	0.099	0.099 0.099 0.099 1.000							
2	0.094	0.094 0.094 0.094 0.094	1.000						
20	0.058 0.058 0.058 0.058	0.058 0.058 0.058 0.058 0.058	1.000						
0	0.087 0.087 0.087 0.087	0.087 0.087 0.087 0.087	0.087						
200	0.051 0.051 0.051 0.051	0.051 0.051 0.051 0.051	0.051 0.051 1.000						
43	0.080 0.080 0.080 0.080	0.080 0.080 0.080 0.080	0.080 0.080 0.080 0.080						
9	0.118 0.118 0.118 0.118	0.118 0.118 0.118 0.118	0.118 0.118 0.118 0.118	1.000					
141	200000	40100	401.0 401.0 401.0 401.0	1.000					
440	0110	00000	0110	0.110					
40	0.089	0.089	0.089	0.089					
+++	0.099	0.099	0.099	0.099					
2	860.0 80.0 80.0 80.0 90.0 90.0 90.0	0.098 0.098 0.098 0.098	0.098 0.098 0.098 0.098	0.098 0.098 0.098 0.098					
744	0.040 0.040 0.080 0.110 0.143	0.065	0.065	0.065	0.065				
+	0.036 0.036 0.069 0.135 0.083	2000	0.063	0.063	0.063				
40	0.064 0.065 0.094 0.090 0.090	0.062 0.086 0.081 0.134 0.059	0.060 0.117 0.067 0.042 0.042	0.042	0.042				
23	0.039 0.039 0.065 0.113 0.084	0.119 0.089 0.091 0.124 0.087	0.091	0.00 440.0 440.0 440.0	0.0044 0.0044 0.044				
8	0.079 0.068 0.070 0.070	0.130 0.053 0.157 0.152 0.175	0.049	0.049	0.049				
2/0	0.058 0.067 0.075 0.094 0.088	0.089 0.090 0.144 0.133	0.106 0.066 0.042 0.042	0.042 0.042 0.042 0.042 0.042	0.042 0.042 0.042 0.042 0.042	0.042			
8	0.048 0.074 0.066 0.065	0.095 0.057 0.113 0.132 0.093	0.128 0.114 0.037 0.037 0.037	0.037 0.037 0.037 0.037	0.037 0.037 0.037 0.037	0.037			
g	0.063 0.075 0.075 0.078	0.086 0.064 0.144 0.082 0.099	0.101 0.070 0.069 0.061	0.052 0.051 0.044 0.065 0.031	0.024 0.024 0.024 0.024	0.024			
*	0.050 0.050 0.089 0.065 0.076	0.090 0.077 0.134 0.114 0.083	0.101 0.094 0.078 0.036 0.064	0.040 0.037 0.047 0.045	0.039 0.037 0.018 0.018	0.018 0.018 0.018			
3	0.063 0.077 0.078 0.079	0.052 0.061 0.115 0.156 0.097	0.088 0.086 0.123 0.086 0.096	0.085 0.035 0.031 0.046	0.020	0.029			
35	0.064 0.074 0.094 0.088 0.073	0.076 0.076 0.170 0.158 0.049	0.118 0.075 0.073 0.039	0.057 0.058 0.049 0.030	0.030 0.029 0.029 0.029	0.029	0.029		
5	0.065 0.079 0.081 0.086 0.100	0.065 0.101 0.116 0.189 0.087	0.102 0.091 0.090 0.070 0.050	0.083 0.032 0.022 0.040	0.029 0.025 0.041 0.042 0.025	0.019 0.019 0.019 0.019	0.019		
8	0.037 0.064 0.057 0.084 0.065	0.099 0.093 0.142 0.125 0.114	0.084 0.097 0.110 0.056 0.063	0.060 0.072 0.044 0.045 0.043	0.027 0.037 0.016 0.028 0.023	0.026 0.027 0.038 0.037 0.024	0.024		
67	0.073 0.065 0.042 0.079 0.073	0.082 0.095 0.148 0.142 0.116	0.087 0.088 0.098 0.090	0.058	0.061	0.021 0.030 0.046 0.019 0.019	0.019		
07	0.053 0.059 0.069 0.071 0.084	0.119 0.079 0.134 0.137 0.113	0.094 0.080 0.091 0.076 0.080	0.065	0.058 0.033 0.054 0.054	0.033 0.037 0.026 0.042	0.015 0.015 0.015 0.015		
17	0.039 0.039 0.071 0.052	0.076 0.099 0.113 0.134 0.109	0.100 0.092 0.099 0.079 0.087	0.059 0.056 0.065 0.062 0.049	0.045 0.038 0.041 0.037	0.020 0.041 0.032 0.032	0.040 0.016 0.016 0.016	0.016	
92	0.033	0.120 0.086 0.129 0.154 0.103	0.096 0.102 0.094 0.083 0.083	0.072 0.068 0.058 0.047 0.056	0.050 0.049 0.035 0.022 0.029	0.029 0.039 0.023 0.023	0.052 0.032 0.028 0.028	0.028	
07	0.023 0.023 0.055 0.051 0.067	0.083 0.101 0.156 0.124 0.146	0.127 0.097 0.103 0.089 0.069	0.060 0.064 0.053 0.058	0.047 0.051 0.050 0.040 0.024	0.035 0.031 0.036 0.034 0.032	0.022 0.025 0.047 0.026 0.021	0.021	
4.7	0.028 0.039 0.056 0.070	0.127 0.124 0.138 0.169 0.153	0.135 0.113 0.114 0.094 0.086	0.085 0.076 0.065 0.068 0.046	0.045 0.039 0.040 0.040	0.032 0.034 0.025 0.025	0.035 0.035 0.051 0.032 0.031	0.021	
3	0.035 0.057 0.059 0.073	0.116 0.168 0.175 0.168 0.167	0.134 0.131 0.007 0.089	0.078 0.065 0.068 0.062 0.058	0.056 0.045 0.036 0.031	0.031	0.030 0.041 0.022 0.050 0.027	0.033	
77	0.038 0.038 0.059 0.052 0.085	0.094 0.146 0.172 0.168 0.149	0.136 0.124 0.112 0.100 0.094	0.082 0.074 0.068 0.063	0.055 0.045 0.042 0.041 0.031	0.026 0.035 0.035 0.035	0.036 0.033 0.036 0.034 0.027	0.030 0.016 0.013 0.024 0.024	0.024
17	0.068	0.073 0.074 0.116 0.110 0.112	0.116 0.117 0.106 0.084	0.075 0.083 0.068 0.088 0.075	0.073 0.069 0.055 0.054 0.037	0.033 0.038 0.032 0.034	0.024 0.013 0.031 0.032 0.032	0.047 0.033 0.028 0.014 0.014	0.014 0.00
02	0.029 0.029 0.118 0.076 0.065	0.059 0.056 0.087 0.096 0.098	0.104 0.104 0.112 0.108 0.081		0.074 0.064 0.063 0.052 0.048	0.040 0.028 0.046 0.041 0.030	0.039 0.029 0.026 0.027 0.046	0.055 0.033 0.034 0.045 0.010	0.010
6	0.054 0.054 0.054 0.051 0.051 0.085	0.069 0.062 0.060 0.090 0.085	0.097 0.086 0.102 0.083 0.083	0.088 0.076 0.070 0.062 0.062	0.092 0.083 0.053 0.053 0.061	0.060 0.053 0.051 0.041 0.035	0.027 0.038 0.032 0.031 0.017	0.030 0.052 0.049 0.066 0.013	0.013 0
0	0.047 0.047 0.047 0.047 0.067	0.063 0.046 0.051 0.065 0.074	0.096 0.096 0.089 0.087 0.090	0.082 0.081 0.080 0.057 0.081	0.100 0.076 0.084 0.081 0.059	0.072 0.052 0.037 0.044 0.045	0.034 0.020 0.047 0.019 0.041	0.037 0.037 0.037 0.037 0.037 0.037	0.037
,	0.054 0 0.054 0 0.054 0 0.054 0	0.054 0.054 0.054 0.056 0.096	0.090 0 0.092 0 0.081 0 0.059 0	0.090 0.085 0.060 0.060 0.075	0.110 0.062 0.078 0.081 0.081	0.063 0	0.030	0.030	0.030
٥	00000	0.000.0	0 0000	0 0000	0 00000	0 0000	0 0000	000000	0.000
SON INCO		- 3000							, ,
Š	Under 1 2 3 4	0 0 7 0 0	11 2 2 4	16 71 81 19	8 2 2 2 2 4	28288	8 2 2 2 2 2	88388	4 4

DESCRIPTION: Selected Reserve Separation Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no impact on results.
Blank cells should be considered a value of zero ('0.000').

Enlisted Selected Reserve Separation Rates (Non-Retirement Causes)

	51	0.140 0.140 0.140 0.140	0.14 0.14 0.14 0.14 0.14	0.140 0.140 1.000			
	20	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140 0.140 0.140 1.000			
	49	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140 0.140 0.140 1.000			
	48	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	1.000		
	47	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	1.000		
	46	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140 0.140 0.140 0.140	0.140		
	45	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159 1.000		
	44	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159		
	43	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159	0.159 0.159 0.159 0.159		
	42	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137	
	41	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137 0.137 0.137 0.137	0.137	
<u>e</u>	40	0.174 0.147 0.103 0.139	0.148 0.165 0.156 0.156	0.107 0.138 0.115 0.063 0.087	0.075 0.079 0.062 0.045	0.045	
By Entry Age	38	0.200 0.158 0.128 0.131 0.141	0.140 0.134 0.153 0.153	0.124 0.085 0.103 0.096	0.049 0.056 0.039 0.048	0.041	
ByE	38	0.191 0.162 0.144 0.152 0.157	0.160 0.144 0.162 0.146	0.124 0.089 0.065 0.088	0.075 0.059 0.047 0.090	0.056 0.021 0.026 0.026 0.026	
	37	0.189 0.177 0.133 0.136	0.159 0.135 0.150 0.150	0.110 0.099 0.115 0.077 0.087	0.080 0.070 0.065 0.046 0.088	0.053 0.053 0.028 0.028	0.075
	8	0.190 0.149 0.130 0.117 0.118	0.135 0.148 0.120	0.103 0.118 0.112 0.103	0.075 0.085 0.061 0.046 0.082	0.062 0.074 0.053 0.018 0.041	0.040
	38	0.192 0.157 0.121 0.111	0.177 0.148 0.192 0.148 0.131	0.104 0.122 0.098 0.099 0.086	0.091 0.062 0.050 0.059 0.073	0.082 0.060 0.065 0.090 0.023	0.063
	34	0.197 0.157 0.129 0.122 0.121	0.205 0.150 0.187 0.164 0.133	0.120 0.126 0.097 0.081 0.090	0.089 0.057 0.065 0.039 0.066	0.090 0.103 0.091 0.054	0.025 0.020 0.020
	33	0.171 0.145 0.146 0.130 0.129	0.205 0.152 0.195 0.152 0.152	0.131 0.138 0.110 0.108 0.096	0.096 0.057 0.062 0.055 0.065	0.084 0.089 0.097 0.096	0.060
	32	0.203 0.162 0.138 0.126 0.122	0.212 0.153 0.198 0.153 0.162	0.135 0.127 0.129 0.116 0.099	0.075 0.061 0.064 0.066 0.073	0.095 0.104 0.091 0.085 0.111	0.092 0.059 0.025 0.030
	31	0.182 0.132 0.132 0.132	0.226 0.187 0.204 0.163 0.139	0.138 0.148 0.107 0.112 0.085	0.097 0.058 0.066 0.063 0.072	0.097 0.086 0.089 0.089	0.085 0.091 0.056 0.010
	30	0.189 0.155 0.137 0.128 0.140	0.217 0.171 0.250 0.173 0.158	0.152 0.133 0.115 0.021 0.088	0.082 0.078 0.071 0.070 0.069	0.095 0.093 0.087 0.075 0.085	0.094
	29	0.190 0.155 0.138 0.138	0.258 0.182 0.227 0.170 0.149	0.149 0.122 0.113 0.101	0.085 0.076 0.064 0.067 0.076	0.096 0.109 0.089 0.084 0.089	0.052 0.055 0.073 0.050
	28	0.170 0.165 0.142 0.142 0.139	0.262 0.203 0.249 0.187 0.167	0.147 0.131 0.123 0.132 0.105	0.092 0.087 0.066 0.054 0.086	0.096 0.087 0.096 0.082 0.086	0.084
	27	0.152 0.141 0.134 0.137	0.258 0.198 0.259 0.193 0.162	0.171 0.156 0.133 0.137 0.117	0.088 0.072 0.067 0.067	0.092 0.108 0.093 0.091 0.078	0.067 0.065 0.074 0.051
	28	0.175 0.159 0.145 0.134	0.285 0.206 0.254 0.203 0.170	0.165 0.157 0.128 0.119 0.117	0.096 0.086 0.073 0.058 0.072	0.096 0.102 0.091 0.081	0.058 0.058 0.065
	52	0.164 0.151 0.148 0.134 0.142	0.294 0.217 0.281 0.205 0.175	0.166 0.156 0.140 0.140 0.115	0.093 0.078 0.072 0.055 0.078	0.099 0.103 0.089 0.080 0.061	0.064
	24	0.171 0.148 0.137 0.129 0.139	0.295 0.219 0.289 0.218 0.176	0.159 0.159 0.132 0.132	0.096 0.078 0.069 0.072 0.081	0.096 0.086 0.077 0.088 0.065	0.053
	23	0.163 0.135 0.130 0.142	0.310 0.226 0.292 0.224 0.180	0.176 0.162 0.148 0.143 0.116	0.100 0.083 0.076 0.062 0.084	0.101 0.087 0.094 0.078	0.0070
	22	0.160 0.148 0.141 0.133	0.319 0.229 0.308 0.224 0.181	0.162 0.162 0.140 0.144 0.116	0.095 0.086 0.076 0.063 0.086	0.099 0.097 0.081 0.081	0.063 0.063 0.044
	21	0.156 0.134 0.138 0.138	0.336 0.239 0.306 0.231 0.187	0.169 0.135 0.138 0.108	0.097 0.086 0.069 0.068 0.087	0.100 0.090 0.086 0.091 0.076	0.068

0.095 0.093 0.087 0.085 0.085 0.082 0.082 0.082 0.082 0.082 0.082 0.082 0.082 0.082 0.082 0.082

0.067 0.065 0.074 0.064 0.022 0.024 0.021 0.021 0.096 0.091 0.091 0.081 0.058 0.065 0.065 0.053 0.053 0.053 0.053 0.064 0.055 0.055 0.055 0.055 0.041 0.046 0.027

0.000 0.0044 0.0044 0.0040 0.0040 0.0040 0.0040

59190 01222 58288 01288 58888 91

0.140 0.140 0.140 0.140 0.140 0.140 0.140 0.140 0.140 0.140 0.140

0.140 0.140 0.140 0.140

0.140 0.140 0.140 0.140

Probability that a member exits the status (due to non-retirement causes) during the fiscal year. Values for certain cells in above rate table may represent little to no exposure in the population, bence have minimal or no inpact on results.

Officer Selected Reserve Reentrant Rates

By Entry Age

0313 0.580 0.381 0.386 0.386 0.286 0.278 0.271 0.384 0.285 0.192 0.252 0.150 0.259 0.359 0.174 0.244 0.259 0.259 0.259 0.259 0.259 0.259 0.290 0.211 0.234 0.277 0.385 0.271 0.384 0.278 0.182 0		0.0770 0.049 0.041 0.027 0.056 0.028 0.049 0.049 0.049 0.049 0.059 0.057 0.028 0.057 0.028 0.057 0.049 0.049 0.049 0.049 0.058 0.057 0.049 0.059 0.057 0.049 0.059 0.057 0.049 0.059 0.057 0.049 0.059 0.057	0.028 0.045 0.028 0.026 0.027 0.029 0.031 0.028 0.027 0.020 0.046 0.027 0.020 0.046 0.024 0.027 0.020 0.048 0.022 0.039	0.440 0.027 0.028 0.029 0.029 0.029 0.020	0.023 0.029 0.029 0.020 0.020 0.021 0.022 0.015 0.015 0.020 0.024 0.020 0.024 0.029	0.020 0.028 0.049 0.017 0.014 0.015 0.016 0.028 0.028 0.039 0.017 0.014 0.015 0.014 0.015 0.014 0.015 0.014 0.015 0.014 0.015 0.014 0.015 0.008 0.007 0.008 0.007 0.008 0.007 0.008 0.007 0.008 0.008 0.007 0.008 0.008 0.007 0.008 0.008 0.007 0.008 0.008 0.009 0.008 0.009 0.008	8070 80070 80070 80070
0.313 0.580 0.329 0.361 0.294 0.278 0.183 0.123 0.119 0.146 0.220 0.190 0.063 0.330 0.569 0.391 0.048 0.222 0.065 0.394 0.069 0.269 0.342 0.216 0.089 0.270 0.288 0.223	0.130 0.219 0.222 0.216 0.103 0.205 0.189 0.187 0.006 0.171 0.224 0.173 0.075 0.151 0.162 0.147 0.097 0.119 0.113 0.093 0.097 0.103 0.094 0.079 0.074 0.068 0.078	0.049 0.041 0.037 0.051 0.054 0.040 0.033 0.035 0.049 0.033 0.034 0.035 0.048 0.038 0.035 0.040 0.040 0.031 0.036 0.032	0.046 0.033 0.032 0.036 0.036 0.036 0.033 0.024 0.036 0.032 0.026 0.028 0.029 0.037 0.033 0.026 0.037 0.031 0.031 0.037	0.027 0.026 0.031 0.032 0.033 0.026 0.030 0.029 0.037 0.032 0.026 0.024 0.032 0.020 0.021 0.025 0.029 0.023 0.019 0.029	0.018 0.030 0.024 0.023 0.013 0.027 0.021 0.027 0.022 0.026 0.022 0.017 0.021 0.015 0.014 0.017 0.023 0.017 0.021 0.017	0.028 0.018 0.021 0.017 0.008 0.013 0.011 0.017 0.008 0.009 0.008 0.017 0.008 0.009 0.008	0.008
0,000 0,042 0,353 0,659 0,000 0,042 0,353 0,659 0,000 0,042 0,281 0,281 0,000 0,042 0,028 0,105 0,000 0,042 0,026 0,041 0,000 0,042 0,026 0,041	0000 0.042 0.043 0.063 0.0 0000 0.042 0.045 0.064 0.0 0000 0.042 0.069 0.072 0.0 0000 0.042 0.069 0.072 0.0 0000 0.042 0.069 0.072 0.0 0.000 0.042 0.069 0.069 0.0 0.000 0.042 0.069 0.069 0.0 0.000 0.042 0.069 0.069 0.0	0.000 0.042 0.042 0.047 0. 0.000 0.042 0.045 0.046 0. 0.000 0.042 0.033 0.040 0. 0.000 0.042 0.036 0.038 0. 0.000 0.042 0.034 0.037 0.	0,000 0,042 0,035 0,032 0, 0,000 0,042 0,035 0,039 0, 0,000 0,042 0,039 0,039 0, 0,000 0,042 0,039 0,039 0,	0,000 0,042 0,048 0,039 0, 0,000 0,039 0,039 0,035 0, 0,000 0,030 0,043 0,035 0, 0,000 0,030 0,043 0,035 0,	0,000 0,030 0,031 0,027 0, 0,000 0,030 0,032 0,025 0, 0,000 0,030 0,032 0,025 0, 0,000 0,030 0,033 0,017 0,	0,000 0,030 0,013 0,030 0, 0,000 0,030 0,013 0,021 0, 0,000 0,030 0,013 0,023 0, 0,000 0,030 0,013 0,033 0, 0,000 0,030 0,013 0,013 0,	0.000 0.030 0.013 0.013 0. 0.000 0.030 0.013 0.013 0.
Under1 2 3 4 4 6	7 8 8 0 10 11 17 17 17 17 17 17 17 17 17 17 17 17	15 17 18 19	82884	88488	88838	88488	4 4

DESCRIPTION: Selected Reserve Reentrant Rates -- Members have a prior entry date.

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

Increment rate that a member enters reserve status during the fiscal year.

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

Additional adjustments are made in an open group valuation in order to prevent the population. from becoming "over-strengthed" relative to DoD-Comptroller projected endstrengths. Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no insact on results.

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

Enlisted Selected Reserve Reentrant Rates

By Entry Age

>6									
62	0.168								
61	0.168								
9	0.168								
29	0.168 0.168 0.168 0.168								
28	0.168 0.168 0.168 0.168 0.168								
22		8							
98	88 0.168 89 0.168 80 0.168 80 0.168	88 0.168							
	8 0.168 8 0.168 8 0.168 8 0.168	8 0.168 8 0.168							
1 55	3 0.168 3 0.168 3 0.168 3 0.168	3 0.168 3 0.168 3 0.168							
54	0.168 0.168 0.168 0.168	0.168 0.168 0.168							
53	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168							
51 52	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168	0.168						
51	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168	0.168						
20	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168	0.168						
49	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168						
48	0.168 0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168 0.168						
47	0.168 0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168 0.168	0.168 0.168 0.168 0.168	168					
46	0.168 0 0.168 0 0.168 0 0.168 0	0.168 0 0.168 0 0.168 0 0.168 0	0.168 0 0.168 0 0.168 0 0.168 0	0.168 0.1					
45	0.168 0. 0.168 0. 0.168 0. 0.168 0.	0.168 0. 0.168 0. 0.168 0. 0.168 0.	0.168 0. 0.168 0. 0.168 0. 0.168 0.	0.168 0. 0.168 0. 0.168					
44	0.169 0. 0.143 0. 0.364 0. 0.267 0.	0.960 0. 0.412 0. 0.171 0. 0.240 0.	0.107 0. 0.107 0. 0.107 0. 0.107 0.	0.107 0. 0.107 0. 0.107 0.					
43	0.088 0. 0.136 0. 0.344 0. 0.563 0.2	0.896 0.9 0.171 0.0 0.234 0.0 0.073 0.0	0.073 0. 0.073 0. 0.073 0. 0.073 0.	0.073 0. 0.073 0. 0.073 0. 0.073 0.					
					22				
41 42	92 0.084 05 0.075 36 0.397 52 0.603 31 0.317	40 1.155 38 0.175 51 0.258 05 0.153 10 0.203	85 0.075 96 0.075 38 0.075 99 0.075 28 0.075	28 0.075 28 0.075 28 0.075 28 0.075 28 0.075	28 0.075				
	31 0.092 57 0.105 17 0.236 07 0.452 24 0.231	30 1.140 19 0.238 34 0.251 53 0.105 36 0.110	11 0.165 32 0.096 39 0.138 16 0.099 13 0.028	15 0.028 15 0.028 15 0.028 15 0.028 15 0.028	15 0.028 15 0.028 15				
39 40	6 0.081 10 0.057 10 0.117 13 0.207 15 0.124	7 0.880 8 0.219 3 0.194 11 0.153 7 0.166	6 0.141 2 0.082 3 0.099 11 0.046 8 0.043	4 0.015 1 0.015 1 0.015 1 0.015	1 0.015 1 0.015 1 0.015				
38	2 0.086 8 0.051 11 0.099 7 0.133	4 0.657 11 0.188 20 0.233 0 0.131 6 0.117	0 0.076 4 0.072 4 0.053 0 0.061 2 0.048	3 0.044 0 0.011 0 0.011 0 0.011	0 0.011 0 0.011 0 0.011				
	1 0.082 7 0.059 1 0.081 2 0.127 9 0.104	6 0.544 5 0.181 7 0.220 4 0.140 8 0.096	9 0.090 7 0.054 2 0.074 5 0.060 2 0.052	8 0.023 2 0.021 7 0.009 1 0.009	6 0.009 6 0.009 6 0.009 6 0.009	9			
5 37	3 0.101 8 0.101 2 0.102 3 0.079	6 0.336 9 0.237 6 0.084 2 0.078	1 0.079 9 0.087 8 0.062 4 0.035 5 0.042	7 0.038 7 0.032 0 0.017 3 0.021	2 0.006 4 0.006 0.006 0.006	0.006			
38	0.083 0.068 0.102 0.073	0.216 0.146 0.0229 0.086 0.092	0.061 0.079 0.058 0.044 0.045	3 0.037 4 0.027 0 0.020 5 0.013	0.012 0.004 0.004 0.004	0.00 8			
35	5 0.081 2 0.051 3 0.110 9 0.081	0.155 0.161 0.284 0.090 0.090	0.063	0.025 0.025 0.024 0.010	0.012	0.006			
34	0.085	0.154 0.347 0.106 0.093	0.087	0.030	0.012	0.005			
33	0.057 0.057 0.142 0.088	0.109 0.208 0.430 0.108 0.092	0.074 0.091 0.076 0.065 0.065	0.031 0.033 0.028 0.028	0.017 0.020 0.009 0.010 0.012	0.003			
32	0.073 0.063 0.074 0.137 0.093	0.093 0.206 0.566 0.116 0.097	0.085 0.085 0.081 0.066 0.054	0.038 0.027 0.020 0.015 0.015	0.017 0.010 0.015 0.011 0.011	0.005 0.005 0.005 0.005	0.005		
31	0.064 0.057 0.078 0.138 0.083	0.089 0.205 0.605 0.119 0.084	0.035 0.080 0.060 0.060	0.037 0.035 0.032 0.028 0.028	0.015 0.010 0.010 0.000	0.007 0.007 0.007 0.007	0.007		
30	0.070 0.048 0.066 0.121 0.097	0.097 0.189 0.593 0.128 0.099	0.068 0.092 0.078 0.064 0.063	0.036 0.029 0.039 0.031	0.023 0.018 0.019 0.019	0.005 0.005 0.005 0.005	0.005		
29	0.060 0.046 0.077 0.128 0.105	0.097 0.230 0.536 0.114 0.098	0.086 0.070 0.069 0.060 0.067	0.047 0.038 0.026 0.025 0.023	0.013 0.018 0.013 0.012	0.009 0.009 0.010 0.010	0.004		
28	0.065 0.058 0.070 0.153 0.120	0.108 0.234 0.492 0.114 0.083	0.090 0.072 0.078 0.067 0.065	0.045 0.034 0.035 0.032 0.026	0.021 0.018 0.020 0.014 0.014	0.011 0.008 0.005 0.005	0.003 0.003 0.003 0.003		
27	0.067 0.052 0.073 0.151 0.098	0.112 0.220 0.433 0.107 0.091	0.083 0.084 0.073 0.061 0.056	0.046 0.034 0.025 0.025	0.016 0.019 0.013 0.013	0.010 0.015 0.009 0.009	0.013 0.004 0.004 0.004	0.004	
56	0.059 0.052 0.080 0.163 0.138	0.129 0.198 0.435 0.118 0.087	0.079 0.073 0.057 0.057	0.045 0.039 0.033 0.023 0.025	0.025 0.016 0.019 0.017 0.016	0.013 0.008 0.019 0.019	0.000 0.008 0.007 0.007 0.007	0.007	
52	0.060 0.054 0.086 0.195 0.151	0.133 0.185 0.368 0.108 0.094	0.086 0.079 0.067 0.063 0.046	0.039 0.038 0.026 0.027 0.022	0.020 0.023 0.020 0.020 0.015	0.013 0.014 0.015 0.015	0.007 0.012 0.010 0.010	0.010	
24	0.053 0.052 0.083 0.186 0.145	0.131 0.185 0.318 0.115 0.089	0.087 0.077 0.062 0.056 0.052	0.035 0.034 0.025 0.025	0.021 0.017 0.023 0.020 0.018	0.017 0.019 0.015 0.012 0.012	0.008 0.013 0.011 0.011	0.004	
23	0.050 0.051 0.087 0.194 0.141	0.134 0.181 0.290 0.103 0.085	0.078 0.070 0.063 0.060 0.053	0.039 0.027 0.027 0.028	0.015 0.020 0.018 0.020 0.021	0.019 0.015 0.013 0.009	0.011 0.007 0.009 0.012	0.013 0.002 0.002 0.002	
	0.048 0.051 0.083 0.190 0.142	0.137 0.187 0.257 0.100 0.091	0.075 0.075 0.061 0.049 0.053	0.042 0.032 0.028 0.026	0.019 0.017 0.022 0.017 0.016	0.016 0.020 0.015 0.015	0.009 0.015 0.021 0.016 0.013	0.013 0.009 0.007 0.007 0.007	0.007
21 22	0.043 0.080 0.080 0.187 0.139	0.135 0.173 0.217 0.098 0.090	0.064 0.066 0.059 0.051 0.050	0.037 0.033 0.029 0.022 0.022	0.018 0.019 0.016 0.022 0.022	0.015 0.014 0.013 0.017 0.016	0.008 0.009 0.008 0.009	0.008 0.008 0.008 0.008 0.008	0.008
20	0.038 0 0.041 0 0.070 0 0.176 0	0.133 0 0.166 0 0.167 0 0.088 0 0.082 0	0.071 0 0.065 0 0.053 0 0.049 0	0.035 0 0.033 0 0.028 0 0.024 0	0.019 0 0.019 0 0.022 0 0.018 0	0.025 0 0.018 0 0.014 0 0.012 0	0.011 0.017 0.014 0.010 0.010	0.011 0 0.011 0 0.008 0 0.011 0	0.003 0
19	0.029 0 0.030 0 0.048 0 0.139 0	0.124 0 0.144 0 0.117 0 0.069 0	0.060 0 0.053 0 0.051 0 0.042 0	0.036 0 0.030 0 0.026 0 0.025 0	0.021 0 0.021 0 0.020 0 0.021 0	0.018 0 0.018 0 0.021 0 0.017 0	0.013 0 0.014 0 0.020 0 0.009 0	0.005 0.008 0.010 0.010 0.010	0.010 0
18	0.030 0.0 0.012 0.0 0.021 0.0 0.066 0.	0.074 0. 0.099 0. 0.074 0. 0.041 0.0	0.046 0.0 0.040 0.0 0.037 0.0 0.038 0.0	0.027 0.0 0.030 0.0 0.027 0.0 0.024 0.0	0.022 0.0 0.024 0.0 0.024 0.0 0.022 0.0	0.023 0.0 0.023 0.0 0.019 0.0 0.023 0.0	0.016 0.0 0.012 0.0 0.017 0.0 0.010 0.0	0.0011	0.011 0.0
17	0.121 0.0 0.006 0.0 0.004 0.0 0.012 0.0	0.026 0.0 0.050 0.0 0.052 0.0 0.027 0.0	0.032 0.0 0.027 0.0 0.032 0.0 0.030 0.0	0.035 0.0 0.034 0.0 0.029 0.0 0.034 0.0	0.021 0.0 0.025 0.0 0.030 0.0 0.025 0.0	0.020 0.0 0.024 0.0 0.030 0.0 0.022 0.0	0.026 0.0 0.026 0.0 0.026 0.0 0.026 0.0	0.026 0.0 0.026 0.0 0.026 0.0 0.026 0.0	0.026 0.0
16	0.000 0	00000	00000	00000	00000	00000	00000	00000	0.000 0.0
\neg	_	33333	33333	55555	55555	55556	55556	55556	0.0
Service	Under 1 2 3 4	9 2 4 6 5	0 1 2 2 4	15 17 18 19	8 2 2 2 2 4	28282	8 2 2 2 2 3	88488	40

DESCRIPTION: Selected Reserve Reentrant Rates -- Members have a prior entry date.

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

Increment rate that a member enters reserve status during the fiscal year.

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

Additional adjustments are made in an open group valuation in order to prevent the population from becoming "over-strengthed" relative to Dob-Comproller projected endstrengths.

Values for certain cells in above rate table may represent little to no exposure in the population, hence have minimal or no impact on results.

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

- 134 -

PEBD Years of

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

ĕ	,
Entry	
ò	

	123	8								
	62 >62	000.1 72								
		6 -0.267 5 1.000 0								
	61	0.006								
	09	0.072 0.072 0.072								
	59	0.154 0.154 0.154 1.000								
	28	0.020 0.020 0.020 0.020	1.000							
	22	0.025 0.025 0.025 0.025 0.025	1.000							
	99	0.067 0.067 0.067 0.067 0.067	0.067							
	22	0.078 0.078 0.078 0.078	0.078 0.078 0.078 1.000							
	54	0.071 0.071 0.071 0.071	0.071 0.071 0.071 1.000							
	23	0.066 0.066 0.066 0.066	990.0 990.0 990.0 90.0 90.0 0.0 990.0	1.000						
	25	0.030 0.030 0.030 0.030	0.030 0.030 0.030 0.030	1.000						
	21	0.059 0.059 0.059 0.059	0.059 0.059 0.059 0.059	0.059						
	20	0.023 0.023 0.023 0.023	0.023	0.023						
	49	0.052 0.052 0.052 0.052 0.052	0.052 0.052 0.052 0.052 0.052	0.052 C 0.052 C 0.052 C 0.052 1						
	48	0.093 0.090 0.090 0.090 0.090	0.090.0	0.090 0.090 0.090 0.090 0.090 1.090	1.000					
	47	0.0251 -0 0.076 0 0.076 0 0.076 0	0.076 0 0.076 0 0.076 0 0.076 0	0.076 0 0.076 0 0.076 0 0.076 0	1.000					
	46	0.187 0 0.082 0 0.082 0 0.082 0	0.082 0 0.082 0 0.082 0 0.082 0	0.082 0 0.082 0 0.082 0 0.082 0	0.082 0					
	45	0.154 0 0.061 0 0.061 0 0.061 0	0.061 0	0.061 0.061 0.061 0.061 0.061	0.061 0					
	44	0.071 0.0071 0.0071 0.0071 0.0071 0.0071 0.0071 0.0071 0.0071 0.0071 0.0071	0.071 0.071 0.071 0.071 0.071	0.077 0.077 0.077 0.077 0.077	0.071 0.0071 0.0071 0.0071 1.00071 1.1					
	43	0.070 0.070 0.070 0.070 0.070	0.070 0.070 0.070 0.070 0.070 0.070	0.070 0.070 0.070 0.070 0.070	0.070 0.070 0.070 0.070 0.070					
	42	0.199 -0. 0.012 0. 0.032 0. 0.082 0.	0.037 0. 0.037 0. 0.037 0. 0.037 0.	0.037 0. 0.037 0. 0.037 0. 0.037 0.	0.037 0.00 0.037 0.00 0.037 0.00 0.037 0.00	0.037				
	41	0.262 0. 0.008 0. 0.041 0. 0.107 0.	0.035 0. 0.035 0. 0.035 0. 0.035 0.	0.035 0, 0.035 0, 0.035 0, 0.035 0,	0.035 0. 0.035 0. 0.035 0. 0.035 0.	0.035 0.				
	40	0.035 0.036 0.036 0.036 0.036 0.036 0.036 0.031 0.031 0.031	0.033 0.0057 0.0052 0.0052 0.0050 0.0	0.031 0.008 0.008 0.0038 0.0038 0.003 0.003 0.003 0.003 0.003 0.003 0.003	0.013 0.013 0.013 0.013 0.013 0.013	0.013 0.0 0.013 0.0				
/ Age	39	0.095 -0. 0.007 0.0 0.033 0.0 0.081 0.0	0.087 0.0 0.057 0.0 0.059 0.0 0.092 0.0	0.059 0.0 0.040 0.0 0.012 0.0 0.012 0.0	0.012 0.0 0.012 0.0 0.012 0.0 0.012 0.0	0.012 0.0 0.012 0.0 0.012 0.0				
By Entry Age	38	0.032 0.003 0.043 0.003 0.032 0.003	0.092 0.0 0.015 0.0 0.119 0.0 0.137 0.0	0.072 0.0 0.011 0.0 0.011 0.0 0.011 0.0	0.0011	0.0011				
œ.	37	0.027 0.0 0.035 0.0 0.054 0.0	0.049 0.0 0.050 0.0 0.104 0.0 0.093 0.0	0.077 0.0 0.086 0.0 0.026 0.0 0.002 0.0	0.002 0.002 0.002 0.002 0.002	0.002 0.002 0.002 0.002 0.002	0.002			
	88	0.039 0.0 0.038 0.0 0.024 0.0	0.053 0.0 0.015 0.0 0.090 0.0 0.051 0.0	0.086 0.0 0.072 0.0 0.005 0.0 0.005 0.0	88888	33333	ö			
	32	0.196 -0.2 0.048 0.0 0.051 0.0	0.046 0.0 0.020 0.0 0.051 0.0	0.031 0.0 0.006 -0.0 0.019 -0.0	0.009 0.025 0.016 0.040 0.010	0.003 0.003 0.003 0.003	0.003			
	34	0.100 -0.1 0.009 0.0 0.041 0.0 0.011 0.0	0.023 0.0 0.003 0.0 0.004 0.0 0.042	0.062 0.0 0.016 0.0 0.040 0.0	0.016 0.0 0.013 0.0 0.023 0.0 0.023 0.0	0.015 0.0	0.0.0			
	33		0.009 0.0 0.012 0.0 0.004 0.0 0.042 0.0	0.014 0.0 0.040 0.0 0.045 0.0 0.048 -0.0	0.033 0.0 0.008 0.0 0.007 0.0 0.026 0.0	0.005 0.0 0.004 0.0 0.013 0.013	0.013 0.013 0.013 0.013			
	32	28 -0.159 128 0.025 145 0.045 119 0.044	0.048 -0.0 0.006 0.0 0.043 0.0 0.094 0.0	0.076 0.0 0.014 0.0 0.004 0.0	0.029 0.0 0.038 0.0 0.029 0.0 0.010	0.027 0.0 0.010 0.0 0.009 0.0 0.009 0.0	0.009 0.0	0.009		
	31	0.218 -0.128 0.010 0.028 0.030 0.045 0.003 0.019 0.012 -0.019			0.045 0.0 0.005 0.0 0.023 0.0	0.002 0.0 0.019 0.0 0.020 0.0	88888	ö		
	30	27 0.2 02 0.0 09 0.0 07 0.0	0.036 0.006 0.015 0.018 0.032 -0.035 0.019 0.124 0.025 -0.021		0.003 0.0 0.042 0.005 0.0 0.014 0.015 0.0		01 02 13			
	29	54 -0.227 33 -0.002 15 -0.009 10 0.018 53 0.007					0.001 0.002 12 0.013 0.012	2222		
	28	22 -0.154 16 0.033 24 -0.015 24 -0.010	28 -0.008 1 -0.006 0.027 20 0.036	22 0.013 22 0.030 23 0.047 23 0.033	19 0.046 33 0.025 35 0.030 30 0.025	22 0.026 77 0.004 94 0.026	23 12 0.008 16 0.012 25 11 0.017	0.017 0.017 0.017 0.017		
		26 -0.022 25 -0.029 26 -0.029 36 -0.044	57 0.028 40 -0.071 41 08 0.040 39 0.022	15 -0.002 03 0.008 11 0.032 03 0.033 37 0.043	16 0.019 27 0.033 28 0.035 40 0.030 13 0.021	14 0.032 14 0.017 09 0.007	0.003 77 0.012 7. 0.016 0.005 8. 0.021	9		
	56	35 - 0.228 32 - 0.018 33 - 0.025 42 - 0.106	17 -0.057 11 -0.040 19 -0.041 07 0.008 15 -0.039	01 0.015 09 0.003 29 0.041 23 0.003 12 0.037	33 0.016 28 0.027 24 0.028 10 0.040 25 0.013	0.009 0.009 0.009	0.007 21 0.027 0.028	21 0.016 17 18 13	2 2	
	52	23 -0.335 34 -0.022 73 -0.063 05 -0.057 85 -0.142	55 -0.017 33 -0.111 16 -0.049 52 -0.007	12 -0.001 15 0.009 18 0.029 22 0.023 24 0.012	11 0.033 13 0.028 35 0.024 24 0.010 28 0.025	0.0011 19 0.019 18	0.021 0.002	0.021 0.0017 33 0.014 12 0.013 0.7 0.013	77 0.013 77 0.013	
	24	3 -0.323 14 -0.064 14 -0.073 11 -0.205 13 -0.135	19 -0.065 19 -0.093 17 -0.046 8 -0.052 10 0.011	2 0.012 4 0.015 15 0.018 11 0.022 18 0.024	14 0.041 10 0.035 10 0.035 14 0.028	9 0.010 1 0.018 4 0.009	0.006 4 13	2 18 0.003 5 0.012 4 0.007	44 0.007 44 0.007 44 0.007	
	23 2	4 -0.323 6 -0.084 11 -0.134 6 -0.321 3 -0.333	6 -0.089 7 -0.077 11 -0.018	8 -0.012 8 0.014 6 0.035 9 0.021 7 0.028	2 0.034 7 0.030 7 0.028 2 0.014	2 0.009 6 0.011 3 0.014 0.003	0.005 4 0.014 9 0.003	6 0.012 0 0.034 6 0.015 6 0.014	2 0.004 3 0.004 3 0.004	
	22 2	2 -0.294 0 -0.126 7 -0.161 8 -0.496 7 -0.513	5 -0.226 7 -0.047 7 -0.057	5 -0.028 6 0.018 9 0.016 11 0.029 3 0.037	1 0.041 4 0.032 5 0.034 2 0.027	2 0.024 8 0.012 0 0.016 4 0.003	3 0.014 5 0.009 7 0.004	6 0.006 0 0.020 9 0.036 0 0.006	2 0.012 3 0.003 5 0.003 5 0.003	40
		9 -0.542 0 -0.240 1 -0.077 3 -0.278 8 -0.337	4 -0.175 5 -0.124 4 -0.047 7 -0.037 6 -0.022	1 -0.015 0 0.005 9 0.009 8 0.031 1 0.043	6 0.041 9 0.034 9 0.035 0 0.025 5 0.032	8 0.022 4 0.009 0 0.010 5 0.004	0 1 0.003 0.005 5 0.007	6 0.006 9 0.010 0.019 9 0.010	9 0.012 5 0.003 0 0.004 6 0.015 6 0.015	6 0.015
	0 21	8 0.269 7 0.250 2 0.051 5 0.008	5 0.004 1 0.015 1 0.007 3 0.026	7 0.041 9 0.020 4 0.009 3 0.028 5 0.021	0.026 0.029 0.019 3.0.040 1.0.035	6 0.028 4 0.034 9 0.020 7 0.025	0.020	0.009	5 0.019 3 0.025 2 0.006 2 0.006	2 0.006
	9 20	5 -0.128 5 -0.307 7 -0.182 0 -0.050 0 0.015	8 0.015 3 0.015 3 0.011 1 0.033	1 0.047 4 0.019 3 0.034 4 0.043 7 0.015	1 0.010 0 0.031 0 0.030 0 0.041	0 0.036 4 0.024 7 0.029 4 0.007 3 0.019	8 8 0.006 6 0.006	0.006	0.035 0 0.008 0 0.003 0.002	0.002
	18 19	6 -0.605 6 -0.605 7 -0.180 11 -0.020	3 0.028 8 0.013 8 -0.003 4 0.031 9 0.021	2 0.031 2 0.014 9 0.033 5 0.024 4 0.027	0 0.041 6 0.030 7 0.030 7 0.024	5 0.060 1 0.044 5 0.047 1 0.014	3 0.0018 4 0.008 11 0.006	5 0.001 5 0.007 8	4 4 0.031 4 0.020 6 0.033	4 4
	17 18	2 -0.306 2 -0.306 2 -0.306 2 -0.234 2 -0.234	2 0.013 2 0.008 2 0.008 4 0.024 4 0.019	8 0.032 0 0.042 9 0.039 7 0.035 3 0.044	8 0.040 8 0.036 8 0.047 8 0.021	8 0.065 0 0.041 8 0.045 8 0.051	0.0024 0.003 0.004 0.002	0.003	0.024 0.024 0.024 0.024	0.024
	16 1	0 0.012 0 0.012 0 0.012 0 0.012	0 0.012 0 0.012 0 0.014 0 0.054	0 0.048 0 0.050 0 0.039 0 0.017 0 0.063	0 0.048 0 0.043 0 0.018 0 0.033	0.008	0.021	99900	99900	00
-	Ш	00000	00000	00000	00000	00000	00000	00000	00000	0.000
PEBD Years of	Service	Under 1 1 2 3 4	9 2 4 9 2	0 1 2 2 4	15 17 18 19	82228	28 27 28 25	8 2 2 2 3 4	88388	4 40
								,	,,,	

DESCRIPTION

Selected Reserve Net Separation Rates
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Probability that a member exits the status (due to non-retirement causes) offset by the rate that a member reenters during the fiscal year.
For PEBD YOS greater than 15, if reentrant rate > loss rate, then reentrant is set equal to the loss rate (i.e., to not allow any negative net loss).
Blank cells should be considered a value of zero (0.000).

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

Э	
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	-								
29	1.000								
9	-0.028 -0.028 1.000								
09	0.028 -0.028 -0.028 1.000								
28	0.028 0.028 0.028 0.028 1.000								
28	0.028 0 0.028 0 0.028 0 0.028 0 0.028 0	1.000							
2/									
8	28 -0.028 28 -0.028 28 -0.028 28 -0.028 28 -0.028	28 -0.028 28 1.000 00							
22	28 -0.028 28 -0.028 28 -0.028 28 -0.028 28 -0.028	28 -0.028 28 -0.028 28 1.000							
54	28 -0.028 28 -0.028 28 -0.028 28 -0.028	28 -0.028 28 -0.028 28 -0.028 29 1.000							
	8 0.028 8 0.028 8 0.028 8 0.028	8 -0.028 8 -0.028 8 -0.028 8 -0.028 8 1.000	0						
53	3 -0.028 3 -0.028 3 -0.028 3 -0.028	3 -0.028 3 -0.028 3 -0.028 3 -0.028	000.1						
25	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	1.000						
51	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	-0.028 -0.028 1.000						
20	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	-0.028 -0.028 -0.028 1.000						
48	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028 1.000						
8	-0.028 -0.028 -0.028 -0.028	-0.028 -0.028 -0.028 -0.028	-0.028 -0.028 -0.028 -0.028	1.000					
47	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	1.000					
46	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	0.028 0.028 0.028 0.028	-0.028 -0.028 1.000					
45	0.009	0.009	0.009	0.009					
44	0.010 0.016 0.205 0.108	0.253 + 0.012 + 0.012 + 0.081 + 0.052	0.052 + 0.052 + 0.052 + 0.052 + 0.052 +	0.052 + 0.052 + 0.052 + 0.052					
£3	0.071	0.737 + -0.012 + -0.075 + -0.075 + -0.075 + 0.086	980:0 980:0 980:0 980:0	0.086					
42	0.053 0.062 0.280 0.466 0.180	-1.018 -0.038 -0.121 -0.016 -0.066	0.062	0.062	0.062				
41	0.045 0.032 0.039 0.315 0.094	-1.003 -1 -0.101 -0 -0.114 -0 0.032 -0 0.027 -0	0.028 0.041 0.001 0.038 0.109	0.109 0.109 0.109 0.109	0.109 0				
40	0.093 0 0.090 0 0.027 0 0.104 0	0.732 -1 -0.054 -0 -0.039 -0 0.003 0	0.034 0 0.056 0 0.016 0 0.017 0	0.060 0 0.064 0 0.047 0 0.030 0	0.030 0				
33	0.114 0. 0.029 0. 0.016 0.	0.517 0. 0.054 0. 0.073 0. 0.032 0.	0.048 -0. 0.052 0. 0.042 0. 0.048 0.	0.005 0 0.045 0 0.028 0 0.037 0	0.030 0.058 0.0000 0.0001				
88	0.109 0. 0.063 0. 0.025 0. 0.013 0.	-0.384 -0.037 -0.058 -0.006 0.004	0.034 0.050 0.050 0.005	0.052 0. 0.038 0. 0.047 0. 0.038 0.	0.047 0. 0.012 0. 0.017 0. 0.017 0.				
37	0.088 0. 0.130 0. 0.032 0.0 0.034 0.0		0.031 0.0 0.012 0.0 0.053 0.0 0.042 0.0	0.042 0.0 0.038 0.0 0.033 0.0 0.029 0.0	0.067 0.0 0.047 0.0 0.026 0.0 0.069 0.0	690.0			
8		22 -0.177 11 -0.030 61 -0.068 62 0.066 28 0.064							
8	11 0.107 06 0.089 55 0.062 01 0.015 33 0.045	22 -0.022 13 -0.011 32 -0.061 58 0.062 58 0.028	11 0.042 53 0.039 32 0.054 40 0.059 33 0.030	53 0.038 37 0.064 26 0.024 49 0.026 57 0.069	70 0.050 19 0.059 19 0.049 17 0.037	31 0.036 57 0.036 57			
34	12 0.111 99 0.106 47 0.055 90 0.033	51 0.022 28 -0.013 30 -0.092 58 0.058 40 0.058	53 0.041 46 0.053 26 0.032 37 0.040 50 0.033	59 0.053 32 0.037 39 0.026 21 0.049 44 0.057	79 0.070 31 0.049 38 0.049 36 0.084 49 0.017	20 0.031 15 0.057 15 0.057			
83	88 0.112 88 0.099 86 0.047 12 -0.006	6 0.051 56 -0.028 55 -0.160 57 0.040	77 0.053 74 0.026 75 0.037 75 0.050	26 0.059 24 0.032 29 0.039 27 0.021	77 0.079 29 0.091 27 0.096 37 0.086	77 0.020 39 0.015 13 0.015 13 0.015			
2	0 0.098 9 0.088 4 0.086 1 -0.012	9 0.096 3 -0.056 8 -0.235 7 0.044 5 0.037	2 0.057 2 0.047 8 0.034 5 0.032	7 0.065 4 0.024 4 0.029 11 0.027 8 0.047	8 0.067 4 0.069 6 0.082 4 0.087 0 0.084	7 0.057 4 0.009 0 0.013 8 0.013	90		
	8 0.130 2 0.099 4 0.064 6 -0.011 2 0.029	7 0.119 8 -0.053 1 -0.368 4 0.037 5 0.065	4 0.062 3 0.042 7 0.048 2 0.050 2 0.045	0 0.037 3 0.034 4 0.044 5 0.051 1 0.059	3 0.078 1 0.094 9 0.076 9 0.074 4 0.100	8 0.087 9 0.020 3 0.025 8 0.078	8 0.078		
31	9 0.118 7 0.102 1 0.054 7 -0.006 3 0.042	0 0.137 8 -0.018 3 -0.401 5 0.044 9 0.055	4 0.064 1 0.053 7 0.027 7 0.052 5 0.012	6 0.060 9 0.023 2 0.034 9 0.035 3 0.051	2 0.083 5 0.071 9 0.079 6 0.079 6 0.084	2 0.078 9 0.084 7 0.049 7 0.003 5 0.018	6 0.018 6 0.018		
30	0.119 0.071 0.007 0.043	0.120 3 -0.018 9 -0.343 5 0.045	0.084 0.041 0.037 0.057 0.025	0.046	0.072	0.072 0.089 0.077 0.057	0.006		
29	0.130 0.109 0.075 0.010	0.048	0.063	0.038	0.090	0.043	0.007		
28			0.057 0.059 0.045 0.065 0.050						
77	0.110 0.100 0.068 0.017 0.039	0.146 0.022 0.174 0.086 0.086			0.076 0.089 0.078 0.078 0.066				
8			0.084 0.058 0.062 0.062					0.012	
8				0.054 0.046 0.028 0.056	0.079 0.080 0.069 0.060 0.046	0.051 0.040 0.038 0.036	0.048 0.029 0.036 0.017 0.008		
24	0.118 0.096 0.054 -0.057	0.164 0.034 -0.029 0.103 0.087	0.072 0.082 0.071 0.076 0.051	0.061 0.044 0.039 0.047 0.056	0.075 0.069 0.054 0.068 0.047	0.058 0.034 0.035 0.035	0.036 0.034 0.026 0.024 0.023	0.022 0.014 0.014 0.014	
23	0.098 0.048 0.064 0.001	0.176 0.045 0.002 0.121 0.095	0.098 0.085 0.083 0.063	0.061 0.046 0.049 0.035 0.056	0.086 0.067 0.064 0.064	0.051 0.046 0.030 0.031 0.035	0.020 0.024 0.032 0.032 0.037	0.016 0.015 0.021 0.021	
77	0.097 0.058 0.057 0.057	0.182 0.042 0.051 0.124 0.090	0.096 0.087 0.079 0.095 0.063	0.053 0.054 0.048 0.037 0.060	0.080 0.080 0.052 0.064 0.055	0.056 0.047 0.033 0.029 0.031	0.040 0.020 0.028 0.027 0.037	0.030 0.022 0.001 0.001	0.001
21			0.105 0.094 0.076 0.087 0.058	0.060 0.053 0.040 0.046 0.065	0.082 0.071 0.069 0.069	0.053 0.047 0.031 0.035	0.020 0.021 0.030 0.027 0.027	0.026 0.030 0.020 0.003	0.003
R		0.209 0.072 0.138 0.145			0.081 0.075 0.062 0.071 0.059		0.027 0.018 0.019 0.022 0.030		0.010
18		0.201 0.091 0.182 0.164 0.109			0.082 0.074 0.066 0.059 0.060		0.023 0.020 0.016 0.002		0.017
18		0.220 0.112 0.205 0.191 0.122			0.099 0.089 0.077 0.067 0.057		0.024 0.021 0.015 0.017 0.010		0.015 0
1			0.113 0 0.151 0 0.129 0 0.118 0						
91			0 00000						
-		0000	00000	0000	00000	0000	0000	0000	00
Service	Under 1 2 3 4	9 8 4 9 6	0 1 2 2 4	15 17 19 19	82884	88788	8 2 2 2 2 3	88388	4 1

- 136 -

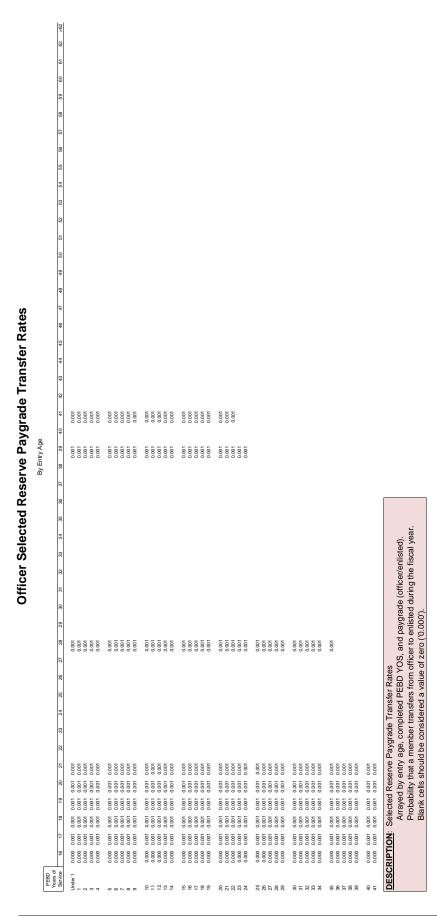
DESCRIPTION: Selected Reserve Net Separation Rates

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

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

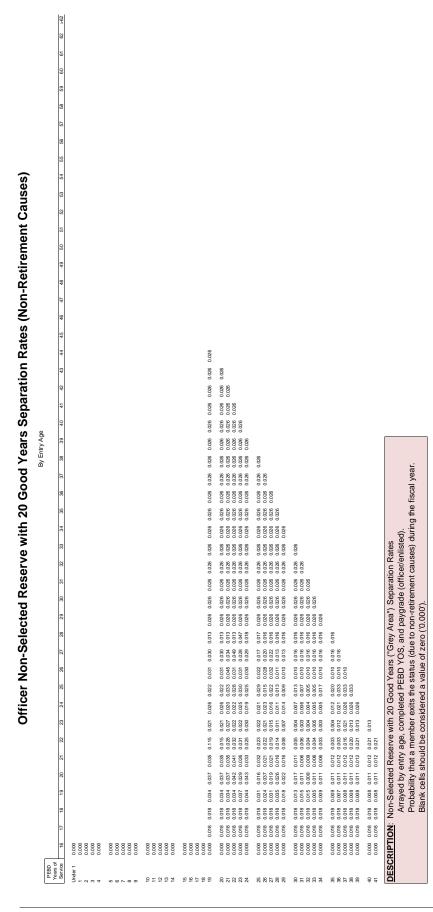
For PEBD YOS greater than 15, if reentrant rate > loss rate, then reentrant is set equal to the loss rate (i.e., to not allow any negative net loss).

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

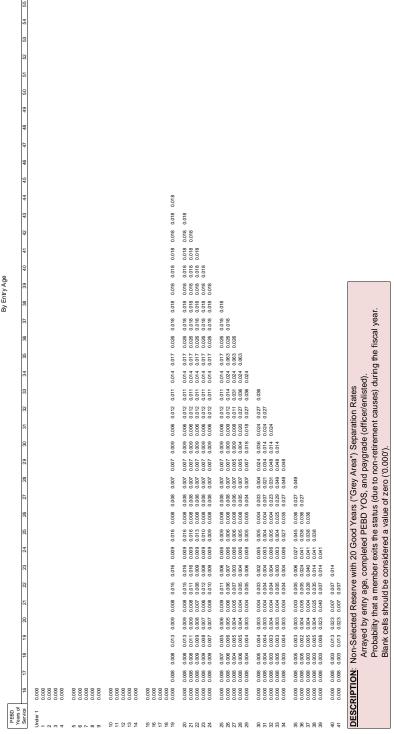


Enlisted Selected Reserve Paygrade Transfer Rates

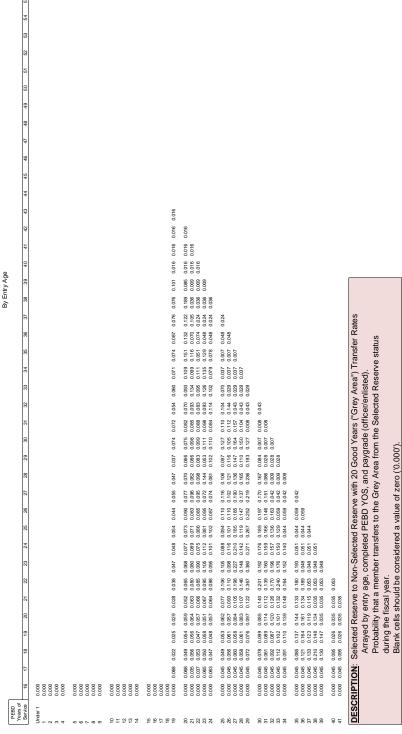
By Entry Age 37 38 39 40 41 42 43 44 45 46 47 49 49 50 51 52 53 54 55 56 57 58 59 50 61	0.000 0.000 0.013 0.011 0.015 0.018 0.014 0.020 0.008 0.014 0.020									
16 17 16 19 20 21 22 22 24 25 28 27 28 29 30 31 32 35 34 35 36	0.000 0.000	0.000 0.000	0.000 0.016 0.013 0.011 0.009 0.012 0.010 0.011 0.011 0.011 0.010 0.010 0.010 0.011 0.008 0.008 0.005 0.004 0.006 0.009 0.000	0,000 0,017 0,010 0,009 0,008 0,008 0,008 0,008 0,000 0,000 0,001 0,004 0,006 0,004 0,005 0,004 0,007	0,000 0,005 0,004 0,003 0,003 0,003 0,003 0,003 0,003 0,003 0,004 0,003 0,004 0,003 0,004 0,003 0,004 0,003 0,004 0,003 0,004 0,004 0,003	0.000 0.003 0.002 0.003 0.003 0.000	0000 0000 0000	0000 0000 0000	0000	DESCRIPTION: Selected Reserve Paygrade Transfer Rates Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted). Probability that a member transfers from enlisted to officer during the fiscal year.
PEBD Years of Service	Under 1 1 2 3 4	v v ≻ ∞ v	0 1 2 2 2 4	15 17 18 19	82884	28788	8 2 2 2 3	88688	4 4	DESC



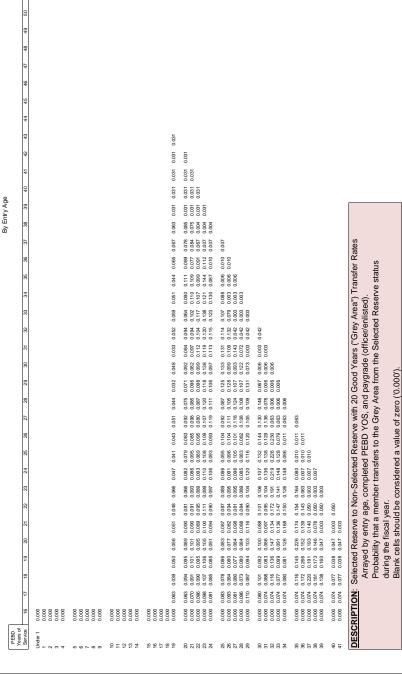
Enlisted Non-Selected Reserve with 20 Good Years Separation Rates (Non-Retirement Causes)



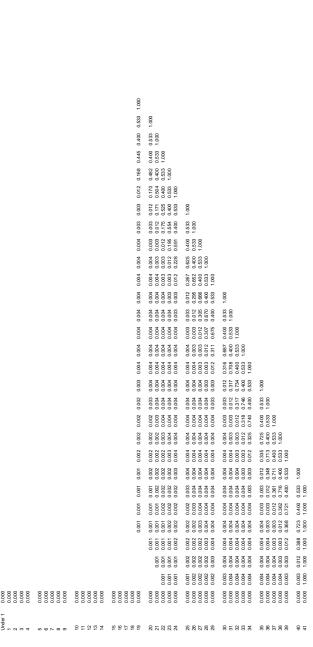
Officer Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Rates



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

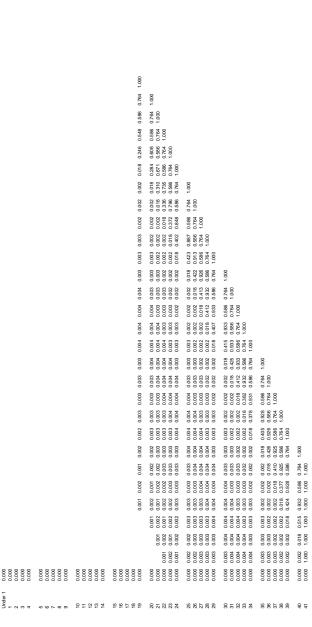


Officer Selected Reserve Retirement Rates



Probability that a member retires during the fiscar year.
Rates for all ages except 59-60 are constant across all years of service.
Ages 59-60 were graduated (smoothed') by age and years of service.
Blank cells should be considered a value of zero ('0.000).

Enlisted Selected Reserve Retirement Rates



Probability that a member retires during the fiscar year.
Rates for all ages except 59-60 are constant across all years of service.
Ages 59-60 were graduated (smoothed') by age and years of service.
Blank cells should be considered a value of zero ('0.000).

Selected Reserve Disability Retirement Rates

By Disability Type and Paygrade

PEBD Years of	Perma	anent	Temp	orary
Service	Officer	Enlisted	Officer	Enlisted
Under 1	0.00000	0.00002	0.00000	0.00040
1	0.00000	0.00004	0.00000	0.00030
2	0.00000	0.00013	0.00000	0.00055
3	0.00000	0.00017	0.00000	0.00071
4	0.00017	0.00017	0.00014	0.00071
5	0.00017	0.00025	0.00026	0.00092
6	0.00017	0.00029	0.00039	0.00100
7	0.00019	0.00025	0.00051	0.00104
8	0.00018	0.00028	0.00058	0.00101
9	0.00019	0.00038	0.00057	0.00112
10	0.00025	0.00046	0.00055	0.00133
11	0.00026	0.00051	0.00047	0.00164
12	0.00020	0.00055	0.00042	0.00177
13	0.00020	0.00058	0.00039	0.00164
14	0.00024	0.00056	0.00037	0.00151
15	0.00026	0.00051	0.00035	0.00156
16	0.00023	0.00048	0.00039	0.00146
17	0.00020	0.00048	0.00049	0.00144
18	0.00023	0.00050	0.00048	0.00143
19	0.00033	0.00066	0.00046	0.00152
20	0.00047	0.00087	0.00052	0.00156
21	0.00057	0.00092	0.00043	0.00168
22	0.00060	0.00111	0.00043	0.00200
23	0.00049	0.00132	0.00060	0.00213
24	0.00046	0.00143	0.00090	0.00218
25	0.00062	0.00152	0.00101	0.00223
26	0.00080	0.00160	0.00096	0.00246
27	0.00090	0.00169	0.00086	0.00264
28	0.00088	0.00184	0.00088	0.00255
29	0.00084	0.00189	0.00090	0.00234
30	0.00087	0.00199	0.00091	0.00222
31	0.00086	0.00206	0.00090	0.00216
32	0.00084	0.00197	0.00094	0.00202
33	0.00082	0.00179	0.00096	0.00188
34	0.00068	0.00169	0.00091	0.00181
35	0.00041	0.00178	0.00087	0.00188
36	0.00000	0.00183	0.00093	0.00206
37	0.00000	0.00171	0.00108	0.00221
38	0.00000	0.00146	0.00120	0.00226
39	0.00000	0.00115	0.00127	0.00217
40	0.00000	0.00000	0.00000	0.00000
41	0.00000	0.00000	0.00000	0.00000

DESCRIPTION: Selected Reserve Disability Retirement Rates

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

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

Non-Selected Reserve with 20 Good Years Retirement Rates

By Paygrade

Age	Officer	Enlisted
17	0.000	0.000
18	0.000	0.000
19	0.000	0.000
20	0.000	0.000
21	0.000	0.000
22	0.000	0.000
23	0.000	0.000
24	0.000	0.000
25	0.000	0.000
26	0.000	0.000
27	0.000	0.000
28	0.000	0.000
29	0.000	0.000
30	0.000	0.000
31	0.000	0.000
32	0.000	0.000
33	0.000	0.000
34	0.000	0.000
35	0.000	0.000
36	0.000	0.000
37	0.000	0.000
38	0.000	0.000
39	0.000	0.000
40	0.000	0.000
41	0.001	0.000
42	0.000	0.000
43	0.002	0.000
44	0.002	0.000
45	0.001	0.000
46	0.001	0.000
47	0.001	0.000
48	0.001	0.000
49	0.001	0.000
50	0.002	0.000
51	0.001	0.000
52	0.002	0.000
53	0.001	0.000
54	0.001	0.000
55	0.001	0.000
56	0.000	0.000
57	0.000	0.000
58	0.001	0.001
59	0.470	0.450
60	0.950	0.930
61	0.289	0.303
62	0.199	0.186
>62	0.177	0.133

<u>DESCRIPTION</u>: Non-Selected Reserve with 20 Good Years ('Grey Area') Retirement Rates Arrayed by age and paygrade (officer/enlisted).

Probability that a member retires from the Grey Area during the fiscal year.

Officer Selected Reserve Average Points Per Year

74 74 74

	09	2222								
	59	4 4 7 4 4 4 4 7 4 4 4 4 4 4 4 4 4 4 4 4								
	28	5 5 5 5 5	47							
	22	¥ ¥ ¥ ¥ ¥	¥ ¥							
	99	* * * * *	¥ ¥ ¥							
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	53	* * * * *	* * * * *	4						
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	21	88888	88888	888						
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	47	87 87 76 89	F 28 20 20 87	98 10 10 80	9 2					
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	45	87 87 65	84 87 87 87 87 87 88 88 88 88 88 88 88 88	12 8 8 1 2 8 8 1 2 9 8 8 1 3 8 8 1 3 8 8 1 3 8 1	97					
	4	1 85 8 80	81 72 93	8 8 8 4 8 8	8888					
	43	88 88 88 96 82	71 75 91 86 69	102 101 80 96 86	101 100 86	98				
	45	97 97 97 88	87 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	5 2 2 4 8	83 83 83	83 83				
	41	87 87 87 87 87	88 88 88 88	8 8 8 3 4	101 701 88 88	8 8 8				
	40	113 91 89 87	58 58 58 78 58 58	88 43 88 83	96 95 97 101	93 97 97				
ge	33	88888	88888	8 22 88 88	88 88 88	90 87 87 87				
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B	37	2222	8 28 82 84	96 83 36 36 95 95 96	8 8 8 8	100 108 93	83 83			
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	ह्र	88888	88888	88 88 88 87	92 83 80	8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	2 12 12 12 12 12 12 12 12 12 12 12 12 12			
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	32	8 8 8 8 6	98 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	3 2 8 3 5	8 4 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	98 6 50 40 401 65 76 76 76 76 76 76 76 76 76 76 76 76 76	40 9 9 50 103 103 103 103 103 103 103 103 103 10	82 82		
	31	96 96 93 83	81 82 90 87	86 97 89 89	88 89 90 91	93 97 93	90 93 90	93		
	30	901 808 800 800 800 800 800 800 800 800 8	88888	97 93 97	8888	98 6 98 97 105	88484	8 4 4 4		
	23	116 116 97	96 6 8 8 8 9 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	8 8 24 83	90 00 10	00 00 00 00 00 00 00 00 00 00 00 00 00	2 2 8 2 2	2 2 2 8 8 2 2 2 2 3 8 8 9 9		
	28		97 97 97						83	
	27		108 100 95 99						986	
	56		108							
	25		122 172 172 174 175 175 175 175 175 175 175 175 175 175							
	24		108							
	23	136 1 136 1 127 1 177 1		105 105 105 104 103					112 1 111 1 125 1 125 1	125
	22 2		21 0 80 40							===
	21		25 £ 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5							124 1
	20 2									
	19 2		5 132 8 130 9 131 1 131							1 132
			7 135 9 138 7 139 5 131							7 111
	18		127 139 139 135 135 135							117
	3 17		0 135 0 148 0 152 0 135							0 88
_	16									
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		2.404		+	+					- 4

Selected Reserve Average Points Earned Per Year
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Annual retirement points (for benefit purposes) accumulated by a Selected Reserve during a fiscal year.
Annual retirement points Earned Per Year above appear after a 21.1% reduction due to a proposed
'half-mobilization' assumption.
Blank cells should be considered a value of zero ('0'). DESCRIPTION

Enlisted Selected Reserve Average Points Per Year

	×62	06								
	62	8 8								
	61	06								
	09	8888								
	29	88888								
	28	88888	8							
	22	88888	8 8							
	29	88888	8 8 8							
	22	88888	8 8 8 8							
	25	88888	88888							
	23	88888	8 8 8 8 8	06						
	52	88888	88888	8 8						
	51	88888	88888	888						
	20	88888	8 8 8 8 8	8 8 8 8						
	49	88888	88888	88888						
	48	06 06 06	06	06 06 06	06					
	47	88888	88888	88888	8 8					
	46	88888	88888	88888	88 88					
	45	201 201 201 201	105 105 105 105	201 201 201 201	105 105 105					
	44		102 98 96 105							
	43	102 102 87 94 100	103 78 103 136 148	130 177 118 97	85 85 85 85	8				
	42	71 111 111 80	93 93 116 102	108 120 112 93 112	8 2 2 2 2	2 2				
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_	37	701 98 88	85 95 101 101	105 103 97	98 83 84	£ 8 8 8	8 8			
	36	102 99 98 83	97 98 101 102	102 96 103 95	96 97 97 92	101 97 97 97	97			
	32	101 104 26 89	94 104 104	101 98 96 001	96 76 97	98 103 103	103 103 103			
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	32	102 110 101 94	98 97 102 104	105 101 101 102	97 101 98 97	00 t 00 88	97 97 97 97	97		
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	30	108 108 101 95	88 8 50 to 5	90 90 00 103	96 101 98	97 99 101	98 97 98 98	8888		
	53	119 108 100 26	97 96 102 106	50 20 10 20 10 60	101 98 96 97	98 105 98 101	5555	88888		
	28	112 109 110 97	96 100 103 105	102 102 101 103	50 00 00 8	100 101 97 105 103	103 101 101 97	5 2 2 2 2	¥	
	27	121 107 108 101 97	93 98 100 105	401 102 103 104	100 100 99 97	99 99 104 103	101 97 102 101	86 0 00 00 100 00 100 00 100 100 100 100	8 8	
	56	118 108 101 56	98 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	102 102 102 102	58885	97 98 98 88	8 6 0 0 8	9 0 0 0 0	10 10 10	
	52	125 108 101 95	95 101 106	102 102 102 101	96 100 100 88	00 8 10 10 00 10 10 10 10 10 10 10 10 10 10	99 97 101	20 t 00 8 80 00 8	8888	
	24	122 108 104 108 88	88 86 10 1 105 49 88	106 102 105 105	100 88 90	8 00 00 t 10 100 t 10	100 103 97 101	86 100 100 100 100	20 E	
	23	121 107 109 103 97	97 101 103	102 103 103	101 100 98 98	001 101 103 100	101 99 97	99 101 101 98	97 100 88 88	88
	22	120 110 103 98	8 4 5 5	20 10 10 10 10 10 10	102 97 98	98 102 103 101	<u>5</u> <u>5</u> <u>5</u> <u>5</u> <u>5</u>	98 102 100	99 102 112 112	112
	21	105 109 104 97	00 10 20 40 105	501 00 00 00	102 98 98 100	5 5 5 5	102 to 20 103 to 20 103 to 20	100 100 100 100 100 100	<u>\$</u> 50 50 50 50 50 50 50 50 50 50 50 50 50	5 5
	20	120 107 108 88	06 to 103 to 104 to 105	201 00 10 10 40	100 001 001 001	00 10 10 10 10	10 88 10 100 100 100	101 88 90 76	10 to 10 so	117
	19	135 109 112 107	102 101 105 107	103 103 103 102	101 100 99 99	101 102 104 104	102 102 102 102	101 102 103 99 99	96 100 102 104	120
	18	151 111 112 103	102 108 108 107	00 100 100 100 100 100 100 100 100 100	50 10 10 10 10	102 103 105 106 106	109 109 104 104	20 to 40 to	90 100 106 107	93
	17	123 112 112 104	401 201 701 701	501 101 701 105	701 90 4 50 1 501 501	11 10 10 10 10 10 10 10 10 10 10 10 10 1	108 106 108 108 108	5 8 8 8	22222	112
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DESCRIPTION: Selected Reserve Average Points Earned Per Year

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

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

The Average Points Earnerde Per Year above appear after a 21.1% reduction due to a proposed "half-mobilization" assumption.

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

Officer Selected Reserve Career Points Adjustment

y Entry Age

1,606 1,606									
1,606 1									
0.951									
0.396 0.396 0.396 0.396									
00011	1.000								
00011000	1.000								
0.919 0.919 0.919 0.919	0.919 0.919 0.919								
1.043 1.043 1.043 1.043	1.043 1.043 1.043								
1.000 1.000 0.925 1.000 0.978	1.071 1.420 1.420 1.420								
1.000 0.908 0.926 1.163	1.216 1.022 0.620 1.000	1.000							
1,000	1.055 1.055 1.055 1.055	1.055							
1,000 1,000 3,0.968 0,1.013	0.998 3 1.062 0 0.951 0 0.951	0.951 0.951 0.951							
0 0.999 4 0.999 8 1.013 9 1.030 4 1.000	8 1.031 9 1.053 2 1.000 7 1.000 5 1.000	5 1.000 5 1.000 5 1.000 5 1.000							
00 1.000 06 0.914 18 1.018 06 1.019	00 0.978 99 1.049 19 1.052 11 0.987 99 1.025	86 1.025 86 1.025 86 1.025 86 1.025 86 1.025	98						
00 1.000 36 1.006 38 1.018 30 1.006 1.006	15 1.000 13 0.999 11 1.049 22 1.031 35 1.009	79 1.026 48 1.026 11 1.026 11 1.026	1.026						
18 1,000 54 1,036 26 0,968 37 0,930 98 1,001	23 1,015 42 1,013 16 1,011 81 1,002 98 0,995	44 0.979 97 1.048 11 1.091 60 1.091	60 1.091 60 1.091 60						
1,737 0,318 1,007 0,954 1,019 1,026 1,023 1,037 1,006 0,998	1.023 1.023 0.955 1.042 1.033 1.016 1.028 0.981 0.995 0.998	0.991 1.044 1.000 0.997 1.006 1.011 0.960 1.060 1.013 1.060	0.995 1.060 0.995 1.060 0.995 1.060 0.995						
0.758 1.77 1.090 1.00 0.943 1.0 0.988 1.00 1.004 1.00	1,011 1,01 1,069 0,98 1,017 1,00 1,005 0,98	0.994 0.9 1.040 1.0 1.016 1.0 1.027 0.9 1.016 1.0	1.006 0.9 1.052 0.9 1.039 0.9 1.039 0.9						
1,159 0,7 1,018 1,0 1,014 0,9 1,099 0,9 0,983 1,0	0.971 1.0 1.072 1.0 0.942 1.0 1.083 1.0	0.999 0.9 1.009 1.0 1.004 1.0 1.013 1.0 0.990 1.0	1.023 1.0 1.028 1.0 1.028 1.0 0.973 1.0	0.973					
1.000 1. 0.924 1.0 0.979 1.0 1.042 1.0	1,004 0.9 0,994 1.0 1,042 0.9 0,995 1.0	1,020 1,024 1,010 1,010 1,010 1,010	1,000 1,009 1,009 1,058 0,977	0.977 0.0 0.977					
1,000 1, 0,983 0, 1,043 0, 0,985 1,	1,003 1, 1,048 0, 0,992 1, 0,975 0,	0.987 17 0.988 17 0.998 17 0.992 17	0.975 1) 1.018 1) 0.978 1) 1.024 1)	1.030 0: 1.030 0:					
1,000 1, 1,008 0, 0,986 1, 1,024 0, 0,999 1,	1.026 1. 0.967 1. 0.981 0. 1.017 0.	1.008 1. 0.994 0. 1.027 0. 0.999 0. 1.009 1.	1.002 0. 1.003 1. 1.005 0. 0.997 1.	0.921 1. 0.901 1. 0.901 1.					
1.000 1 0.986 1 0.983 0 1.027 1 1.005 0	0.987 1 1.009 0 1.029 0 1.018 1 0.989 1	0.991 1.017 0 1.008 1 1.013 0 1.000 1	1.002 1.006 1.006 1.000 1.028	0.984 0 1.018 0 1.097 0 1.097 0					
0.809 1.028 0.996 0.996 0.1020	0.999 1.011 1.053 1.058 0.998	1.003 0.996 1.010 1.008	1.008 1.006 0.999 0.994 1.024	0.991 C 0.948 1 1.035 1 0.981 1	0.981				
1,096	1,006 1,021 1,029 1,070 1,050 0	1,027 1,016 1,003 1,003	1.008 1.004 1.021 0.997 1.020	0.987 0.980 1.021 1.026 0.956	0.965				-
0001	1,003 1,039 1,017	1.035 0.960 1.003 1.011 0.997	1.006 0.998 0.984 1.002 1.024	0.992 1.009 1.004 0.995 0.977	1.040				effec
1.029 1.010 1.006 0.994 1.019	0.995 0.997 1.005 1.030	0.982 1.011 1.019 0.996 1.004	0.992 1.015 0.996 1.008	1.002 0.996 0.997 1.009	0.955 0.980 0.980 0.980				e the
1.118 1.024 1.020 1.010	1.000 0.997 0.980 1.032	1.019 0.993 0.975 1.000 0.991	1.000 0.995 0.997 1.001 0.989	1.012 0.985 1.005 0.983 0.989	1.005 0.960 1.046 1.046				elected Reserve Career Points Adjustment Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted). Adjustment to Average Career Points for Selected Reserve members to capture the effect of losses (e.g., separation, retirement, transfer) during the fiscal year. Blank cells should be considered a value of zero ('0.000').
1.076 0.979 1.017 1.017 0.999	0.981 0.986 1.004 1.019	1.005 0.999 0.999 1.023	0.978 0.996 0.995 1.006 0.982	1.018 0.983 0.990 1.005 0.993	1.008 0.990 0.962 0.962 0.962	0.962			elected Reserve Career Points Adjustment Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted) Adjustment to Average Career Points for Selected Reserve members to capt of losses (e.g., separation, retirement, transfer) during the fiscal year. Blank cells should be considered a value of zero (0.000).
1.060 1.018 1.012 0.992	1,000 0,992 1,028 1,010 0,988	0.968 1.013 1.022 0.993	0.993 0.999 1.003 1.003	1.007 0.987 1.006 0.969 0.998	0.994 0.991 0.945 0.856	0.856			icer/e ibers year.
1.024 1.043 1.000 1.008 0.980	0.995 1.013 1.010 0.997	0.986 0.973 0.983 1.001	1.026 1.000 0.998 0.996 0.999	1.013 0.981 0.992 0.993 0.997	1.001 0.986 1.000 0.998 0.998	1,003			de (officer/ e member fiscal year
1.039 0.999 1.004 1.032	0.984 1.000 1.011 1.026 1.033	0.993 0.988 1.003 0.988	1.012 1.016 1.011 0.993 0.985	0.987 0.988 1.009 1.001 0.996	1.002 0.981 0.996 0.963	0.909 1.016 1.016			grade erve the fi (0').
1.000 1.026 1.013 1.006 1.021	0.990 0.998 1.010 0.989 0.996	1.020 1.006 0.996 1.006	1.003 0.998 0.985 1.006	0.988 0.990 0.998 0.975	0.987 0.983 0.979 0.970	0.939 0.917 0.924 0.924 0.924			d pay d Res uring ('0.00
1.048 0.979 1.028 1.005 0.996	0.988 0.990 1.008 0.991	1.007 0.996 0.998 1.017 0.984	1.004 1.002 0.989 1.004	1.016 0.994 0.985 0.985	0.994 1.003 0.975 1.009	0.999 0.982 0.884 0.884	0.884		elected Reserve Career Points Adjustment Arrayed by entry age, completed PEBD YOS, and paygrax Adjustment to Average Career Points for Selected Reserv of losses (e.g., separation, retirement, transfer) during the Blank cells should be considered a value of zero ('0.000).
0.999 0.987 0.987 1.016	0.988 0.094 0.994 1.004	1.003 0.995 0.988 1.008	0.992 0.992 0.999 0.995	0.997 0.997 0.995 0.995	0.989 1.004 0.993 0.980	0.985 0.958 0.995 0.993 0.876	0.876		YOS YOS or Sel ransf
7 1,000 5 1,006 3 1,002 5 1,015 3 0,982	4 0.980 5 0.989 2 0.997 5 1.012 9 1.001	9 0.997 1 0.991 8 1.006 6 0.994 3 1.005	8 1,000 5 1,002 2 0,997 4 0,994 2 0,998	7 0.995 8 0.995 3 0.993 7 0.999 1 0.996	5 0.976 5 0.998 4 1.003 5 0.978 9 0.962	8 0.937 7 1.005 3 1.026 5 0.922	8 0.841 9 0.841 9 0.841		justm PEBD nts fc ent, t
0 0.957 3 0.995 4 1.003 6 0.995 1 1.013	7 0.994 1 0.995 0 1.012 2 1.015 3 0.999	1 0.989 2 1.011 7 0.998 6 0.996 2 1.003	7 1.008 0 0.996 0 0.992 4 0.994 1 0.992	8 0.997 7 0.988 7 0.993 6 0.997 2 0.981	4 0.996 6 0.985 0 0.984 3 0.985 7 0.989	4 0.968 0 0.998 7 0.997 1 1.003 3 0.985	0 0.898 0 1.009 7 1.009		s Adj ted F r Poi tirem
00 1.000 38 0.993 32 1.004 38 1.016	32 0.987 76 0.991 35 1.000 13 1.013	86 1.001 96 1.002 94 1.007 94 0.996 91 1.002	05 0.997 08 1.000 01 0.994 06 0.991	23 0.997 23 0.997 24 0.997 25 0.992	94 0.994 99 0.996 95 0.980 95 0.983 75 0.977	22 0.994 39 0.980 31 0.997 31 1.001 32 0.993	37 0.990 32 0.940 33 0.980 28 0.797 38 0.797	88	Point mple Caree on, ref
77 1.000 39 1.008 34 1.008 4	37 0.992 71 0.976 31 1.005 35 1.013	08 0.998 03 1.006 02 1.004 02 1.001	39 1.005 36 0.998 37 0.998 38 1.001 35 0.996	35 0.993 31 0.993 33 0.997 31 0.995	35 0.994 32 0.999 30 0.995 31 0.975	36 0.992 35 0.999 12 0.973 76 0.991 39 0.992	76 0.997 38 1.002 35 1.053 18 0.928 34 0.928	33 0.928	treer je, cc age (aratic
00 0.977 06 0.989 78 0.984 96 0.990 07 0.984	0.997 0.997 1.000 0.971 1.008 0.995 1.010 0.999	09 1,008 00 1,003 91 1,000 93 1,002 95 1,002	94 0.393 95 0.398 90 0.397 88 0.395 88 0.395	90 0.997 83 0.995 80 0.991 89 0.993 92 0.991	88 0.995 87 0.992 89 0.990 81 0.992 79 0.981	76 0.996 88 1.005 99 1.012 80 0.976 95 0.999	85 0.976 95 0.998 95 0.955 15 0.918 62 0.984	43 0.893 45 1.044	ve Ca try ag Avera sepa
1.000 1.000 1.001 1.006 1.009 0.978 1.009 0.996 1.009 1.007	0.994 1.0 0.997 1.0 0.999 1.0 1.011 1.0	0.989 1.009 1.012 1.000 0.989 0.991 0.996 0.993 0.990 0.995	0.997 0.994 0.992 0.995 0.986 0.990 0.984 0.988 0.989 0.988	0.991 0.990 0.987 0.983 0.986 0.980 0.987 0.989 0.984 0.992	0.984 0.988 0.996 0.987 0.996 0.981 0.982 0.979	0.965 0.976 0.992 0.988 0.979 0.999 0.992 0.980 1.001 0.995	0.996 0.985 0.998 0.995 0.984 0.995 0.990 1.015 1.005 0.962	1.043 1.013 0.945	esen by ent nt to (e.g.,
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00.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.000 0.000 1,1 0.000 1,1 0.000	000000000000000000000000000000000000000	0.000	0.000 0.000 0.000 0.000 0.000 0.000	0.000 0.000 0.000 0.000 0.000 0.000	00000	0.0000	SIPTIC
Under 1 1 2 3 4	rv r	0 1 2 2 4	51 61 61 61	82884	88288	88888	88888	40 41	DESCRIPTION

Enlisted Selected Reserve Career Points Adjustment

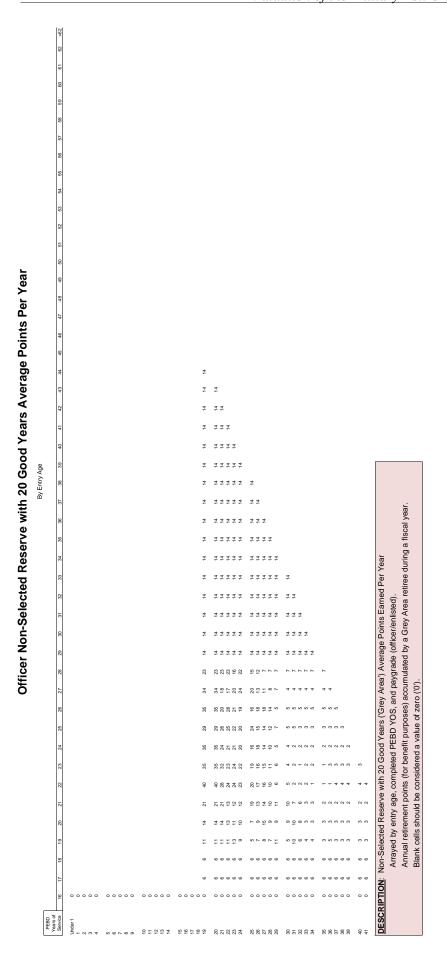
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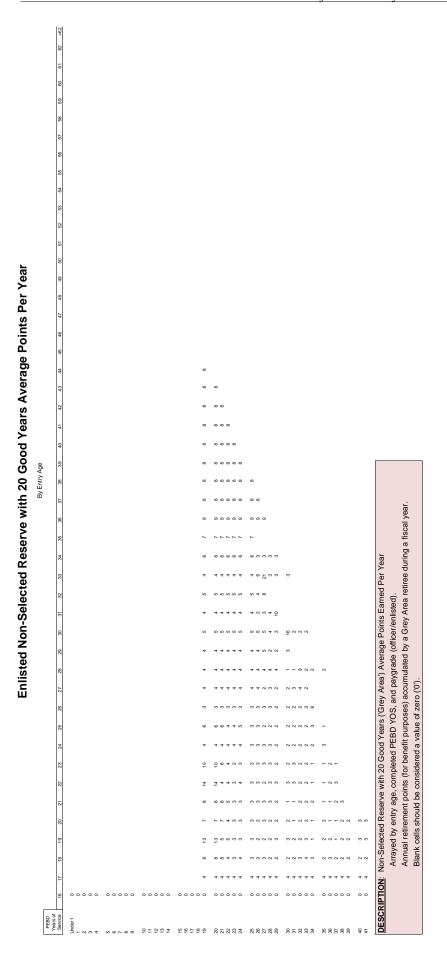
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l		89 1.093 89 1.093 89 1.093 89 1.093	89 1.093						
			1.769						
١	1.000 1.126 0.926 1.000 1.114	1 1 1 1 1 1	41.1. 41.1. 41.1.						
	1.000	0.770 0.770 0.770 0.770 0.770	0.770 0.770 0.770 0.770						
	1.000 0.705 1.190 0.440 1.739	1.000 1.006 1.006 1.006	1.006 1.006 1.006 1.006						
١	1.134 1.000 1.000 0.868 0.868	0.868 0.868 0.868 0.868	0.868 0.868 0.868 0.868	0.868					
۱	0.982 1.057 1.000 0.844	1,026 1,000 1,030 1,100	11000	001.1					
	1.000 0.907 1.085 0.966 0.966	0.858 0.550 1.000 1.266	1.058 1.058 1.058 1.058	1.058					
١	0.845 1 1.109 0 1.106 1 1.000 1	0.726 0 0.726 0 1.169 1 0.905 1 0.996 1	1,023 1,054 1,054 1,054 1,054	1.054 1.054 1.054 1.054 1.054 1.054 1.054 1.054					
l									
l		5 1.101 7 1.015 00 1.061 86 0.977	11 1.023 14 0.953 6 0.953 7 0.953	4 0.953 4 0.953 4 0.953 6 0.953	4				
l		2 0.977 5 0.960 6 0.960 1 1.036	3 1.035 3 0.994 0 1.016 2 0.977	0.987 1.074 1.074 1.074					
		0.979 1.022 1.065 0.981		1.019 0.986 1.013 1.013					
١	1.013 0.993 0.971 0.986 0.929	1,000 0.994 1,002 1,024 1,033	0.976 0.998 0.997 1.012 0.978	0.999 1.010 1.005 1.013	1.127 1.127 1.127				
۱	1.004 1.012 1.008 0.996 0.984	1.001 1.000 1.036 1.036	1.011 1.051 0.999 1.004	1.029 0.974 1.017 0.978 1.006	1.031				
	1.051 1.035 1.022 0.986 1.007	1.008 0.983 1.013 1.004	0.965 0.999 0.987 0.982	1.000 1.010 0.995 1.002 1.018	0.965 0.914 0.914 0.914 0.914				
	1.031 1.036 1.016 1.016 0.989	0.991 0.992 0.999 0.991	3.985 3.985 1.015 3.993 3.999	0.992 0.994 1.000 0.997 1.013	1.014 0.975 0.917 0.917	0.917			
			1.006 1.000 0.984 1.016 0.984			-			
	1,049 0 1,022 1 1,011 1 0,997 0	0.998 0 0.998 0 1.015 1 1.008 1 0.981 0	1,009 1,015 1,007 1,000 1,000	0.999 0 1.010 0 1.000 0 0.989 0	1.005 0.998 0.981 0.979 0.979	0.979 0.979 0.979			
	1,031 1,1027 1,1012 1,1008 0,1095 0,995 0,995	1,002 0, 1,000 0, 1,027 1, 0,993 1, 0,991 0,	1.001 1.001 1.000 0.988 1.000 0.985	0.986 1) 0.995 0) 1,000 1) 0.984 1) 0.998 0)	0.997 0. 0.985 17 0.995 0. 1.016 0. 0.996 0.	0.968 0.968 0.968 0.968			
l									
		4 1.001 3 1.006 9 1.006			5 0.983 1 0.994 1 0.985	11 0.999 11 0.952 16 0.952 16 0.952	g.		
		1.009 1.009 1.013 1.013	3 1.003 0.998 0 1.009		4 0.996 9 0.985 0.991 0.993	2 1.001 2 0.991 3 1.106 4 1.106			
		0.996 1.006 1.014 0.995	0.998 1.000 1.009	0.993 1.001 1.000		0.982 1.012 0.996 1.014			
١	1,038 1,038 1,010 1,010	0.990 0.998 1.014 0.996	0.988 0.988 1.005 0.996 1.008	1.000 0.985 1.000 0.992 0.983	0.994 0.997 0.990 1.002 0.992	0.998 1.009 0.986 0.904	0.90 0.90 0.90		
	1.056 1.030 1.022 1.010 0.999	0.992 0.997 1.020 1.007	1.003 1.004 1.004 1.001	1.002 1.000 0.997 0.991 0.998	0.998 0.976 0.980 0.991 0.999	1.000 0.992 1.002 0.995 0.987	1.034 1.034 1.034		
ì	1.067 1.037 1.016 1.012 1.004	1.000 1.002 1.008 1.008	0.997 1.002 0.999 0.995 0.997	1.000 1.000 0.998 0.997	0.984 0.982 0.994 1.001	0.996 0.992 0.991 0.990	0.989 1.032 1.032 1.032		
	1.059 1.042 1.013 1.006 0.998	0.989 1.001 1.004 0.997	0.990 0.995 1.004 0.999	1.007 0.993 1.005 0.998 0.993	0.990 0.996 0.983 0.993	0.995 1.004 1.000 0.998 0.991	1.000 1.002 1.019 1.019	1.019	
١	1.053 1.032 1.014 1.014 0.994	393 394 395 398 397	0.996 0.995 0.999 0.003	0.999 0.996 0.997 0.998	0.985 0.982 0.986 0.994 0.982	1.993 1.008 1.999 1.999	0.993 0.998 0.989 1.040	0.040	
	1.027 1.032 1.019 1.005 0.995	0.999 0.996 0.996 0.996 0.996	1,002 0,997 1,002 1,002		0.991 0.979 0.991 0.992 0.996	0.000	0.995 (0.996 (0.981 (1.001 1		
ì			1.009 1 0.991 0 0.996 1 0.990 1	0.997 0 0.996 0 0.999 0 0.998 0	0.999 0 0.985 0 0.984 0 0.987 0		0.984 0 0.995 0 0.967 0 0.989 1		
ı			1.002 1. 0.996 0. 0.999 0. 1.003 0.		0.989 0. 0.989 0. 0.990 0. 0.990 0.		0.992 0. 0.995 0. 0.969 0. 0.976 0.		
									72
	5 1.033 2 1.031 9 1.016 2 1.002 8 0.987	0.1016 9 0.999 5 1.005 9 0.986	1 0.997 11 0.998 6 1.002 6 1.003 7 1.003	0 0.998 0 0.999 8 0.999 0 0.992	7 0.988 7 0.985 7 0.985 0 0.991	6 0.982 3 0.982 5 0.992 6 0.995		7 0.982 7 0.978 6 0.972 8 0.972 8 0.972	8 0.972
1	1.015 3 1.032 9 1.019 4 1.002 5 0.988	1.020 3 0.999 5 1.005 3 1.006 0 0.989	3 0.991 3 0.996 3 0.996 5 1.006 7 0.997	3 1.000 3 1.000 7 0.998 9 0.990	0.987 0.989 0.987 0.985 0.980	0.998 0.992 7 0.993 7 0.995		0.987 0.987 0.986 0.986 1.058	1.058
۱	1.014 1.028 1.019 1.004 0.986	1.021 0.998 1.006 1.003 0.990	0.993 0.993 0.993 0.996 0.997	0.993 0.995 0.993 0.997 0.989	0.990 0.986 0.988 0.985	0.990 0.987 0.987 0.987	0.995 0.990 0.978 0.978	0.989 0.984 0.979 0.998 1.171	1.171
۱	1.008 1.027 1.013 0.986	1.019 0.998 1.005 1.008 0.994	0.989 0.997 0.997 1.001	0.995 0.998 0.996 0.992	0.992 0.993 0.987 0.986	0.986 0.986 0.983 0.983	0.987 0.996 0.990 0.990 0.990	0.984 0.987 0.975 0.985 0.989	0.989
	1.007 1.034 1.014 1.004 0.987	1.015 0.995 1.003 1.008 0.995	0.985 0.998 0.992 0.995 0.996	0.997 0.995 0.991 0.992	0.992 0.988 0.987 0.987 0.990	0.984 0.988 0.987 0.987 0.988	0.983 0.977 0.989 0.985	0.987 0.990 0.992 0.982	0.982
۱	1.007 1.050 1.018 0.996	1.003 0.997 1.005 1.010 0.995	0.988 0.993 0.998 0.998	0.993 0.992 0.988 0.983	0.995 0.982 0.986 0.986 0.991	0.983 0.987 0.983 0.986	0.986 0.992 0.993 0.993	0.989 0.984 0.999 0.973	0.973
۱	1.058 1.026 1.026 1.010	1.003 1.015 1.015 0.995	0.989 0.992 1.009 0.998 0.990	0.980 0.993 0.981 0.987 0.975	1.004 0.991 0.966 0.966	0.994 0.974 0.980 0.983	0.994 0.984 0.960 0.947 0.988	0.988 0.988 0.988 0.988 0.988	0.988
١	000000	000000	00000	00000	000000	000000	000000	000000	0.000
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	Under . 2 3 4 4	9 8 4 9 9	0 1 2 2 4	15 17 18 19	8 2 2 2 2	88488	8 2 2 2 2 4	88888	4 4

DESCRIPTION: Selected Reserve Career Points Adjustment
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Adjustment to Average Career Points for Selected Reserve members to capture the effect of losses (e.g., separation, retirement, transfer) during the fiscal year.
Blank cells should be considered a value of zero ('0.000').

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DoD Office of the Actuary





Officer Reentering Selected Reserve Average Points

54 241 415 689

9	2 4 4 8								
59	54 241 415 689 618								
28	54 241 415 689 618	1,014							
22	54 241 415 689 618	743							
99	54 241 415 689 618	743 743 1,399							
22	54 241 415 689 618	743 743 1,399 1,487							
25	54 241 415 689 618	743 743 ,399 ,487							
53		743 743 1,399 1,487 2,058	2,173						
52		743 743 1,399 1,487 1,2058 2	1,884						
51		743 743 1,399 1,487 1,2058	,173 2 ,884 1 ,643						
20	54 241 415 689 618		, 173 , 884 , 643 , 489						
49		743 743 1,399 1,487 2,058	2,173 1,884 2,643 2,489 1,638						
48	54 241 415 689 618		2,173 1,884 2,643 2,489 1,638	989'					
47	54 241 415 689 618			638					
46		743 743 1,399 1,487 1,688 2,058		638					
42		743 1,399 1,487 2,058		690 690 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
4		743 743 1,399 1,487 2,058 2,		\$ \$ \$ \$ \$ \$ 5 \$ \$ \$ \$ \$					
43		743 743 1,399 1,1487 2,058 2,058		3,349 1, 3,349 1, 3,349 1, 3,349 1,	3,349				
42		743 743 1,399 1,487 2,058 2,	2,173 2, 1,884 1, 2,643 2, 2,643 2, 1,603 3,	1,603 1,603 3,7 1,603 3,7 1,603 3,7 1,603	903				
41		743 7 743 7 1,399 13 1,487 14 2,058 2,0		972 1.0 972 1.0 972 1.0 972 1.0	,972 1,6 ,972 1,6				
40		743 7 743 7 1,399 1,3 1,487 1,4 2,058 2,0	4-4						
39		425 1,0 456 7, 845 1,3 ,640 1,4 ,650 2,0	2,173 50 1,884 38 2,643 33 1,938 5 2,639		50 2,639 50 2,639 50 2,639 50 2,639				
38	-		10 1,704 32 1,560 30 3,498 22 1,193 75 1,995		2,750 20,750 30, 2,750 30, 2,750 30, 2,750 30, 2,750	93			
37	-				2,750 2,750 39 2,750 11 2,750	2,750			
36	9 60 5 235 1 751 8 877 6 1,044	4 362 4 1,042 7 1,859 0 1,377 5 2,315		6 3,401 2 2,490 2 2,191 9 1,364 9 1,202		8 4,751 8 4,751 8			
35	6 79 6 185 9 151 7 916	0 814 3 1,334 5 1,557 7 1,895		5 2,266 1 2,034 6 2,552 7 3,429 1 5,279		9 1,938 9 1,938 9 1,938			
	-	1,100 1,503 1,634 1,634		3,081 3,081 3,1,856 4,2,207 1,791	2,856 9 1,989 2 1,912 5 2,334 9 3,568	5,729 5,729 5,729 5,729			
34		1,126 1,267 1,497 1,623 2,002	2,062 2,783 2,712 2,112 1,075		3,073 2,419 2,632 3,276 2,779	5,592			
33		1,197 1,826 1,209 1,442 2,090		2,433 3,146 2,074 2,651 2,722	257.2 257.2 257.2 257.2	27.2 27.2 27.2 27.2 27.2 27.2	2,722		
32	77 102 619 859 1,391	1,209 1,360 1,070 1,391 2,394		2,300 2,018 2,344 2,489 2,584	27.5.5.20	22222	8 20 E		
31	101 174 323 1,094 1,047	1,255 1,586 1,578 1,631 2,071	1,948 1,984 2,556 2,977 1,590	2,735 2,820 2,949 2,818 2,789	2,724 3,395 3,809 3,958 2,436	3,672 4,717 3,927 3,927 3,927	3,927 3,927 3,927		
30	83 723 843 804	1,246 1,533 1,315 1,753 2,025	1,316 2,436 2,942 2,494 3,233	2,910 3,298 2,494 2,709 2,726	3,319 2,872 3,459 4,291 3,800	4,076 4,082 4,763 3,923 3,923	3,923 3,923 3,923 3,923		
29	305 570 1,001 1,296	1,538 1,609 1,539 2,091 2,132	2,491 2,351 2,466 2,392 3,111	2,867 3,208 3,412 2,777 2,698	3,754 4,317 4,485 3,532 3,747	4,503 4,299 3,435 4,177 4,032	4,032 4,032 4,032 4,032		
28	217 370 594 1,145 1,273	1,399 1,674 1,833 2,058 2,154	2,430 2,472 2,431 2,503 2,775	2,336 2,590 3,499 3,210 3,464	2,882 3,000 3,787 3,841 4,332	4,276 5,445 4,366 4,185 3,291	4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	404,4	
27	168 363 859 975 1,268	1,536 1,783 2,086 2,406 2,456	3,045 2,827 3,273 2,614 2,986	3,160 2,468 3,207 3,560 3,722	3,584 3,523 3,373 4,858 4,020	4,288 5,048 4,337 4,515 4,366	4,940 4,506 3,863 3,863 3,863	3,863	
56	182 462 610 1,299 1,452	1,583 1,898 1,967 2,443 2,555	2,875 3,006 3,085 3,755 3,268	3,804 3,132 3,562 3,960 3,626	3,463 4,112 4,138 4,527 4,139	4,365 5,652 5,044 5,044	4,218 4,923 6,080 6,080 6,080	6,080 6,080 6,080	
52	156 415 830 1,034 1,431	1,594 1,702 2,073 2,502 2,740	3,055 3,304 2,901 2,959 2,958	3,045 3,295 3,396 3,396 3,434	3,553 3,883 4,094 4,795 4,626	4,540 4,322 4,751 4,815 4,791	3,861 3,427 4,675 4,804 4,804	4,804 4,804 4,804 4,804	
24	209 402 700 1,182	1,598 2,015 2,281 2,461 2,883	3,151 3,298 3,188 3,059 3,518	3,530 3,378 3,656 3,748 3,542	3,422 3,875 4,276 4,389 4,606	4,762 4,921 4,415 4,882 4,752	3,954 4,261 4,871 4,616 3,375	3,998 8,428 8,428 8,428 8,428	
23	164 433 745 1,182 1,408	1,606 1,982 2,215 2,508 3,082	3,008 3,238 3,487 3,477 3,436	3,528 3,662 3,802 3,859 3,734	3,937 4,202 4,165 4,510 4,743	5,124 5,124 5,391 5,184 5,840	5,297 4,462 4,489 4,004 4,205	6,217 6,217 6,217 6,217	6,217
22	152 360 638 1,192 1,381	1,674 1,927 2,148 2,474 2,854	2,989 3,083 3,346 3,152 3,175	3,457 3,303 3,638 3,749 3,845	3,910 4,175 4,257 4,277 4,733	4,988 4,536 5,219 5,372 4,789	5,952 5,446 5,483 5,473	4,828 4,872 5,553 5,553 5,553	5,553
21	124 142 174 512 813	1,127 1,179 1,444 1,652 1,984	2,384 2,384 2,515 2,657 2,915	3,196 3,230 3,396 3,449 3,866	3,388 3,863 3,900 3,722 4,370	4,560 4,446 4,988 5,038 5,229	5,011 5,887 5,403 4,701 5,348	5,032 5,168 5,376 3,505 3,505	3,505
20	34 176 343	920 1,365 1,775 2,039	1,869 2,144 2,602 2,874 2,441	2,947 3,336 3,413 3,271 3,630	3,721 3,813 3,564 3,672 4,140	5,178 4,898 4,542 5,005	6,126 6,126 5,223 6,222 6,414	5,170 4,602 4,974 5,760	5,744
18	34 79 116 176 343	695 955 1,203 1,683 1,774 2		2,845 2 2,973 3 3,459 3 3,170 3	3,808 3 3,660 3 4,246 3 4,064 3	4,694 4 4,906 5 4,838 4 5,077 4 4,833 5	5,376 4 4,590 6 5,193 5 4,886 6 6,574 5	5,086 5 5,509 4 5,014 4 5,828 4 5,284 5	5,390 5
18	34 176 343	695 871 1,370 1,284 1,523	1,726 1,126 1,201 2,076 2,452 2,753 2,753	2,813 2,3,088 2,3,165 3,3,486 3,526 3	3,900 3 4,050 3 4,081 4 4,619 4	4,866 4 4,517 4 5,592 4 5,496 5	5,692 5 6,249 4 5,988 5 4,329 4 5,713 6	7,181 5 4,667 5 6,535 6 4,359 5	5,928 5
17	34 176 343	695 972 791 1, 087 1,	896 1, 1,449 1, 869 2, 3,388 2, 1,406 2,	3,136 2, 3,294 3, 1,788 3, 3,085 3,	3,378 3, 3,297 4, 4,080 4, 4,402 4,	3,796 4, 4,387 4, 3,158 5, 2,646 5, 6,154 5,	8,691 5, 4,014 6, 6,949 5, 7,008 4, 4,137 5,	4,137 7, 4,137 6, 4,137 6, 4,137 6,	4,137 5,
16	00000	00000	00000	00000	00000	00000	00000 84854	00000	00
rice	E								
Service	1 Under 3 3 3 4 4	46789	0 1 1 2 1 4	15 17 18 19	8 2 2 2 2 4	28488	8 2 2 2 2	88388	4 4

DESCRIPTION: Average Career Points Transferred to the Selected Reserve via Reentering Members Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).

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

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

Enlisted Reentering Selected Reserve Average Points

321 38 30 321 111 954 528 224 372 704 1,111 1,111 1,208 1,508 1,723 2,709 249 908 908 908 1,014 1,007 1,007 1,318 1,518 1,776 2,093 1,766 2,673 2,583 2,583 3,629 1,743 3,629 1,744 3,411 4,115 4,115 4,115 255 875 875 1002 11180 11140 11141 11414 11 1,268 1,346 1,347 1,934 1,934 1,937 1,901 233
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1,161 1,518 1,518 1,741 4,304 4,280 4,958 4,910 4,910 5,259 5,269 5,508 4,998 4,998 4,214 5,007 5,007 5,007 4,946 3,074 5,164 6,968 7,132 5,089 5,452 6,500 4,504 4,332 5,271 5,271 5,271

Average Career Points Transferred to the Selected Reserve via Reentering Members
Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
Career retirement points (for benefit purposes) accumulated by reentrants transferring to the Selected Reserve during a fiscal year.

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

By Modeling Type and Paygrade

	Pers	son	Pay			
Age	Officer	Enlisted	Officer	Enlisted		
17	0.000	0.000	0.000	0.000		
18	0.000	0.000	0.000	0.000		
19	0.000	0.000	0.000	0.000		
20	0.000	0.000	0.000	0.000		
21	0.000	0.000	0.000	0.000		
22	0.000	0.000	0.000	0.000		
23	0.000	0.000	0.000	0.000		
24	0.000	0.000	0.000	0.000		
25	0.000	0.000	0.000	0.000		
26	0.000	0.000	0.000	0.000		
27	0.000	0.000	0.000	0.000		
28	0.000	0.000	0.000	0.000		
29	0.000	0.000	0.000	0.000		
30	0.000	0.000	0.000	0.000		
31	0.000	0.000	0.000	0.000		
32	0.000	0.000	0.000	0.000		
33	0.000	0.000	0.000	0.000		
34	0.000	0.000	0.000	0.000		
35	0.000	0.000	0.000	0.000		
36	0.000	0.000	0.000	0.000		
37	0.000	0.000	0.000	0.000		
38	0.000	0.000	0.000	0.000		
39	0.000	0.000	0.000	0.000		
40	0.000	0.000	0.000	0.000		
41	0.000	0.000	0.000	0.000		
42	0.000	0.000	0.000	0.000		
43	0.000	0.000	0.000	0.000		
44	0.000	0.000	0.000	0.000		
45	0.000	0.000	0.000	0.000		
46	0.000	0.000	0.000	0.000		
47	0.000	0.000	0.000	0.000		
48	0.000	0.000	0.000	0.000		
49	0.000	0.000	0.000	0.000		
50	0.000	0.000	0.000	0.000		
51	0.000	0.000	0.000	0.000		
52	0.000	0.000	0.000	0.000		
53	0.000	0.000	0.000	0.000		
54	0.000	0.000	0.000	0.000		
55	0.000	0.000	0.000	0.000		
56	0.000	0.000	0.000	0.000		
57	0.000	0.000	0.000	0.000		
58	0.000	0.000	0.000	0.000		
59	1.083	1.154	0.990	0.977		
60	1.105	1.190	0.986	0.977		
61	2.331	2.589	0.910	0.917		
62	4.536	4.919	0.823	1.045		
>62	4.026	4.888	0.969	0.976		

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

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

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

Officer Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Blow-up Factors

53										
22	Į.									
51										
20										
49										
48										Ö
47										Base
46										ount-
45										Ŏ
44				0.173						ads")
43				571.0	0.173					ا_ ال
42	ı			2,173	0.173					ors or
41				272	0.173 0.173 0.173					factor ey A
40				0.173	0.173					v-up" to G
39				0.173	0.173 0.173 0.173 0.173					"Blov sfers
88				5.173	0.173 0.173 0.173 0.173	0.173				tios (trans
37	i			571.0	0.173 0.173 0.173 0.173	0.173				e Ra /ear)
S				571.0	0.173 0.173 0.173 0.173	0.173				r Rat
8				0.173	0.173 0.173 0.173 0.173	0.173 0.173 0.173				insfe the p
34				0.173	0.173 0.173 0.173 0.173 0.173	0.173 0.173 0.173 0.173				d). d). erve
83				0.183	0.183 0.183 0.183 0.183	0.183 0.183 0.183 0.183	0.183			Area Iliste I Res
33	Į.			0.158	0.158 0.158 0.158 0.158	0.158 0.158 0.158 0.158	0.158			Grey Ser/er
33				0.127	0.127 0.127 0.127 0.127 0.127	0.127 0.127 0.127 0.127 0.127	0.127 0.127 0.127			offic Sele
98				0817 0.141 0.152 0.183 0.183 0.173 0.173 0.173 0.173 0.173 0.173 0.173 0.173 0.173 0.173	0.141 0.141 0.141 0.141	0.141 0.141 0.141 0.141 0.141	0.141			Reserve to Non-Selected Reserve with 20 Good Years ('Grey Area') Transfer Rate Ratios ("Blow-up" factors or "Loads") Count-Based I by entry age, completed PEBD YOS, and paygrade (officer/enlisted). In artes to account for "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area.
29	i			0.917	0.400 0.308 0.107 0.107 0.107	0.107 0.107 0.107 0.107	0.107 0.107 0.107 0.107 0.107			Goo payg
28	i				0.278 0.333 0.092 0.092 0.092	0.092 0.092 0.092 0.092 0.092	0.092 0.092 0.092 0.092 0.092	0.092		h 20 and (i.e.
22	i			0.700	0.245 0.241 0.298 0.333 0.188	0.115 0.115 0.115 0.115	0.115 0.115 0.115 0.115	0.115		re with
8				7580 0700 0867 0.700 0.867	0.309 0.303 0.177 0.141 0.224	0.136 0.136 0.136 0.136	0.136 0.136 0.136 0.136	0.136 0.136 0.136		sserv BD v
25	i			0.700	0.513 0.342 0.136 0.258 0.182	0.127 0.127 0.127 0.127 0.127	0.127 0.127 0.127 0.127 0.127	0.127 0.127 0.127 0.127		ed Residue
24					0.411 0.310 0.248 0.132 0.115	0.212 0.100 0.096 0.122 0.049	0.234 0.234 0.234 0.234 0.234	0.234 0.234 0.234 0.234		election plete
33	i			0.928	0.597 0.392 0.202 0.197 0.172	0.112 0.138 0.071 0.114 0.059	0.152 0.181 0.146 0.275 0.409	0.133 0.788 0.788 0.788 0.788	0.788	on-S coun
33	I			0.925	0.620 0.348 0.211 0.218 0.200	0.114 0.149 0.049 0.175 0.046	0.161 0.135 0.221 0.210 0.186	0.258 0.329 0.364 0.364	0.364	to Nage,
21	i			0.298 0.367	0.325 0.226 0.108 0.212 0.104	0.192 0.209 0.143 0.204 0.204	0204 0204 0204 0204	0.204 0.204 0.204 0.204	0.204	entry
8				0.298	0.135 0.155 0.174 0.132	0.252 0.252 0.252 0.252 0.252	0.252 0.252 0.252 0.252 0.252	0.252 0.252 0.252 0.252 0.252	0.252	
19				0.411	0.148 0.112 0.217 0.189 0.153	0.159 0.125 0.360 0.207	0.108 0.157 0.200 0.368 0.278	0.340 0.340 0.340 0.340	0.340	Selected Arrayed Incremi
8				0.390	0.126 0.129 0.143 0.179	0.217 0.217 0.217 0.217 0.217	0.217 0.217 0.217 0.217 0.217	0.217 0.217 0.217 0.217 0.217	0.217	S
17				0.247	0.247 0.247 0.247 0.247 0.247	0.247 0.247 0.247 0.247 0.247	0.247 0.247 0.247 0.247 0.247	0.247 0.247 0.247 0.247 0.247	0.247	NOI
16	99999	0000000	00000	000000000000000000000000000000000000000	00000	00000	00000	000000000000000000000000000000000000000	0.000	DESCRIPTION
Years of Service	Under 1 2 2 3 4									ESC
> 0	2-264	9 8 4 6 5	0 1 2 2 4	15 17 18 19	82884	88788	8 2 2 2 2	88388	6 4	

Enlisted Selected Reserve to Non-Selected Reserve with 20 Good Years Transfer Blow-up Factors

51 52 53 54 55										
20										
49										
84										sed.
47										Non-Selected Reserve with 20 Good Years ('Grey Area') Transfer Rate Ratios ('Blow-up' factors or "Loads") Count-Based. ge, completed PEBD YOS, and paygrade (officer/enlisted).
94										Cour
45										(_" s
43 44				4 0.104	4					Load
42				м 0.104	4 4 401.0					s or "
41				94 0.104	24 24 24 24 24 24 24 24 24 24 24 24 24 2					actor y Are
40				0.104 0.104	0.104 0.104 0.104 0.104 0.104 0.104 0.104					up" f
39				0.104 0.1	0.104 0.104 0.104 0.104 0.104					Blow- ers to
. 8				0.133 0.	0.100 0	0.100				os (" ransf
37				0.182 0.	0.182 0. 0.182 0. 0.182 0. 0.182 0.	0.182 0.				Rati ear) t
88				0.083 0	0.083 0 0.083 0 0.083 0 0.083 0	0.083 0				· Rate
38				0.081	0.081	0.081 0				Non-Selected Reserve with 20 Good Years (Grey Area) Transfer Rate Ratios ("Blow-up" factors ge, completed PEBD YOS, and paygrade (officer/enlisted). account for "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area
34				0.067	0.067 0.067 0.067 0.067 0.067	0.067 0.067 0.067 0.067 0.067				') Tra d). erve
83				0.083	0.083	0.083	0.083			Area Iliste
33				0.102	0.102 0.102 0.102 0.102 0.102	0.102 0.102 0.102 0.102	0.102			Grey ser/er ected
34				0.094	0.094 0.094 0.094 0.094	0.094 0.094 0.094 0.094	0.094			Non-Selected Reserve with 20 Good Years ('Grey Area') ge, completed PEBD YOS, and paygrade (officer/enlisted) account for "unanticipated" (i.e., not in the Selected Reservent for "unanticipated" (i.e., not in the Selected
8				0.096	0.096 0.096 0.096 0.096	0.096 0.096 0.096 0.096	0.096 0.096 0.096 0.096			d Year
29				0.075	0.075 0.075 0.075 0.075	0.075 0.075 0.075 0.075	0.075 0.075 0.075 0.075			d paygra e., not in
28				0.084	0.084 0.084 0.084 0.084	0.084 0.084 0.084 0.084	0.084 0.084 0.084 0.084	0.084		ith 20 , and , (i.e.
27				0.090	060.0 060.0 060.0 060.0	0.090 0.090 0.090 0.090 0.090	0.090 0.090 0.090 0.090 0.090	0.090		ve wi
92				0.100	0.10 0.10 0.10 0.10 0.10 0.10	0.10 0.10 0.10 0.10 0.10	0.10 0.10 0.10 0.10 0.10	0.100		teser EBD anticip
52				0.092	0.092 0.092 0.092 0.092	0.092 0.092 0.092 0.092	0.092 0.092 0.092 0.092 0.092	0.128 0.128 0.128 0.128		ted R
24				0.095	0.052 0.038 0.038 0.038	0.047 0.088 0.093 0.151 0.126	0.098 0.059 0.059 0.059 0.181	0.256 0.256 0.256 0.256		Selec mplet nt for
23				990:0	0.039 0.075 0.075	2 0.085 3 0.106 4 0.148 0 0.125	3 0.121 3 0.089 5 0.195 9 0.253	3 0.138 1 0.270 0 0.270 0 0.270	0 0.270	Non-S e, cor
21 22				2 0.070	3 0.043 0 0.051 2 0.099 4 0.059 5 0.092	3 0.072 0 0.103 5 0.104 3 0.180 2 0.160	5 0.173 2 0.160 7 0.088 6 0.206 4 0.149	7 0.218 5 0.161 8 0.310 8 0.310 8 0.310	8 0.310	e to l
20				8 0.042	19 0.023 13 0.040 18 0.052 12 0.044 11 0.065	2 0.083 11 0.070 14 0.065 13 0.203 19 0.092	7 0295 10 0212 10 0.157 15 0.156 9 0.124	15 0.137 13 0.255 19 0.258 5 0.258 5 0.258	5 0.258 5 0.258	serv y enti
61				96 0.048	53 0.069 16 0.033 50 0.048 85 0.052 59 0.081	00 0.072 28 0.101 14 0.134 33 0.153 88 0.109	10 0.187 33 0.200 53 0.140 56 0.225 53 0.119	15 0.085 13 0.149 13 0.149 13 0.315	13 0.315 13 0.315	ed Re
18				990.0	29 0.053 59 0.046 77 0.060 70 0.069	75 0.060 92 0.128 63 0.144 41 0.193 92 0.168	58 0.140 111 0.303 111 0.123 30 0.156 94 0.253	22 0.115 18 0.113 33 0.113 82 0.113	82 0.113 82 0.113	Selected Reserve to Arrayed by entry ag Increment rates to
4				0.105 0.088	0.105 0.029 0.105 0.059 0.105 0.077 0.105 0.062 0.105 0.070	0.105 0.075 0.105 0.092 0.105 0.163 0.105 0.141 0.105 0.192	0.105 0.158 0.105 0.211 0.105 0.130 0.105 0.194	0.105 0.122 0.105 0.118 0.105 0.233 0.105 0.182 0.105 0.182	0.105 0.182 0.105 0.182	
16	00000	00000	00000	0.000 0.000 0.000 0.000 0.000	0.000 0.000 0.000 0.000 0.000 0.000	0.000 0.000 0.000 0.000 0.10 0.000	0.000 0.000 0.000 0.000 0.10 0.000 0.10	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.000 0.1	PTIO
3 of	_	66669	00000	66666	66669	00000	66666	66666	70	DESCRIPTION
PEBD Years of Service	1 Under 2 3 3 4 4	98765	0 1 2 2 4	51 71 81 81	82884	88788	88888	88488	40	DE

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Officer Non-Selected Reserve with 20 Good Years Career Points Adjustment Due To Transfer Blow-ups By Entry Age

	20										
	49										
	48										
	47										
	94										
	45										
	44				1.033						in the
	43				1.033	1.033					not
	42				1.033	0.982					(i.e.,
	41				1.033	0.982 1.023 1.023					actors ated"
m	40				1.033	0.982 1.023 0.896 0.896					up fa
By Entry Age	38				1.033	0.982 1.023 0.896 1.000					3low. unar
<u>ማ</u> ፲	38				1.033	0.982 1.023 0.896 1.000 0.954	0.954				sfer
	37				1.033	0.982 1.023 0.896 1.000 0.954	0.954				Tran
	88				1.033	0.982 1.023 0.896 1.000 0.954	0.954 0.954 0.954				ue to reer ors.
	32				1.033 1.033	0.982 1.023 0.896 1.000 0.954	0.954 0.954 0.954 0.954				e Ca facto
	34				0.992	1.023 1.030 0.992 1.013	000.1 1.000 1.000 1.000				istme ad). erag w-up
	33				0.985	0.825 0.980 1.000 0.995 1.000	1.014 1.014 1.014 1.014	1.014			Adju nliste on Av er blo
	35				0.959	0.908 0.956 0.968 0.999 0.943	1.000 0.998 0.998 0.998 0.998	0.998			oints cer/e fect c ansfe
	31				776:0	0.927 1.017 1.003 1.000 0.968	1.007 0.922 0.990 1.000	1,000			eer P (offii) eff to tr
	30				1.036	1.016 0.993 0.995 1.006 1.003	0.981 0.989 1.000 0.965	0.965 0.965 0.965			Care grade irees a due 0').
	29				0.996	0.922 1.036 0.994 1.000 1.003	0.975 0.958 0.979 1.000 0.990	0.990 0.990 0.990 0.990			hayg payg a ret Area 0.00
	28				0.956	0.908 1.040 0.998 0.994 0.976	1.011 1.007 0.974 0.992 1.000	0.958 1.000 1.000 1.000	1.000		rey A and y Are Grey ero ('
	27				0.938	0.958 0.981 0.955 0.995	1.022 0.988 0.991 0.989 0.953	1.022 0.966 1.059 1.059	1.059		s ('G'YOS, 'Grey rs to e of z
	56				0.957	0.980 0.980 0.974 0.989 0.990	1.007 0.966 1.014 0.981 1.022	1.009 1.004 0.986 0.986 0.986	0.986 0.986 0.986		Year EBD ts for ts for insfer
	52				0.958	1.001 0.979 1.003 0.995 1.030	0.996 1.009 0.977 0.966 0.999	1,000 0.998 1,023 0.965	0.965 0.965 0.965 0.965		Sood Sd PE Poin Ir) tra
	24				0.976	0.978 0.973 0.995 1.002 1.007	0.985 0.988 1.002 0.991 1.004	0.996 0.991 1.005 0.995 1.035	1.035 1.035 1.035 1.035		20 G areer r yea
	23				0.957	1.001 1.002 0.998 1.002 0.994	1.003 0.998 0.988 1.000	1.002 1.018 1.006 0.982 1.008	1.005 1.057 1.057 1.057	1.057	Non-Selected Reserve with 20 Good Years ('Grey Area') Career Points Adjustment due to Transfer Blow-up factors Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted). Adjustment to Average Career Points for Grey Area retirees — effect on Average Career Points of "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area due to transfer blow-up factors. Blank cells should be considered a value of zero ('0.000').
	22				0.943	1.001 0.994 1.002 0.992 1.024	1.015 0.999 0.994 0.996	1,009 1,006 1,010 1,010	0101	1.010	serve / age verage /e the
	21				0.869	0.933 0.936 0.989 0.989 0.969	0.972 0.971 1.009 0.976 0.989	1.016 1.013 1.016 1.016	0.985 1.024 1.024 1.024	1.024	d Regently to A esen shou
	20				0.901	0.923 1.000 1.003 1.003	0.993 0.998 1.000 1.008	1.005 1.015 0.997 1.026 0.997	1.013 1.014 0.999 0.999	0.999	d by ment ed R
	19				0.920	0.924 0.985 0.972 0.964 0.994	0.978 1.027 1.009 0.966 1.005	1.001 1.036 1.046 0.945 1.046	1.041 1.008 1.013 0.999 1.001	1.001	n-Sel rraye djusti electi lank
	18				0.907	0.968 0.958 0.979 0.962 0.980	0.984 1.001 0.995 0.992 1.002	1.000 0.970 1.061 1.036	1.043 0.968 1.018 1.003 0.817	1.000	Z
	17				0.907	0.968 0.958 0.979 0.962 0.980	0.984 1.001 0.995 0.992 1.002	1.000 0.970 1.061 1.036	1.043 0.968 1.018 1.003 0.817	1.000	NO
	16	0000000	00000	000000	00000	00000	000000	000000	000000	0.000	R
PEBD Years of	Service	Under 1 2 2 3 4 4	0 @ ~ @ O	0 1 2 2 2 4	5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	82884	28288	8 2 8 8 3	88888	4 40	DESCRIPTION:

Enlisted Non-Selected Reserve with 20 Good Years Career Points Adjustment Due To Transfer Blow-ups By Entry Age

	49										
	48										
	47										
	46										
	45										
	44				0.937						n the
	43				0.937	0.937					not
	42				0.937	0.937					(i.e.,
	41				0.937	0.937 0.937 0.937					actors ated"
0	40				1.046	1.046 1.046 1.046					up fa
By Entry Age	38				0.951	0.825 1.421 1.421 1.421					3low- unan
By Ei	38				1.254	0.910 1.007 0.953 0.953	0.953				sfer I
	37				0.918	1.047 0.918 0.941 1.413	1.413				Tran
	38				8.	1.069 1.014 0.978 0.923 1.123	1123				reer l
	32				0.991	1.129 1.038 1.021 0.975	1.652 1.652 1.652 1.652				e Ca facto
	34				0.977	0.975 0.886 1.007 1.083 0.985	1.022 1.022 1.022 1.022 1.022				istme ed). rerag w-up
	33				0.987	0.960 1.001 1.046 0.938 1.024	0.981 1.001 1.455 1.455	1.455			Adju nliste on Av er blo
	32				1.006	0.993 0.979 0.997 1.020 0.935	0.948 1.028 0.962 0.962 0.962	0.962			oints cer/e fect o
	31				0.982	1.006 0.932 0.991 1.007	1.050 0.979 1.010 0.994 0.994	0.994 0.994 0.994			eer P (offi ef
	30				0.985	0.971 0.997 0.986 0.986	1.026 0.939 0.996 1.001	1.158 1.158 1.158			Carde grade irees a due 0').
	29				1.006	0.993 1.004 0.997 1.000	0.985 1.010 0.951 1.002 0.998	0.981 1.073 1.073 1.073			Area") paygeareareareareareareareareareareareareare
	28				0.988	1.010 1.000 1.008 1.001 0.991	0.994 0.994 0.985 1.035	0.999 1.000 0.824 0.824 0.824	0.824		rey <i>h</i> , and y Are Grey ero (
	27				0.999	0.995 0.989 0.994 1.001 0.998	0.998 1.006 1.011 1.006	0.982 0.981 1.040 1.040	1.040		s ('G YOS ' Gre rs to s of z
	56				0.983	0.972 0.999 0.981 0.998	0.994 0.984 0.990 0.987 0.994	0.987 1.024 0.996 0.980 1.170	1.170		Year
	52				0.970	0.999 0.992 1.009 0.996	0.987 0.997 1.004 1.012 1.007	1.005 1.004 1.014 0.966	1.148 1.148 1.148		Sood ed Pf Poin ar) tra
	24				1.007	0.984 0.999 0.999 0.999	0.994 0.975 0.995 0.991	0.997 0.991 0.998 1.015 1.100	1.019 1.070 1.070 1.070 1.070		Non-Selected Reserve with 20 Good Years (Grey Area) Career Points Adjustment due to Transfer Blow-up factors Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted). Adjustment to Average Career Points for Grey Area retirees — effect on Average Career Points of "unanticipated" (i.e., not in the Selected Reserve the prior year) transfers to Grey Area due to transfer blow-up factors. Blank cells should be considered a value of zero (0.000).
	23				0.994	0.991 0.992 0.989 1.007	0.998 0.999 1.006 1.004	1.011 1.007 0.992 1.015 1.009	1.039 1.035 1.035 1.035	1.035	with con ge Ca pric
	22				0.987	0.996 0.988 0.988 0.994 0.995	1.005 0.992 1.017 1.002 0.995	1,009 0,982 1,004 1,012 1,013	1.012 1.053 0.992 0.992 0.992	0.992	serve veraç ve the
	21				766.0	1.002 0.996 1.000 0.995 0.997	0.997 0.999 0.990 0.996	1.003 0.993 1.002 1.010	1.021 1.024 0.981 1.029 0.992	0.992	d Regentry to A esen shou
	20				0.999	0.996 1.001 1.001 0.997	0.996 0.997 1.001 0.997	1.019 1.015 0.998 1.029 1.015	1.027 1.027 1.048 0.983	1.309	d by ment ed R
	19				0.988	0.991 0.995 0.997 1.000	0.998 0.989 1.001 1.002	0.993 1.009 1.020 1.041	0.995 1.006 1.010 1.131	1.009	n-Sel rraye djust elect lank
	18				0.998	0.996 0.992 0.993 1.000 1.000	0.999 1.007 0.994 0.992	1.005 1.008 0.987 1.012 0.991	1.017 1.000 1.024 1.000 0.996	0.939	Z
	17				0.998	0.996 0.992 1.000 1.000	0.999 1.007 0.994 0.992	1,005 1,008 0,987 1,012 0,991	1,017 1,000 1,024 1,000 0.996	1.112	NO I
	16	0.000	0.000	00000	00000	00000	00000	00000	00000	0.000	RIP
PEBD	Service	Under 1 2 2 4 4	v v ≻ ∞ o	0 1 2 2 4	19 14 18 18 19	82882	\$ 8 7 8 8	88888	88488	4 40	DESCRIPTION:

Officer Selected Reserve Promotion and Merit Increase Scales (PAMS)

By Entry Age	

-								
1.000								
1.095								
1.048 1.048 1.048								
1.067 1.067 1.067 1.067								
1.038 1.038 1.038 1.038	1.038							
360.1 360.1 360.1 360.1 360.1	1.096							
1,024 1,024 1,024 1,024 1,024	1.024							
1.072 1.072 1.072 1.072 1.072	1.072 1.072 1.072 1.072 1.072							
1,031 1,196 1,082 1,061 1,040	1.057 1. 1.037 1. 1.037 1. 1.037 1.							
1.018 1. 1.172 1. 1.101 1. 1.000 1.	1.088 1. 1.054 1. 1.000 1. 0.967 1.	1.000						
1,006 1,228 1,087 1,000 1,000	1.025 1.0 1.025 1.0 1.025 1.0 1.025 0.9	1.025 1.025						
1.199 1.2 1.110 1.0 1.054 1.0 1.026 1.0	1.095 1.0 1.003 1.0 1.033 1.0 1.033 1.0	1.033 1.0						
14 1.013 13 1.203 14 1.106 11 1.050 16 1.022	35 1.082 35 1.032 16 1.041 14 1.016	1.016						
6 1.044 3 1.173 6 1.094 0 1.051 5 1.016	2 1.065 6 1.035 1 1.046 8 1.014 5 1.041	8 8 8 8 1401 8 1401 8	92					
3 1.056 0 1.163 5 1.136 6 1.070 9 1.035	9 1.062 6 1.016 9 1.071 8 1.008	1 1.038 5 1.038 5 1.038 5 1.038	5 1.036					
3 1.033 8 1.190 3 1.135 8 1.066 9 1.019	6 1.069 2 1.059 2 1.008 5 1.064	1.021 6 1.051 8 1.035 0 1.035	1.035					
1 1.053 5 1.208 9 1.153 8 1.078 2 1.019	3 1.066 2 1.006 7 1.052 4 1.012 5 1.065	1.030 1.046 3 0.998 5 1.040 5 1.040	3 1.040 3 1.040 3 1.040					
1.205 1.205 1.129 1.078	1.058 1.047 1.034 1.034	1.068 1.008 1.046	1.053 1.053 1.053					
1.037 1.182 1.125 1.075 1.015	1.075 1.015 1.061 1.037	1.022 1.030 1.037 1.046 1.003	401 401 401 401 401 401					
1.045 1.193 1.148 1.077	1.067 1.006 1.023 1.029	1.023 1.047 1.002 1.047 1.003	1.049 1.048 1.023 1.023	1.023				
1.080 1.199 1.142 1.086	1,066 1,012 1,062 1,016	1,019 1,008 1,008 1,041	1,050 1,010 1,030 1,035	1.035				
1.063 1.191 1.144 1.083	1.058 1.010 1.065 1.007	1.028 1.054 1.010 1.042 1.012	1.044 1.039 1.039 1.044	1.033				
1,065 1,176 1,153 1,088 1,014	1.070 1.012 1.051 1.022 1.057	1.013 1.064 1.012 1.045 1.022	1.048 1.033 1.042	1.017 1.053 1.053				
1.049 1.216 1.152 1.089 1.010	1.024 1.024 1.052 1.018 1.018	1.024 1.061 1.039 1.039	1.049 1.035 1.040	1.024 1.059 1.059 1.059				
1,055 1,187 1,137 1,088 1,018	1.071 1.008 1.057 1.010 1.046	1.032 1.065 1.009 1.052 1.012	1.056 1.018 1.035 1.012 1.037	1.021 1.043 1.035 1.035	1.035			
1.043 1.193 1.073 1.073	1.071 1.014 1.056 1.009	1,019 1,071 1,019 1,052 1,010	1,045 1,038 1,011 1,045	1.018 1.022 1.058 1.058	1.040			
1.032 1.194 1.168 1.088	1.021 1.060 1.023 1.023	1,014 1,065 1,007 1,040 1,013	1,045 1,040 1,015 1,038	1.024 1.043 1.040 1.040	1.0.1 410.1 410.1			
1.039 1.202 1.162 1.109 1.026	1.068 1.016 1.062 1.013 1.064	1.027 1.058 1.016 1.053 1.020	1.048 1.012 1.037 1.010 1.036	1.020 1.036 1.013 1.018	1.068 1.003 1.003			
1.041 1.190 1.182 1.100 1.028	1.069 1.018 1.015 1.015	1.021 1.058 1.043 1.022	1.051 1.014 1.039 1.039	1.016 1.033 1.015 1.017	1.022 1.064 1.064 1.064			
1.042 1.194 1.181 1.104 1.027	1.062 1.023 1.047 1.021 1.063	1.017 1.071 1.015 1.061 1.017	1.045 1.040 1.046 1.035	1.019 1.029 1.014 1.014	1.024 0.996 1.014 1.046	1.046		
1.030 1.185 1.178 1.093	1,068 1,022 1,044 1,020 1,070	1,019 1,063 1,027 1,051 1,017	1.020 1.020 1.034 1.018 1.039	1.024 1.047 1.007 1.020 1.010	1.031 0.999 1.023 1.016	1.017		
1,030 1,183 1,171 1,106 1,030	1.067 1.030 1.053 1.017 1.064	1,026 1,061 1,021 1,055 1,017	1,039 1,013 1,037 1,038	1.023 1.042 1.006 1.021	1,030 1,017 1,018 1,013 1,022	1.026 1.026 1.026		
1,032 1,191 1,185 1,105 1,032	1.076 1.019 1.053 1.063	1.035 1.065 1.023 1.053 1.017	1.046 1.014 1.039 1.035	1.020 1.035 1.019 1.025 1.011	1.037 1.006 1.019 1.007	0.969 1.005 1.005		
1.018 1.182 1.200 1.101	1.069 1.027 1.026 1.028	1.038 1.021 1.024 1.020	1.050 1.023 1.037 1.016 1.031	1.025 1.035 1.029 1.008	1.023 1.020 1.010 1.010	0.996 1.044 1.066 1.066		
1.022 1.178 1.204 1.108	1.024 1.024 1.029 1.072	1.040 1.025 1.025 1.023	1.045 1.037 1.037 1.036	1.041 1.020 1.026 1.014	1.033 1.014 1.015 1.007	0.997 1.007 1.024 1.082 1.082	1.082	
1.040 1.160 1.235 1.114 1.056	1.076 1.034 1.025 1.025	1,039 1,078 1,029 1,053	1,041 1,020 1,038 1,018	1,023 1,041 1,014 1,021 1,010	1,031 1,018 1,015 1,003	1.003 1.009 0.986 0.989 1.063	1.063	
1,022 1,165 1,251 1,101	1.070 1.035 1.062 1.030	1,032 1,072 1,033 1,055	1.046 1.023 1.037 1.017	1.014 1.042 1.015 1.025	1,032 1,018 1,011 1,008	1.012 1.002 1.002 0.997 0.964	0.988	
1.022 1.168 1.266 1.113 1.061	1.071 1.032 1.061 1.030	1.040 1.076 1.030 1.056 1.021	1.041 1.020 1.030 1.019 1.035	1.022 1.046 1.015 1.025 1.013	1.030 1.010 1.010 1.018 0.996	0.992 1.003 1.018 1.016	1.010 1.028 1.028 1.028	
1,016 1,175 1,264 1,136 1,075	1.027 1.027 1.064 1.026 1.079	1.038 1.074 1.024 1.052 1.022	1.041 1.017 1.034 1.032	1.023 1.042 1.019 1.023	1.029 1.013 1.023 1.015 0.998	0.997 1.014 1.004 1.018 0.995	1.021 1.022 1.016 1.086 1.086	
1.012 1.199 1.247 1.142 1.071	1.072 1.018 1.023 1.023	1.068 1.068 1.021 1.046 1.017	1.043 1.016 1.034 1.035	1.023 1.045 1.024 1.014	1.032 1.011 1.028 1.016 0.996	1.007 1.016 1.012 1.010 1.010	1.004 1.009 1.058 1.058	1.058
1,007 1,141 1,262 1,141 1,081	1,080 1,032 1,064 1,028	1,040 1,070 1,021 1,048	1,043 1,034 1,035 1,035	1,023 1,026 1,026 1,014	1.031 1.014 1.021 1.013 0.993	1,005 1,011 1,019 1,001	0.992 0.991 1.012 1.041	1.137
1.011 1.096 1.242 1.093	1,074 1,061 1,078 1,056	1.051 1.081 1.070 1.044	1,050 1,035 1,028 1,030		1,032 1,024 1,015 1,015	1,003 1,006 1,007 1,005	0.999 1.000 1.013 0.990	1.053
1.007 1.104 1.211 1.057 1.076	1.065 1.065 1.055 1.075	1.063 1.063 1.067 1.067	1.051		1.023 1.023 1.017 1.017	1.012	1.012 1.013 1.007 0.997 0.995	1.073
1.053 1.220 1.033 1.060	1.086 1.070 1.073 1.069 1.080	1.065 1.080 1.061 1.074 1.050	1.051 1.046 1.052 1.035		1.027 1.027 1.021 1.021 1.023	1.020 1.016 1.010 1.002 1.019	1.009	1.032 (
1.161 1.161 1.161 1.045	1.077 1.076 1.066 1.079	1.070 1.087 1.063 1.077	1.045			1.020	1.012 1.009 1.010 1.012 0.985	1.007
1.041		1.075 1.102 1.070 1.067 1.067			1.021 1.019 1.026 1.019 1.065		1,025 1,025 1,025 1,025 1,025	1.025 (
0.000 1 0.000 1 0.000 1 0.000 1 0.000 1	0.000 1 0.000 1 0.000 1 0.000 1 0.000 1	0.000	0.000	0.000	0.000 0	0.000 0.000 0.000 0.000 0.000	0,000	0.000
	0000	0000	0000	0000	00000	0000	0000	0
Under 1 2 3 4	40 60	0 1 2 5 4	51 51 51 51 51 51 51 51 51 51 51 51 51 5	82884	88788	3 3 3 3 3	88488	4 4

DESCRIPTION: Selected Reserve Promotion and Merit Increase scales (PAMS)

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

Additional basic pay increases (beyond across-the-board) earned by a Selected Reserve during a fiscal year.

Paygrade transfers are excluded in the development, Reentrants are included.

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

Enlisted Selected Reserve Promotion and Merit Increase Scales (PAMS)

Age	
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_	

nder 1	0.000 1. 0.000 0.000 1. 0.000 1	1.086 1.0 1.148 1.1 1.110 1.0 1.020 1.0	1,090 1,095 1,133 1,118 1,085 1,080 1,066 1,068 1,021 1,023	395 1.090 118 1.111 380 1.080 368 1.070 323 1.024	390 1.084 111 1.110 380 1.079 370 1.070 324 1.023	84 1.082 10 1.109 79 1.080 23 1.024	82 1.077 09 1.108 80 1.080 69 1.072 24 1.025	77 1.077 36 1.109 30 1.081 27 1.072 35 1.024	7 1.074 19 1.108 11 1.082 12 1.073 14 1.023	74 1.075 32 1.081 73 1.071 23 1.025	75 1.075 10 1.110 81 1.082 71 1.073 25 1.024	75 1.074 10 1.110 82 1.081 73 1.071 24 1.024		1.074 1.0 1.109 1.1 1.078 1.0 1.071 1.0	.071 1.0 .080 1.0 .072 1.0 .023 1.0	1,074 1,109 1,082 1,071 1,024 1,024	1,072 1,112 1,079 1,070 1,023	1.074 1.106 1.1068 1.1068 1.1023 1.10	1.074 1.078 1.078 1.024	1,073 1,111 1,083 1,068 1,024	1.079 1.110 1.082 1.071 1.019	1.069 1.106 1.070 1.025	1.074 1.083 1.072 1.028	1.082	1,075 1,110 1,085 1,063 1,034	1.097 1.127 1.066 1.082	1.097 1.128 1.120 1.120	1.140	1.133	1.152 1 1.093 1.163 1.024	1.154 1.133 1.140	1.164 1.118 1.095 1.050	1.201 1.077 1.061	1.233 1.290 1.154 1.088	1.261 1.199 1.181 1.113	1.063 1.206 1.082 1.328 1.218	1.275 1.352 1.071 0.999 0.999	22222	22222	22222	1231 1231 1231 1231	1231 1231 1231 1231	22222	2222	1231	1231	1.231
	00000	1,074 1,022 1,022 1,034 1,062 1,062 1,062	1.077 1.079 1.020 1.019 1.075 1.076 1.030 1.030 1.062 1.063	779 1.079 776 1.017 776 1.073 730 1.029 763 1.061	79 1.079 717 1.018 773 1.067 229 1.031	79 1.079 18 1.016 67 1.063 31 1.029 60 1.063	79 1.076 16 1.016 63 1.059 29 1.029 63 1.063	76 1.077 16 1.016 39 1.050 29 1.030 23 1.063	7 1.078 6 1.014 10 1.045 13 1.063	78 1.077 14 1.012 45 1.037 31 1.031 53 1.061	77 1.078 12 1.008 37 1.034 31 1.034 61 1.066	78 1.076 08 1.012 34 1.026 66 1.066	76 1.076 112 1.009 03 1.025 26 1.034 66 1.060		.075 1.0 .022 1.0 .029 1.0	079	1075 1. 1012 1. 1027 1. 1031 1.	1.001	1.086 1.044 1.028 1.063	1.062 1.019 1.051 1.033 1.056	1,057 1,020 1,058 1,029 1,062	1,051 1,021 1,054 1,028 1,058	1.022	1.023	1.038 1.075 1.023 1.063	1.066 1.076 1.028 1.050	1.038	1.076	1.089	1.068 1.056 1.056 1.053	1.112 1.026 1.047 1.000 0.997	1,025 1,049 1,053 1,067	1.041	1.086 1.120 1.056 1.056	1018 1018 1018 1018 1018	1218 1218 1218 1218 1218 1218 1218 1218	666 666 666 666 666 666 666 666 666 66	22222	22222	2 2 2 2	1231	1231	1.231				
0-0-	00000	1,026 1,0 1,030 1,0 1,037 1,0 1,028 1,0	1.023 1.023 1.055 1.054 1.027 1.024 1.040 1.040 1.027 1.025	23 1.025 254 1.052 224 1.027 240 1.040 225 1.027	25 1.026 352 1.054 227 1.027 340 1.038 227 1.024	26 1.028 54 1.052 27 1.028 38 1.040 24 1.029	28 1.029 52 1.052 28 1.027 40 1.040 29 1.027	29 1.029 22 1.053 27 1.027 40 1.040 27 1.027	1030 1030 1052 101023 101041 1025	30 1.034 52 1.052 23 1.028 41 1.038 25 1.028	34 1.028 52 1.049 29 1.029 38 1.036 28 1.026		1.030 1.030 1.050 1.050 1.025 1.026 1.032 1.035 1.024 1.026		.028 1.0 .052 1.0 .023 1.0 .036 1.0	1.032 1.048 1.01023 1.0103 1.010	1.027 1. 1.047 1. 1.023 1. 1.024 1.	1.027 1. 1.045 1. 1.021 1. 1.024 1.	1.028 1.042 1.023 1.034 1.021	1.028 1 1.048 1 1.024 1 1.033 1 1.016 1	1,020 1,044 1,023 1,031 1,015	1,020 1,048 1,048 1,018 1,019	1.019 1.024 1.024 1.028	1.026	1.024 1.046 1.023 1.030 1.011	1,023 1,026 1,026 1,020	1.027 1.048 1.061 0.997 1.031	1.025 1.076 1.018 0.998 0.998 0.998	1.061 1.015 0.992 0.992 0.992	0.997 1.006 1.006 1.006 1.006	0.994	1,024 1,024 1,024 1,024	1.089	1.056 1.056 1.056 1.056	1.018	1218 1218 1218	0.999	1.231									
10.40.1	00000	1,022 1,022 1,036 1,036 1,025 1,027 1,027	1.039 1.036 1.023 1.023 1.042 1.042 1.021 1.021 1.029 1.028	23 1.023 23 1.023 22 1.040 221 1.021 28 1.027	23 1.034 23 1.022 24 1.037 221 1.023 27 1.027	34 1.036 22 1.025 37 1.040 23 1.020 27 1.025	36 1.036 25 1.022 40 1.041 20 1.023 25 1.025	36 1.035 22 1.023 41 1.035 23 1.026 25 1.025	15 1.040 13 1.022 15 1.040 16 1.022	40 1.033 22 1.024 40 1.038 22 1.024 27 1.025	33 1.036 24 1.023 38 1.039 24 1.024 25 1.028	36 1.035 23 1.021 39 1.039 24 1.023 28 1.023	35 1.033 21 1.025 39 1.040 23 1.019 23 1.028		.032 1.0 .025 1.0 .035 1.0 .018 1.0	1.035 1.018 1.018 1.020	1.033 1. 1.021 1. 1.042 1. 1.024 1.	1.041 1.039 1.039 1.016 1.021	1,024 1,024 1,038 1,022 1,027	1.027 1.020 1.035 1.019 1.022	1,039 1 1,024 1 1,034 1 1,021 1	1,024 1,020 1,031 1,029 1,024	1.027 1.024 1.041 1.008 1.029	1.020.1	1.030 1.018 1.035 1.009 1.008	1012 1018 1023 1023 1033	1.067 1.002 0.997 0.997	860.1.000.1.0	0.992 0.992 0.992 1.992	1.006	0.994	1.024	1.089														
0-6-7	00000	1.048 1.0 1.048 1.0 1.042 1.0 1.028 1.0	1.024 1.024 1.050 1.049 1.031 1.027 1.041 1.039 1.025 1.027	24 1.022 24 1.049 27 1.026 39 1.039 27 1.026	22 1.025 249 1.048 226 1.028 239 1.040 226 1.026	25 1.022 48 1.047 28 1.027 40 1.041 26 1.021	22 1.023 47 1.044 27 1.025 41 1.039 21 1.026	23 1.021 44 1.044 35 1.023 39 1.041 86 1.024	11 1.021 14 1.045 13 1.023 14 1.028	21 1.023 45 1.042 23 1.031 37 1.040 28 1.025	23 1.024 42 1.045 31 1.025 40 1.037 25 1.026	24 1.024 45 1.043 25 1.027 37 1.034 26 1.031	24 1.021 43 1.043 27 1.023 64 1.039 81 1.031		.019 1.0 .045 1.0 .046 1.0	1.019 1.024 1.029 1.029 1.029	1,022 1. 1,041 1. 1,045 1.	1.026 1.040 1.023 1.040 1.025	1.021 1.049 1.030 1.048 1.026	1.020 1.050 1.023 1.046 1.011	1,021 1 1,051 1 1,030 1 1,042 0	1,027 1,037 1,011 0,980 0,980	1.016 1.016 0.917 0.917 1.016 0.917	1.024	1.028 1.028 1.028 1.028	1,033	0.997	1.000																			
10.40.1	00000	1,065 1.0 1,019 1.0 1,021 1.0 1,023 1.0 1,011 1.0	1.020 1.02 1.020 1.02 1.020 1.01 1.013 1.01	1.066 1.067 1.022 1.021 1.019 1.023 1.019 1.017 1.029 1.031	22 1.067 224 223 1.019 217 1.022 231 1.034 231 1.034	67 1.068 24 1.022 19 1.021 22 1.021 34 1.027	68 1.065 22 1.018 21 1.021 27 1.026	25 1.065 18 1.019 21 1.024 17 1.017	5 1.068 9 1.020 7 1.018 7 1.031	58 1.061 20 1.027 20 1.022 18 1.016 31 1.027	61 1.061 27 1.020 22 1.024 16 1.013 27 1.034	61 1.064 20 1.020 24 1.018 13 1.019 34 1.035	64 1.064 20 1.019 118 1.027 119 1.020 35 1.028		.057 1.0 .023 1.0 .018 1.0 .017 1.0	1,069 1, 1,025 1, 1,018 1, 1,016 1, 1,024 1,	1,056 1. 1,022 1. 1,045 0.	1.067 1. 1.001 0. 0.881 0. 0.881 0.	1.067 1 0.906 1 0.906 1 0.906 0	1.028 1.028 1.028 1.028	1.042 0	0.980.0	0.917																								
0-0	00000	1,028 1.0 1,030 1.0 0,998 1.0 1,000 1.0	1.014 1.015 1.013 1.016 1.008 1.010 1.027 1.027 1.007 1.014	715 1.010 716 1.018 710 1.012 727 1.024 714 1.015	110 1.014 118 1.015 112 1.016 124 1.027 115 1.009	14 1.018 15 1.013 16 1.006 27 1.026 09 1.012	18 1.013 13 1.013 06 1.005 26 1.025 12 1.006	13 1.012 13 1.015 25 1.008 26 1.006	2 1.013 5 1.015 18 1.009 12 1.017 16 1.011	13 1.024 15 1.017 19 1.013 17 1.013	24 1.021 17 1.008 13 0.995 13 1.050 36 1.050	21 1.012 08 0.996 95 1.043 50 1.043	12 1.003 96 1.030 43 1.030 43 1.030	0000	923 1.0 923 1.0 923 1.0	1.024 1.024 1.024 1.024	1.045 0.	0.881																													
	0.000 1. 0.000 1. 0.000 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	0001	1.006 1.009 1.019 1.008 1.016 1.031 1.019 1.008 1.006 1.008	009 1.008 008 1.011 031 1.025 008 0.999 008 1.009	008 1.008 011 1.010 025 1.019 899 1.009 009 1.087	08 1.011 10 1.007 19 1.009 09 1.040 87 1.040	11 1.005 07 1.007 09 0.973 40 0.973	05 0.993 07 1.024 73 1.024 73 1.024 73 1.024	13 0.938 14 0.938 14 0.938 14 0.938	38 0.936 38 0.936 38 0.936	36 1.050 36 1.050 36	50 1.043	8																																		
	0.000 1.	1.000 1.0	1.006 1.00	1.008 1.00	1.009 1.087	87 1.040 87 1.040	40 0.973	£																																							

DESCRIPTION: Selected Reserve Promotion and Merit Increase scales (PAMS)

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

Additional basic pay increases (beyond across-the-board) earned by a Selected Reserve during a fiscal year.

Paygrade transfers are excluded in the development; Reentrants are included.

Blank cells should be considered a value of zero ('0,000').

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

	4									
	47									
	8									
	1 0									
	44			0.992						
	£			0.992	0.992					
	4			0.992	0.992 0					
	4			0.992	0.992 0					
	9			0.992 0	0.992 0 0.992 0 0.992 0					
y Age	30			0.992 0	0.992 0 0.992 0 0.992 0 0.992 0					í
By Entry Age	8			0.992 0	0.992 0 0.992 0 0.992 0 0.992 0	0.992				0,14
	33			0 000.1	1,000 1,015 0 0 1,029 0 0 1,029 0 0	0 620.1				1/
	8			1.000.1	1,000 1,015 1,002 1,009 1,009	1.009				
	x			1.007	1.020 1.020 1.000 1.000 1.005	1.005				
	34			1.008	1.008 1.027 1.000 1.005 0.998	0.999 1 0.999 1 0.999 1 0.999				100
	R			1.007	1.007 1.004 1.003 0.995	0.998 0.998 0.998 0.998 0.998 0.998	0.998			
	×			1.002	1.0021	1,000 1,001 0,996 0,996 0,996	966.0			7
	₩			1.002	1,002 1,027 1,005 1,000 1,000	1,011 1,002 0,993 0,993 0,993 0,993	0.993			
	8			1.009	1.009 0.999 1.003 1.003	1.007 1.002 0.995 0.997 0.995	0.995 (0.995 (0.995 (
	58			0.997	0.997 1.018 1.001 0.999 1.001	1.003 0.999 0.996 0.996	0.991 0.991 0.991 0.991			11
	8			7.002	1.002	0.999	0.999 1.002 1.002 1.002	1.002		٧
	52			1.005	1.005 1.018 1.004 0.999	1.009 0.998 0.997 1.003	0.999 1.000 1.000	000		(
	8			700.1	1.007	0.998 0.998 0.999 0.999	1,000 1,001 1,000 1,068	1.068		/
	K			1.008	1.008 0.999 1.001 0.999	1.003 0.999 0.999 1.003	1.000 1.000 1.000 0.999	1.017 1.012 1.005		1
	54			1.005	1.005	1.004 0.998 0.998 1.002	0.999 1.000 1.000 1.000	1.028 0.977 1.011		0
	R			1.005	1.005 1.019 1.002 0.999	1.005 0.998 0.999 1.003	00011	1.000 1.006 1.051 0.977 0.990	0.990	1111
	8			1.005	1,005 1,022 1,001 1,002 0,999	1,005 0.998 0.998 0.998	0.999 1.000 1.000 1.000	1,000 1,000 0,997 1,037 0,982	1.020	
	72			1.001	1.001	1,002 0.998 0.996 0.996 0.999	1,000 0,998 0,999 1,001	1,000 0,999 1,000 1,052	1.007	
	8			1.006	1.006 1.011 1.003 0.999	1.006 0.995 0.998 0.996 0.997	0.999 1.000 0.998 0.999	1.000 1.000 1.000 1.000	1.038	
	9			1.008	1.008	1.004 1.000 0.998 0.998 0.998	0.999 0.998 0.997 1.000	0.998 1.001 1.000 0.999	0.990	ċ
	8			1.006	1.006 1.002 1.006 1.006	1.002 0.997 0.998 0.998	0.999	1.000	1.001	- 14
	4			1.000	0.983 0.983 0.999 0.999	1,002	0.996 1.000 1.011 0.978 1.004	0001	1.000	2
	00.000000000000000000000000000000000000	00000	000000	000000	000000	00000	00000	00000		ŀ
PEBD Years of	8 -								-	FOLGOTA
Yea	Service 2 2 3 3 4 4 4	98765	0 1 2 2 4	15 17 18 19	8 2 2 2 2 4	88788	8 2 2 2 2	88388	4 4	Č

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

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

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

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

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

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

By Entry Age

	47										
	46										
	45										
	44				0.946						
	43				0.946	0.946					
	42				0.946	0.946					
	41				0.946	0.946 0.946 0.946					
	40				0.946	0.946 0.946 0.946 0.946					
By Entry Age	38				0.975	0.975 0.975 0.975 0.975					í
By En	38				7.002	0.976 0.976 0.976 0.976	0.976				1
	37				1.003	0.995 1.013 1.019 0.939 0.902	0.975				
	98				776:0	0.996 1.017 1.000 1.005 0.977	1.000				
	32				1.004	1.001 1.019 0.999 1.010 0.990	0.966 0.962 0.962 0.962				
	34				1.002	1.003 1.017 0.998 1.010	1.029 0.925 0.965 0.994 0.994				
	33				0.964	1.000	1.035 0.997 0.961 0.961	0.980			
	35				1.000	0.995 1.014 0.996 1.009	1,033 0.998 0.956 1,000	0.997			
	34				1.003	1,003 1,018 1,010 1,010	1,034 1,000 0,998 0,915	1.069			
	30				1.012	0.989 1.023 1.010 0.999	1.031 1.000 1.000 0.994	0.935 0.978 1.006 1.006			١
	58				1.000	1.000 1.016 0.999 1.008	1.027 1.000 1.000 1.005	0.993 0.981 0.971 1.022			
	28				1.005	1.000 1.015 0.999 1.006	1.030 1.000 0.999 0.999	1.000 0.990 0.990 1.024	1.024		
	27				1.016	1.001	1.031 1.000 0.999 1.005	1.000 0.999 0.987 0.911	1.025		
	58				0.992	0.997 1.016 1.010 1.010 0.999	1.029 0.999 1.000 1.004	0.999 1.000 0.999 0.927	1.015 0.987 0.987		
	52				1.00.1	1.001 1.015 1.000 1.010 0.999	1.030 0.999 1.000 0.999	0.999 1.000 0.999 1.003 0.999	0.949 1.008 1.009		
	24				1.008	1.001 1.000 1.009 1.000	1.031 0.999 0.999 1.003	1.000 1.000 1.000 1.000	1.007 0.933 0.966 1.012		
	23				1.012	1.000 1.000 1.000 1.000	1.003 1.000 1.000 1.003	1,000 1,000 1,000 1,000	1.000 0.997 0.981 1.002	1.002	
	22				1.003	1,001 1,017 1,000 1,011	1.032 0.999 1.000 1.004	1,000 1,000 1,000 1,000	1.000 1.000 0.917 0.967	0.992	
	21				1.011	1.000 1.017 1.011 0.999	1.033 1.000 0.999 1.003	0.999 1.000 1.003	1,000 1,000 0,996 0,911	0.999	
	20				1.012	1.001 1.000 1.000 1.000	1.032 0.999 1.000 1.004	1,000	1,000 1,000 1,000 0,996	0.984	
	19				1.002	1.000 1.020 1.011 1.011	1.034 1.000 0.999 1.004	1.000 1.000 0.999 1.004 0.999	1,000 1,006 1,006 1,000	0.996	
	18				1.010	0.999 1.020 0.999 1.011	1.035 0.999 0.999 1.005	1,000 1,000 1,000 1,000	0.999 1.000 0.999 1.000	0.964	
	17				1.000	1.021 0.999 1.014 1.000	1.037 1.002 1.005 1.005	0.999 0.997 1.002 1.000	0.997 1.000 1.005 1.006 1.000	1.000	
	16	00000	00000	0.0000	00000	00000	000000	00000	00000	0.000	
PEBD Years of	Service	1									
Ye. P	8	Under 1 2 3 4	8 4 6 5	0 1 2 2 4	15 17 19 19	82884	88488	8 2 2 2 2	88888	9 4	ľ

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

APPENDIX I

RETIREE AND SURVIVOR RATES

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RETIREE AND SURVIVOR RATES DESCRIPTION

The military retiree and survivor decrement rates are used to estimate death, "other" losses from pay status, and rates of transfer from temporary disability to permanent disability. The "other" losses consist primarily of returns to active duty and full waiver of retired pay to receive a higher annuity from the Veterans Affairs or Civil Service. In order to compute the normal cost contributions with and without regard to Concurrent Receipt benefits (Public Law (P.L.) 108-136), DoD- and Treasury-specific "other" loss rates, among others, are used to calculate the appropriate amounts. 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 retiree and survivor rates were taken from files maintained by the Defense Manpower Data Center (DMDC) as of September 30 for the years 2006 through 2010. These files were created by the Finance Centers of the military services (now consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in "paid status" or "nonpaid status." Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully reduced by offsets. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination.

The rate development process begins by matching two consecutive fiscal year-end files by Social Security number. Cases no longer in paid status are categorized by type of loss. Cases returned to paid status (from non-paid status at the start of the year) are subtracted from a given type of loss. After following the above procedures, crude rates are created using the formulas given on the following pages. These rates are smoothed using a Whittaker-Henderson type B ("Method B") graduation, or by fitting a polynomial to the crude rates. Where there is reason to suspect valid discontinuities in the underlying rates, those segments are not smoothed. A summary of the years on which various rates are based is given on the page following the formulas.

Note to Reader:

Death rates ('central rates') greater than 1.00000 shown in this appendix reflect a change related to our new nondisabled rates (see 'Summary of Changes for the September 30, 2014, Valuation'). In prior valuation reports, death rates for the oldest ages were capped at 0.66667, which is 0.50000 in probability terms, and the table ended at 1.00000, i.e., nobody was projected to live beyond the maximum age (previously 110, now 120). The new death rates assume no limit to the oldest age death rates, and hence central death rates can exceed 1.00000 and extend all the way up to 2.00000.

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

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

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

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

<u>DEATH OF PERMANENT DISABILITY RETIREES</u> (by age nearest birthday)

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

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

Temporary disability deaths in category during the year¹
[Number at beginning of year - ½ (Deaths + transfers + other losses)]

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

Losses other than death during the year

Number at beginning of year

OTHER AND NON-TRANSFER LOSSES FROM TEMPORARY DISABILITY (by age nearest birthday and years retired)

Losses other than death or transfers to permanent disability during the year

Number at beginning of year

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

<u>Transfers to permanent disability during the year</u>
Number at beginning of year

OTHER LOSSES FROM PERMANENT DISABILITY (by age nearest birthday)

Losses other than death during the year Number at beginning of year

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

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS (cont.)

<u>DIVORCE OF RETIREE</u> (weighted by coverage amount, by age nearest birthday)

Net retiree divorces during the year

Number at beginning of year

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

Surviving spouse remarriages during the year Number at beginning of year

<u>TERMINATION OF SURVIVING CHILD</u> (by age nearest birthday)

Child terminations during the year Number at beginning of year

<u>DEATH OF SURVIVING SPOUSE</u> (by age nearest birthday)²

Surviving spouse deaths during the year

Number at beginning of year

OTHER LOSS OF SURVIVING SPOUSE (by age nearest birthday)

Survivor losses other than deaths during the year
Number at beginning of year

Death rates of spouses of living retirees who elected SBP spouse, or spouse & child, coverage are based on a standard actuarial mortality table incorporating U.S. population experience. This table is published by the Society of Actuaries (SOA) as GAM-94_Female (Group Annuity Mortality, study year 1994, females).

SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

By Fiscal Year

<u>DEATH RATES</u> ND Officer/Enlisted	<u>2006</u>	2007	2008	<u>2009</u>	2010 X	2011 X	2012 X
PD Officer/Enlisted	X	X	X		21	71	71
TD Officer/Enlisted		X	X	X	X		
OTHER LOSS RATES							
ND Officer/Enlisted					X	X	X
PD Officer/Enlisted	X	X	X				
TD Officer/Enlisted		X	X	X	X		
TRANSFER RATES FROM TD							
<u>TO PD</u>							
Officer/Enlisted		X	X	X	X		
RETIREE DIVORCE			X	X			
SURVIVOR RATES							
Remarriage				X	X		
Child Coverage Termination				X	X		
Surviving Spouse Death				X	X		
Surviving Spouse Other Loss				X	X		

 $\underline{\text{Key}}$: ND = Nondisabled

PD = Permanently Disabled TD = Temporarily Disabled

OFFICER RETIRED DEATH RATES

	Non-Di	isability	Permanent			nporary Disabi		
Age	Active	Reserve	Disability	One	Two	Three	Four	Five
16	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
17	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
18	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
19	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
20	0.00037	0.00037	0.00423	0.00939	0.00890	0.00841	0.00792	0.00742
21	0.00037	0.00037	0.00431	0.00939	0.00890	0.00841	0.00792	0.00742
22	0.00037	0.00037	0.00439	0.00939	0.00890	0.00841	0.00792	0.00742
23	0.00037	0.00037	0.00448	0.00939	0.00890	0.00841	0.00792	0.00742
24	0.00037	0.00037	0.00457	0.00939	0.00890	0.00841	0.00792	0.00742
25	0.00037	0.00037	0.00466	0.00939	0.00890	0.00841	0.00792	0.00742
26	0.00037	0.00037	0.00476	0.00939	0.00890	0.00841	0.00792	0.00742
27	0.00037	0.00037	0.00486	0.00939	0.00890	0.00841	0.00792	0.00742
28	0.00037	0.00037	0.00494	0.00939	0.00890	0.00841	0.00792	0.00742
29	0.00037	0.00037	0.00502	0.00939	0.00890	0.00841	0.00792	0.00742
30	0.00037	0.00037	0.00507	0.00939	0.00890	0.00841	0.00792	0.00742
31	0.00039	0.00040	0.00509	0.00939	0.00890	0.00841	0.00792	0.00742
32	0.00041	0.00043	0.00509	0.00939	0.00890	0.00841	0.00792	0.00742
33	0.00043	0.00047	0.00506	0.00939	0.00890	0.00841	0.00792	0.00742
34	0.00045	0.00050	0.00504	0.00939	0.00890	0.00841	0.00792	0.00742
35	0.00047	0.00054	0.00499	0.00939	0.00890	0.00841	0.00792	0.00742
36	0.00049	0.00058	0.00491	0.00939	0.00890	0.00841	0.00792	0.00742
37	0.00050	0.00062	0.00481	0.00939	0.00890	0.00841	0.00792	0.00742
38	0.00052	0.00065	0.00470	0.00939	0.00890	0.00841	0.00792	0.00742
39	0.00054	0.00069	0.00458	0.00939	0.00890	0.00841	0.00792	0.00742
40	0.00055	0.00074	0.00448	0.00939	0.00890	0.00841	0.00792	0.00742
41	0.00058	0.00079	0.00441	0.00939	0.00890	0.00841	0.00792	0.00742
42	0.00060	0.00084	0.00436	0.00939	0.00890	0.00841	0.00792	0.00742
43	0.00063	0.00090	0.00433	0.00939	0.00890	0.00841	0.00792	0.00742
44	0.00065	0.00096	0.00431	0.00939	0.00890	0.00841	0.00792	0.00742
45	0.00068	0.00103	0.00432	0.00939	0.00890	0.00841	0.00792	0.00742
46	0.00070	0.00111	0.00433	0.00939	0.00890	0.00841	0.00792	0.00742
47	0.00074	0.00119	0.00436	0.00939	0.00890	0.00841	0.00792	0.00742
48	0.00082	0.00128	0.00441	0.00939	0.00890	0.00841	0.00792	0.00742
49	0.00093	0.00138	0.00447	0.00939	0.00890	0.00841	0.00792	0.00742
50	0.00105	0.00149	0.00488	0.00939	0.00890	0.00841	0.00792	0.00742
51	0.00118	0.00161	0.00515	0.00939	0.00890	0.00841	0.00792	0.00742
52	0.00135	0.00174	0.00544	0.00939	0.00890	0.00841	0.00792	0.00742
53	0.00155	0.00188	0.00580	0.00939	0.00890	0.00841	0.00792	0.00742
54	0.00176	0.00205	0.00620	0.00939	0.00890	0.00841	0.00792	0.00742
55	0.00201	0.00222	0.00662	0.00939	0.00890	0.00841	0.00792	0.00742
56	0.00229	0.00241	0.00706	0.00939	0.00890	0.00841	0.00792	0.00742
57 59	0.00259	0.00260	0.00754	0.00939	0.00890	0.00841	0.00792	0.00742
58 50	0.00292 0.00329	0.00281	0.00804	0.00939	0.00890	0.00841	0.00792	0.00742
59 60	0.00329	0.00302 0.00324	0.00860 0.00924	0.00939 0.00939	0.00890 0.00890	0.00841 0.00841	0.00792 0.00792	0.00742 0.00742
61 62	0.00415 0.00465	0.00356 0.00398	0.00998 0.01083	0.00939 0.00939	0.00890 0.00890	0.00841 0.00841	0.00792 0.00792	0.00742 0.00742
63	0.00465			0.00939	0.00890	0.00841		0.00742
64	0.00525	0.00448 0.00507	0.01182 0.01296	0.00939	0.00890	0.00841	0.00792 0.00792	0.00742
65	0.00389	0.00507	0.01296	0.00939	0.00890	0.00841	0.00792	0.00742
0.5	0.00002	0.00374	0.01427	0.00737	0.00070	0.000+1	0.00192	0.00742

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

OFFICER RETIRED DEATH RATES (continued)

					Tei	mporary Disabil	lity	
	Non-Di	isability	Permanent		Y	ear of Retireme	nt	
Age	Active	Reserve	Disability	One	Two	Three	Four	Five
66	0.00744	0.00648	0.01576					
67	0.00836	0.00733	0.01743					
68	0.00940	0.00827	0.01925		1			
69	0.01059	0.00933	0.02122	—	7			
70	0.01193	0.01052	0.02334	4				
71	0.01349	0.01188	0.02560		•			
72	0.01528	0.01344	0.02802					
73	0.01735	0.01522	0.03059		()			
74	0.01972	0.01726	0.03333					
75	0.02246	0.01963	0.03629					
76	0.02560	0.02238	0.03951					
77	0.02919	0.02559	0.04302		Z			
78	0.03330	0.02931	0.04690					
79	0.03798	0.03365	0.05124		<u> </u>			
80	0.04330	0.03868	0.05616					
81	0.04936	0.04450	0.06178		7-7			
82	0.05620	0.05121	0.06816					
83	0.06396	0.05891	0.07540					
84	0.07272	0.06770	0.08347					
85	0.08258	0.07768	0.09238			>		
86	0.09364	0.08894	0.10210					
87	0.10599	0.10153	0.11268		•			
88	0.10399	0.10133	0.11208		>	\rightarrow		
89	0.11973	0.11349	0.12422		4	77		
90						_		
	0.15165	0.14752	0.15091		,	. 7		
91	0.16996	0.16553	0.16666					
92	0.18992	0.18485	0.18446			_		
93	0.21156	0.20543	0.20473					
94	0.23492	0.22729	0.22775					
95	0.26001	0.25037	0.25390			L 4		
96 97	0.28675	0.27455	0.28216					
97	0.31813	0.30349	0.31341			\neg		
98	0.35602	0.33940	0.34764					
99	0.40152	0.38350	0.38505					
100	0.45476	0.43590	0.41463					
101	0.51554	0.49621	0.44462					
102	0.58311	0.56351	0.47500					
103	0.65672	0.63683	0.50566			\mathcal{T}	>	
104	0.73587	0.71549	0.53681					
105	0.81987	0.79874	0.56840			•		
106	0.90891	0.88694	0.60010					
107	1.00418	0.98163	0.63249				۱ د	
108	1.10439	1.08159	0.63665			_	4 4	
109	1.20850	1.18585	0.64084					
110	1.31449	1.29248	2.00000			,	(I)	
111	1.42006	1.39922	2.00000				/ -7	
112	1.52320	1.50402	2.00000					
113	1.62045	1.60340	2.00000					
114	1.70959	1.69500	2.00000					
115	1.78853	1.77657	2.00000					
116	1.84922	1.83991	2.00000					
117	1.89743	1.89055	2.00000				`	
118	1.93375	1.92896	2.00000				ハソ	
119	1.95961	1.95647	2.00000				•	
120	2.00000	2.00000	2.00000					

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ENLISTED RETIRED DEATH RATES

	Non Di		Dannan an 4			mporary Disabi	_ ·	
	Non-Di		Permanent			ear of Retireme		
Age	Active	Reserve	Disability	One	Two	Three	Four	Five
16	0.00047	0.00047	0.00220	0.00616	0.00565	0.00514	0.00462	0.00412
16	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
17	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
18	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
19	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
20	0.00047	0.00047	0.00230	0.00616	0.00565	0.00514	0.00463	0.00413
21	0.00047	0.00047	0.00234	0.00616	0.00565	0.00514	0.00463	0.00413
22	0.00047	0.00047	0.00239	0.00616	0.00565	0.00514	0.00463	0.00413
23	0.00047	0.00047	0.00244	0.00616	0.00565	0.00514	0.00463	0.00413
24	0.00047	0.00047	0.00249	0.00616	0.00565	0.00514	0.00463	0.00413
25	0.00047	0.00047	0.00254	0.00616	0.00565	0.00514	0.00463	0.00413
26	0.00047	0.00047	0.00259	0.00616	0.00565	0.00514	0.00463	0.00413
27	0.00047	0.00047	0.00264	0.00616	0.00565	0.00514	0.00463	0.00413
28	0.00047	0.00047	0.00269	0.00616	0.00565	0.00514	0.00463	0.00413
29	0.00047	0.00047	0.00273	0.00616	0.00565	0.00514	0.00463	0.00413
30	0.00047	0.00047	0.00276	0.00616	0.00565	0.00514	0.00463	0.00413
31	0.00050	0.00051	0.00277	0.00616	0.00565	0.00514	0.00463	0.00413
32	0.00054	0.00056	0.00277	0.00616	0.00565	0.00514	0.00463	0.00413
33	0.00058	0.00061	0.00275	0.00616	0.00565	0.00514	0.00463	0.00413
34	0.00063	0.00067	0.00274	0.00616	0.00565	0.00514	0.00463	0.00413
35	0.00067	0.00072	0.00272	0.00616	0.00565	0.00514	0.00463	0.00413
36	0.00072	0.00079	0.00267	0.00616	0.00565	0.00514	0.00463	0.00413
37	0.00077	0.00085	0.00262	0.00616	0.00565	0.00514	0.00463	0.00413
38	0.00082	0.00091	0.00256	0.00616	0.00565	0.00514	0.00463	0.00413
39	0.00087	0.00099	0.00302	0.00616	0.00565	0.00514	0.00463	0.00413
40	0.00092	0.00106	0.00310	0.00616	0.00565	0.00514	0.00463	0.00413
41	0.00098	0.00115	0.00325	0.00616	0.00565	0.00514	0.00463	0.00413
42	0.00105	0.00125	0.00345	0.00616	0.00565	0.00514	0.00463	0.00413
43	0.00111	0.00135	0.00370	0.00616	0.00565	0.00514	0.00463	0.00413
44	0.00119	0.00146	0.00399	0.00616	0.00565	0.00514	0.00463	0.00413
45	0.00127	0.00160	0.00432	0.00616	0.00565	0.00514	0.00463	0.00413
46	0.00137	0.00174	0.00471	0.00616	0.00565	0.00514	0.00463	0.00413
47	0.00150	0.00189	0.00515	0.00616	0.00565	0.00514	0.00463	0.00413
48	0.00165	0.00207	0.00563	0.00616	0.00565	0.00514	0.00463	0.00413
49	0.00185	0.00226	0.00615	0.00616	0.00565	0.00514	0.00463	0.00413
50	0.00211	0.00247	0.00672	0.00616	0.00565	0.00514	0.00463	0.00413
51	0.00241	0.00272	0.00733	0.00616	0.00565	0.00514	0.00463	0.00413
52	0.00278	0.00297	0.00798	0.00616	0.00565	0.00514	0.00463	0.00413
53	0.00320	0.00327	0.00874	0.00616	0.00565	0.00514	0.00463	0.00413
54	0.00370	0.00361	0.00958	0.00616	0.00565	0.00514	0.00463	0.00413
55	0.00427	0.00398	0.01051	0.00616	0.00565	0.00514	0.00463	0.00413
56	0.00492	0.00437	0.01150	0.00616	0.00565	0.00514	0.00463	0.00413
57	0.00565	0.00479	0.01257	0.00616	0.00565	0.00514	0.00463	0.00413
58	0.00649	0.00524	0.01372	0.00616	0.00565	0.00514	0.00463	0.00413
59	0.00742	0.00571	0.01493	0.00616	0.00565	0.00514	0.00463	0.00413
60	0.00846	0.00622	0.01620	0.00616	0.00565	0.00514	0.00463	0.00413
61	0.00963	0.00678	0.01754	0.00616	0.00565	0.00514	0.00463	0.00413
62	0.01088	0.00745	0.01895	0.00616	0.00565	0.00514	0.00463	0.00413
63	0.01225	0.00824	0.02045	0.00616	0.00565	0.00514	0.00463	0.00413
64	0.01371	0.00916	0.02205	0.00616	0.00565	0.00514	0.00463	0.00413
65	0.01526	0.01018	0.02375	0.00616	0.00565	0.00514	0.00463	0.00413

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ENLISTED RETIRED DEATH RATES (continued)

					Ter	mporary Disabil	lity	
	Non-Di	isability	Permanent		Y	ear of Retireme	nt	
Age	Active	Reserve	Disability	One	Two	Three	Four	Five
66	0.01691	0.01133	0.02558					
67	0.01864	0.01260	0.02756					
68	0.02047	0.01401	0.02971		1			
69	0.02243	0.01557	0.03204	—	-			
70	0.02454	0.01728	0.03459	4				
71	0.02683	0.01917	0.03739		•			
72	0.02936	0.02129	0.04043					
73	0.03215	0.02364	0.04376					
74	0.03528	0.02630	0.04742					
75	0.03878	0.02931	0.05143					
76	0.04270	0.03273	0.05586					
77	0.04712	0.03666	0.06073		Z			
78	0.05207	0.04117	0.06611					
79	0.05762	0.04636	0.07204					
80	0.03702							
		0.05231	0.07858		7-7			
81	0.07066	0.05909	0.08578					
82	0.07827	0.06678	0.09365					
83	0.08666	0.07543	0.10227					
84	0.09590	0.08512	0.11162		T			
85	0.10606	0.09589	0.12180		س			
86	0.11717	0.10779	0.13279					
87	0.12927	0.12086	0.14463					
88	0.14243	0.13512	0.15742			\Box		
89	0.15671	0.15065	0.17120			-		
90	0.17208	0.16740	0.18598			_		
91	0.18866	0.18545	0.20194		1			
92	0.20646	0.20482	0.21910			7		
93	0.22551	0.22554	0.23761					
94	0.24588	0.24763	0.25753					
95	0.26755	0.27112	0.27899			/ - 7		
96	0.29045	0.29591	0.30074					
97	0.31694	0.32575	0.32502					
98	0.34843	0.36282	0.34954					
99	0.38562	0.40822	0.37442			~ _		
100	0.38362	0.46181	0.39959					
100	0.42641							
		0.52294	0.42513					
102	0.52895	0.59040	0.45098			_		
103	0.58525	0.66301	0.47706			'. D	>	
104	0.64493	0.73986	0.50356					
105	0.70753	0.82018	0.53044			-	_	
106	0.77350	0.90435	0.55740					
107	0.84429	0.99419	0.58495				ا ل	
108	0.91940	1.08857	0.61272				4 4	
109	0.99876	1.18669	0.64084			,		
110	1.08174	1.28690	2.00000			,	\mathcal{H}	
111	1.16761	1.38737	2.00000				/ _7	
112	1.25593	1.48649	2.00000					
113	1.34499	1.58130	2.00000					
114	1.43375	1.66986	2.00000					
115	1.52077	1.75020	2.00000				_	
116	1.59874	1.81425	2.00000					
117	1.67131	1.86721	2.00000					
118	1.73717	1.90910	2.00000				(N	
119	1.79533	1.94068	2.00000				<u> </u>	
120	2.00000	2.00000	2.00000					
120	2.00000	2.00000	2.00000					

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

ACTIVE DUTY OTHER LOSSES FROM NONDISABILITY

	D	oD	Tre	asury		DoD		Treasury	
Age	Officer	Enlisted	Officer	Enlisted	Age	Officer	Enlisted	Officer	Enlisted
16	0.0000	0.0000	0.0000	0.0000	56	0.0001	0.0041	0.0000	0.0000
17	0.0000	0.0000	0.0000	0.0000	57	0.0002	0.0043	0.0000	0.0000
18	0.0000	0.0000	0.0000	0.0000	58	0.0003	0.0047	0.0000	0.0000
19	0.0000	0.0000	0.0000	0.0000	59	0.0004	0.0051	0.0000	0.0000
20	0.0000	0.0000	0.0000	0.0000	60	0.0005	0.0056	0.0000	0.0000
21	0.0000	0.0000	0.0000	0.0000	61	0.0006	0.0061	0.0000	0.0000
22	0.0000	0.0000	0.0000	0.0000	62	0.0007	0.0066	0.0000	0.0000
23	0.0000	0.0000	0.0000	0.0000	63	0.0009	0.0072	0.0000	0.0000
24	0.0000	0.0000	0.0000	0.0000	64	0.0010	0.0078	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	65	0.0011	0.0083	0.0000	0.0000
26	0.0000	0.0000	0.0000	0.0000	66	0.0013	0.0089	0.0000	0.0000
27	0.0000	0.0000	0.0000	0.0000	67	0.0014	0.0094	0.0000	0.0000
28	0.0000	0.0000	0.0000	0.0000	68	0.0015	0.0099	0.0000	0.0000
29	0.0000	0.0000	0.0000	0.0000	69	0.0017	0.0104	0.0000	0.0000
30	0.0068	0.0363	0.0000	0.0000	70	0.0018	0.0108	0.0000	0.0000
31	0.0068	0.0363	0.0000	0.0000	71	0.0019	0.0111	0.0000	0.0000
32	0.0068	0.0363	0.0000	0.0000	72	0.0019	0.0114	0.0000	0.0000
33	0.0068	0.0363	0.0000	0.0000	73	0.0020	0.0116	0.0000	0.0000
34	0.0068	0.0363	0.0000	0.0000	74	0.0021	0.0117	0.0000	0.0000
35	0.0068	0.0363	0.0000	0.0000	75	0.0021	0.0117	0.0000	0.0000
36	0.0068	0.0363	0.0000	0.0000	76	0.0021	0.0116	0.0000	0.0000
37	0.0068	0.0363	0.0000	0.0000	77	0.0021	0.0114	0.0000	0.0000
38	0.0068	0.0363	0.0000	0.0000	78	0.0021	0.0111	0.0000	0.0000
39	0.0068	0.0313	0.0000	0.0000	79	0.0020	0.0107	0.0000	0.0000
40	0.0057	0.0269	0.0000	0.0000	80	0.0019	0.0102	0.0000	0.0000
41	0.0048	0.0230	0.0000	0.0000	81	0.0018	0.0095	0.0000	0.0000
42	0.0040	0.0196	0.0000	0.0000	82	0.0017	0.0088	0.0000	0.0000
43	0.0033	0.0166	0.0000	0.0000	83	0.0015	0.0078	0.0000	0.0000
44	0.0026	0.0140	0.0000	0.0000	84	0.0013	0.0068	0.0000	0.0000
45	0.0021	0.0118	0.0000	0.0000	85	0.0011	0.0056	0.0000	0.0000
46	0.0016	0.0099	0.0000	0.0000	86	0.0008	0.0042	0.0000	0.0000
47	0.0013	0.0083	0.0000	0.0000	87	0.0005	0.0027	0.0000	0.0000
48	0.0009	0.0070	0.0000	0.0000	88	0.0002	0.0010	0.0000	0.0000
49	0.0007	0.0060	0.0000	0.0000	89	0.0000	0.0000	0.0000	0.0000
50	0.0005	0.0052	0.0000	0.0000	90	0.0000	0.0000	0.0000	0.0000
51	0.0003	0.0046	0.0000	0.0000	91	0.0000	0.0000	0.0000	0.0000
52	0.0002	0.0042	0.0000	0.0000	92	0.0000	0.0000	0.0000	0.0000
53	0.0001	0.0039	0.0000	0.0000	93	0.0000	0.0000	0.0000	0.0000
54	0.0001	0.0038	0.0000	0.0000	94	0.0000	0.0000	0.0000	0.0000
55	0.0001	0.0039	0.0000	0.0000	95	0.0000	0.0000	0.0000	0.0000

^{***} The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.

[&]quot;Treasury" rates of '0.0000' are shown for effect.

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

RESERVE DUTY OTHER LOSSES FROM NONDISABILITY

	D	oD	Tre	asury		DoD		Treasury	
Age	Officer	Enlisted	Officer	Enlisted	Age	Officer	Enlisted	Officer	Enlisted
16	0.0000	0.0000	0.0000	0.0000	56	0.0000	0.0000	0.0000	0.0000
17	0.0000	0.0000	0.0000	0.0000	57	0.0000	0.0000	0.0000	0.0000
18	0.0000	0.0000	0.0000	0.0000	58	0.0000	0.0000	0.0000	0.0000
19	0.0000	0.0000	0.0000	0.0000	59	0.0000	0.0000	0.0000	0.0000
20	0.0000	0.0000	0.0000	0.0000	60	0.0016	0.0115	0.0000	0.0000
21	0.0000	0.0000	0.0000	0.0000	61	0.0034	0.0176	0.0000	0.0000
22	0.0000	0.0000	0.0000	0.0000	62	0.0023	0.0184	0.0000	0.0000
23	0.0000	0.0000	0.0000	0.0000	63	0.0028	0.0150	0.0000	0.0000
24	0.0000	0.0000	0.0000	0.0000	64	0.0030	0.0114	0.0000	0.0000
25	0.0000	0.0000	0.0000	0.0000	65	0.0032	0.0107	0.0000	0.0000
26	0.0000	0.0000	0.0000	0.0000	66	0.0032	0.0085	0.0000	0.0000
27	0.0000	0.0000	0.0000	0.0000	67	0.0037	0.0080	0.0000	0.0000
28	0.0000	0.0000	0.0000	0.0000	68	0.0029	0.0061	0.0000	0.0000
29	0.0000	0.0000	0.0000	0.0000	69	0.0027	0.0053	0.0000	0.0000
30	0.0000	0.0000	0.0000	0.0000	70	0.0025	0.0054	0.0000	0.0000
31	0.0000	0.0000	0.0000	0.0000	71	0.0019	0.0029	0.0000	0.0000
32	0.0000	0.0000	0.0000	0.0000	72	0.0020	0.0037	0.0000	0.0000
33	0.0000	0.0000	0.0000	0.0000	73	0.0013	0.0029	0.0000	0.0000
34	0.0000	0.0000	0.0000	0.0000	74	0.0018	0.0036	0.0000	0.0000
35	0.0000	0.0000	0.0000	0.0000	75	0.0020	0.0021	0.0000	0.0000
36	0.0000	0.0000	0.0000	0.0000	76	0.0020	0.0027	0.0000	0.0000
37	0.0000	0.0000	0.0000	0.0000	77	0.0017	0.0041	0.0000	0.0000
38	0.0000	0.0000	0.0000	0.0000	78	0.0020	0.0031	0.0000	0.0000
39	0.0000	0.0000	0.0000	0.0000	79	0.0025	0.0035	0.0000	0.0000
40	0.0000	0.0000	0.0000	0.0000	80	0.0007	0.0040	0.0000	0.0000
41	0.0000	0.0000	0.0000	0.0000	81	0.0007	0.0028	0.0000	0.0000
42	0.0000	0.0000	0.0000	0.0000	82	0.0017	0.0026	0.0000	0.0000
43	0.0000	0.0000	0.0000	0.0000	83	0.0010	0.0047	0.0000	0.0000
44	0.0000	0.0000	0.0000	0.0000	84	0.0023	0.0013	0.0000	0.0000
45	0.0000	0.0000	0.0000	0.0000	85	0.0016	0.0042	0.0000	0.0000
46	0.0000	0.0000	0.0000	0.0000	86	0.0011	0.0043	0.0000	0.0000
47	0.0000	0.0000	0.0000	0.0000	87	0.0008	0.0051	0.0000	0.0000
48	0.0000	0.0000	0.0000	0.0000	88	0.0016	0.0019	0.0000	0.0000
49	0.0000	0.0000	0.0000	0.0000	89	0.0016	0.0027	0.0000	0.0000
50	0.0000	0.0000	0.0000	0.0000	90	0.0017	0.0011	0.0000	0.0000
51	0.0000	0.0000	0.0000	0.0000	91	0.0030	0.0023	0.0000	0.0000
52	0.0000	0.0000	0.0000	0.0000	92	0.0010	0.0042	0.0000	0.0000
53	0.0000	0.0000	0.0000	0.0000	93	0.0021	0.0032	0.0000	0.0000
54	0.0000	0.0000	0.0000	0.0000	94	0.0012	0.0049	0.0000	0.0000
55	0.0000	0.0000	0.0000	0.0000	95	0.0000	0.0000	0.0000	0.0000

^{***} The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.

[&]quot;Treasury" rates of '0.0000' are shown for effect.

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

OTHER LOSS AND NONTRANSFER LOSSES FROM TEMPORARY DISABILITY ***

	Officers						Enlisted			
		Ye	ear of Retirem	ent	Year of Retirement					
Age	One	Two	Three	Four	Five	One	Two	Three	Four	Five
16	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
17	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
18	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
19	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
20	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
21	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
22	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
23	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
24	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
25	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
26	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
27	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
28	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
29	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
30	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
31	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
32	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
33	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
34	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
35	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
36	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
37	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
38	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
39	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
40	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
41	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
42	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
43	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
44	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
45	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
46	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
47	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
48	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
49	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127 0.3127	0.3821	0.4515
50 51	0.0264 0.0264	0.0881	0.1498 0.1498	0.2115	0.2732	0.1740	0.2433		0.3821	0.4515
52	0.0264	0.0881 0.0881	0.1498	0.2115 0.2115	0.2732 0.2732	0.1740 0.1740	0.2433 0.2433	0.3127 0.3127	0.3821 0.3821	0.4515 0.4515
53	0.0264		0.1498		0.2732			0.3127		0.4515
55 54	0.0264	0.0881 0.0881	0.1498	0.2115	0.2732	0.1740	0.2433 0.2433	0.3127	0.3821 0.3821	
55	0.0264	0.0881	0.1498	0.2115 0.2115	0.2732	0.1740 0.1740	0.2433	0.3127	0.3821	0.4515 0.4515
56	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
57	0.0264	0.0881	0.1498		0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
58	0.0264	0.0881	0.1498	0.2115 0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
59	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
60	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
61	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
62	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
63	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
64	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
65	0.0264	0.0881	0.1498	0.2115	0.2732	0.1740	0.2433	0.3127	0.3821	0.4515
0.5	0.0201	0.0001	0.1170	0.2113	0.2732	0.1710	0.2 133	0.5127	0.5021	0.1515

^{***} The above Other/Nontransfer Loss rates are used to calculate the combined DoD and Treasury NCPs per P.L. 108-136. DoD-specific Other/Nontransfer Loss rates are higher by the following factors (across all ages):

		Officers					Enlisted		
	Ye	ar of Retirem	ent			Ye	ar of Retirem	ent	
One	Two	Three	Four	Five	One	Two	Three	Four	Five
1.639	1.176	1.094	1.060	1.041	1.368	1.228	1.150	1.101	1.066

TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

		Offi	icers	Enlisted					
		Vear of R	etirement		Year of Retirement				
Age	One	Two	Three	Four	One	Two	Three	Four	
16	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
17	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
18	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
19	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
20	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
21	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
22	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
23	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
24	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
25	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
26	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
27	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
28	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
29	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
30	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
31	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
32	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
33	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
34	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
35	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
36	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
37	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
38	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
39	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
40	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
41	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
42	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
43	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
44	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
45	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
46	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
47	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
48	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
49	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
50	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
51	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
52	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
53	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
54	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
55	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
56	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
57	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
58	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
59	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
60	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
61	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
62	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
63	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
64	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	
65	0.1281	0.1740	0.2199	0.2658	0.0626	0.0947	0.1268	0.1589	

OTHER LOSSES FROM PERMANENT DISABILITY

	D	oD	Tre	asury		DoD		Treasury	
Age	Officer	Enlisted	Officer	Enlisted	Age	Officer	Enlisted	Officer	Enlisted
16	0.0703	0.4892	0.0294	0.4046	54	0.0110	0.0309	0.0070	0.0182
17	0.0703	0.4892	0.0294	0.4046	55	0.0106	0.0339	0.0066	0.0203
18	0.0703	0.4892	0.0294	0.4046	56	0.0101	0.0363	0.0062	0.0218
19	0.0703	0.4892	0.0294	0.4046	57	0.0098	0.0381	0.0058	0.0229
20	0.0703	0.4892	0.0294	0.4046	58	0.0095	0.0391	0.0055	0.0236
21	0.0703	0.4222	0.0294	0.4046	59	0.0092	0.0394	0.0052	0.0233
22	0.0703	0.3595	0.0294	0.4046	60	0.0090	0.0384	0.0050	0.0212
23	0.0703	0.3012	0.0294	0.3165	61	0.0089	0.0373	0.0048	0.0193
24	0.0703	0.2484	0.0294	0.2461	62	0.0087	0.0379	0.0046	0.0184
25	0.0703	0.2024	0.0294	0.1924	63	0.0086	0.0391	0.0044	0.0174
26	0.0703	0.1646	0.0294	0.1536	64	0.0085	0.0396	0.0043	0.0151
27	0.0703	0.1349	0.0294	0.1263	65	0.0085	0.0390	0.0041	0.0123
28	0.0703	0.1127	0.0294	0.1071	66	0.0084	0.0379	0.0041	0.0098
29	0.0703	0.0967	0.0294	0.0936	67	0.0083	0.0367	0.0040	0.0084
30	0.0703	0.0856	0.0294	0.0843	68	0.0082	0.0360	0.0039	0.0082
31	0.0703	0.0770	0.0294	0.0771	69	0.0080	0.0353	0.0039	0.0081
32	0.0317	0.0690	0.0294	0.0699	70	0.0079	0.0344	0.0039	0.0078
33	0.0301	0.0607	0.0294	0.0623	71	0.0077	0.0336	0.0039	0.0072
34	0.0286	0.0531	0.0294	0.0554	72	0.0075	0.0330	0.0040	0.0065
35	0.0272	0.0467	0.0294	0.0495	73	0.0072	0.0329	0.0040	0.0060
36	0.0258	0.0419	0.0294	0.0445	74	0.0070	0.0328	0.0035	0.0057
37	0.0246	0.0386	0.0294	0.0402	75	0.0067	0.0322	0.0030	0.0056
38	0.0234	0.0362	0.0294	0.0355	76	0.0065	0.0309	0.0025	0.0053
39	0.0223	0.0351	0.0294	0.0313	77	0.0062	0.0288	0.0020	0.0045
40	0.0212	0.0355	0.0166	0.0285	78	0.0060	0.0268	0.0015	0.0036
41	0.0203	0.0367	0.0156	0.0269	79	0.0058	0.0258	0.0022	0.0034
42	0.0193	0.0373	0.0148	0.0261	80	0.0056	0.0257	0.0029	0.0037
43	0.0185	0.0363	0.0139	0.0256	81	0.0054	0.0255	0.0035	0.0041
44	0.0176	0.0345	0.0131	0.0252	82	0.0053	0.0255	0.0038	0.0042
45	0.0169	0.0330	0.0123	0.0248	83	0.0053	0.0260	0.0038	0.0036
46	0.0161	0.0323	0.0116	0.0240	84	0.0052	0.0270	0.0035	0.0042
47	0.0154	0.0328	0.0109	0.0237	85	0.0052	0.0282	0.0033	0.0042
48	0.0147	0.0329	0.0102	0.0229	86	0.0053	0.0292	0.0034	0.0042
49	0.0140	0.0319	0.0096	0.0214	87	0.0053	0.0297	0.0039	0.0042
50	0.0133	0.0304	0.0090	0.0201	88	0.0054	0.0295	0.0044	0.0042
51	0.0127	0.0290	0.0084	0.0190	89	0.0056	0.0289	0.0053	0.0042
52	0.0121	0.0281	0.0079	0.0176	90	0.0057	0.0291	0.0068	0.0042
53	0.0116	0.0287	0.0074	0.0171					

^{***} The above DoD/Treasury distinction is needed for P.L. 108-136 calculations.

^{***} As noted in Item 2 in the Retiree section of Appendix F, additional adjustments are made for retirees who elect SBP spouse coverage.

RETIREE DIVORCE RATES ***

	Ac	ctive	Res	serve		Ac	tive	Re	serve
Age	Officer	Enlisted	Officer	Enlisted	Age	Officer	Enlisted	Officer	Enlisted
16	0.0900	0.0900	0.0900	0.0900	50	0.0080	0.0080	0.0080	0.0080
17	0.0900	0.0900	0.0900	0.0900	51	0.0070	0.0070	0.0070	0.0070
18	0.0900	0.0900	0.0900	0.0900	52	0.0060	0.0060	0.0060	0.0060
19	0.0900	0.0900	0.0900	0.0900	53	0.0050	0.0050	0.0050	0.0050
20	0.0830	0.0830	0.0830	0.0830	54	0.0050	0.0050	0.0050	0.0050
21	0.0750	0.0750	0.0750	0.0750	55	0.0040	0.0040	0.0040	0.0040
22	0.0680	0.0680	0.0680	0.0680	56	0.0040	0.0040	0.0040	0.0040
23	0.0610	0.0610	0.0610	0.0610	57	0.0030	0.0030	0.0030	0.0030
24	0.0530	0.0530	0.0530	0.0530	58	0.0010	0.0010	0.0010	0.0010
25	0.0460	0.0460	0.0460	0.0460	59	0.0020	0.0020	0.0020	0.0020
26	0.0420	0.0420	0.0420	0.0420	60	0.0040	0.0040	0.0040	0.0040
27	0.0380	0.0380	0.0380	0.0380	61	0.0020	0.0020	0.0020	0.0020
28	0.0360	0.0360	0.0360	0.0360	62	0.0030	0.0030	0.0030	0.0030
29	0.0360	0.0360	0.0360	0.0360	63	0.0010	0.0010	0.0010	0.0010
30	0.0330	0.0330	0.0330	0.0330	64	0.0010	0.0010	0.0010	0.0010
31	0.0310	0.0310	0.0310	0.0310	65	0.0000	0.0000	0.0000	0.0000
32	0.0280	0.0280	0.0280	0.0280	66	0.0000	0.0000	0.0000	0.0000
33	0.0240	0.0240	0.0240	0.0240	67	0.0000	0.0000	0.0000	0.0000
34	0.0200	0.0200	0.0200	0.0200	68	0.0000	0.0000	0.0000	0.0000
35	0.0210	0.0210	0.0210	0.0210	69	0.0000	0.0000	0.0000	0.0000
36	0.0240	0.0240	0.0240	0.0240	70	0.0000	0.0000	0.0000	0.0000
37	0.0310	0.0310	0.0310	0.0310	71	0.0000	0.0000	0.0000	0.0000
38	0.0390	0.0390	0.0390	0.0390	72	0.0000	0.0000	0.0000	0.0000
39	0.0420	0.0420	0.0420	0.0420	73	0.0000	0.0000	0.0000	0.0000
40	0.0370	0.0370	0.0370	0.0370	74	0.0000	0.0000	0.0000	0.0000
41	0.0300	0.0300	0.0300	0.0300	75	0.0000	0.0000	0.0000	0.0000
42	0.0250	0.0250	0.0250	0.0250	76	0.0000	0.0000	0.0000	0.0000
43	0.0190	0.0190	0.0190	0.0190	77	0.0000	0.0000	0.0000	0.0000
44	0.0170	0.0170	0.0170	0.0170	78	0.0000	0.0000	0.0000	0.0000
45	0.0140	0.0140	0.0140	0.0140	79	0.0000	0.0000	0.0000	0.0000
46	0.0130	0.0130	0.0130	0.0130	80	0.0000	0.0000	0.0000	0.0000
47	0.0110	0.0110	0.0110	0.0110	81	0.0000	0.0000	0.0000	0.0000
48	0.0100	0.0100	0.0100	0.0100	82	0.0000	0.0000	0.0000	0.0000
49	0.0080	0.0080	0.0080	0.0080					

^{***} Due to Section 647 of NDAA 2008 (P.L. 110-181) the reserve rates shown above apply in the early years of the projection. See Item 4 in the Reserve Duty section in Appendix F for a description of the parameter used to model the phase-in to an average age 58 reserve retirement. As the transitions to earlier average retirement ages occur, the ages applicable to some of the rates change.

^{***} The "Retiree Divorce" rates are the same for officer/enlisted status, and by active/reserve. The rates are displayed for effect.

SURVIVING SPOUSE REMARRIAGE RATES

Age	Rate	Age	Rate
16	0.0294	38	0.0278
17	0.0294	39	0.0278
18	0.0294	40	0.0110
19	0.0294	41	0.0110
20	0.0294	42	0.0110
21	0.0294	43	0.0110
22	0.0294	44	0.0110
23	0.0294	45	0.0061
24	0.0294	46	0.0061
25	0.0294	47	0.0061
26	0.0294	48	0.0061
27	0.0294	49	0.0061
28	0.0294	50	0.0035
29	0.0294	51	0.0035
30	0.0337	52	0.0035
31	0.0337	53	0.0035
32	0.0337	54	0.0035
33	0.0337	55	0.0035
34	0.0337	56	0.0000
35	0.0278	57	0.0000
36	0.0278	58	0.0000
37	0.0278	59	0.0000

SURVIVING CHILD COVERAGE TERMINATION RATES

Age	Rate
0	0.005
1	0.000
2	0.000
3	0.000
4	0.000
5	0.000
6	0.000
7	0.000
8	0.000
9	0.000
10	0.000
11	0.000
12	0.000
13	0.000
14	0.000
15	0.000
16	0.000
17	0.198
18	0.333
19	0.127
20	0.036
21	0.365
22	0.578
23	0.146

SURVIVING SPOUSE DEATH RATES ***

		•	
Age	Rate	Age	Rate
0	0.00464	60	0.00734
1	0.00042	61	0.00808
2	0.00027	62	0.00881
3	0.00020	63	0.00958
4	0.00015	64	0.01038
5	0.00014	65	0.01125
6	0.00013	66	0.01222
7	0.00012	67	0.01329
8	0.00011	68	0.01450
9	0.00010	69	0.01584
10	0.00010	70	0.01730
11	0.00011	71	0.01883
12	0.00012	72	0.02041
13	0.00013	73	0.02204
14	0.00015	74	0.02374
15	0.00018	75	0.02557
16	0.00020	76	0.02766
17	0.00022	77	0.03009
18	0.00023	78	0.03296
19	0.00024	79	0.03627
20	0.00024	80	0.04002
21	0.00023	81	0.04412
22	0.00025	82	0.04850
23	0.00025	83	0.05312
24	0.00026	84	0.05806
25	0.00026	85	0.06352
26	0.00028	86	0.06978
27	0.00030	87	0.07709
28	0.00031	88	0.08567
29	0.00034	89	0.09566
30	0.00037	90	0.10704
31	0.00041	91	0.11982
32	0.00044	92	0.13392
33	0.00046	93	0.14929
34	0.00048	94	0.16577
35	0.00049	95	0.18328
36	0.00051	96	0.20176
37	0.00053	97 98	0.22099
38 39	0.00055	98 99	0.24091 0.26147
40	0.00058 0.00062	100	0.28268
41	0.00067	100	0.30454
42	0.0007	102	0.32706
43	0.00072	103	0.35020
44	0.00080	104	0.37410
45	0.00084	105	0.39864
46	0.00089	106	0.42392
47	0.00095	107	0.44694
48	0.00104	108	0.47010
49	0.00115	109	0.49407
50	0.00119	110	1.00000
51	0.00129	111	1.00000
52	0.00168	112	1.00000
53	0.00191	113	1.00000
54	0.00216	114	1.00000
55	0.00245	115	1.00000
56	0.00362	116	1.00000
57	0.00469	117	1.00000
58	0.00567	118	1.00000
59	0.00654	119	1.00000
-/		/	1.00000

^{*** &}quot;Surviving Spouses" are defined as spouses of <u>deceased</u> retirees who elected SBP spouse, or spouse & child, coverage.

Rates based on actual plan experience.

SPOUSE DEATH RATES ***

(Age Nearest Birthday)

Age	Rate	Age	Rate
0	0.00425	60	0.00316
1	0.00038	61	0.00356
2	0.00025	62	0.00402
3	0.00019	63	0.00457
4	0.00014	64	0.00519
5	0.00013	65	0.00589
6	0.00012	66	0.00664
7	0.00011	67	0.00742
8	0.00010	68	0.00817
9	0.00009	69	0.00891
10	0.00009	70	0.00972
11	0.00010	71	0.01069
12	0.00011	72	0.01192
13	0.00012	73	0.01337
14	0.00014	74	0.01500
15	0.00016	75	0.01684
16	0.00017	76	0.01894
17	0.00019	77	0.02137
18	0.00020	78	0.02405
19	0.00020	79	0.02695
20	0.00020	80	0.03018
21	0.00022	81	0.03384
22	0.00023	82	0.03803
23	0.00024	83	0.04265
24	0.00025	84	0.04764
25	0.00025	85	0.05323
26	0.00026	86	0.05958
27	0.00027	87	0.06691
28	0.00029	88	0.07538
29	0.00030	89	0.08491
30	0.00032	90	0.09542
31	0.00033	91	0.10691
32	0.00035	92	0.11932
33	0.00036	93	0.13280
34	0.00038	94	0.14743
35	0.00039	95	0.16323
36	0.00041	96	0.17875
37	0.00044	97	0.19514
38	0.00047	98	0.21257
39	0.00052	99	0.23111
40	0.00057	100	0.25047
41	0.00062	101	0.27056
42	0.00068	102	0.29118
43	0.00074	103	0.31290
44	0.00080	104	0.33596
45	0.00086	105	0.35926
46	0.00093	106	0.38194
47	0.00101	107	0.40316
48	0.00110	108	0.42447
49	0.00120	109	0.44654
50	0.00131	110	1.00000
51	0.00143	111	1.00000
52 53	0.00155	112	1.00000
53	0.00167	113	1.00000
54	0.00178	114	1.00000
55	0.00190	115	1.00000
56	0.00205	116	1.00000
57	0.00226	117	1.00000
58	0.00252	118	1.00000
59	0.00281	119	1.00000

^{*** &}quot;Spouses" are defined as spouses of <u>living</u> retirees who elected SBP spouse, or spouse & child, coverage.

Rates based on standard actuarial mortality table -- 'SOA GAM-94_Female'

SURVIVING SPOUSE OTHER LOSS RATES

Age	Rate	Age	Rate
0	0.0000	55	0.0061
1	0.0000	56	0.0060
2	0.0000	57	0.0059
3	0.0000	58	0.0057
4	0.0000	59	0.0056
5	0.0000	60	0.0055
6	0.0000	61	0.0053
7	0.0000	62	0.0052
8	0.0000	63	0.0052
9	0.0000	64	0.0049
10	0.0000	65	0.0048
11	0.0000	66	0.0047
12	0.0000	67	0.0047
13	0.0000	68	0.0044
14	0.0000	69	0.0043
15	0.0000	70	0.0041
16	0.0000	71	0.0040
17	0.0000	72	0.0039
18	0.0000	73	0.0037
19	0.0000	74	0.0036
20	0.0000	75	0.0035
21	0.0000	76	0.0033
22	0.0000	70 77	0.0033
23	0.0000	78	0.0032
24	0.0000	78 79	0.0029
25	0.0101	80	0.0029
26	0.0101	81	0.0028
27	0.0099	82	0.0027
28	0.0097	83	0.0024
29	0.0096	84	0.0023
30	0.0095	85	0.0023
31	0.0093	86	0.0021
32	0.0092	87	0.0019
33	0.0091	88	0.0019
34	0.0091	89	0.0016
35	0.0088	90	0.0015
36	0.0087	91	0.0013
37	0.0085	92	0.0012
38	0.0084	93	0.0012
39	0.0083	94	0.0011
40	0.0081	95	0.0008
41	0.0080	96	0.0000
42	0.0079	97	0.0000
43	0.0077	98	0.0000
44	0.0076	99	0.0000
45	0.0075	100	0.0000
46	0.0073	101	0.0000
47	0.0073	102	0.0000
48	0.0072	102	0.0000
49	0.0069	103	0.0000
50	0.0068	105	0.0000
51	0.0067	105	0.0000
52	0.0065	107	0.0000
53	0.0064	107	0.0000
54	0.0063	109	0.0000
J-†	0.0003	107	0.0000

^{***} The above Other Loss rates are used to calculate both the DoD and Treasury NCPs per P.L. 108-136.

APPENDIX J

MORTALITY IMPROVEMENT FACTORS

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Mortality Improvement Factors (Surviving / Current Spouses)	188

MORTALITY IMPROVEMENT FACTORS DESCRIPTION

Mortality rates in the valuation for active and reserve duty personnel, nondisabled retirees (from Active and Reserve Duty), disabled retirees, and survivors/spouses are decreased (or "improved") over time in order to reflect the long-term trend toward such declines, generally.

Mortality improvement factors are based on the Society of Actuaries (SOA) "Scale Mortality Projection 2014" (MP-2014), which are two-dimensional scales (by age and projection year for males and females) based on mortality improvement trends found in the U.S. general population. Short-term improvement is based on 1951-2007 experience; long-term improvement is based on expert opinion (1% annual reduction of mortality for each age through age 85, and declining afterwards to 0% at age 115). Short and long-term improvement is blended smoothly over a 20-year transition period. This valuation adjusted MP-2014 to reflect the male/female mix of retirees (90% male, 10% female) and survivors (90% female, 10% male).

The following rationale highlights why MP-2014-based factors were adopted for this, and future, valuations:

- They're two-dimensional (unlike one-dimensional factors which vary by age only) and therefore reflect age, period and cohort effects; and
- The approach is sustainable in that the factors are based on expert demographic and actuarial analysis which the SOA expects to update on a regular, annual basis.

Projecting future mortality trends is an inherently uncertain exercise. Care will be taken to ensure emerging experience is monitored and new concepts developed by the research community are reflected as appropriate.

 $\frac{\text{MORTALITY IMPROVEMENT FACTORS}}{\text{Applied to:}} \ \text{Nondisability Retirees, Permanent Disability Retirees, and Active/Reserve Duty Personnel}$ Gender Mix: 90% Male / 10% Female

						Projection Year					
Age	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
< 21	0.99815	0.98890	0.97658	0.97398	0.97208	0.97087	0.97027	0.97026	0.97066	0.97146	0.97265
21	1.00285	0.99377	0.98171	0.97654	0.97454	0.97333	0.97262	0.97242	0.97271	0.97331	0.97430
22	1.00704	0.99824	0.98646	0.98144	0.97691	0.97551	0.97470	0.97439	0.97448	0.97505	0.97584
23 24	1.01071 1.01368	1.00220 1.00554	0.99071 0.99453	0.98592 0.98997	0.98155 0.98573	0.97757 0.98184	0.97666 0.97832	0.97624 0.97780	0.97623 0.97768	0.97660 0.97795	0.97728 0.97843
25	1.01592	1.00826	0.99781	0.99350	0.98949	0.98572	0.98230	0.97916	0.97903	0.97911	0.97958
26	1.01736	1.01024	1.00053	0.99651	0.99279	0.98917	0.98579	0.98286	0.98021	0.98028	0.98064
27	1.01799	1.01158	1.00268	0.99904	0.99550	0.99206	0.98892	0.98601	0.98337	0.98120	0.98147
28	1.01763	1.01219	1.00418	1.00090	0.99763	0.99446	0.99148	0.98861	0.98608	0.98392	0.98205
29	1.01629	1.01189	1.00502	1.00209	0.99917	0.99618	0.99336	0.99064	0.98824	0.98608	0.98421
30	1.01408	1.01070	1.00504	1.00252	0.99994	0.99729	0.99465	0.99218	0.98983	0.98771	0.98593
31 32	1.01110 1.00755	1.00871 1.00596	1.00424 1.00247	1.00211 1.00081	0.99986 0.99904	0.99755 0.99715	0.99526 0.99519	0.99305 0.99324	0.99085 0.99130	0.98887 0.98947	0.98712 0.98786
33	1.00353	1.00255	1.00004	0.99872	0.99742	0.99602	0.99448	0.99287	0.99128	0.98970	0.98833
34	0.99936	0.99887	0.99704	0.99634	0.99566	0.99490	0.99395	0.99285	0.99170	0.99046	0.98926
35	0.99540	0.99504	0.99361	0.99332	0.99316	0.99294	0.99255	0.99195	0.99122	0.99034	0.98938
36	0.99195	0.99134	0.99004	0.98987	0.99004	0.99016	0.99032	0.99020	0.98988	0.98942	0.98891
37	0.98902	0.98808	0.98662	0.98631	0.98651	0.98687	0.98737	0.98772	0.98788	0.98784	0.98766
38 39	0.98690 0.98549	0.98534 0.98331	0.98345 0.98082	0.98289 0.97974	0.98287 0.97948	0.98337 0.97985	0.98401 0.98055	0.98472 0.98149	0.98535 0.98239	0.98570 0.98331	0.98603 0.98394
40	0.98487	0.98191	0.97882	0.97723	0.97654	0.97667	0.97734	0.97834	0.97957	0.98076	0.98196
41	0.98477	0.98122	0.97745	0.97555	0.97464	0.97454	0.97518	0.97633	0.97772	0.97916	0.98063
42	0.98517	0.98113	0.97687	0.97459	0.97337	0.97305	0.97353	0.97457	0.97612	0.97770	0.97942
43	0.98596	0.98154	0.97708	0.97442	0.97280	0.97217	0.97243	0.97332	0.97474	0.97649	0.97836
44	0.98712	0.98261	0.97788	0.97493	0.97293	0.97199	0.97194	0.97259	0.97387	0.97559	0.97744
45	0.98871	0.98405	0.97925	0.97602	0.97374	0.97241	0.97195	0.97238	0.97342	0.97490	0.97672
46 47	0.99055 0.99261	0.98584 0.98796	0.98107 0.98323	0.97758 0.97958	0.97502 0.97675	0.97330 0.97475	0.97254 0.97360	0.97257 0.97332	0.97338 0.97373	0.97463 0.97475	0.97630 0.97620
48	0.99470	0.99029	0.98553	0.98183	0.97885	0.97660	0.97517	0.97451	0.97453	0.97523	0.97645
49	0.99670	0.99246	0.98804	0.98440	0.98120	0.97871	0.97693	0.97599	0.97563	0.97603	0.97694
50	0.99844	0.99454	0.99038	0.98690	0.98376	0.98104	0.97893	0.97773	0.97708	0.97710	0.97770
51	0.99946	0.99617	0.99262	0.98931	0.98624	0.98357	0.98115	0.97951	0.97860	0.97833	0.97855
52	0.99986	0.99727	0.99451	0.99145	0.98853	0.98584	0.98346	0.98150	0.98025	0.97962	0.97955
53	0.99939	0.99775	0.99595	0.99358	0.99109	0.98873	0.98650	0.98459	0.98300	0.98203	0.98168
54 55	0.99825 0.99638	0.99755 0.99669	0.99670 0.99685	0.99528 0.99637	0.99347 0.99523	0.99143 0.99370	0.98944 0.99203	0.98767 0.99031	0.98613 0.98882	0.98473 0.98746	0.98404 0.98634
56	0.99408	0.99520	0.99618	0.99661	0.99631	0.99535	0.99399	0.99251	0.99106	0.98966	0.98850
57	0.99155	0.99319	0.99488	0.99603	0.99646	0.99615	0.99518	0.99392	0.99261	0.99126	0.99005
58	0.98888	0.99085	0.99288	0.99465	0.99570	0.99603	0.99562	0.99465	0.99348	0.99218	0.99101
59	0.98635	0.98829	0.99055	0.99256	0.99414	0.99501	0.99515	0.99465	0.99378	0.99260	0.99149
60	0.98388	0.98578	0.98791	0.99007	0.99190	0.99329	0.99398	0.99403	0.99344	0.99257	0.99149
61 62	0.98163 0.97968	0.98331 0.98107	0.98532 0.98286	0.98735 0.98469	0.98933 0.98664	0.99098 0.98844	0.99220 0.99001	0.99279 0.99105	0.99267 0.99156	0.99217 0.99144	0.99130 0.99095
63	0.97794	0.97913	0.98072	0.98234	0.98408	0.98587	0.98760	0.98899	0.99004	0.99047	0.99035
64	0.97649	0.97749	0.97888	0.98030	0.98184	0.98351	0.98523	0.98688	0.98828	0.98916	0.98959
65	0.97533	0.97614	0.97735	0.97857	0.97991	0.98147	0.98308	0.98480	0.98647	0.98770	0.98867
66	0.97437	0.97508	0.97610	0.97713	0.97837	0.97974	0.98123	0.98294	0.98459	0.98617	0.98741
67	0.97370	0.97422	0.97513	0.97607	0.97712	0.97838	0.97977	0.98128	0.98292	0.98458	0.98608
68 69	0.97322 0.97293	0.97364 0.97325	0.97436 0.97378	0.97519 0.97442	0.97615 0.97528	0.97723 0.97635	0.97851 0.97744	0.97992 0.97875	0.98144 0.98017	0.98309 0.98171	0.98467 0.98337
70	0.97292	0.97325	0.97329	0.97383	0.97459	0.97557	0.97666	0.97777	0.97909	0.98062	0.98217
71	0.97300	0.97284	0.97298	0.97342	0.97409	0.97497	0.97596	0.97708	0.97830	0.97963	0.98108
72	0.97325	0.97291	0.97286	0.97302	0.97359	0.97437	0.97537	0.97648	0.97761	0.97893	0.98028
73	0.97359	0.97306	0.97283	0.97280	0.97327	0.97396	0.97486	0.97588	0.97710	0.97833	0.97967
74	0.97411	0.97339	0.97288	0.97276	0.97295	0.97354	0.97444	0.97546	0.97668	0.97792	0.97917
75	0.97461	0.97371	0.97311	0.97281	0.97290	0.97331	0.97411	0.97513	0.97626	0.97759	0.97884
76 77	0.97519 0.97576	0.97421 0.97469	0.97342 0.97381	0.97294 0.97315	0.97285 0.97297	0.97326 0.97319	0.97397 0.97381	0.97489 0.97473	0.97601 0.97585	0.97725 0.97709	0.97859 0.97843
78	0.97642	0.97525	0.97419	0.97352	0.97326	0.97330	0.97383	0.97465	0.97568	0.97692	0.97826
79	0.97707	0.97581	0.97474	0.97389	0.97353	0.97358	0.97392	0.97466	0.97569	0.97683	0.97817
80	0.97772	0.97645	0.97528	0.97434	0.97389	0.97384	0.97410	0.97474	0.97569	0.97683	0.97817
81	0.97837	0.97700	0.97573	0.97477	0.97432	0.97418	0.97444	0.97500	0.97576	0.97691	0.97816
82	0.97903	0.97764	0.97636	0.97530	0.97475	0.97452	0.97469	0.97525	0.97592	0.97698	0.97814
83 84	0.97969 0.98035	0.97819 0.97884	0.97689 0.97743	0.97582 0.97625	0.97517 0.97559	0.97494 0.97526	0.97501 0.97534	0.97549 0.97572	0.97617 0.97640	0.97714 0.97729	0.97821 0.97837
85	0.98121	0.97959	0.97798	0.97678	0.97602	0.97568	0.97575	0.97604	0.97664	0.97753	0.97852
86	0.98207	0.98035	0.97872	0.97732	0.97645	0.97610	0.97608	0.97637	0.97696	0.97777	0.97868
87	0.98304	0.98120	0.97938	0.97797	0.97699	0.97653	0.97641	0.97670	0.97720	0.97801	0.97893
88	0.98410	0.98216	0.98023	0.97862	0.97764	0.97699	0.97686	0.97705	0.97755	0.97827	0.97919
89	0.98526	0.98322	0.98110	0.97948	0.97830	0.97756	0.97733	0.97751	0.97792	0.97864	0.97956
90 91	0.98651 0.98796	0.98438 0.98564	0.98216 0.98332	0.98035 0.98142	0.97907 0.97995	0.97823 0.97909	0.97790 0.97866	0.97798 0.97856	0.97839 0.97886	0.97901 0.97948	0.97984 0.98031
92	0.98940	0.98709	0.98468	0.98259	0.98102	0.97997	0.97944	0.97932	0.97953	0.98005	0.98078
93	0.99103	0.98854	0.98614	0.98396	0.98229	0.98105	0.98041	0.98011	0.98030	0.98072	0.98145
94	0.99266	0.99019	0.98771	0.98544	0.98367	0.98233	0.98150	0.98117	0.98118	0.98149	0.98212
95	0.99448	0.99203	0.98947	0.98720	0.98525	0.98380	0.98287	0.98226	0.98215	0.98237	0.98289
96	0.99478	0.99243	0.98998	0.98781	0.98596	0.98462	0.98369	0.98317	0.98307	0.98328	0.98380
97 98	0.99499 0.99529	0.99283 0.99323	0.99058 0.99109	0.98843 0.98904	0.98677 0.98748	0.98543 0.98625	0.98451 0.98542	0.98409 0.98500	0.98398 0.98481	0.98420 0.98502	0.98462 0.98544
99	0.99558	0.99364	0.99160	0.98974	0.98820	0.98706	0.98624	0.98583	0.98572	0.98593	0.98635
100	0.99588	0.99395	0.99210	0.99036	0.98891	0.98787	0.98715	0.98674	0.98664	0.98675	0.98717
101	0.99609	0.99435	0.99261	0.99097	0.98972	0.98869	0.98797	0.98765	0.98755	0.98767	0.98799
102	0.99639	0.99476	0.99321	0.99167	0.99043	0.98950	0.98888	0.98848	0.98838	0.98858	0.98890
103	0.99669	0.99516	0.99372	0.99228	0.99115	0.99032	0.98970	0.98939	0.98929	0.98940	0.98972
104	0.99699 0.99719	0.99556 0.99597	0.99423 0.99474	0.99290 0.99360	0.99186 0.99267	0.99113 0.99195	0.99052 0.99143	0.99031 0.99113	0.99021 0.99112	0.99032 0.99123	0.99063 0.99145
105 106	0.99719	0.99637	0.99474	0.99360	0.99267	0.99195	0.99143	0.99113	0.99112	0.99123	0.99145
107	0.99779	0.99677	0.99575	0.99483	0.99410	0.99349	0.99316	0.99296	0.99286	0.99297	0.99317
108	0.99809	0.99718	0.99635	0.99553	0.99481	0.99430	0.99399	0.99378	0.99378	0.99388	0.99399
109	0.99830	0.99758	0.99686	0.99614	0.99553	0.99511	0.99481	0.99470	0.99469	0.99470	0.99490
110	0.99860	0.99798	0.99737	0.99676	0.99633	0.99593	0.99572	0.99561	0.99552	0.99561	0.99572
111	0.99890	0.99839 0.99879	0.99788 0.99838	0.99746	0.99705	0.99674	0.99654	0.99643	0.99643	0.99644	0.99654
112 113	0.99919 0.99940	0.99879	0.99838	0.99807 0.99868	0.99776 0.99848	0.99756 0.99837	0.99745 0.99827	0.99735 0.99826	0.99735 0.99817	0.99735 0.99826	0.99745 0.99827
114	0.99970	0.99960	0.99949	0.99939	0.99928	0.99919	0.99918	0.99909	0.99909	0.99909	0.99918
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS (continued)

<u>Applied to</u>: Nondisability Retirees, Permanent Disability Retirees, and Active/Reserve Duty Personnel <u>Gender Mix</u>: 90% Male / 10% Female

						Projecti	ion Year					
Age	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	> 2026
< 21 21	0.97414 0.97558	0.97583 0.97707	0.97763 0.97866	0.97953 0.98045	0.98142 0.98214	0.98332 0.98384	0.98511 0.98552	0.98671 0.98692	0.98801 0.98821	0.98910 0.98911	0.98980 0.98980	0.99000 0.99000
22	0.97693	0.97821	0.97969	0.98127	0.98286	0.98435	0.98584	0.98722	0.98832	0.98921	0.98980	0.99000
23	0.97817	0.97934	0.98062	0.98200	0.98339	0.98486	0.98615	0.98743	0.98842	0.98931	0.98980	0.99000
24 25	0.97930 0.98025	0.98028 0.98112	0.98145 0.98209	0.98263 0.98326	0.98400 0.98443	0.98527 0.98560	0.98646 0.98677	0.98763 0.98775	0.98862 0.98872	0.98931 0.98941	0.98980 0.98981	0.99000 0.99000
26	0.98120	0.98196	0.98282	0.98386	0.98492	0.98597	0.98702	0.98798	0.98875	0.98942	0.98981	0.99000
27	0.98192	0.98257	0.98341	0.98435	0.98529	0.98632	0.98726	0.98811	0.98887	0.98943	0.98981	0.99000
28	0.98250	0.98304	0.98378	0.98470	0.98554	0.98646	0.98739	0.98823	0.98897	0.98953	0.98991	0.99000
29 30	0.98274 0.98445	0.98337 0.98338	0.98410 0.98411	0.98484 0.98494	0.98576 0.98576	0.98658 0.98668	0.98751 0.98751	0.98825 0.98825	0.98898 0.98898	0.98954 0.98954	0.98991 0.98991	0.99000 0.99000
31	0.98573	0.98465	0.98399	0.98482	0.98565	0.98658	0.98741	0.98824	0.98898	0.98954	0.98991	0.99000
32	0.98650	0.98551	0.98482	0.98449	0.98542	0.98636	0.98729	0.98813	0.98888	0.98944	0.98991	0.99000
33 34	0.98710 0.98809	0.98613 0.98725	0.98546 0.98659	0.98518 0.98614	0.98518 0.98610	0.98622 0.98624	0.98717 0.98721	0.98811 0.98817	0.98887 0.98885	0.98943 0.98952	0.98981 0.98990	0.99000 0.99000
35	0.98846	0.98777	0.98715	0.98681	0.98668	0.98677	0.98716	0.98804	0.98883	0.98951	0.98990	0.99000
36	0.98824	0.98770	0.98722	0.98700	0.98688	0.98707	0.98739	0.98792	0.98881	0.98941	0.98981	0.99000
37 38	0.98743 0.98613	0.98714 0.98618	0.98689 0.98618	0.98681 0.98632	0.98681 0.98653	0.98701 0.98684	0.98742 0.98735	0.98796 0.98798	0.98861 0.98863	0.98940 0.98930	0.98980 0.98980	0.99000 0.99000
39	0.98455	0.98493	0.98535	0.98563	0.98606	0.98658	0.98719	0.98790	0.98864	0.98931	0.98980	0.99000
40	0.98288	0.98367	0.98441	0.98502	0.98567	0.98631	0.98702	0.98783	0.98857	0.98923	0.98980	0.99000
41 42	0.98192 0.98108	0.98310 0.98245	0.98406 0.98371	0.98489 0.98475	0.98567 0.98565	0.98642 0.98651	0.98714 0.98725	0.98795 0.98807	0.98868 0.98870	0.98933 0.98934	0.98981 0.98981	0.99000 0.99000
43	0.98017	0.98182	0.98336	0.98460	0.98571	0.98659	0.98744	0.98818	0.98881	0.98945	0.98981	0.99000
44	0.97940	0.98120	0.98293	0.98436	0.98567	0.98666	0.98753	0.98828	0.98891	0.98945	0.98982	0.99000
45 46	0.97876 0.97831	0.98072 0.98026	0.98251 0.98221	0.98412 0.98390	0.98553 0.98540	0.98663 0.98669	0.98761 0.98768	0.98837 0.98845	0.98901 0.98910	0.98955 0.98955	0.98982 0.98991	0.99000 0.99000
47	0.97797	0.97999	0.98192	0.98368	0.98526	0.98656	0.98765	0.98852	0.98909	0.98955	0.98991	0.99000
48	0.97800	0.97978	0.98169	0.98353	0.98518	0.98655	0.98764	0.98851	0.98918	0.98964	0.98991	0.99000
49	0.97826	0.97990	0.98158	0.98339	0.98503 0.98497	0.98647	0.98764	0.98851	0.98918	0.98964	0.98991	0.99000
50 51	0.97871 0.97934	0.98013 0.98045	0.98168 0.98178	0.98336 0.98333	0.98491	0.98640 0.98633	0.98755 0.98747	0.98851 0.98851	0.98918 0.98917	0.98964 0.98964	0.98991 0.98991	0.99000 0.99000
52	0.98005	0.98086	0.98207	0.98340	0.98486	0.98616	0.98739	0.98842	0.98917	0.98964	0.98991	0.99000
53	0.98181	0.98233	0.98315	0.98428	0.98544	0.98663	0.98765	0.98859	0.98925	0.98972	0.98991	0.99000
54 55	0.98381 0.98576	0.98404 0.98563	0.98457 0.98589	0.98532 0.98635	0.98619 0.98694	0.98710 0.98765	0.98802 0.98838	0.98877 0.98894	0.98934 0.98942	0.98972 0.98980	0.98991 0.99000	0.99000 0.99000
56	0.98758	0.98710	0.98700	0.98719	0.98758	0.98810	0.98864	0.98911	0.98950	0.98980	0.98999	0.99000
57	0.98908	0.98827	0.98781	0.98783	0.98804	0.98837	0.98873	0.98920	0.98958	0.98979	0.98999	0.99000
58 59	0.98999 0.99042	0.98913 0.98960	0.98852 0.98893	0.98818 0.98843	0.98831 0.98830	0.98846 0.98846	0.98881 0.98881	0.98919 0.98909	0.98958 0.98948	0.98979 0.98978	0.98999 0.98990	0.99000 0.99000
60	0.99047	0.98968	0.98905	0.98858	0.98838	0.98836	0.98872	0.98900	0.98939	0.98969	0.98990	0.99000
61	0.99041	0.98958	0.98898	0.98855	0.98836	0.98836	0.98854	0.98892	0.98930	0.98969	0.98990	0.99000
62 63	0.99017 0.98995	0.98946 0.98935	0.98891 0.98882	0.98850 0.98845	0.98834 0.98832	0.98836 0.98835	0.98846 0.98846	0.98883 0.98875	0.98922 0.98922	0.98960 0.98961	0.98990 0.98990	0.99000 0.99000
64	0.98956	0.98925	0.98883	0.98848	0.98838	0.98834	0.98855	0.98884	0.98923	0.98961	0.98990	0.99000
65	0.98901	0.98907	0.98885	0.98860	0.98843	0.98841	0.98863	0.98885	0.98923	0.98961	0.98990	0.99000
66 67	0.98829 0.98732	0.98872 0.98811	0.98878 0.98853	0.98873 0.98867	0.98857 0.98870	0.98856 0.98871	0.98871 0.98878	0.98894 0.98902	0.98924 0.98932	0.98962 0.98962	0.98990 0.98990	0.99000 0.99000
68	0.98617	0.98732	0.98811	0.98852	0.98874	0.98885	0.98894	0.98910	0.98941	0.98962	0.98990	0.99000
69	0.98495	0.98628	0.98742	0.98820	0.98861	0.98882	0.98901	0.98917	0.98940	0.98971	0.98990	0.99000
70 71	0.98374 0.98264	0.98524 0.98422	0.98657 0.98563	0.98762 0.98695	0.98830 0.98791	0.98879 0.98858	0.98907 0.98896	0.98924 0.98932	0.98948 0.98947	0.98970 0.98970	0.98990 0.98990	0.99000 0.99000
72	0.98174	0.98331	0.98480	0.98621	0.98734	0.98819	0.98885	0.98930	0.98956	0.98978	0.98990	0.99000
73	0.98103	0.98259	0.98407	0.98547	0.98678	0.98781	0.98865	0.98920	0.98955	0.98978	0.98990	0.99000
74 75	0.98052 0.98019	0.98198 0.98155	0.98345 0.98301	0.98484 0.98439	0.98623 0.98578	0.98735 0.98698	0.98837 0.98800	0.98901 0.98882	0.98945 0.98935	0.98978 0.98977	0.98990 0.98990	0.99000 0.99000
76	0.97994	0.98130	0.98267	0.98404	0.98542	0.98662	0.98772	0.98864	0.98926	0.98968	0.98990	0.99000
77	0.97978	0.98114	0.98251	0.98387	0.98516	0.98644	0.98754	0.98845	0.98917	0.98968	0.98990	0.99000
78 79	0.97971 0.97962	0.98107	0.98243 0.98244	0.98380 0.98372	0.98499	0.98627 0.98618	0.98736	0.98836	0.98907 0.98898	0.98959	0.98990	0.99000
80	0.97952	0.98098 0.98098	0.98235	0.98372	0.98500 0.98500	0.98619	0.98727 0.98718	0.98827 0.98818	0.98898	0.98959 0.98958	0.98990 0.98990	0.99000 0.99000
81	0.97951	0.98097	0.98234	0.98372	0.98500	0.98619	0.98728	0.98818	0.98889	0.98949	0.98989	0.99000
82	0.97950	0.98096	0.98233	0.98371	0.98509	0.98628	0.98728	0.98818	0.98889	0.98949	0.98989	0.99000
83 84	0.97948 0.97955	0.98094 0.98092	0.98232 0.98230	0.98370 0.98369	0.98508 0.98507	0.98628 0.98627	0.98737 0.98737	0.98828 0.98828	0.98898 0.98908	0.98949 0.98959	0.98989 0.98989	0.99000 0.99000
85	0.97971	0.98090	0.98229	0.98368	0.98506	0.98627	0.98737	0.98837	0.98908	0.98959	0.98990	0.99000
86	0.97987	0.98107	0.98237	0.98376	0.98506	0.98636	0.98747	0.98847	0.98918	0.98979	0.99010	0.99010
87 88	0.98004 0.98031	0.98125 0.98152	0.98255 0.98274	0.98385 0.98395	0.98515 0.98525	0.98645 0.98646	0.98756 0.98766	0.98857 0.98867	0.98938 0.98948	0.98989	0.99020 0.99040	0.99030 0.99040
89	0.98059	0.98172	0.98294	0.98425	0.98546	0.98657	0.98777	0.98878	0.98959	0.99019	0.99050	0.99060
90	0.98087	0.98209	0.98323	0.98454	0.98575	0.98687	0.98788	0.98888	0.98969	0.99030	0.99070	0.99070
91 92	0.98134 0.98172	0.98238 0.98285	0.98361 0.98399	0.98483 0.98521	0.98605 0.98634	0.98717 0.98746	0.98818 0.98848	0.98908 0.98938	0.98989 0.98999	0.99049 0.99060	0.99080 0.99100	0.99090 0.99100
93	0.98229	0.98333	0.98446	0.98560	0.98673	0.98785	0.98877	0.98968	0.99029	0.99079	0.99110	0.99120
94	0.98295	0.98390	0.98494	0.98608	0.98712	0.98815	0.98916	0.98998	0.99059	0.99109	0.99130	0.99130
95 96	0.98363 0.98444	0.98456 0.98528	0.98551 0.98622	0.98656 0.98726	0.98760 0.98820	0.98863 0.98914	0.98955 0.99006	0.99028 0.99078	0.99098 0.99139	0.99139 0.99180	0.99160 0.99200	0.99150 0.99190
97	0.98526	0.98609	0.98693	0.98787	0.98881	0.98974	0.99056	0.99128	0.99188	0.99220	0.99240	0.99230
98	0.98607	0.98681	0.98765	0.98858	0.98951	0.99034	0.99107	0.99178	0.99229	0.99269	0.99280	0.99280
99 100	0.98688 0.98770	0.98762 0.98842	0.98845 0.98916	0.98928 0.98989	0.99011 0.99072	0.99085 0.99145	0.99166 0.99216	0.99228 0.99278	0.99279 0.99319	0.99310 0.99350	0.99329 0.99370	0.99320 0.99360
101	0.98851	0.98914	0.98987	0.99060	0.99133	0.99205	0.99267	0.99319	0.99369	0.99399	0.99410	0.99400
102	0.98933	0.98995	0.99058	0.99130	0.99193	0.99256	0.99317	0.99369	0.99409	0.99440	0.99450	0.99450
103 104	0.99014 0.99095	0.99067 0.99147	0.99129 0.99200	0.99192 0.99262	0.99254 0.99315	0.99316 0.99376	0.99368 0.99427	0.99419 0.99468	0.99459 0.99500	0.99480 0.99529	0.99490 0.99540	0.99490 0.99530
104	0.99095	0.99147	0.99200	0.99262	0.99315	0.99376	0.99427	0.99468	0.99500	0.99529	0.99540	0.99530
106	0.99267	0.99300	0.99351	0.99394	0.99445	0.99487	0.99528	0.99568	0.99590	0.99610	0.99620	0.99620
107	0.99349	0.99381	0.99422	0.99464	0.99506	0.99547	0.99578	0.99609	0.99639	0.99650	0.99660	0.99660
108 109	0.99430 0.99511	0.99462 0.99533	0.99493 0.99564	0.99525 0.99596	0.99566 0.99627	0.99598 0.99658	0.99629 0.99688	0.99659 0.99709	0.99680 0.99729	0.99700 0.99740	0.99700 0.99750	0.99700 0.99740
110	0.99593	0.99614	0.99636	0.99666	0.99688	0.99718	0.99739	0.99759	0.99770	0.99780	0.99790	0.99790
111	0.99674	0.99686	0.99707	0.99728	0.99748	0.99769	0.99789	0.99809	0.99820	0.99830	0.99830	0.99830
112 113	0.99756 0.99837	0.99767 0.99847	0.99787 0.99858	0.99798 0.99868	0.99818 0.99879	0.99829 0.99889	0.99840 0.99899	0.99850 0.99900	0.99860 0.99910	0.99870 0.99910	0.99870 0.99920	0.99870 0.99910
114	0.99919	0.99919	0.99929	0.99930	0.99939	0.99940	0.99950	0.99950	0.99950	0.99960	0.99960	0.99960
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS

 $\frac{Applied \ to:\ Surviving\ Spouses,\ and\ Current\ Spouses}{\underline{Gender\ Mix}\colon\ 10\%\ Male\ /\ 90\%\ Female}$

									ion Year							
Age < 21	1995 0.98342	1996 0.98381	1997 0.98564	1998 0.98866	1999 0.99270	2000 0.99679	2001 1.00020	2002 1.00195	2003 1.00148	2004 0.99837	2005 0.99295	2006 0.98570	2007 0.97722	2008 0.97462	2009 0.97272	2010 0.97143
21	0.98279	0.98335	0.98562	0.98917	0.99381	0.99850	1.00240	1.00471	1.00479	1.00224	0.99765	0.99113	0.98339	0.97766	0.97566	0.97437
22	0.98166	0.98220	0.98464	0.98872	0.99390	0.99930	1.00379	1.00678	1.00734	1.00561	1.00176	0.99616	0.98934	0.98416	0.97859	0.97719
23 24	0.98033 0.97881	0.98054 0.97849	0.98287 0.98050	0.98722 0.98503	0.99304 0.99132	0.99907 0.99809	1.00437 1.00402	1.00786 1.00822	1.00919 1.01023	1.00812 1.00992	1.00519 1.00792	1.00060 1.00426	0.99479 0.99957	0.99008 0.99533	0.98515 0.99077	0.97973 0.98616
25	0.97742	0.97625	0.97784	0.98234	0.98891	0.99625	1.00283	1.00766	1.01037	1.01093	1.00968	1.00714	1.00349	0.99990	0.99581	0.99148
26	0.97628	0.97423	0.97517	0.97935	0.98611	0.99382	1.00097	1.00635	1.00968	1.01102	1.01064	1.00896	1.00637	1.00379	1.00071	0.99693
27 28	0.97552 0.97526	0.97255 0.97153	0.97281 0.97090	0.97647 0.97410	0.98311 0.98033	0.99102 0.98812	0.99854 0.99582	1.00447 1.00202	1.00834 1.00634	1.01029 1.00883	1.01071 1.00987	1.00982 1.00971	1.00812 1.00882	1.00656 1.00810	1.00430 1.00667	1.00134 1.00454
29	0.97572	0.97112	0.96976	0.97220	0.97798	0.98546	0.99304	0.99931	1.00388	1.00681	1.00821	1.00861	1.00838	1.00841	1.00773	1.00642
30	0.97671	0.97152	0.96943	0.97118	0.97631	0.98325	0.99041	0.99655	1.00116	1.00425	1.00592	1.00670	1.00696	1.00748	1.00746	1.00681
31 32	0.97834 0.98042	0.97257 0.97438	0.96993 0.97129	0.97107 0.97191	0.97544 0.97560	0.98173 0.98102	0.98825 0.98687	0.99394 0.99180	0.99831 0.99562	1.00135 0.99831	1.00310 0.99995	1.00399 1.00084	1.00456 1.00143	1.00539 1.00249	1.00594 1.00336	1.00595 1.00395
33	0.98286	0.97666	0.97333	0.97353	0.97661	0.98125	0.98620	0.99025	0.99330	0.99535	0.99657	0.99735	0.99796	0.99888	0.99998	1.00098
34	0.98566	0.97952	0.97605	0.97601	0.97858	0.98240	0.98627	0.98932	0.99138	0.99267	0.99344	0.99383	0.99416	0.99506	0.99614	0.99730
35	0.98863	0.98266	0.97934 0.98282	0.97907	0.98120	0.98430	0.98724	0.98918 0.98968	0.99016 0.98965	0.99049	0.99060 0.98835	0.99056	0.99049	0.99108	0.99204 0.98796	0.99326
36 37	0.99168 0.99451	0.98598 0.98938	0.98657	0.98260 0.98630	0.98429 0.98773	0.98675 0.98972	0.98885 0.99099	0.99098	0.98986	0.98900 0.98831	0.98678	0.98766 0.98552	0.98716 0.98438	0.98723 0.98399	0.98419	0.98904 0.98503
38	0.99721	0.99265	0.99019	0.98997	0.99131	0.99284	0.99355	0.99281	0.99086	0.98842	0.98610	0.98406	0.98225	0.98121	0.98103	0.98153
39 40	0.99931 1.00077	0.99551 0.99775	0.99350 0.99628	0.99349 0.99651	0.99476 0.99787	0.99610 0.99920	0.99634 0.99926	0.99505 0.99762	0.99239 0.99452	0.98924 0.99075	0.98621 0.98703	0.98339 0.98359	0.98098 0.98058	0.97926 0.97827	0.97852 0.97686	0.97865 0.97643
41	1.00077	0.99926	0.99836	0.99909	1.00064	1.00196	1.00202	1.00030	0.99695	0.99276	0.98853	0.98458	0.98105	0.97835	0.97656	0.97566
42	1.00134	0.99984	0.99961	1.00085	1.00279	1.00438	1.00453	1.00282	0.99942	0.99508	0.99053	0.98617	0.98223	0.97931	0.97713	0.97585
43 44	1.00031 0.99866	0.99965 0.99867	1.00011 0.99983	1.00189 1.00215	1.00422 1.00498	1.00618 1.00733	1.00668 1.00821	1.00518 1.00700	1.00190 1.00404	0.99752 0.99981	0.99284 0.99528	0.98826 0.99069	0.98412 0.98652	0.98098 0.98317	0.97840 0.98037	0.97673 0.97831
45	0.99656	0.99706	0.99875	1.00213	1.00498	1.00733	1.00921	1.00700	1.00404	1.00195	0.99759	0.99325	0.98925	0.98578	0.98286	0.98049
46	0.99419	0.99509	0.99721	1.00040	1.00409	1.00726	1.00906	1.00886	1.00693	1.00366	0.99975	0.99576	0.99203	0.98862	0.98558	0.98290
47	0.99192	0.99301	0.99520	0.99860	1.00249	1.00602	1.00826	1.00870	1.00741	1.00477	1.00149	0.99804	0.99467	0.99142	0.98835	0.98555
48 49	0.98986 0.98803	0.99094 0.98897	0.99309 0.99099	0.99643 0.99417	1.00043 0.99802	1.00416 1.00168	1.00670 1.00453	1.00770 1.00603	1.00707 1.00606	1.00526 1.00492	1.00270 1.00310	0.99981 1.00094	0.99697 0.99876	0.99407 0.99640	0.99125 0.99400	0.98860 0.99159
50	0.98662	0.98741	0.98909	0.99193	0.99543	0.99904	1.00192	1.00374	1.00428	1.00381	1.00276	1.00126	0.99982	0.99810	0.99624	0.99416
51	0.98556	0.98611	0.98752	0.98992	0.99298	0.99623	0.99897	1.00092	1.00187	1.00191	1.00154	1.00073	0.99998	0.99899	0.99776	0.99613
52 53	0.98487 0.98456	0.98525 0.98478	0.98631 0.98556	0.98825 0.98703	0.99084 0.98905	0.99364 0.99119	0.99603 0.99320	0.99783 0.99465	0.99892 0.99569	0.99938 0.99640	0.99954 0.99691	0.99943 0.99735	0.99939 0.99795	0.99905 0.99822	0.99837 0.99821	0.99736 0.99777
54	0.98446	0.98459	0.98519	0.98627	0.98770	0.98925	0.99059	0.99158	0.99238	0.99306	0.99385	0.99475	0.99590	0.99672	0.99723	0.99727
55	0.98475	0.98480	0.98511	0.98579	0.98672	0.98758	0.98832	0.98884	0.98928	0.98984	0.99062	0.99181	0.99325	0.99453	0.99547	0.99610
56 57	0.98524 0.98595	0.98520 0.98581	0.98541 0.98581	0.98569 0.98577	0.98610 0.98567	0.98635 0.98541	0.98641 0.98497	0.98644 0.98442	0.98644 0.98414	0.98677 0.98413	0.98752 0.98475	0.98880 0.98591	0.99042 0.98752	0.99189 0.98907	0.99319 0.99054	0.99415 0.99175
58	0.98677	0.98661	0.98630	0.98595	0.98544	0.98476	0.98391	0.98298	0.98232	0.98195	0.98232	0.98325	0.98472	0.98625	0.98770	0.98907
59	0.98780	0.98752	0.98699	0.98632	0.98549	0.98441	0.98316	0.98202	0.98098	0.98033	0.98035	0.98101	0.98215	0.98344	0.98486	0.98629
60 61	0.98894 0.99009	0.98854 0.98957	0.98779 0.98860	0.98679 0.98738	0.98565 0.98593	0.98426 0.98433	0.98281 0.98267	0.98137 0.98102	0.98004 0.97949	0.97919 0.97844	0.97892 0.97787	0.97922 0.97779	0.97999 0.97828	0.98103 0.97895	0.98230 0.97997	0.98361 0.98122
62	0.99125	0.99061	0.98952	0.98809	0.98642	0.98461	0.98274	0.98089	0.97924	0.97789	0.97712	0.97683	0.97694	0.97741	0.97816	0.97916
63	0.99233	0.99167	0.99046	0.98891	0.98712	0.98509	0.98301	0.98096	0.97911	0.97764	0.97666	0.97617	0.97608	0.97626	0.97672	0.97763
64 65	0.99332 0.99422	0.99265 0.99364	0.99151 0.99249	0.98984 0.99080	0.98784 0.98868	0.98561 0.98632	0.98332 0.98382	0.98114 0.98144	0.97917 0.97935	0.97750 0.97757	0.97641 0.97637	0.97581 0.97566	0.97552 0.97535	0.97550 0.97513	0.97576 0.97519	0.97639 0.97563
66	0.99494	0.99455	0.99339	0.99178	0.98963	0.98706	0.98444	0.98193	0.97964	0.97784	0.97653	0.97572	0.97530	0.97497	0.97493	0.97526
67	0.99556	0.99527	0.99430	0.99268	0.99051	0.98792	0.98517	0.98254	0.98013	0.97822	0.97690	0.97598	0.97537	0.97503	0.97488	0.97502
68 69	0.99599 0.99632	0.99590 0.99633	0.99503 0.99566	0.99349 0.99422	0.99132 0.99212	0.98869 0.98957	0.98591 0.98677	0.98317 0.98400	0.98074 0.98154	0.97881 0.97951	0.97738 0.97797	0.97636 0.97685	0.97564 0.97602	0.97511 0.97538	0.97495 0.97512	0.97507 0.97515
70	0.99654	0.99667	0.99610	0.99485	0.99285	0.99028	0.98755	0.98485	0.98237	0.98032	0.97868	0.97735	0.97641	0.97567	0.97531	0.97533
71	0.99666	0.99699	0.99653	0.99529	0.99347	0.99109	0.98843	0.98572	0.98322	0.98106	0.97940	0.97796	0.97682	0.97598	0.97561	0.97553
72 73	0.99677 0.99678	0.99711 0.99723	0.99676 0.99699	0.99572 0.99614	0.99400 0.99453	0.99180 0.99242	0.98923 0.98995	0.98651 0.98731	0.98409 0.98479	0.98191 0.98259	0.98005 0.98071	0.97859 0.97914	0.97734 0.97787	0.97638 0.97680	0.97591 0.97623	0.97573 0.97604
74	0.99688	0.99734	0.99729	0.99646	0.99504	0.99304	0.99057	0.98802	0.98550	0.98328	0.98139	0.97971	0.97832	0.97724	0.97655	0.97626
75	0.99699	0.99754	0.99750	0.99686	0.99545	0.99356	0.99119	0.98864	0.98612	0.98380	0.98189	0.98019	0.97879	0.97769	0.97690	0.97659
76 77	0.99719 0.99750	0.99784 0.99814	0.99780 0.99819	0.99717 0.99766	0.99595 0.99645	0.99407 0.99458	0.99171 0.99223	0.98917 0.98961	0.98655 0.98699	0.98423 0.98467	0.98231 0.98264	0.98069 0.98101	0.97918 0.97949	0.97806 0.97835	0.97725 0.97753	0.97694 0.97711
78	0.99791	0.99864	0.99869	0.99816	0.99695	0.99499	0.99265	0.99003	0.98742	0.98501	0.98298	0.98125	0.97971	0.97848	0.97774	0.97730
79	0.99843	0.99915	0.99928	0.99875	0.99746	0.99550	0.99307	0.99046	0.98776	0.98535	0.98323	0.98149	0.97986	0.97861	0.97777	0.97742
80 81	0.99906 0.99970	0.99976 1.00048	0.99989 1.00069	0.99935 1.00006	0.99806 0.99876	0.99610 0.99671	0.99359 0.99419	0.99088 0.99140	0.98819 0.98862	0.98569 0.98603	0.98348 0.98373	0.98165 0.98180	0.97992 0.97997	0.97866 0.97853	0.97781 0.97768	0.97736 0.97722
82	1.00044	1.00122	1.00142	1.00087	0.99947	0.99742	0.99481	0.99193	0.98905	0.98637	0.98407	0.98196	0.98004	0.97850	0.97755	0.97708
83	1.00111	1.00196	1.00216	1.00160	1.00020	0.99814 0.99896	0.99552	0.99264	0.98967 0.99030	0.98690	0.98441	0.98211	0.98001	0.97838	0.97733	0.97686
84 85	1.00188 1.00256	1.00272 1.00348	1.00291 1.00366	1.00234 1.00318	1.00102 1.00186	0.99979	0.99625 0.99708	0.99336 0.99410	0.99030	0.98743 0.98806	0.98475 0.98529	0.98236 0.98271	0.98007 0.98022	0.97825 0.97822	0.97711 0.97698	0.97654 0.97632
86	1.00333	1.00416	1.00443	1.00394	1.00261	1.00054	0.99792	0.99502	0.99185	0.98879	0.98583	0.98315	0.98048	0.97828	0.97685	0.97610
87 88	1.00393 1.00461	1.00485 1.00544	1.00511 1.00579	1.00462 1.00530	1.00338 1.00415	1.00140 1.00217	0.99886 0.99972	0.99587 0.99672	0.99269 0.99363	0.98953 0.99046	0.98656 0.98730	0.98360 0.98424	0.98082 0.98127	0.97853 0.97878	0.97691 0.97716	0.97597 0.97611
89	1.00461	1.00544	1.00579	1.00530	1.00413	1.00217	1.00049	0.99768	0.99363	0.99131	0.98814	0.98498	0.98127	0.97932	0.97750	0.97611
90	1.00571	1.00654	1.00689	1.00649	1.00543	1.00363	1.00128	0.99855	0.99545	0.99227	0.98899	0.98582	0.98264	0.97995	0.97803	0.97687
91 92	1.00621 1.00662	1.00704 1.00736	1.00730 1.00772	1.00700 1.00733	1.00595 1.00637	1.00424 1.00485	1.00207 1.00268	0.99934 1.00013	0.99633 0.99721	0.99323 0.99420	0.99004 0.99100	0.98676 0.98781	0.98348 0.98452	0.98078 0.98171	0.97875 0.97958	0.97741 0.97813
93	1.00702	1.00736	1.00772	1.00755	1.00637	1.00465	1.00266	1.00013	0.99721	0.99518	0.99207	0.98886	0.98566	0.98284	0.98061	0.97905
94	1.00741	1.00800	1.00819	1.00790	1.00705	1.00572	1.00383	1.00156	0.99891	0.99617	0.99314	0.99011	0.98699	0.98416	0.98183	0.98017
95 96	1.00772	1.00822	1.00833	1.00806	1.00721	1.00598 1.00569	1.00428	1.00219	0.99973	0.99707	0.99432	0.99147 0.99187	0.98843	0.98560	0.98325	0.98140
96 97	1.00731 1.00690	1.00781 1.00741	1.00793 1.00753	1.00766 1.00726	1.00691 1.00652	1.00569	1.00408 1.00380	1.00210 1.00191	0.99973 0.99974	0.99727 0.99738	0.99462 0.99491	0.99187	0.98902 0.98962	0.98629 0.98707	0.98404 0.98493	0.98238 0.98327
98	1.00649	1.00700	1.00703	1.00686	1.00613	1.00510	1.00360	1.00181	0.99974	0.99757	0.99521	0.99267	0.99021	0.98776	0.98572	0.98425
99 100	1.00617 1.00576	1.00659 1.00610	1.00663 1.00623	1.00637 1.00597	1.00582 1.00543	1.00480 1.00451	1.00340 1.00321	1.00172 1.00162	0.99984 0.99984	0.99768 0.99787	0.99542 0.99572	0.99316 0.99355	0.99080 0.99130	0.98846 0.98924	0.98660 0.98739	0.98514 0.98603
101	1.00576	1.00510	1.00523	1.00558	1.00543	1.00431	1.00321	1.00162	0.99985	0.99798	0.99601	0.99395	0.99189	0.98993	0.98828	0.98701
102	1.00495	1.00528	1.00542	1.00518	1.00474	1.00392	1.00282	1.00143	0.99985	0.99808	0.99631	0.99444	0.99249	0.99063	0.98907	0.98790
103 104	1.00463 1.00422	1.00488 1.00447	1.00502 1.00461	1.00478 1.00438	1.00435 1.00395	1.00363 1.00333	1.00253 1.00234	1.00133 1.00124	0.99986 0.99986	0.99828 0.99839	0.99661 0.99691	0.99484 0.99524	0.99308 0.99367	0.99132 0.99210	0.98995 0.99074	0.98888 0.98977
104	1.00422	1.00447	1.00461	1.00438	1.00395	1.00333	1.00234	1.00124	0.99986	0.99839	0.99691	0.99524	0.99367	0.99210	0.99074	0.98977
106	1.00349	1.00366	1.00372	1.00358	1.00326	1.00265	1.00194	1.00096	0.99987	0.99869	0.99741	0.99613	0.99476	0.99349	0.99242	0.99163
107 108	1.00309 1.00268	1.00325 1.00284	1.00331 1.00291	1.00319 1.00279	1.00287 1.00256	1.00236 1.00206	1.00175 1.00146	1.00086 1.00076	0.99987 0.99988	0.99888 0.99899	0.99771 0.99801	0.99653 0.99702	0.99535 0.99595	0.99427 0.99497	0.99330 0.99409	0.99261 0.99350
108	1.00200	1.00264	1.00291	1.00279	1.00256	1.00206	1.00146	1.00076	0.99988	0.99909	0.99830	0.99742	0.99595	0.99566	0.99409	0.99330
110	1.00195	1.00203	1.00211	1.00199	1.00178	1.00147	1.00107	1.00057	0.99998	0.99929	0.99860	0.99782	0.99713	0.99644	0.99577	0.99537
111 112	1.00154 1.00113	1.00163 1.00122	1.00170 1.00121	1.00159 1.00119	1.00148 1.00109	1.00118 1.00088	1.00087 1.00068	1.00048 1.00029	0.99998 0.99999	0.99940 0.99959	0.99890 0.99911	0.99831 0.99871	0.99772 0.99822	0.99714 0.99783	0.99665 0.99744	0.99626 0.99724
113	1.00113	1.00081	1.00081	1.000119	1.00109	1.00059	1.00039	1.00029	0.99999	0.99970	0.99940	0.99911	0.99882	0.99852	0.99744	0.99813
114	1.00041	1.00041	1.00040	1.00040	1.00039	1.00030	1.00020	1.00010	1.00000	0.99989	0.99970	0.99960	0.99941	0.99931	0.99912	0.99911
> 114	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000	1.00000

MORTALITY IMPROVEMENT FACTORS (continued)

<u>Applied to</u>: Surviving Spouses, and Current Spouses

<u>Gender Mix</u>: 10% Male / 90% Female

					****	****			Projection Year								
< 21	2011 0.97083	2012 0.97074	2013 0.97114	2014 0.97194	2015 0.97305	2016 0.97446	2017 0.97607	2018 0.97787	2019 0.97977	2020 0.98158	2021 0.98348	2022 0.98519	2023 0.98679	2024 0.98809	2025 0.98910	2026 0.98980	> 2026 0.99000
21	0.97358	0.97338	0.97359	0.97419	0.97510	0.97622	0.97763	0.97914	0.98085	0.98246	0.98416	0.98568	0.98708	0.98829	0.98919	0.98980	0.99000
22 23	0.97630 0.97874	0.97591 0.97816	0.97592 0.97807	0.97625 0.97820	0.97696 0.97872	0.97797 0.97953	0.97909 0.98046	0.98041 0.98158	0.98183 0.98280	0.98334 0.98411	0.98475 0.98534	0.98616 0.98655	0.98738 0.98767	0.98848 0.98858	0.98929 0.98939	0.98980 0.98980	0.99000 0.99000
24	0.98088	0.98020	0.97992	0.97995	0.98027	0.98090	0.98172	0.98265	0.98367	0.98480	0.98583	0.98694	0.98787	0.98878	0.98939	0.98980	0.99000
25	0.98710	0.98204	0.98167	0.98159	0.98182	0.98225	0.98288	0.98361	0.98454	0.98547	0.98640	0.98733	0.98815	0.98888	0.98949	0.98989	0.99000
26 27	0.99291 0.99788	0.98894 0.99409	0.98429 0.99033	0.98412 0.98600	0.98416 0.98603	0.98440 0.98608	0.98484 0.98633	0.98538 0.98669	0.98594 0.98715	0.98668 0.98761	0.98733 0.98808	0.98798 0.98854	0.98862 0.98899	0.98915 0.98943	0.98958 0.98967	0.98989	0.99000 0.99000
28	1.00172	0.99829	0.99472	0.99128	0.98725	0.98730	0.98736	0.98762	0.98790	0.98826	0.98854	0.98891	0.98927	0.98953	0.98977	0.98999	0.99000
29	1.00424	1.00136	0.99816	0.99472	0.99149	0.98786	0.98793	0.98810	0.98836	0.98864	0.98882	0.98919	0.98945	0.98962	0.98986	0.98999	0.99000
30 31	1.00545 1.00534	1.00322 1.00385	1.00047 1.00165	0.99739 0.99903	0.99417 0.99608	0.99125 0.99317	0.98802 0.99065	0.98819 0.98791	0.98846 0.98818	0.98864 0.98845	0.98892 0.98882	0.98919 0.98909	0.98945 0.98936	0.98962 0.98962	0.98986 0.98986	0.98999	0.99000
32	1.00334	1.00365	1.00165	0.99963	0.99714	0.99317	0.99065	0.98978	0.98761	0.98798	0.98844	0.98881	0.98917	0.98952	0.98976	0.98999	0.99000
33	1.00152	1.00143	1.00072	0.99930	0.99737	0.99510	0.99277	0.99074	0.98902	0.98742	0.98798	0.98853	0.98899	0.98943	0.98967	0.98989	0.99000
34 35	0.99835 0.99455	0.99885 0.99555	0.99890 0.99618	0.99814 0.99626	0.99694 0.99562	0.99521 0.99454	0.99325 0.99313	0.99131 0.99155	0.98966 0.99009	0.98850 0.98892	0.98736 0.98813	0.98809 0.98764	0.98873 0.98836	0.98925 0.98907	0.98968 0.98959	0.98990 0.98990	0.99000
36	0.99455	0.99555	0.99292	0.99626	0.99379	0.99336	0.99313	0.99138	0.99009	0.98912	0.98843	0.98764	0.98808	0.98889	0.98949	0.98989	0.99000
37	0.98633	0.98788	0.98932	0.99056	0.99134	0.99167	0.99146	0.99081	0.99009	0.98929	0.98869	0.98838	0.98844	0.98869	0.98940	0.98980	0.99000
38 39	0.98249 0.97935	0.98408 0.98061	0.98575 0.98231	0.98730 0.98419	0.98867 0.98586	0.98957 0.98735	0.99002 0.98837	0.99002 0.98895	0.98968 0.98907	0.98917 0.98894	0.98876 0.98882	0.98855 0.98871	0.98862 0.98870	0.98887 0.98896	0.98930 0.98939	0.98980 0.98980	0.99000
40	0.97686	0.97786	0.97933	0.98124	0.98324	0.98512	0.98663	0.98769	0.98838	0.98863	0.98879	0.98878	0.98887	0.98913	0.98947	0.98980	0.99000
41	0.97582	0.97657	0.97788	0.97964	0.98167	0.98368	0.98550	0.98694	0.98801	0.98863	0.98898	0.98906	0.98915	0.98932	0.98957	0.98989	0.99000
42 43	0.97537 0.97587	0.97593 0.97588	0.97708 0.97666	0.97850 0.97801	0.98038 0.97964	0.98252 0.98153	0.98445 0.98358	0.98619 0.98544	0.98755 0.98700	0.98845 0.98819	0.98899 0.98891	0.98925 0.98936	0.98943 0.98962	0.98950 0.98969	0.98966 0.98985	0.98989	0.99000
44	0.97706	0.97651	0.97683	0.97791	0.97936	0.98100	0.98280	0.98477	0.98644	0.98783	0.98874	0.98937	0.98972	0.98979	0.98985	0.98998	0.99000
45	0.97875	0.97782	0.97758	0.97810	0.97928	0.98084	0.98248	0.98419	0.98588	0.98737	0.98847	0.98929	0.98973	0.98989	0.98995	0.98998	0.99000
46 47	0.98086 0.98320	0.97953 0.98148	0.97882 0.98037	0.97887 0.97995	0.97950 0.98020	0.98079 0.98093	0.98234 0.98231	0.98389 0.98368	0.98550 0.98512	0.98700 0.98654	0.98821 0.98784	0.98912 0.98885	0.98965 0.98948	0.98990 0.98981	0.98995 0.98995	0.98999	0.99000
48	0.98613	0.98419	0.98277	0.97995	0.98020	0.98200	0.98282	0.98401	0.98537	0.98662	0.98775	0.98876	0.98939	0.98982	0.98996	0.98999	0.99000
49	0.98917	0.98711	0.98547	0.98427	0.98366	0.98354	0.98390	0.98462	0.98571	0.98687	0.98783	0.98876	0.98939	0.98982	0.98996	0.98999	0.99000
50	0.99197 0.99435	0.98997	0.98812	0.98670	0.98570	0.98519	0.98517 0.98645	0.98552 0.98642	0.98624	0.98713 0.98739	0.98800 0.98817	0.98875 0.98883	0.98939	0.98982	0.98996	0.98999	0.99000
51 52	0.99435	0.99239 0.99430	0.99060 0.99265	0.98897 0.99098	0.98775 0.98955	0.98686 0.98845	0.98645	0.98642	0.98677 0.98740	0.98739	0.98817	0.98891	0.98939 0.98938	0.98973 0.98973	0.98996 0.98996	0.98999 0.98999	0.99000 0.99000
53	0.99690	0.99571	0.99420	0.99267	0.99112	0.98989	0.98897	0.98835	0.98812	0.98816	0.98847	0.98885	0.98931	0.98965	0.98988	0.98999	0.99000
54 55	0.99696 0.99627	0.99623 0.99599	0.99517 0.99538	0.99377 0.99434	0.99236 0.99306	0.99109 0.99184	0.98996 0.99067	0.98913 0.98981	0.98868 0.98915	0.98851 0.98886	0.98870 0.98885	0.98898 0.98902	0.98933 0.98926	0.98966 0.98958	0.98988 0.98980	0.98999	0.99000 0.99000
56	0.99627	0.99599	0.99538	0.99434	0.99306	0.99184	0.99067	0.98981	0.98915	0.98886	0.98890	0.98902	0.98926	0.98958	0.98980	0.98991	0.99000
57	0.99262	0.99328	0.99349	0.99334	0.99285	0.99212	0.99123	0.99029	0.98967	0.98916	0.98893	0.98897	0.98920	0.98942	0.98971	0.98991	0.99000
58 59	0.99018 0.98755	0.99105 0.98865	0.99172 0.98962	0.99202 0.99020	0.99189 0.99061	0.99151 0.99058	0.99097 0.99040	0.99028 0.98997	0.98962 0.98947	0.98919 0.98910	0.98894 0.98894	0.98889 0.98889	0.98911 0.98901	0.98942 0.98932	0.98971 0.98962	0.98991 0.98990	0.99000 0.99000
60	0.98502	0.98627	0.98736	0.98833	0.98901	0.98943	0.98952	0.98945	0.98922	0.98902	0.98884	0.98888	0.98900	0.98931	0.98961	0.98990	0.99000
61	0.98260	0.98391	0.98523	0.98633	0.98730	0.98809	0.98862	0.98882	0.98895	0.98884	0.98884	0.98886	0.98908	0.98930	0.98961	0.98990	0.99000
62	0.98049	0.98185	0.98324	0.98456	0.98575	0.98673	0.98754	0.98819	0.98850	0.98866	0.98884	0.98894	0.98907	0.98938	0.98960	0.98990	0.99000
63 64	0.97880 0.97747	0.98011 0.97872	0.98156 0.98012	0.98303 0.98164	0.98435 0.98311	0.98555 0.98444	0.98655 0.98565	0.98738 0.98667	0.98805 0.98752	0.98848 0.98822	0.98875 0.98866	0.98894 0.98895	0.98915 0.98916	0.98938 0.98947	0.98969 0.98969	0.98990	0.99000
65	0.97652	0.97760	0.97903	0.98050	0.98203	0.98349	0.98483	0.98605	0.98700	0.98787	0.98849	0.98887	0.98925	0.98947	0.98969	0.98990	0.99000
66	0.97587	0.97686	0.97811	0.97953	0.98109	0.98261	0.98408	0.98542 0.98477	0.98657	0.98753	0.98824	0.98879 0.98862	0.98926	0.98956	0.98978	0.98990	0.99000
67 68	0.97553 0.97539	0.97632 0.97608	0.97748 0.97696	0.97882 0.97821	0.98032 0.97963	0.98188 0.98113	0.98339 0.98268	0.98419	0.98603 0.98548	0.98710 0.98666	0.98799 0.98765	0.98846	0.98918 0.98910	0.98948 0.98949	0.98978 0.98978	0.98990 0.98990	0.99000
69	0.97536	0.97595	0.97673	0.97779	0.97913	0.98055	0.98212	0.98358	0.98500	0.98629	0.98738	0.98829	0.98893	0.98940	0.98979	0.98990	0.99000
70 71	0.97554 0.97564	0.97593 0.97612	0.97661 0.97670	0.97758 0.97747	0.97873 0.97852	0.98006 0.97976	0.98156 0.98118	0.98313 0.98267	0.98458 0.98415	0.98590 0.98559	0.98711 0.98682	0.98803 0.98784	0.98876 0.98868	0.98932 0.98923	0.98970 0.98970	0.98990 0.98990	0.99000 0.99000
72	0.97593	0.97632	0.97670	0.97757	0.97852	0.97976	0.98099	0.98240	0.98389	0.98526	0.98651	0.98765	0.98850	0.98924	0.98962	0.98990	0.99000
73	0.97614	0.97652	0.97710	0.97777	0.97863	0.97967	0.98091	0.98223	0.98363	0.98502	0.98629	0.98745	0.98840	0.98915	0.98962	0.98990	0.99000
74 75	0.97636 0.97659	0.97674 0.97697	0.97732 0.97754	0.97808 0.97831	0.97893 0.97916	0.97988 0.98011	0.98102 0.98115	0.98225 0.98229	0.98356 0.98351	0.98487 0.98482	0.98615 0.98602	0.98733 0.98720	0.98829 0.98818	0.98905 0.98895	0.98962 0.98953	0.98990 0.98990	0.99000 0.99000
76	0.97693	0.97721	0.97769	0.97845	0.97931	0.98026	0.98130	0.98243	0.98356	0.98478	0.98598	0.98708	0.98816	0.98894	0.98952	0.98990	0.99000
77	0.97709	0.97737	0.97785	0.97861	0.97947	0.98042	0.98146	0.98259	0.98363	0.98484	0.98596	0.98706	0.98805	0.98893	0.98952	0.98990	0.99000
78 79	0.97727 0.97728	0.97745 0.97754	0.97792 0.97801	0.97868 0.97867	0.97954 0.97953	0.98059 0.98058	0.98163 0.98162	0.98267 0.98276	0.98380 0.98388	0.98491 0.98500	0.98603 0.98602	0.98704 0.98703	0.98804 0.98803	0.98883 0.98882	0.98951 0.98951	0.98990 0.98990	0.99000 0.99000
80	0.97730	0.97746	0.97801	0.97867	0.97953	0.98048	0.98162	0.98275	0.98388	0.98500	0.98611	0.98702	0.98802	0.98882	0.98942	0.98990	0.99000
81	0.97716	0.97740	0.97784	0.97859	0.97944	0.98039	0.98153	0.98266	0.98388	0.98500	0.98611	0.98712	0.98802	0.98881	0.98941	0.98981	0.99000
82 83	0.97701 0.97669	0.97725 0.97701	0.97768 0.97753	0.97842 0.97826	0.97926 0.97909	0.98030 0.98012	0.98144 0.98126	0.98257 0.98248	0.98379 0.98370	0.98501 0.98492	0.98612 0.98612	0.98712 0.98713	0.98802 0.98812	0.98881 0.98882	0.98941 0.98941	0.98981	0.99000
83 84	0.97646	0.97668	0.97720	0.97820	0.97893	0.97995	0.98128	0.98230	0.98361	0.98483	0.98603	0.98713	0.98812	0.98892	0.98951	0.98981	0.99000
85	0.97615	0.97636	0.97696	0.97777	0.97868	0.97979	0.98090	0.98221	0.98352	0.98474	0.98603	0.98713	0.98813	0.98892	0.98951	0.98990	0.99000
86 87	0.97592 0.97569	0.97613 0.97590	0.97664 0.97640	0.97753 0.97729	0.97852 0.97837	0.97963 0.97956	0.98083 0.98085	0.98213 0.98215	0.98344 0.98345	0.98474 0.98475	0.98604 0.98605	0.98723 0.98724	0.98823 0.98833	0.98902 0.98922	0.98971 0.98981	0.99010 0.99020	0.99010 0.99030
88	0.97574	0.97585	0.97635	0.97723	0.97831	0.97959	0.98088	0.98226	0.98355	0.98485	0.98614	0.98734	0.98843	0.98932	0.99001	0.99040	0.99040
89	0.97597	0.97599	0.97648	0.97736	0.97844	0.97971	0.98108	0.98246	0.98385	0.98514	0.98633	0.98753	0.98862	0.98951	0.99011	0.99050	0.99060
90 91	0.97630 0.97674	0.97622 0.97664	0.97671 0.97694	0.97749 0.97772	0.97856 0.97879	0.97983 0.98006	0.98121 0.98142	0.98267 0.98289	0.98406 0.98427	0.98535 0.98565	0.98663 0.98693	0.98772 0.98802	0.98872 0.98892	0.98961 0.98981	0.99030 0.99041	0.99070 0.99080	0.99070 0.99090
92	0.97736	0.97708	0.97737	0.97805	0.97902	0.98028	0.98165	0.98311	0.98449	0.98586	0.98714	0.98832	0.98922	0.98991	0.99060	0.99100	0.99100
93	0.97809	0.97779	0.97790	0.97848	0.97945	0.98061	0.98197	0.98334	0.98480	0.98617	0.98745	0.98853	0.98952	0.99021	0.99071	0.99110	0.99120
94 95	0.97910 0.98023	0.97853 0.97954	0.97862 0.97935	0.97901 0.97973	0.97988 0.98041	0.98095 0.98147	0.98230 0.98264	0.98366 0.98399	0.98512 0.98544	0.98648 0.98680	0.98775 0.98807	0.98884 0.98915	0.98982 0.99012	0.99051 0.99082	0.99101 0.99131	0.99130 0.99160	0.99130 0.99150
96	0.98121	0.98053	0.98043	0.98072	0.98140	0.98236	0.98352	0.98478	0.98614	0.98740	0.98866	0.98974	0.99062	0.99131	0.99180	0.99200	0.99190
97	0.98219	0.98161	0.98142	0.98180	0.98238	0.98334	0.98441	0.98557	0.98683	0.98809	0.98926	0.99024	0.99112	0.99172	0.99220	0.99240	0.99230
98 99	0.98318 0.98416	0.98260 0.98367	0.98249 0.98348	0.98278 0.98377	0.98336 0.98435	0.98423 0.98512	0.98529 0.98618	0.98645 0.98725	0.98762 0.98832	0.98879 0.98939	0.98986 0.99045	0.99083 0.99134	0.99162 0.99212	0.99221 0.99271	0.99261 0.99310	0.99280 0.99321	0.99280 0.99320
100	0.98515	0.98466	0.98456	0.98475	0.98533	0.98610	0.98698	0.98804	0.98901	0.99008	0.99105	0.99184	0.99262	0.99311	0.99350	0.99370	0.99360
101	0.98613	0.98565	0.98555	0.98583	0.98631	0.98699	0.98786	0.98883	0.98980	0.99077	0.99165	0.99243	0.99311	0.99361	0.99391	0.99410	0.99400
102 103	0.98712 0.98810	0.98672 0.98771	0.98662 0.98761	0.98682 0.98780	0.98730 0.98828	0.98797 0.98886	0.98875 0.98963	0.98962 0.99041	0.99050 0.99128	0.99137 0.99206	0.99224 0.99284	0.99293 0.99352	0.99361 0.99411	0.99401 0.99451	0.99440 0.99480	0.99450 0.99490	0.99450 0.99490
103	0.98908	0.98879	0.98869	0.98888	0.98927	0.98975	0.99043	0.99120	0.99198	0.99275	0.99344	0.99403	0.99452	0.99500	0.99521	0.99540	0.99530
105	0.99007	0.98977	0.98968	0.98987	0.99025	0.99074	0.99132	0.99199	0.99267	0.99336	0.99403	0.99462	0.99502	0.99541	0.99570	0.99580	0.99570
106 107	0.99105 0.99204	0.99076 0.99184	0.99075 0.99174	0.99085 0.99193	0.99123 0.99213	0.99163 0.99261	0.99220 0.99309	0.99279 0.99358	0.99346 0.99416	0.99405 0.99474	0.99463 0.99523	0.99512 0.99562	0.99552 0.99601	0.99590 0.99631	0.99610 0.99650	0.99620 0.99660	0.99620 0.99660
108	0.99311	0.99282	0.99282	0.99292	0.99311	0.99350	0.99398	0.99437	0.99485	0.99534	0.99582	0.99621	0.99651	0.99680	0.99700	0.99700	0.99700
109	0.99409	0.99390	0.99381	0.99390	0.99410	0.99439	0.99477	0.99516	0.99564	0.99603	0.99642	0.99672	0.99701	0.99721	0.99740	0.99750	0.99740
110 111	0.99508 0.99606	0.99489 0.99587	0.99488 0.99587	0.99489 0.99596	0.99508 0.99606	0.99537 0.99626	0.99566 0.99654	0.99604 0.99683	0.99634 0.99712	0.99672 0.99732	0.99702 0.99761	0.99731 0.99781	0.99751 0.99801	0.99770 0.99820	0.99780 0.99830	0.99790 0.99830	0.99790 0.99830
111	0.99705	0.99695	0.99695	0.99596	0.99705	0.99020	0.99654	0.99763	0.99712	0.99802	0.99821	0.99840	0.99850	0.99860	0.99870	0.99870	0.99870
113	0.99803	0.99794	0.99793	0.99794	0.99803	0.99813	0.99823	0.99842	0.99852	0.99871	0.99881	0.99891	0.99900	0.99910	0.99910	0.99920	0.99910
114 > 114	0.99902 1.00000	0.99901 1.00000	0.99901 1.00000	0.99901 1.00000	0.99902 1.00000	0.99911 1.00000	0.99911 1.00000	0.99921 1.00000	0.99930 1.00000	0.99931 1.00000	0.99940 1.00000	0.99950 1.00000	0.99950 1.00000	0.99950 1.00000	0.99960 1.00000	0.99960 1.00000	0.99960 1.00000
	5000				5000				5000								

APPENDIX K

25 YEAR PROJECTIONS

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PROJECTION NOTES

The following are relevant notes to the projections depicted in this appendix:

- Refer to the "NOTE REGARDING OPEN GROUP PROJECTIONS" in the Table 9 Footnotes for important caveats related to this appendix.
- Columns in this appendix may not add due to rounding.
- In some cases the number of personnel may show zero with the corresponding pay showing a non-zero value. This is a result of rounding the display to the nearest person.
- Future mortality improvement is assumed throughout this appendix (with the exception of temporary disabled retirees).
- Although Combat Related Special Compensation (CRSC) is not technically considered retired pay, it is paid from the MRF; hence these projections include CRSC.
- The FY 2011 National Defense Authorization Act (P.L. 111-383) required "amounts of retired pay and retainer pay due a retired member of the uniformed services shall be paid on the first day of each month beginning after the month in which the right to such pay accrues." This means that when the first day of the month falls on a non-business day (weekend/holiday), the pay must be paid the preceding business day. This legislation did not apply to survivor annuitant pay and CRSC. This results in retirees receiving 13 payments in some fiscal years and 11 payments in others, with 12 payments occurring in a typical fiscal year. Annual fiscal year amounts shown in this appendix represent 12 monthly payments only.
- The following economic assumptions are applied to the projection of basic pay and retired outlays. This table is partially replicated from the Table 9 footnotes in the main text.

ANNUAL ECONOMIC ASSUMPTIONS USED IN PROJECTIONS OF BASIC PAY AND RETIRED OUTLAYS

Fiscal Year	Full COLA	Basic Pay
2015	1.7%	1.0%
2016	0.0	1.3
2017	1.5	1.3
2018	2.0	1.5
2019	2.1	1.5
2020	2.2	1.8
2021	2.3	2.3
2022	2.2	2.3
2023	2.3	2.3
2024+	3.0	3.5

ACTIVE DUTY PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	People a	at Year End (Septen	nber 30th)	Do	ollars During Fiscal	Year
Year	Officers	Enlisted	Total	Officers	Enlisted	Total
2014	251 020	1 150 004	1 402 012			
2014	251,828	1,150,984	1,402,812	Φ10 445 51 0	#27.700.0 <i>c</i> 1	Φ5.6.1.50.57.4
2015	242,005	1,131,216	1,373,221	\$18,445,512	\$37,708,061	\$56,153,574
2016	240,404	1,116,651	1,357,055	\$18,308,179	\$37,696,820	\$56,005,000
2017	234,003	1,099,833	1,333,836	\$18,275,189	\$37,711,263	\$55,986,452
2018	234,072	1,100,317	1,334,389	\$18,253,260	\$37,920,088	\$56,173,348
2019	234,040	1,101,535	1,335,575	\$18,387,567	\$38,372,709	\$56,760,276
2020	234,040	1,101,535	1,335,575	\$18,590,734	\$38,963,793	\$57,554,526
2021	234,040	1,101,535	1,335,575	\$18,928,305	\$39,751,589	\$58,679,894
2022	234,040	1,101,535	1,335,575	\$19,284,718	\$40,549,386	\$59,834,105
2023	234,040	1,101,535	1,335,575	\$19,652,014	\$41,337,291	\$60,989,304
2024	234,040	1,101,535	1,335,575	\$20,015,849	\$42,127,541	\$62,143,390
2025	234,040	1,101,535	1,335,575	\$20,636,286	\$43,456,200	\$64,092,486
2026	234,040	1,101,535	1,335,575	\$21,279,958	\$44,850,258	\$66,130,215
2027	234,040	1,101,535	1,335,575	\$21,951,297	\$46,283,609	\$68,234,905
2028	234,040	1,101,535	1,335,575	\$22,646,880	\$47,781,143	\$70,428,022
2029	234,040	1,101,535	1,335,575	\$23,380,811	\$49,342,003	\$72,722,814
2030	234,040	1,101,535	1,335,575	\$24,142,754	\$50,943,263	\$75,086,017
2031	234,040	1,101,535	1,335,575	\$24,937,338	\$52,589,799	\$77,527,137
2032	234,040	1,101,535	1,335,575	\$25,767,062	\$54,320,227	\$80,087,289
2032	234,040	1,101,535	1,335,575	\$26,639,327	\$56,118,182	\$82,757,509
2034	234,040	1,101,535	1,335,575	\$27,554,735	\$58,011,252	\$85,565,988
2034	234,040	1,101,333	1,333,373	\$21,334,133	\$30,011,232	φ63,303,366
2035	234,040	1,101,535	1,335,575	\$28,552,756	\$60,031,300	\$88,584,055
2036	234,040	1,101,535	1,335,575	\$29,619,460	\$62,148,800	\$91,768,260
2037	234,040	1,101,535	1,335,575	\$30,716,798	\$64,357,677	\$95,074,475
2038	234,040	1,101,535	1,335,575	\$31,854,680	\$66,659,202	\$98,513,883
2039	234,040	1,101,535	1,335,575	\$33,004,643	\$69,028,192	\$102,032,835

NONRETIRED RESERVISTS PERSONNEL AND PAY BY FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	People at	Year End (Septen	nber 30th)	Dollars During Fiscal Year					
Year	Officers	Enlisted	Total	Officers	Enlisted	Total			
2014	111 401	624 771	746.050						
2014	111,481	634,771	746,252	Φ0.051.55¢	Φ 5.00 0.060	Φ 7. 511. 510.			
2015	121,235	622,151	743,386	\$2,271,556	\$5,239,962	\$7,511,518			
2016	117,419	613,097	730,516	\$2,346,334	\$5,246,795	\$7,593,129			
2017	115,667	605,021	720,688	\$2,343,627	\$5,274,027	\$7,617,654			
2018	112,808	608,666	721,474	\$2,356,216	\$5,344,289	\$7,700,504			
2019	113,240	608,215	721,455	\$2,367,838	\$5,448,124	\$7,815,962			
2020	113,240	608,215	721,455	\$2,402,984	\$5,550,758	\$7,953,742			
2021	113,240	608,215	721,455	\$2,456,185	\$5,683,998	\$8,140,183			
2022	113,240	608,215	721,455	\$2,517,699	\$5,813,749	\$8,331,449			
2023	113,240	608,215	721,455	\$2,581,794	\$5,942,254	\$8,524,048			
2024	113,240	608,215	721,455	\$2,648,542	\$6,068,202	\$8,716,745			
2025	113,240	608,215	721,455	\$2,750,902	\$6,270,354	\$9,021,257			
2026	113,240	608,215	721,455	\$2,863,982	\$6,492,077	\$9,356,059			
2027	113,240	608,215	721,455	\$2,982,159	\$6,726,992	\$9,709,151			
2028	113,240	608,215	721,455	\$3,106,509	\$6,971,612	\$10,078,121			
2029	113,240	608,215	721,455	\$3,235,025	\$7,223,507	\$10,458,531			
2030	113,240	608,215	721,455	\$3,371,547	\$7,481,119	\$10,852,666			
2031	113,240	608,215	721,455	\$3,511,776	\$7,745,656	\$11,257,432			
2032	113,240	608.215	721,455	\$3,658,956	\$8,019,122	\$11,678,078			
2033	113,240	608,215	721,455	\$3,809,588	\$8,298,039	\$12,107,627			
2034	113,240	608,215	721,455	\$3,964,515	\$8,581,210	\$12,545,726			
2035	113,240	608,215	721,455	\$4,128,501	\$8,880,237	\$13,008,737			
2036	113,240	608,215	721,455	\$4,295,913	\$9,192,117	\$13,488,030			
	*	,				. , ,			
2037	113,240	608,215	721,455	\$4,469,014	\$9,516,733	\$13,985,746			
2038	113,240	608,215	721,455	\$4,647,980	\$9,853,710	\$14,501,689			
2039	113,240	608,215	721,455	\$4,828,030	\$10,202,653	\$15,030,683			

TOTAL NUMBER OF RETIREES ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal	Nondi	sabled (non-CSB/	Redux)	Nond	isabled (CSB/Re	edux)		Disabled		Grand
Year	Officers	Enlisted	Total	Officers	Enlisted	Total	Officers	Enlisted	Total	Total
2014	510.450	1 200 502	1 010 015	2.102	47.620	40.020	17.700	00.055	107.045	1.070.010
2014	512,452	1,300,793	1,813,245	2,182	47,638	49,820	17,790	90,055	107,845	1,970,910
2015	515,354	1,299,339	1,814,693	2,679	55,220	57,899	17,439	87,062	104,501	1,977,093
2016	517,759	1,298,303	1,816,062	3,154	62,277	65,432	17,100	84,591	101,690	1,983,184
2017	520,081	1,297,555	1,817,636	3,634	69,112	72,746	16,778	82,439	99,217	1,989,599
2018	522,071	1,297,047	1,819,118	4,086	75,254	79,340	16,482	80,573	97,055	1,995,513
2019	524,056	1,296,927	1,820,983	4,507	80,822	85,329	16,223	78,973	95,195	2,001,507
2020	525,967	1,297,921	1,823,888	4,871	85,739	90,610	15,995	77,511	93,506	2,008,004
2021	527,975	1,300,737	1,828,712	5,192	89,941	95,133	15,794	76,161	91,955	2,015,800
2022	530,034	1,304,608	1,834,642	5,492	93,592	99,084	15,612	74,904	90,516	2,024,242
2023	532,172	1,308,923	1,841,095	5,745	96,592	102,337	15,450	73,722	89,172	2,032,604
2024	539,167	1,327,163	1,866,330	5,958	98,857	104,815	15,301	72,605	87,906	2,059,051
2025	540,292	1,328,416	1,868,708	6,117	100,333	106,450	15,162	71,524	86,686	2,061,843
2025	540,870	1,329,122	1,869,992		100,333	100,430	15,033	70,483	85,515	
	,			6,239		,		,		2,062,928
2027	541,042	1,329,155	1,870,197	6,331	101,633	107,964	14,911	69,478	84,389	2,062,549
2028	540,363	1,327,509	1,867,872	6,402	101,788	108,190	14,794	68,501	83,295	2,059,357
2029	539,129	1,325,301	1,864,430	6,453	101,705	108,158	14,683	67,559	82,241	2,054,830
2030	537,307	1,322,993	1,860,300	6,485	101,431	107,916	14,576	66,661	81,237	2,049,453
2031	534,589	1,318,041	1,852,631	6,502	100,990	107,493	14,473	65,793	80,266	2,040,389
2032	531,217	1,311,024	1,842,241	6,507	100,408	106,915	14,372	64,951	79,323	2,028,480
2033	529,800	1,309,625	1,839,424	6,498	99,702	106,200	14,275	64,141	78,416	2,024,040
2034	525,458	1,299,632	1,825,090	6,480	98,877	105,357	14,180	63,344	77,523	2,007,970
2035	520,066	1.288.943	1.809.009	6,451	97.938	104,388	14,082	62,566	76,647	1,990,045
2036	515,071	1,278,530	1,793,601	6,415	96,896	103,311	13,988	61,820	75,808	1,972,719
2037	509,486	1,267,626	1,777,112	6,374	95,764	102,138	13,898	61,100	74,997	1,954,247
2037	504,449	1,257,518	1,761,967	6,326	94,543	100,869	13,813	60,415	74,228	1,937,063
	,					,		,		
2039	499,588	1,247,983	1,747,572	6,272	93,232	99,504	13,736	59,768	73,504	1,920,579

^{*}This projection includes retired from active and reserve duty.

Non-CSB/Redux figures include both active and reserve duty retirees, while CSB/Redux figures include only active duty retirees.

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

TOTAL ANNUAL RETIRED PAY FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal	None	disabled (non-CSB/	Redux)	N	ondisabled (CSB/R	edux)		Disabled		Grand
Year	Officers	Enlisted	Total	Officers	Enlisted	Total	Officers	Enlisted	Total	Total
2015	\$22,341,794	\$27,651,436	\$49,993,230	\$87,599	\$1,006,916	\$1,094,515	\$533,710	\$983,935	\$1,517,644	\$52,605,389
2016	\$22,640,055	\$27,760,728	\$50,400,783	\$111,483	\$1,190,919	\$1,302,402	\$520,780	\$955,128	\$1,475,908	\$53,179,093
2017	\$23,077,929	\$28,066,773	\$51,144,703	\$137,188	\$1,379,427	\$1,516,615	\$512,295	\$937,778	\$1,450,073	\$54,111,391
2018	\$23,683,993	\$28,586,968	\$52,270,962	\$164,804	\$1,572,923	\$1,737,727	\$507,983	\$928,723	\$1,436,706	\$55,445,395
2019	\$24,341,007	\$29,183,328	\$53,524,335	\$192,349	\$1,759,023	\$1,951,372	\$505,183	\$922,621	\$1,427,804	\$56,903,510
2020	\$25,029,765	\$29,838,963	\$54,868,728	\$218,479	\$1,935,465	\$2,153,945	\$503,554	\$918,588	\$1,422,142	\$58,444,815
2021	\$25,754,800	\$30,569,892	\$56,324,692	\$242,983	\$2,098,401	\$2,341,384	\$503,176	\$916,882	\$1,420,058	\$60,086,134
2022	\$26,485,527	\$31,337,728	\$57,823,255	\$266,860	\$2,248,452	\$2,515,312	\$503,390	\$916,255	\$1,419,645	\$61,758,212
2023	\$27,245,993	\$32,169,774	\$59,415,766	\$290,070	\$2,388,478	\$2,678,548	\$504,702	\$917,598	\$1,422,299	\$63,516,614
2024	\$28,250,739	\$33,326,260	\$61,576,998	\$313,525	\$2,529,686	\$2,843,211	\$509,585	\$924,991	\$1,434,576	\$65,854,785
2025	\$29,300,262	\$34,534,008	\$63,834,270	\$336,059	\$2,662,233	\$2,998,292	\$515,862	\$934,333	\$1,450,195	\$68,282,757
2026	\$30,280,000	\$35,648,470	\$65,928,470	\$357,743	\$2,785,325	\$3,143,068	\$522,726	\$944,211	\$1,466,937	\$70,538,476
2027	\$31,267,448	\$36,797,105	\$68,064,553	\$379,890	\$2,903,276	\$3,283,166	\$530,295	\$955,141	\$1,485,437	\$72,833,156
2028	\$32,256,757	\$37,968,195	\$70,224,952	\$402,951	\$3,020,892	\$3,423,843	\$538,599	\$967,142	\$1,505,740	\$75,154,536
2029	\$33,245,238	\$39,162,797	\$72,408,035	\$425,976	\$3,143,045	\$3,569,021	\$547,509	\$980,150	\$1,527,659	\$77,504,716
2030	\$34,237,736	\$40,401,726	\$74,639,462	\$449,043	\$3,280,154	\$3,729,197	\$557,127	\$994,446	\$1,551,573	\$79,920,231
2031	\$35,227,147	\$41,658,830	\$76,885,977	\$472,876	\$3,443,077	\$3,915,953	\$567,477	\$1,009,918	\$1,577,395	\$82,379,325
2032	\$36,211,413	\$42,909,575	\$79,120,987	\$497,571	\$3,625,424	\$4,122,995	\$578,401	\$1,026,198	\$1,604,598	\$84,848,581
2033	\$37,248,277	\$44,241,866	\$81,490,143	\$520,789	\$3,804,662	\$4,325,451	\$589,984	\$1,043,301	\$1,633,285	\$87,448,879
2034	\$38,283,976	\$45,570,204	\$83,854,180	\$541,350	\$3,966,703	\$4,508,053	\$602,126	\$1,060,913	\$1,663,038	\$90,025,271
2035	\$39,243,784	\$46,830,304	\$86,074,088	\$559,521	\$4,110,877	\$4,670,398	\$614,630	\$1,078,742	\$1,693,372	\$92,437,858
2036	\$40,205,376	\$48,117,332	\$88,322,708	\$575,989	\$4,240,263	\$4,816,252	\$627,568	\$1,097,159	\$1,724,727	\$94,863,687
2037	\$41,174,491	\$49,431,558	\$90,606,049	\$591,107	\$4,359,468	\$4,950,575	\$641,176	\$1,116,420	\$1,757,596	\$97,314,221
2038	\$42,161,823	\$50,784,138	\$92,945,962	\$605,407	\$4,467,459	\$5,072,866	\$655,576	\$1,136,600	\$1,792,176	\$99,811,003
2039	\$43,190,528	\$52,194,176	\$95,384,703	\$618,783	\$4,568,286	\$5,187,068	\$670,882	\$1,158,021	\$1,828,903	\$102,400,674

^{*}This projection includes retired from active and reserve duty.

Non-CSB/Redux figures include both active and reserve duty retirees, while CSB/Redux figures include only active duty retirees.

RETIREE GAIN STATEMENT

	Gains During the Fiscal Year						Average Starting Net Retired Pay Before CPI Increase					
Fiscal	Nondisabled (non-CSB/Redux)		Nondisabled (CSB/Redux)		Disabled		Nondisabled (non-CSB/Redux)		Nondisabled (CSB/Redux)		Disabled	
Year	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted	Officers	Enlisted
2015	15,972	29,285	499	7,657	541	4,427	\$46,953	\$20,563	\$48,074	\$24,660	\$41,332	\$16,243
2016	15,423	30,238	478	7,148	528	4,354	\$46,209	\$20,845	\$50,260	\$25,272	\$41,794	\$16,460
2017	15,316	31,065	483	6,943	517	4,296	\$46,468	\$20,559	\$55,050	\$27,381	\$42,407	\$16,700
2018	14,989	31,848	456	6,269	506	4,244	\$47,348	\$21,012	\$57,548	\$28,108	\$43,165	\$16,968
2019	15,020	32,776	426	5,716	497	4,222	\$47,986	\$21,511	\$59,107	\$28,901	\$43,846	\$17,205
2020	15,012	34,429	370	5,088	493	4,212	\$48,501	\$21,978	\$61,327	\$29,314	\$44,407	\$17,453
2021	15,203	36,784	327	4,401	490	4,212	\$49,120	\$22,346	\$62,940	\$29,646	\$44,997	\$17,740
2022	15,374	38,366	309	3,878	484	4,214	\$49,841	\$23,022	\$65,873	\$30,451	\$45,847	\$18,077
2023	15,596	39,322	262	3,260	483	4,215	\$50,406	\$23,792	\$69,603	\$31,504	\$46,678	\$18,461
2024	20,620	53,770	223	2,562	480	4,218	\$46,230	\$22,030	\$71,845	\$33,272	\$47,684	\$18,862
2025	14,933	37,284	171	1,812	477	4,201	\$53,027	\$25,525	\$77,849	\$37,052	\$48,703	\$19,288
2026	14,571	37,163	136	1,230	476	4,195	\$54,742	\$26,816	\$83,856	\$42,904	\$49,966	\$19,805
2027	14,355	36,882	108	880	475	4,190	\$56,760	\$27,860	\$89,705	\$48,131	\$51,487	\$20,425
2028	13,696	35,562	89	637	474	4,179	\$59,429	\$29,386	\$96,211	\$53,313	\$53,147	\$21,069
2029	13,332	35,326	70	456	474	4,177	\$61,863	\$30,448	\$102,294	\$58,697	\$54,824	\$21,752
2030	12,927	35,524	54	326	473	4,187	\$64,673	\$31,941	\$108,990	\$64,276	\$56,658	\$22,490
2031	12,206	33,145	42	225	473	4,185	\$68,429	\$33,742	\$116,964	\$69,827	\$58,541	\$23,240
2032	11,710	31,313	32	154	472	4,181	\$71,885	\$35,871	\$124,141	\$75,831	\$60,496	\$23,986
2033	13,812	37,146	21	103	472	4,183	\$68,861	\$34,287	\$134,439	\$80,639	\$62,600	\$24,780
2034	11,016	28,747	15	62	470	4,167	\$78,201	\$39,242	\$143,605	\$85,430	\$64,793	\$25,564
2035	10,070	28,202	8	27	464	4,157	\$81,831	\$40,327	\$157,866	\$91,164	\$66,915	\$26,358
2036	10,547	28,603	5	8	463	4,157	\$83,431	\$41,427	\$172,043	\$101,167	\$69,031	\$27,238
2037	10,009	28,208	3	4	462	4,152	\$86,692	\$42,594	\$184,641	\$109,081	\$71,665	\$28,156
2038	10,581	29,068	2	2	463	4,155	\$88,047	\$43,575	\$195,192	\$114,755	\$74,045	\$29,132
2039	10,751	29,673	1	1	465	4,161	\$90,580	\$44,741	\$207,860	\$120,569	\$76,905	\$30,182

^{*}This projection includes retired from active and reserve duty.

Non-CSB/Redux figures include both new active and reserve duty retirements, while CSB/Redux figures include only new active duty retirements.

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

***The dramatic retiree gain increases in FY 2024 and FY 2033 are a result of the modeling due to section 647 of the 2008 NDAA.

Please refer to Appendix F and Appendix H for more information.

TOTAL NUMBER OF SURVIVORS ON SEPTEMBER 30 OF EACH FISCAL YEAR

Fiscal Year	SBP Non-CSB/Redux	SBP CSB/Redux	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Special Survivor Indemnity Allowance	Total
				·		<u> </u>		
2014	188,403	55	85,328	86	9,710	7,232	62,891	290,814
2015	191,401	73	87,380	76	9,758	6,667	64,411	295,355
2016	193,987	96	89,338	67	9,750	6,111	65,807	299,350
2017	196,239	125	91,301	60	9,693	5,577	63,912	302,995
2018	198,192	161	93,295	53	9,574	5,068	0	306,344
2019	199,864	204	95,344	47	9,395	4,585	0	309,440
2020	201,275	257	97,463	42	9,172	4,130	0	312,338
2021	202,443	320	99,658	37	8,913	3,704	0	315,075
2022	203,384	395	101,936	32	8,622	3,308	0	317,678
2023	204,106	484	104,294	28	8,321	2,941	0	320,174
2024	204,613	587	106,796	25	8,013	2,604	0	322,638
2025	204,922	708	109,329	22	7,706	2,297	0	324,983
2026	205,044	847	111,917	19	7,424	2,019	0	327,269
2027	204,987	1,006	114,542	16	7,163	1,769	0	329,483
2028	204,764	1,187	117,191	14	6,930	1,546	0	331,632
2029	204,398	1,392	119,850	12	6,734	1,349	0	333,734
2030	203,913	1,622	122,498	10	6,589	1,175	0	335,808
2031	203,336	1,879	125,107	9	6,485	1,024	0	337,840
2032	202,688	2,164	127,650	7	6,400	894	0	339,803
2033	201,998	2,479	130,129	6	6,329	782	0	341,723
2034	201,296	2,824	132,483	5	6,284	687	0	343,578
2035	200,606	3,200	134,704	4	6,258	606	0	345,378
2036	199,944	3,607	136,764	3	6,235	538	0	347,092
2037	199,328	4,047	138,639	3	6,213	481	0	348,711
2038	198,767	4,519	140,303	2	6,197	434	0	350,221
2039	198,267	5,022	141,732	2	6,184	395	0	351,601

^{*}This projection includes survivors of members who retired from active and reserve duty.

Non-CSB/Redux figures include both survivors of active and reserve duty retirees, while CSB/Redux figures include only survivors of active duty retirees.

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

***RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

****The Special Survivor Indemnity Allowance counts are shown for informational purposes and are not included in the Total column. They include the impact of both the 2008 NDAA and P.L. 110-181.

TOTAL ANNUAL SURVIVOR BENEFITS FOR EACH FISCAL YEAR

(Dollar Amounts in Thousands)

Fiscal Year	SBP Non-CSB/Redux	SBP CSB/Redux	RCSBP	Minimum Income	Death on Active Duty	RSFPP	Special Survivor Indemnity Allowance	Total
2015	\$3,009,422	\$571	\$725,553	\$645	\$92,979	\$19,745	\$150,798	\$3,999,713
2016	\$3,048,575	\$833	\$746,033	\$575	\$94,451	\$18,330	\$211,955	\$4,120,753
2017	\$3,104,458	\$1,174	\$771,697	\$521	\$96,227	\$16,920	\$231,882	\$4,222,879
2018	\$3,180,371	\$1,627	\$804,086	\$475	\$98,337	\$15,579	\$0	\$4,100,475
2019	\$3,260,494	\$2,213	\$839,681	\$433	\$100,084	\$14,296	\$0	\$4,217,201
2020	\$3,342,257	\$2,969	\$878,140	\$394	\$101,453	\$13,071	\$0	\$4,338,283
2021	\$3,426,137	\$3,908	\$919,814	\$358	\$102,592	\$11,909	\$0	\$4,464,718
2022	\$3,507,358	\$5,065	\$963,666	\$325	\$103,223	\$10,812	\$0	\$4,590,449
2023	\$3,589,453	\$6,482	\$1,010,880	\$294	\$103,493	\$9,784	\$0	\$4,720,385
2024	\$3,690,598	\$8,249	\$1,067,170	\$266	\$104,131	\$8,835	\$0	\$4,879,249
2025	\$3,798,329	\$10,406	\$1,129,382	\$241	\$104,821	\$7,966	\$0	\$5,051,145
2026	\$3,906,658	\$13,016	\$1,195,468	\$217	\$105,375	\$7,169	\$0	\$5,227,903
2027	\$4,015,599	\$16,148	\$1,265,753	\$195	\$105,869	\$6,442	\$0	\$5,410,007
2028	\$4,125,317	\$19,916	\$1,340,334	\$175	\$106,506	\$5,785	\$0	\$5,598,033
2029	\$4,235,986	\$24,434	\$1,419,262	\$155	\$107,289	\$5,196	\$0	\$5,792,322
2030	\$4,347,867	\$29,783	\$1,502,561	\$138	\$108,411	\$4,673	\$0	\$5,993,432
2031	\$4,461,231	\$36,002	\$1,590,122	\$121	\$109,962	\$4,211	\$0	\$6,201,649
2032	\$4,576,586	\$43,119	\$1,681,790	\$106	\$111,699	\$3,809	\$0	\$6,417,109
2033	\$4,694,495	\$51,223	\$1,777,507	\$92	\$113,539	\$3,459	\$0	\$6,640,316
2034	\$4,815,575	\$60,442	\$1,877,028	\$80	\$115,669	\$3,160	\$0	\$6,871,954
2035	\$4,940,693	\$70,852	\$1,979,821	\$68	\$118,141	\$2,906	\$0	\$7,112,482
2036	\$5,070,463	\$82,551	\$2,085,622	\$58	\$120,792	\$2,693	\$0	\$7,362,179
2037	\$5,205,756	\$95,649	\$2,193,928	\$49	\$123,575	\$2,515	\$0	\$7,621,472
2038	\$5,347,249	\$110,259	\$2,304,184	\$41	\$126,534	\$2,368	\$0	\$7,890,636
2039	\$5,495,484	\$126,510	\$2,415,789	\$34	\$129,698	\$2,247	\$0	\$8,169,762

^{*}This projection includes survivors of members who retired from active and reserve duty.

Non-CSB/Redux figures include both survivors of active and reserve duty retirees, while CSB/Redux figures include only survivors of active duty retirees.

**RCSBP survivors include all survivors of reservists, not just those electing pre-age 60 coverage.

***The Special Survivor Indemnity Allowance dollars are included in the Total column. They include the impact of both the 2008 NDAA and P.L. 110-181.

TOTAL PROJECTED BASIC PAY AND RETIRED OUTLAYS

(Dollar Amounts in Thousands)

Fiscal	Total Projected	Total Projected	Retired Outlays
Year	Basic Pay	Outlays	Over Basic Pay
2015	\$64,208,143	\$56,605,103	88.2%
2016	\$63,346,495	\$57,299,847	90.5%
2017	\$63,604,106	\$58,334,271	91.7%
2018	\$63,873,853	\$59,545,870	93.2%
2019	\$64,576,238	\$61,120,711	94.6%
2020	\$65,508,268	\$62,783,098	95.8%
2021	\$66,820,077	\$64,550,851	96.6%
2022	\$68,165,553	\$66,348,661	97.3%
2023	\$69,513,352	\$68,236,999	98.2%
2024	\$70,860,134	\$70,734,034	99.8%
2025	\$73,113,742	\$73,333,902	100.3%
2026	\$75,486,274	\$75,766,379	100.4%
2027	\$77,944,056	\$78,243,162	100.4%
2028	\$80,506,143	\$80,752,569	100.3%
2029	\$83,181,345	\$83,297,038	100.1%
2030	\$85,938,684	\$85,913,663	100.0%
2031	\$88,784,569	\$88,580,974	99.8%
2032	\$91,765,367	\$91,265,690	99.5%
2033	\$94,865,136	\$94,089,195	99.2%
2034	\$98,111,713	\$96,897,225	98.8%
2035	\$101,592,793	\$99,550,340	98.0%
2036	\$105,256,290	\$102,225,866	97.1%
2037	\$109,060,221	\$104,935,692	96.2%
2038	\$113,015,572	\$107,701,639	95.3%
2039	\$117,063,517	\$110,570,437	94.5%

^{*}Basic pay includes reserve and active duty basic pay; outlays include retired pay and survivor benefits.

^{**}This projection includes retired from active and reserve duty.

^{***}This projection includes pay for those retirees eligible for Concurrent Receipt.

^{****}This projection is adjusted for the increase in survivor benefits due to P.L. 110-181.

APPENDIX L

FINANCIAL STATEMENT DISCLOSURES

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STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

Federal trust funds like the Military Retirement Fund are not subject to the same pension regulations as private sector and state/local governmental plans. Under generally accepted accounting principles (GAAP), both private sector and state/local pension plans have been required to include a table showing the "Statement of Net Assets Available for Benefits" and a "Statement of Changes in Net Assets Available for Benefits," where assets are valued at fair market value in their accounting statements. For the Military Retirement Fund, fair market value is based on the bid prices of public issue securities with the same maturity dates and coupon rates as the special issue securities held by the Fund. These statements are included in Tables L-1 and L-2, respectively.

Common measures of a retirement system's liabilities (frequently required for private sector plans under GAAP) are the "Accumulated Plan Benefits" and the "Market Value of Assets." In prior years, both these items and explanatory notes were included in this appendix. Only the "Market Value of Assets" is currently shown for informational purposes.

The market values shown in this appendix can be found in the *Fiscal Year 2014 Military Retirement Fund Audited Financial Statements*. The financial statements are available through the website of the Office of the Under Secretary of Defense (Comptroller) at: http://comptroller.defense.gov/financialmanagement/reports/cfs2014.aspx.

\$(4,541)

\$<u>588,588</u>

\$(4,444)

\$521,865

TABLE L-1

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

For the Plan Year Ended September 30: 2014 2013 <u>Assets</u> 1) Investments, at fair market value, in U.S. Government securities:¹ \$588,892 \$522,377 2) Accounts receivable: a) Accrued interest² \$4,147 \$3,844 b) Due from military retirees or their survivors \$65 \$63 c) Intragovernmental \$0 \$0 3) Cash: \$24 \$25 Total Assets (1 + 2 + 3): \$593,128 \$526,309

Fair market value of securities has been measured by quoted prices (bid price) in the active U.S. Government securities market. Bid price used represents the over-the-counter quotations as of 4 p.m. eastern time as reported by the U.S. Department of Treasury – Bureau of Public Debt on September 30, 2014, and September 30, 2013, respectively. Additional adjustment made as a result of FY 2011 National Defense Authorization Act (P.L. 111-383) regarding retired pay date as follows:

	<u>2014</u>	<u>2013</u>
Investments, at fair market value (actual)	\$588,892	\$522,377
October Expenditures paid in September	\$0	\$0
Investments, at fair market value (adjusted)	\$588,892	\$522,377

² Includes accrued interest receivable and interest purchased.

Accounts payable:

Total Assets Available for Benefits

TABLE L-2

DEPARTMENT OF DEFENSE MILITARY RETIREMENT FUND STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

(\$ in millions)

For the Plan Year Ended September 30:

	<u>2014</u>	<u>2013</u>
Net assets available for benefits at beginning of plan year:	\$521,865	\$536,256
1) Investment/Inflation income (coupons received)	\$21,865	\$19,530
2) Net appreciation (depreciation) in fair market value of investments	\$555	(\$74,305)
3) Contributions from services	\$20,532	\$20,528
4) Appropriation to amortize the initial unfunded liability	\$72,885	\$67,733
5) Appropriation for Treasury Normal Cost Contribution	\$6,337	\$6,791
Total additions $(1+2+3+4+5)$	\$ <u>122,174</u>	\$ <u>40,277</u>
Less: Benefits paid to participants ¹	\$ <u>55,451</u>	\$ <u>54,668</u>
Net assets available for benefits at end of plan year	\$ <u>588,588</u>	\$ <u>521,865</u>

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

	<u>2014</u>	2013
Benefits paid on cash basis	\$55,354	\$54,476
Change in liability for benefits due at end of year	<u>\$97</u>	\$192
Benefits paid on accrual basis	\$55,451	\$54,668

-

COMPARISON OF DOD BOARD AND SFFAS 33 ACTUARIAL LIABILITIES

For Military Retirement Fund liabilities, DoD Office of the Actuary (OACT) performs two annual valuations. The primary one is for funding purposes—this valuation is governed by Chapter 74 of Title 10 U.S.C. and must use methods and assumptions approved by the DoD Board of Actuaries (Board). The other is for financial statement purposes and is governed by Federal Accounting Standards Advisory Board (FASAB) standards.

Historically, OACT has used Board valuation methods and assumptions to calculate liabilities for financial statement purposes. However, even using the same assumptions, liabilities from the Board valuation differ from financial statement numbers because of financial statement deadlines. For example, the September 30, 2014, actuarial liability for the financial statements (which was due in early October 2014) was projected based on the September 30, 2013, Board valuation. The September 30, 2014, Board valuation (documented in this report) was performed at a later time, based on actual September 30, 2014 data, and therefore resulted in a different September 30, 2014 actuarial liability. A comparison of these respective actuarial liabilities is shown in Table L-3. Note that the *Actuarial Certification* (page 2) only applies to Board valuation results for purposes of meeting the requirements of Chapter 74, Title 10, United States Code.

Currently, a separate financial statement valuation (i.e., with different assumptions) is necessary to satisfy a financial statement regulation called the Statement of Federal Financial Accounting Standards 33 (SFFAS 33). A separate financial statement valuation is needed because SFFAS 33 requires the use of a yield curve to discount cash flows, whereas the Board valuation uses an interest rate assumption based on methodologies described in Appendix D. [A 'yield curve' is a financial representation depicting the relationship between the interest rate level (borrowing cost) and time to maturity (term length).]

SFFAS 33 requires the use of a yield curve based on marketable U.S. Treasury securities, with a minimum of five years of historical rates for the yield curve input and consistency in the number of historical rates used from period to period. OACT used the U.S. Department of the Treasury-Office of Economic Policy's 10-year Average Yield Curve for Treasury Nominal Coupon Issues ('TNC yield curve' – Source: https://www.treasury.gov/resource-center/economic-policy/corp-bond-yield/Pages/TNC-YC.aspx) representing average rates from April 1, 2004, through March 31, 2014, resulting in a single-equivalent interest rate of 4.3%. This is comparable to the Board valuation interest rate of 5.5%.

SFFAS 33 also directs the interest rate, underlying inflation rates, and other economic assumptions to be consistent with one another. A change in the interest rate may cause other assumptions to change as well. For the September 30, 2014, financial statement valuation, SFFAS 33 required the long-term inflation and salary increase assumptions to be consistent with the underlying TNC yield curve used in the valuation. The September 30, 2014, SFFAS 33 economic assumptions are shown in the concluding note of Table L-3.

SFFAS 33 permits the use of a single average interest rate if the resulting present value is not materially different from what would be obtained using the yield curve. Table L-3 compares

the SFFAS 33 liability to the corresponding Board liability. Measuring the Fund's actuarial liability using SFFAS 33 long-term economic assumptions (as compared to Board assumptions) results in a liability that is higher by approximately 10%.

TABLE L-3

MILITARY RETIREMENT SYSTEM COMPARISON OF DOD BOARD AND SFFAS 33 ACTUARIAL LIABILITIES (\$ in billions)

Valuation For the Plan Year Ended September 30, 2014:

		DoD Board ¹	SFFAS 33 ²
1.	Present value of future benefits	\$1,655.8	\$1,829.0
2.	Present value of future normal cost contributions	\$243.0	<u>\$268.5</u>
3.	Actuarial accrued liability $(1 2.)$	\$1,412.8	\$1,560.5

<u>NOTE</u>: The following long-term economic assumptions are used in computing the respective actuarial liabilities:

	DoD Board	<u>SFFAS 33</u>
Full COLA:	3.00%	2.40%
Basic Pay:	3.50%	2.50%
Interest:	5.50%	4.30%

¹ Reproduced from Table 7A in main text.

Reproduced from the 'Fiscal Year 2014 Military Retirement Fund Audited Financial Statements.' The financial statements are available through the website of the Office of the Under Secretary of Defense(Comptroller) at: http://comptroller.defense.gov/financialmanagement/reports/cfs2014.aspx. The 'Actuarial Certification' (page 2) does not apply to these figures.

APPENDIX M

TREASURY PAYMENTS

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

Introduction

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

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

Amortization Procedure

All three types of changes in the UFL are amortized by means of payment schedules so that: (1) the annual amortization payments increase each year by the long-term basic pay scale assumption (currently 3.5 percent); (2) the payment stream completely liquidates the additional liability over 30 years; and (3) the payments are expressed to the nearest million dollars. The amortization payments increase at the same rate as the increase in the total basic payroll for a particular year—an outcome that is consistent with the way the normal cost payments and payments to amortize the system's initial UFL are determined. This method is no longer common for many private sector pension plans and has given way to an amortization schedule with level payments in order to cover interest costs. It is also often required for these pension plans to amortize changes in unfunded liabilities over shorter than a 30-year schedule. However, the methods applied to the Military Retirement Fund are similar to those that are or have been used by other federal and public sector pension plans. Additionally, the Board has annual discussions regarding the appropriateness of the amortization procedure.

Experience gains and losses, which create changes in the UFL, occur every year. The payment streams to amortize these changes are combined. This produces one single payment stream for the category of experience gains and losses and eliminates the tedious tracking of up to 30 different small amortization schedules. The DoD Office of the Actuary can identify the separate segments if the need arises.

A similar method of combining amortization schedules is used for changes in the UFL caused by changes in actuarial assumptions. Beginning with the September 30, 1995, valuation,

changes to the UFL due to all benefit changes are being combined and amortized in a single stream of payments. Detailed examples of how the amortization payments are calculated follow.

Actuarial gains and losses are changes in the UFL that result from actual experience in a pension plan deviating from what was expected. An actuarial gain is a *decrease* in the UFL and is expressed as a negative number. Conversely, a loss represents an *increase* in the UFL and is expressed as a positive number. To avoid confusion, the terms negative and positive "experience changes" will be used in place of "experience gains" and "experience losses."

The amortization payment for a negative experience change (gain) is also expressed as a negative number. These negative amortization payments reduce any positive amortization payments otherwise payable, including the (positive) payments amortizing the system's initial UFL.

Amortization payments for changes in the UFL are structured to increase each year with the basic pay scale increase. When the payments are negative, their absolute values are made to increase. Although this means that the payments are actually decreasing mathematically, for simplicity of expression both positive and negative amortization payments are said to "increase" by the basic pay scale increase.

Benefit and Experience Changes

Below is an example of how three years' changes in UFL due to actual experience differing from expected experience would be amortized. The amortization schedules would be identical if these changes in the UFL had been due to changes in benefits. This example is hypothetical.

In FY 2014 there is an assumed experience change of -\$13,800 million (representing a gain of \$13,800 million) determined as of the end of the fiscal year, or September 30, 2014. Since this is the first experience change in the example, it does not need to be combined with a schedule for a prior year. It is amortized with 30 annual payments that increase each year at the rate of the assumed annual increase in basic pay. The payment stream commences on October 1, 2015, and the last payment is made on October 1, 2044. The final payment reduces the amortization base to zero.

The amount of the first payment, -\$632 million, is determined by means of the following steps:

1. Bring forward unamortized balance with interest to September 30, 2015:

$$-\$13,800 \text{ million} \times (1 + \mathbf{i}) = -\$14,559 \text{ million}$$

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

$$= 23.04297$$

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

$$-$14,559 \text{ million} \div 23.04297 = -$632 \text{ million}$$

where the annual increase in the basic pay scale $\mathbf{s} = .035$ and the valuation rate of interest $\mathbf{i} = .055$. The amortization period is 30 years. In general, the amortization interest rate, \mathbf{j} , is defined by

$$\mathbf{j} = [(1 + \mathbf{i}) \div (1 + \mathbf{s})] - 1.$$

A hypothetical experience loss in FY 2015 creates a change in the UFL of +\$8,400 million, calculated as of the end of that fiscal year, or September 30, 2015. The amortization schedules for this change and for the FY 2014 change are combined as follows. First, the unamortized balance of the FY 2014 experience change is determined. After the -\$632 million amortization payment is made on October 1, 2015, the remaining unamortized balance is -\$13,927 million. This balance is calculated as $[-13,927 = (-13,800 \times 1.055) - (-632)]$. The +\$8,400 million experience change for FY 2015 is then added to the -\$13,927 unamortized balance, leaving a combined balance of -\$5,527 million (-5,527 = -13,927 + 8,400).

This combined balance will be amortized over a "combined amortization period." The combined amortization period is equal to the weighted average of the remaining 29-year amortization period for the FY 2014 experience change and a new 30-year period for the FY 2015 experience change. The weights used in the calculation are the absolute values of the -\$13,927 million unamortized balance and the +\$8,400 million experience change, respectively.

Thus the combined amortization period is equal to:

$$(13,927 \times 29) + (8,400 \times 30) = 29.38 \text{ years}$$

 $13.927 + 8.400$

An initial combined amortization payment of -\$257 million is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2016:

$$-\$5,527 \text{ million} \times (1 + \mathbf{i}) = -\$5,831 \text{ million}$$

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

$$= 22.68619$$

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

The payments in the amortization streams will increase at 3.5 percent (the annual increase in the basic pay scale) per year. The payment at the end of the 29th year is -\$673 million. A final, partial payment will be made at the end of the 30th year and is equal to the unamortized balance, or -\$264 million.

Because experience changes normally occur every year, the only payment that would actually be made under this particular combined schedule is the -\$257 million on October 1, 2016. A new combined amortization schedule covering FY 2014, FY 2015, and the new UFL caused by experience changes in FY 2016 is determined as follows.

First, the combined FY 2014 and FY 2015 amortization base of -\$5,527 million is increased by one year's interest and credited with the payment of -\$257 million. The remaining unamortized balance as of October 1, 2016, is -\$5,574 million [-5,574 = (-5,527 \times 1.055) – (-257)]. This amount (-\$5,574) is then combined with an assumed FY 2016 experience change of +\$10,300 million, resulting in a new combined unamortized balance of \$4,726 million (4,726 = -5,574 + 10,300). This combined amortization base of \$4,726 million is then amortized over a new combined amortization period of 29.43 years, which is equal to the weighted average of the 28.38 years remaining for the old schedule and the 30-year period for the FY 2016 change. The new combined amortization period is calculated as follows:

$$(5,574 \times 28.38) + (10,300 \times 30) = 29.43 \text{ years}$$

5,574 + 10,300

The October 1, 2017, payment to amortize the new combined base of \$4,726 million is \$219 million and is determined by means of the following procedure:

1. Bring forward unamortized balance with interest to September 30, 2016:

$$\$4,726 \text{ million} \times (1 + \mathbf{i}) = \$4,986 \text{ million}$$

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

$$= 22.71701$$

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

$$4,986 \text{ million} \div 22.71701 = 219 \text{ million}$$

This is the payment to amortize the combined experience changes for all three years. This procedure continues for the active lifetime of the Military Retirement Fund.

Table M-1 shows the schedule of amortization payments for the experience changes in FY 2014; FY 2014 and FY 2015 combined; and FY 2014, FY 2015, and FY 2016 combined.

TABLE M-1				
Projected Amortization Payments for Experience Changes (Amounts in Millions)				
<u>Date</u>	FY 2014	Combined FY 2014 and FY 2015	Combined FY 2014, FY 2015 and FY 2016	
10/1/15	\$ -632			
10/1/16	-654	\$ -257		
10/1/17	-677	-266	\$ 219	
10/1/18	-701	-275	227	
10/1/19	-725	-285	235	
10/1/20	-750	-295	243	
:	:	:	:	

Changes in Actuarial Assumptions

The third type of change in the UFL is due to changes in actuarial assumptions. These assumption changes are amortized by the same method used for experience gains and losses and for benefit changes, i.e., by means of a combined schedule with initial 30-year payments that increase at the rate of the assumed basic pay scale increases.

If changes in economic assumptions include a change in either the valuation interest rate or the assumed basic pay scale increase, the amortization payments that have already been scheduled for all three categories of change in the UFL will be modified. Specifically, new series of payments will be determined to amortize the current amortization bases over their remaining periods, with payments that increase with the new basic pay scale assumption and are computed using the new valuation interest rate. The following example illustrates how this is done.

Suppose that on October 1 of a particular fiscal year, an amortization base is \$27,405 million, calculated immediately after the scheduled amortization payment is made. Say the remaining amortization period is 18 years. Also suppose that the valuation interest rate is changed to 5.25 percent and that the basic pay scale increase is changed to 3.0 percent.

The initial, revised payment, to be made on the following October 1, is determined by the following procedure:

1. Bring forward unamortized balance with interest to September 30 of next year:

$$27,405 \text{ million} \times (1 + \mathbf{i}) = 28,844 \text{ million}$$

where in this case, $\mathbf{i} = .0525$

2. Calculate annuity due factor for 18 years at interest rate $\mathbf{j} = [(1 + \mathbf{i}) \div (1 + \mathbf{s})] - 1$:

where $\mathbf{i} = .0525$ and $\mathbf{s} = .03$

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

$$28,844 \text{ million} \div 15.073946 = 1,913 \text{ million}$$

The second and succeeding payments will increase at the rate of 3.0 percent per year, which is the new basic pay scale increase. The \$27,405 million amortization base will be credited with 5.25 percent interest. This new series of amortization payments will reduce the \$27,405 million amortization base to zero at the end of the 18th year.

CALCULATION OF THE OCTOBER 1, 2015, TREASURY PAYMENT

The following pages (Tables M-2 through M-6) display the calculation of the October 1, 2015, Treasury payment based on the September 30, 2014, valuation results and on amortization methods and assumptions approved by the DoD Board of Actuaries. In order to avoid a projected shortfall in the Military Retirement Fund, the Board determined that, beginning with the FY 1998 payment, the total amortization period of the initial unfunded liability would be decreased from 60 to 50 years. The Board again shortened the initial unfunded liability amortization period in 2007 to 42 years in order for the payments to cover interest on the unfunded liability each year.

Public Law (P.L.) 108-136 required the Department of Treasury to pay for the increase in the normal cost due to Concurrent Receipt. Beginning with FY 2005, Treasury includes the annual normal cost payment due to Concurrent Receipt along with the unfunded liability payment in the October 1st contribution. For the October 1, 2015, Treasury payment, the actuarially determined amount due to Concurrent Receipt totals \$7.574 billion. This is computed using the full- and part-time normal cost percentages (NCPs) in Table 7A of the main text (item 8). The NCPs are multiplied by the DoD Comptroller-budgeted FY 2016 full- and part-time basic pay, \$56.4 billion and \$6.9 billion, respectively, or \$7.574 billion equates to the sum of \$56.4 billion x 13.1% and \$6.9 billion x 2.9%.

Due to the *Budget Control Act of 2011*, both FY 2015 and 2016 Treasury concurrent receipt normal cost amounts displayed on the next page were reduced (or sequestered) by 9.5% (or \$0.651 billion) in FY 2015, and 9.3% (or \$0.704 billion) in FY 2016. For instance, in FY 2015 the Treasury payment of \$6.197 billion is the difference between the actuarially calculated amount (\$6.848 billion) and the sequestered amount (\$0.651 billion), and likewise in FY 2016 the Treasury payment of \$6.870 billion is the difference between \$7.574 billion and \$0.704 billion. At their July 2015 meeting, the Board decided to treat the FY 2015 sequestered amount of \$0.651 billion as an experience loss in the FY 2014 valuation, and amortized it (brought forward with one year's assumed interest) over one year. It is included in the FY 2016 payment on the next page. (See "Unpaid contribution" of \$0.686 billion = \$0.651 billion x 1.055.) The Board will likely treat the FY 2016 sequestered amount in the same manner (i.e., as a loss in the 2015 valuation and added, with interest, to the FY 2017 Treasury payment).

TOTAL TREASURY PAYMENT OCTOBER 1, 2015 AND OCTOBER 1, 2014

		October 1, 2015	October 1, 2014
Amortization	payment for:		
1.	Initial unfunded liability	\$87.169	\$84.221
2.	Changes in benefits	\$8.796	\$8.498
3.	Gains and Losses Amortization		
	a. Changes in actuarial assumptions	\$3.770	\$2.594
	b. Actuarial experience	\$(21.132)	\$(20.477)
	c. Unpaid contribution	\$0.686	\$0.726
	Total amortization payment	\$ <u>79.289</u>	\$ <u>75.562</u>
Norma	al cost payment	\$ <u>6.870</u>	\$ <u>6.197</u>
	Total Treasury payment	<u>\$86.159</u>	<u>\$81.759</u>

CALCULATION OF OCTOBER 1, 2015, PAYMENT ON INITIAL UNFUNDED LIABILITY (UFL)

1.	Unamortized balance of initial UFL $(10/1/13 \text{ balance} \times 1.055)$	9/30/14	\$ 911.665
2.	Payment on UFL	10/1/14	\$ 84.221
3.	Unamortized balance of initial UFL (1 2.)	10/1/14	\$ 827.444
4.	Balance on 9/30/15 (3. × 1.055)	9/30/15	\$ 872.953
5.	Number of Annual Payments Remaining	9/30/15	11
6.	Value of an annuity due for remaining amortization period at interest rate equal to $(1.055 \div 1.035)$ - 1		10.0145
7.	Payment on initial UFL due $10/1/15$ $(4. \div 6.)$		\$ 87.169

CALCULATION OF OCTOBER 1, 2015, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM BENEFIT CHANGES

1. Unamortized U (10/1/13 balance	FL balance due to benefit changes the x 1.055)	9/30/14	\$ 142.944
2. Payment on UF	TL	10/1/14	\$ 8.498
3. Unamortized U (1 2.)	FL balance after payment	10/1/14	\$ 134.446
4. Additional (new	w) UFL due to benefit changes	9/30/14	\$ 0.000
5. Unamortized U. (3. + 4.)	FL balance due to benefit changes	10/1/14	\$ 134.446
6. Balance on 9/3 (5. × 1.055)	0/15	9/30/15	\$ 141.841
7. Total number of amortization so	•		20.06
8. Remaining num amortization so (7 1)	ber of years of prior hedule		19.06
(absolute value	of years of new amortization schedule s used for all numbers)		
$[(3. \times 8.) + (4.)]$	$\times 30)] \div (3. + 4.)$		19.06
	nuity due for remaining amortization period equal to $(1.055 \div 1.035)$ - 1		16.1261
11. Payment on UF (6. ÷ 10.)	FL due to benefit changes	10/1/15	<u>\$ 8.796</u>

CALCULATION OF OCTOBER 1, 2015, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM ASSUMPTION CHANGES

1.	Unamortized balance of UFL due to assumption changes ($10/1/13$ balance \times 1.055)	9/30/14	\$ 58.120
2.	Payment on UFL	10/1/14	\$ 2.594
3.	Unamortized UFL balance after payment (1 2.)	10/1/14	\$ 55.526
4.	Additional (new) UFL	9/30/14	\$ 23.774
5.	Unamortized UFL balance due to assumption changes $(3. + 4.)$	10/1/14	\$ 79.300
6.	Balance on 9/30/15 (5. × 1.055)	9/30/15	\$83.662
7.	Number of years in prior amortization schedule		28.89
8.	Remaining number of years in prior amortization schedule (7 1)		27.89
9.	Number of years in new amortization schedule (absolute values used for all numbers) $[(3. \times 8.) + (4. \times 30)] \div (3. + 4.)$		28.52
10	. Value of an annuity due for remaining amortization period at interest rate equal to $(1.055 \div 1.035)$ - 1		22.1919
11	. Payment on UFL due to assumption changes $(6. \div 10.)$	10/1/15	<u>\$ 3.770</u>

CALCULATION OF OCTOBER 1, 2015, PAYMENT ON UNFUNDED LIABILITY (UFL) RESULTING FROM EXPERIENCE GAINS AND LOSSES

1.	Unamortized UFL balance due to experience gains and losses (10/1/13 balance × 1.055)	9/30/14	\$ (255.825)
2.	Payment on UFL	10/1/14	\$ (19.751)
3.	Unamortized UFL balance after payment (1 2.)	10/1/14	\$ (236.074)
4.	Additional (new) UFL	9/30/14	\$ (13.547)
5.	Unamortized UFL balance due to experience gains and losses (3. + 4.)	10/1/14	\$ (249.620)
6.	Balance on 9/30/15 (5. × 1.055)	9/30/15	\$ (263.349)
7.	Number of years in prior amortization schedule		14.17
8.	Remaining number of years in prior amortization schedule (7 1)		13.17
9.	Number of years in new amortization schedule (absolute values used for all numbers) $[(3. \times 8.) + (4. \times 30)] \div (3. + 4.)$		14.08
10	. Value of an annuity due for remaining amortization period at interest rate equal to $(1.055 \div 1.035)$ - 1		12.4619
11	. Payment* on UFL due to experience gains and losses (6. ÷ 10.)	10/1/15	<u>\$ (21.132)</u>

^{*} Excludes payment on loss due to 10/1/14 unpaid (sequestered) contribution.

OACT ENDNOTES

VISION STATEMENT Dod Office of the actuary

To be the leading professionals in the measurement of contingent events and risk related to military benefits and to provide world-class actuarial support to the Department and other stakeholders on matters related to military benefits.

MISSION STATEMENT Dod Office of the actuary

The Office of the Actuary is responsible for performing annual valuations and providing actuarial analysis and cost estimates by applying theories, methods and techniques of actuarial science to the Department for the following major benefit programs and funds: the Military Retirement System/Military Retirement Fund; Military Health System, including the portion funded through the Medicare-Eligible Retiree Health Care Fund; education benefits funded through the Education Benefits Fund; and benefits funded through the Voluntary Separation Incentive Fund. We provide requisite actuarial support to the DoD Boards of Actuaries, and are responsible for calculating actuarial liabilities and providing actuarial input for the Department's and government-wide financial statements, producing actuarial analysis and products for the Survivor Benefit Plan, developing quarterly reserves for incurred but not reported liabilities of DoD health care programs, providing actuarial support to the DoD Investment Board, and providing actuarial and statistical information about the military retirement system for analysts and other interested offices and individuals.

CONTACT INFORMATION DoD OFFICE OF THE ACTUARY

Located in the *Actuarial Certification* section of this report (page 2).

VALUATION OF THE MILITARY RETIREMENT SYSTEM SEPTEMBER 30, 2015

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