



**TECHNICAL REFERENCE TO THE
FY 2024 VALUATION OF THE
MILITARY RETIREMENT FUND**

**DoW Office of the Actuary
March 2026**

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APPENDIX A

THE MILITARY RETIREMENT FUND: BENEFITS

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THE MILITARY RETIREMENT FUND: BENEFITS

As of September 30, 2024

Summary

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

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

There are four distinct nondisability benefit formulas within the MRF. A summary is provided in Tables A.

- 1) **Final Pay**: Members who first entered before September 8, 1980, receive retired pay equal to their final basic pay multiplied by a factor. The multiplier is 2.5 percent times years of service.
- 2) **High-3**: For members who first entered on or after September 8, 1980, retired pay is based on the average of the highest 36 months of basic pay.
- 3) **Career Status Bonus (CSB)/REDUX**: Members who first entered on or after August 1, 1986, may choose between the High-3 and CSB/REDUX formulas. Those who elect CSB/REDUX receive the bonus outlined below and have retired pay calculated using the average of their highest 36 months of basic pay, but they are subject to a reduced multiplier if they retire with fewer than 30 years of service. At age 62, however, their retired pay is recomputed without this penalty.

Members make their election during their fifteenth year of service and may receive the \$30,000 Career Status Bonus either as a lump sum or in installments. Members who elect CSB/REDUX generally must remain continuously on active duty until completing 20 years of active duty service or they forfeit a portion of the \$30,000 (with exceptions for death and disability retirement). P.L. 114-92 ended the CSB/REDUX benefit tier by prohibiting any CSB elections after December 31, 2017.

- 4) **Blended Retirement System (BRS)**: Members who first entered after December 31, 2017, are covered under the new Blended Retirement System (BRS), which was enacted in the FY2016 NDAA and took effect January 1, 2018. Members who first entered the military before January 1, 2018, and who had fewer than 12 years of service (or, for reservists, fewer than 4,320 retirement points) as of December 31, 2017, had the option to “opt in” to BRS during the one-year open season in calendar year 2018 or remain in the High-3 system. Members with 12 or more years as of December 31,

2017, were not permitted to opt in and continued under their existing retirement formula.

The BRS reduces the nondisability retired pay multiplier from 2.5 percent per year to 2.0 percent. It also provides automatic and matching government contributions to members' Thrift Savings Plan accounts, as well as a mid-career continuation bonus for those who agree to serve additional time; neither of these benefits is paid from the Fund. The BRS further offers an option for members to elect a discounted lump-sum payment at retirement--paid from the Fund—which represents a portion of their retired pay entitlement in lieu of receiving that portion as an annuity.

For additional information, refer to the DoW Office of Military Compensation website: (<https://militarypay.defense.gov/BlendedRetirement/>).

Retired pay and survivor annuity benefits are automatically adjusted each year to preserve the purchasing power of initial retired pay. Benefits for members who first entered the military before August 1, 1986, as well as those who entered on or after that date and did not elect the CSB, are adjusted annually by the percentage increase in the average Consumer Price Index (CPI). This full CPI-based adjustment is commonly referred to as *full CPI protection*.

For members who entered on or after August 1, 1986, and elected the \$30,000 CSB bonus, annual adjustments are equal to the percentage change in the CPI minus 1 percent. However, when the member reaches age 62--or when the member would have reached age 62 for a survivor annuity--the benefit is restored to the amount that would have been payable under full CPI protection. This restoral occurs alongside the removal of the multiplier penalty for retiring with fewer than 30 years of service. After the restoral, annual adjustments revert to CPI minus 1 percent for both retired pay and survivor annuities.

P.L. 111-383 and subsequent legislation require that retired pay and survivor annuities to be paid on the first day of each month. When the first day of the month falls on a non-business day (weekend or holiday), the payment must be issued the preceding business day. As a result, some years may include 11 or 13 payments.

Nondisability Retirement from Active Duty

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

As of September 2024, approximately 1.46 million nondisability retirees from active duty and the full-time reserves were receiving annualized retired pay totaling \$60.58 billion. Included in this number are 97,000 nondisabled retirees who elected CSB/REDUX.

Disability Retirement

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

As of September 2024, approximately 141,000 disability retirees were receiving annualized retired pay totaling \$2.68 billion. Included in this number are about 5,800 disability retirees who elected CSB/REDUX.

Reserve Retirement

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

As of September 2024, approximately 460,000 reserve retirees were receiving annualized retired pay totaling \$9.93 billion.

Survivor Benefits

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

As of September 2024, approximately 308,000 survivors of military members were receiving annualized annuities totaling \$5.31 billion.

Temporary Early Retirement Authority (TERA)

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

As of September 2024, approximately 70,000 TERA retirees were receiving annualized retired pay totaling \$1.60 billion.

Relationship with Veterans Administration Benefits

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

As of September 2024, there were approximately 949,000 Concurrent Retirement and Disability Pay (CRDP) recipients and 95,000 Combat-Related Special Compensation (CRSC) recipients. These members received additional monthly payments totaling \$2.26 billion and \$115 million, respectively.

Interrelationship with Other Federal Service

For military retirement purposes, no credit is given for other federal service except where cross-service transferability is permitted. Military service is generally creditable toward federal civilian retirement systems if military retired pay is waived. A deposit must be made to the Civil Service Retirement and Disability Fund to receive this credit. Military service is not typically creditable under both systems, although exceptions apply for reservists and certain disability retirees. Military retirees may also 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 used to calculate nondisability retired pay. Although basic pay is the principal component of military compensation and is received by all service members, it is not comparable to salary levels in the public and private sectors. More appropriate comparisons can be made using Regular Military Compensation (RMC).

RMC consists of four components

1. Basic pay
2. The housing allowance, which varies by grade, location, and dependency status
3. The subsistence allowance
4. The federal tax advantage associated with the housing and subsistence allowances, which are not subject to federal income tax

Basic pay represents roughly 70 percent of RMC for all retirement-eligible members. For the 20-year retiree, basic pay is approximately 67 percent of RMC. Therefore, a member retiring with 20 years of service and entitled to 50 percent of basic pay receives approximately 34 percent of RMC. Additionally, such 20-year retirees (except those who first entered service before September 8, 1980) receive a percentage high-36-month average basic pay—50 percent, or 40 percent for those under CSB/REDUX or BRS—which is typically lower than their final basic pay.

For a 30-year retiree, basic pay is approximately 73 percent of RMC. A member entitled to 75 percent of basic pay receives about 55% of RMC. Most members retiring today with 30 years of service receive a percentage (75 percent, or 60 percent for those under BRS) of their high-36-month average rather than their final basic pay.

P.L. 109-364 allows certain members who retire on or after January 1, 2007, with sufficient years of service (more than 37.5 years under BRS and 30 years under other formulas), to receive retired pay exceeding 75 percent of their high-36-month average basic pay.

These relationships should be taken into account when comparing military retired pay to compensation under other retirement systems. For a personalized comparison, use the RMC Calculator available on the DoW's military compensation website:

<https://militarypay.defense.gov/Calculators/RMC-Calculator/>

Social Security Benefits

Many military members and their families receive monthly Social Security benefits that are indexed to the Consumer Price Index (CPI). As full participants in the Social Security system, military personnel are generally entitled to the same benefits and are subject to the same eligibility criteria and rules as other employees. For more information on Social Security benefits for military members, visit the Social Security website:

(<https://www.ssa.gov/benefits/retirement/planner/military.html>).

TABLE A
MILITARY RETIREMENT FUND PROPERTIES
(FOR NONDISABILITY RETIREMENT FROM ACTIVE DUTY)

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

Notes: - Due to breaks in service and technical differences in the definition of qualifying years of service under different benefit systems, in some cases above it's not possible to precisely define which benefit systems cover the appropriate members based solely on dates of entry. The above table does not cover every possibility.
 - For additional up-to-date information, refer to the DoW Office of Military Compensation website (<http://militarypay.defense.gov/>).

APPENDIX B

VALUATION PROGRAM PARAMETERS

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VALUATION PROGRAM PARAMETERS DESCRIPTION

In July 2024, the Board approved the methods and assumptions for use in the September 30, 2024, valuation. To access the official transcript of the Board meeting, visit: <https://actuary.defense.gov/External-Links/>

As noted in the “Valuation Data and Procedure” section in the FY 2024 Valuation Report, the valuation results are highly sensitive to changes in three primary economic assumptions: salary increases, inflation and interest rates. In approving the economic assumptions, the Board considers both the current environment and future expectations. As part of its assessment of current conditions, the Board also reviews the assumptions used by other large federal retirement systems.

The actuarial projection model (GORGO) is run in a spreadsheet environment with embedded Visual Basic programming. GORGO is used to compute the aggregate entry-age NCP, accrued liability, and long-term projections. In addition to decrement rates, GORGO relies on a number of parameters that summarize recent experience and anticipated future trends. Examples include SBP election rates and age differences between members and their spouses. Concurrent Receipt rules require further disaggregation of certain parameters to calculate additional breakouts needed for the DoW and Treasury NCPs.

DESCRIPTION OF THE MAJOR VALUATION PROGRAM PARAMETERS

Economic Factors

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

Active Duty

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

Program Parameters (Cont.)

2) Full Offset Factors

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

| | DoW | | Total | |
|----------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | Count | Pay | Count | Pay |
| Nondisability | | | | |
| Officer | 0.047 | 0.028 | 0.000 | 0.000 |
| Enlisted | 0.374 | 0.335 | 0.000 | 0.000 |
| Disability | | | | |
| | under 20 / over 20 |
| Officer | 0.272 / 0.117 | 0.190 / 0.079 | 0.233 / 0.000 | 0.158 / 0.000 |
| Enlisted | 0.839 / 0.585 | 0.816 / 0.546 | 0.737 / 0.000 | 0.681 / 0.000 |

3) Partial VA Offset Factors

It is possible for DoW retired pay to be partially offset by VA disability compensation. Partial VA offset factors are applied to the retired pay of new retirees. “Total” factors are used to compute the accrued liability, while “DoW” factors are used for the DoW NCPs. Within GORGO, one minus the factors below is applied.

| | DoW | Total |
|----------------------|---------------------------|---------------------------|
| | Pay | Pay |
| Nondisability | | |
| Officer | 0.290 | 0.003 |
| Enlisted | 0.372 | 0.007 |
| Disability | | |
| | under 20 / over 20 | under 20 / over 20 |
| Officer | 0.618 / 0.584 | 0.583 / 0.111 |
| Enlisted | 0.601 / 0.692 | 0.555 / 0.141 |

Program Parameters (Cont.)

- 10) BRS Lump Sum Election Rates Rates are used to project BRS lump sum elections. These rates are based on a study conducted by an external organization and reflect members with a low personal discount rate and awareness of tax and VA offset implications. The projection uses an interpolated value based on an assumed lump-sum discount rate of 7.3 percent. The assumed election rates are 5.2 percent for officers and 22.8 percent for enlisted members. Among those who elect a lump sum, all are assumed to choose the 50 percent option.
- 11) Normal cost weighting factors As discussed in Appendix A, four different retirement benefit formulas apply to distinct populations within the Military Retirement Fund. These factors represent the expected percentage of payroll for each population, and a single NCP for the entire population is derived by weighting the NCP for each retirement group by these factors.
- 12) Mortality improvement factors Mortality improvement (MI) factors project increasing life expectancies on a generational basis. MI factors for active duty and reserve personnel are based on the Society of Actuaries (SOA) standard actuarial mortality projection table.

Reserve Duty

- 1) Ratio of Net to Gross Retired Pay Reserve retired pay can be partially reduced due to VA disability compensation and SBP Premiums. The ratios are applied to the retired pay of new nondisabled reserve retirees to represent these reductions. They are provided separately for officer and enlisted members.

| | Officer | Enlisted |
|-------|---------|----------|
| DoW | 0.825 | 0.813 |
| Total | 0.920 | 0.912 |

- 2) Proportion of Points Based on Active Service This amount is used to allocate the portion of the reserve normal cost that is funded as part of the active duty normal cost. The value for the valuation is 51%.
- 3) Ratio of Reserve to Active Payroll For the purposes of the allocation referred to in item 2 above, this value represents the assumed ratio of reserve duty to active duty basic payroll. The value used for the valuation is 10%.

Program Parameters (Cont.)

- 4) Initial Annual Pay of new Selected Reserve member
 This array is used to set the initial pay for a new Selected Reserve member when computing the NCP. The values used for the valuation are updated each year with an across-the-board salary increase.
- 5) BRS Lump Sum Election Rates
 It is an interpolated value for reserves based on an assumed lump sum discount rate of 7.3%. The assumed election rates are 2.0 percent for officers and 8.4 percent for enlisted. Among those who elect lump sums, all are assumed to choose the 50% lump sum.
- 6) SBP & RCSBP Election Rates
 This represents the percentage of newly retiring reserves who have elected SBP or Reserve Component Survivor Benefit Plan (RCSBP). The values are provided separately for officer and enlisted members.

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

- 7) Normal cost weighting factors
 See description under Active Duty.
- 8) Mortality improvement factors
 See description under Active Duty.

Retiree

- 1) Retired Pay Adjustment Factors
 Retired pay of current retirees is adjusted for changes in VA disability compensation, SBP premiums, and other non-COLA effects during the year. The adjustment factors are provided by DoW/Total, officer or enlisted status, and disability or nondisability retirement category.
- 2) Mortality improvement Factors
 MI factors for retirees are based on military experience. The methods and assumptions for smoothing and projection are similar to those in the SOA report on MI factors. Gender-specific adjustment factors are applied to account for expected changes in the gender distribution expected to occur over time.

Program Parameters (Cont.)

Survivor

- | | |
|--|---|
| 1) Member-Survivor Age Difference | When a member dies, a survivor is assumed to be a certain number of years younger (or older) than the member. This assumption varies by the member's status (active, reserve, or retiree) and by the type of survivor (e.g., spouse and child). |
| 2) Ratio of SBP Base Amount to Net Retired Pay | The ratios are applied to net retired pay at the time of death for an SBP-electing retiree and are used to compute survivor benefits. Under SBP the retiree may elect a base amount that is less than gross retired pay when determining the survivor annuity. The ratios are provided by age, officer or enlisted status, benefit tier, DoW/Total, and type of retirement (disability, nondisability, or reserve). |
| 3) Rates for Electing SBP Options | Given that a member elects SBP, there is still a choice of options: spouse only, child only, spouse and child, or insurable interest (a designated beneficiary when no spouse or child exists). These options are expressed as ratios relative to those electing spouse only or spouse-and-child coverage, and are provided by age, officer or enlisted status, and type of retirement (disability, nondisability, or reserve). |
| 4) Mortality improvement factors | See description under Retiree, except that the gender-specific adjustment does not apply. |

APPENDIX C

ACTIVE DUTY RATES

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ACTIVE DUTY RATE DESCRIPTION

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

The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other losses). The decrement rates also include rates of transfer from enlisted to officer. Death rates are provided by age nearest birthday for officers and enlistees separately. All death rates shown are base rates with no mortality projection. Please contact the Office of the Actuary (OACT) for death rates that incorporate mortality improvements. The remaining decrement rates are provided by completed years of active service for officer and enlisted members separately. The experience period was selected such that the net change in active force size over the included periods was near zero. Although some active duty members separate and later join the reserves, the valuation does not include an assumption modeling rehiring of former active duty members into the reserve component.

The death rates were smoothed using Generalized Additive Models (GAM) via the *mgcv* package in R.

The typical active duty career contains inherent discontinuities at certain points (e.g., reenlistment, promotion, retirement). Rates were therefore separated into ranges where assumptions of continuity were reasonable.

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

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

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

ACTIVE DUTY RATE FORMULAS

ACTIVE DEATH (by age nearest birthday)

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

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

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

PERMANENT DISABILITY RETIREMENT (by completed years of service)

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

WITHDRAWAL (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DUTY RATE FORMULAS (Cont.)

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(by age nearest birthday)

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

PAYGRADE TRANSFER

(by completed years of service)

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

PROMOTION AND MERIT SCALES

(by entry age and completed years of service)

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

SUMMARY OF YEARS ON WHICH ACTIVE DUTY RATES ARE BASED

| <u>RATE</u> | <u>2015-2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> | <u>2023</u> |
|-----------------------------------|------------------|-------------|-------------|-------------|-------------|
| Death | X | | | | |
| Nondisability Retirement | X | | | | |
| Temporary Disability Retirement | X | | | | |
| Permanent Disability Retirement | X | | | | |
| Withdrawal (other losses) | X | | | | |
| Reentrant Ratios | X | | | | |
| New Entrant Distribution | | | X | X | X |
| Paygrade Transfer | X | | | | |
| Promotion and Merit Scales (PAMS) | X | | | | |

DEATH RATES FOR ACTIVE DUTY

(AGE NEAREST BIRTHDAY)

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

Central year 2017
Rates shown contain no mortality improvement.

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

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

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

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

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

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

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

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

OFFICERS (BY COMPLETED YEARS OF SERVICE)

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

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

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

ENLISTED (BY COMPLETED YEARS OF SERVICE)

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

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

PERCENTAGE DISTRIBUTION OF NEW ENTRANTS

(AGE NEAREST BIRTHDAY)

| <u>Age</u> | <u>Officers</u> | <u>Enlisted</u> | <u>Total</u> |
|------------|-----------------|-----------------|--------------|
| 16 | 0.00000 | 0.00000 | 0.00000 |
| 17 | 0.00000 | 0.00105 | 0.00105 |
| 18 | 0.00000 | 0.10750 | 0.10750 |
| 19 | 0.00003 | 0.23933 | 0.23936 |
| 20 | 0.00008 | 0.16700 | 0.16708 |
| 21 | 0.00023 | 0.09950 | 0.09973 |
| 22 | 0.01270 | 0.06774 | 0.08044 |
| 23 | 0.02539 | 0.05356 | 0.07895 |
| 24 | 0.01024 | 0.04327 | 0.05351 |
| 25 | 0.00359 | 0.03340 | 0.03698 |
| 26 | 0.00317 | 0.02582 | 0.02899 |
| 27 | 0.00302 | 0.02026 | 0.02328 |
| 28 | 0.00216 | 0.01563 | 0.01779 |
| 29 | 0.00155 | 0.01248 | 0.01403 |
| 30 | 0.00120 | 0.01021 | 0.01140 |
| 31 | 0.00087 | 0.00764 | 0.00852 |
| 32 | 0.00081 | 0.00632 | 0.00713 |
| 33 | 0.00055 | 0.00531 | 0.00585 |
| 34 | 0.00041 | 0.00431 | 0.00472 |
| 35 | 0.00036 | 0.00335 | 0.00371 |
| 36 | 0.00030 | 0.00224 | 0.00254 |
| 37 | 0.00025 | 0.00160 | 0.00185 |
| 38 | 0.00020 | 0.00137 | 0.00158 |
| 39 | 0.00019 | 0.00121 | 0.00141 |
| 40 | 0.00014 | 0.00098 | 0.00112 |
| 41 | 0.00013 | 0.00048 | 0.00060 |
| 42 | 0.00009 | 0.00023 | 0.00032 |
| 43 | 0.00007 | 0.00007 | 0.00014 |
| 44 | 0.00008 | 0.00002 | 0.00009 |
| 45 | 0.00005 | 0.00000 | 0.00005 |
| 46 | 0.00004 | 0.00001 | 0.00005 |
| 47 | 0.00003 | 0.00000 | 0.00004 |
| 48 | 0.00005 | 0.00000 | 0.00005 |
| 49 | 0.00003 | 0.00000 | 0.00003 |
| 50 | 0.00003 | 0.00000 | 0.00003 |
| 51 | 0.00002 | 0.00000 | 0.00002 |
| 52 | 0.00001 | 0.00000 | 0.00001 |
| 53 | 0.00001 | 0.00000 | 0.00001 |
| 54 | 0.00001 | 0.00000 | 0.00001 |
| 55 | 0.00001 | 0.00000 | 0.00002 |
| 56 | 0.00001 | 0.00000 | 0.00001 |
| 57 | 0.00001 | 0.00000 | 0.00001 |
| 58 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00000 | 0.00000 | 0.00000 |
| Total | 0.06810 | 0.93190 | 1.00000 |

PAYGRADE TRANSFER RATES

STATUS (BY COMPLETED YEARS OF SERVICE)

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

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

*** Officer to Enlisted rates are not shown because they are set to zero in the valuation.

PROMOTION AND MERIT SCALES

OFFICERS (BY ENTRY AGE)

| Years of Service | Entry Age | | | | | | | | | | |
|------------------|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 1 | 1.098 | 1.098 | 1.098 | 1.098 | 1.053 | 1.074 | 1.014 | 1.018 | 1.046 | 1.074 | 1.090 |
| 2 | 1.098 | 1.098 | 1.098 | 1.098 | 1.157 | 1.147 | 1.272 | 1.263 | 1.226 | 1.212 | 1.162 |
| 3 | 1.125 | 1.125 | 1.125 | 1.125 | 1.202 | 1.204 | 1.162 | 1.149 | 1.126 | 1.137 | 1.107 |
| 4 | 1.068 | 1.068 | 1.068 | 1.016 | 1.069 | 1.122 | 1.150 | 1.144 | 1.126 | 1.112 | 1.087 |
| 5 | 0.996 | 0.996 | 0.996 | 1.057 | 1.095 | 1.050 | 1.020 | 1.024 | 1.032 | 1.035 | 1.028 |
| 6 | 1.030 | 1.030 | 1.030 | 1.037 | 1.054 | 1.076 | 1.050 | 1.045 | 1.038 | 1.046 | 1.065 |
| 7 | 1.261 | 1.261 | 1.261 | 1.201 | 1.090 | 1.051 | 1.004 | 1.007 | 1.017 | 1.021 | 1.024 |
| 8 | 1.123 | 1.123 | 1.123 | 1.100 | 1.065 | 1.054 | 1.049 | 1.047 | 1.043 | 1.049 | 1.052 |
| 9 | 1.038 | 1.038 | 1.064 | 1.069 | 1.046 | 1.030 | 1.007 | 1.010 | 1.024 | 1.027 | 1.023 |
| 10 | 1.116 | 1.116 | 1.083 | 1.072 | 1.069 | 1.060 | 1.086 | 1.088 | 1.079 | 1.068 | 1.051 |
| 11 | 1.075 | 1.075 | 1.055 | 1.061 | 1.048 | 1.042 | 1.046 | 1.044 | 1.040 | 1.036 | 1.026 |
| 12 | 1.044 | 1.044 | 1.080 | 1.079 | 1.077 | 1.074 | 1.054 | 1.052 | 1.047 | 1.047 | 1.041 |
| 13 | 1.037 | 1.037 | 1.046 | 1.057 | 1.051 | 1.040 | 1.008 | 1.008 | 1.013 | 1.016 | 1.017 |
| 14 | 1.016 | 1.016 | 1.085 | 1.078 | 1.068 | 1.055 | 1.038 | 1.035 | 1.032 | 1.034 | 1.031 |
| 15 | 1.087 | 1.087 | 1.046 | 1.044 | 1.038 | 1.032 | 1.020 | 1.019 | 1.022 | 1.022 | 1.018 |
| 16 | 1.048 | 1.048 | 1.059 | 1.054 | 1.049 | 1.046 | 1.049 | 1.048 | 1.041 | 1.036 | 1.033 |
| 17 | 1.040 | 1.040 | 1.037 | 1.033 | 1.036 | 1.028 | 1.027 | 1.027 | 1.029 | 1.026 | 1.020 |
| 18 | 1.046 | 1.046 | 1.053 | 1.052 | 1.048 | 1.042 | 1.033 | 1.031 | 1.029 | 1.028 | 1.031 |
| 19 | 1.039 | 1.039 | 1.031 | 1.030 | 1.029 | 1.028 | 1.010 | 1.009 | 1.011 | 1.015 | 1.014 |
| 20 | 1.054 | 1.054 | 1.044 | 1.045 | 1.042 | 1.038 | 1.039 | 1.038 | 1.038 | 1.038 | 1.040 |
| 21 | 1.017 | 1.017 | 1.023 | 1.024 | 1.022 | 1.023 | 1.024 | 1.028 | 1.030 | 1.029 | 1.021 |
| 22 | 1.048 | 1.048 | 1.034 | 1.034 | 1.032 | 1.037 | 1.068 | 1.067 | 1.052 | 1.043 | 1.031 |
| 23 | 1.059 | 1.059 | 1.023 | 1.024 | 1.023 | 1.030 | 1.023 | 1.026 | 1.027 | 1.028 | 1.018 |
| 24 | 1.000 | 1.000 | 1.035 | 1.033 | 1.034 | 1.035 | 1.034 | 1.031 | 1.029 | 1.030 | 1.022 |
| 25 | 1.048 | 1.048 | 1.019 | 1.025 | 1.026 | 1.022 | 1.016 | 1.020 | 1.024 | 1.024 | 1.016 |
| 26 | 1.043 | 1.043 | 1.036 | 1.037 | 1.035 | 1.040 | 1.043 | 1.035 | 1.028 | 1.026 | 1.028 |
| 27 | 1.033 | 1.033 | 1.028 | 1.025 | 1.025 | 1.026 | 1.012 | 1.012 | 1.013 | 1.007 | 1.010 |
| 28 | 1.005 | 1.005 | 1.025 | 1.024 | 1.022 | 1.024 | 1.023 | 1.019 | 1.010 | 1.010 | 1.016 |
| 29 | 1.023 | 1.023 | 1.025 | 1.023 | 1.025 | 1.016 | 1.017 | 1.018 | 1.011 | 1.004 | 1.011 |
| 30 | 1.021 | 1.021 | 1.048 | 1.057 | 1.055 | 1.059 | 1.062 | 1.054 | 1.036 | 1.030 | 1.000 |
| 31 | 1.035 | 1.035 | 1.057 | 1.046 | 1.042 | 1.035 | 1.051 | 1.048 | 1.017 | 1.021 | 1.011 |
| 32 | 1.036 | 1.036 | 1.023 | 1.027 | 1.028 | 1.008 | 1.037 | 1.049 | 1.026 | 1.018 | 1.018 |
| 33 | 1.026 | 1.026 | 1.028 | 1.022 | 1.016 | 1.027 | 1.037 | 1.038 | 1.022 | 1.045 | 1.000 |
| 34 | 1.036 | 1.036 | 1.029 | 1.030 | 1.029 | 1.031 | 1.042 | 1.039 | 1.072 | 1.012 | 1.022 |
| 35 | 0.997 | 0.997 | 1.031 | 1.022 | 1.027 | 1.028 | 1.026 | 1.012 | 1.027 | 1.028 | 0.983 |
| 36 | 1.005 | 1.005 | 1.029 | 1.028 | 1.020 | 1.022 | 1.005 | 1.024 | 0.995 | 1.022 | 0.983 |
| 37 | 1.015 | 1.015 | 1.027 | 1.019 | 1.013 | 1.024 | 1.003 | 0.983 | 1.012 | 1.013 | 0.983 |
| 38 | 1.010 | 1.010 | 1.020 | 1.023 | 1.053 | 1.027 | 0.985 | 1.005 | 1.012 | 1.013 | 0.983 |
| 39 | 1.026 | 1.026 | 1.004 | 1.026 | 1.031 | 1.019 | 0.987 | 1.005 | 1.012 | 1.013 | 0.983 |
| 40 | 0.982 | 0.982 | 1.021 | 0.953 | 1.003 | 1.049 | 0.987 | 1.005 | 1.012 | 1.013 | 0.983 |

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

PROMOTION AND MERIT SCALES

ENLISTED (BY ENTRY AGE)

| Years of Service | Entry Age | | | | | | | | | | |
|------------------|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 1 | 1.127 | 1.127 | 1.114 | 1.103 | 1.086 | 1.082 | 1.080 | 1.079 | 1.077 | 1.079 | 1.098 |
| 2 | 1.107 | 1.107 | 1.116 | 1.116 | 1.118 | 1.118 | 1.119 | 1.117 | 1.117 | 1.118 | 1.130 |
| 3 | 1.084 | 1.084 | 1.097 | 1.095 | 1.092 | 1.091 | 1.091 | 1.092 | 1.093 | 1.094 | 1.104 |
| 4 | 1.065 | 1.065 | 1.087 | 1.085 | 1.082 | 1.082 | 1.084 | 1.087 | 1.089 | 1.091 | 1.098 |
| 5 | 1.051 | 1.051 | 1.036 | 1.034 | 1.031 | 1.031 | 1.032 | 1.034 | 1.035 | 1.037 | 1.048 |
| 6 | 1.084 | 1.084 | 1.090 | 1.091 | 1.091 | 1.090 | 1.089 | 1.088 | 1.090 | 1.090 | 1.091 |
| 7 | 1.013 | 1.013 | 1.023 | 1.023 | 1.023 | 1.024 | 1.026 | 1.027 | 1.028 | 1.029 | 1.038 |
| 8 | 1.096 | 1.096 | 1.099 | 1.098 | 1.097 | 1.096 | 1.096 | 1.095 | 1.094 | 1.094 | 1.089 |
| 9 | 1.020 | 1.020 | 1.025 | 1.024 | 1.023 | 1.024 | 1.025 | 1.026 | 1.028 | 1.027 | 1.032 |
| 10 | 1.061 | 1.061 | 1.063 | 1.062 | 1.062 | 1.061 | 1.060 | 1.058 | 1.057 | 1.055 | 1.050 |
| 11 | 1.018 | 1.018 | 1.022 | 1.022 | 1.021 | 1.023 | 1.024 | 1.025 | 1.026 | 1.027 | 1.028 |
| 12 | 1.071 | 1.071 | 1.071 | 1.068 | 1.066 | 1.063 | 1.062 | 1.059 | 1.058 | 1.058 | 1.048 |
| 13 | 1.016 | 1.016 | 1.023 | 1.023 | 1.024 | 1.024 | 1.024 | 1.025 | 1.025 | 1.025 | 1.026 |
| 14 | 1.037 | 1.037 | 1.050 | 1.049 | 1.047 | 1.047 | 1.045 | 1.046 | 1.045 | 1.044 | 1.040 |
| 15 | 1.025 | 1.025 | 1.024 | 1.025 | 1.026 | 1.028 | 1.028 | 1.027 | 1.026 | 1.027 | 1.028 |
| 16 | 1.040 | 1.040 | 1.041 | 1.040 | 1.039 | 1.039 | 1.037 | 1.035 | 1.035 | 1.035 | 1.029 |
| 17 | 1.016 | 1.016 | 1.017 | 1.019 | 1.019 | 1.020 | 1.020 | 1.022 | 1.019 | 1.020 | 1.022 |
| 18 | 1.051 | 1.051 | 1.047 | 1.045 | 1.042 | 1.040 | 1.039 | 1.038 | 1.037 | 1.036 | 1.028 |
| 19 | 1.006 | 1.006 | 1.014 | 1.014 | 1.014 | 1.014 | 1.014 | 1.014 | 1.013 | 1.016 | 1.011 |
| 20 | 1.064 | 1.064 | 1.059 | 1.063 | 1.071 | 1.075 | 1.073 | 1.075 | 1.077 | 1.077 | 1.072 |
| 21 | 1.038 | 1.038 | 1.030 | 1.029 | 1.028 | 1.028 | 1.029 | 1.033 | 1.033 | 1.030 | 1.028 |
| 22 | 1.050 | 1.050 | 1.066 | 1.064 | 1.061 | 1.060 | 1.059 | 1.057 | 1.055 | 1.051 | 1.040 |
| 23 | 1.082 | 1.082 | 1.029 | 1.029 | 1.029 | 1.033 | 1.034 | 1.037 | 1.037 | 1.037 | 1.036 |
| 24 | 1.097 | 1.097 | 1.079 | 1.083 | 1.087 | 1.079 | 1.079 | 1.077 | 1.072 | 1.068 | 1.059 |
| 25 | 1.119 | 1.119 | 1.030 | 1.035 | 1.035 | 1.037 | 1.035 | 1.041 | 1.039 | 1.034 | 1.038 |
| 26 | 1.107 | 1.107 | 1.118 | 1.116 | 1.114 | 1.112 | 1.107 | 1.113 | 1.099 | 1.113 | 1.101 |
| 27 | 1.000 | 1.000 | 1.023 | 1.020 | 1.019 | 1.026 | 1.023 | 1.027 | 1.027 | 1.019 | 1.022 |
| 28 | 1.000 | 1.000 | 1.013 | 1.012 | 1.013 | 1.012 | 1.020 | 1.014 | 1.020 | 1.012 | 1.023 |
| 29 | 1.007 | 1.007 | 1.016 | 1.015 | 1.014 | 1.016 | 1.018 | 1.016 | 1.021 | 1.022 | 1.023 |
| 30 | 1.069 | 1.069 | 1.047 | 1.048 | 1.043 | 1.040 | 1.044 | 1.046 | 1.054 | 1.044 | 1.049 |
| 31 | 1.008 | 1.008 | 1.005 | 1.002 | 1.001 | 1.009 | 1.005 | 1.023 | 1.003 | 0.998 | 1.022 |
| 32 | 1.004 | 1.004 | 1.005 | 1.008 | 0.988 | 0.999 | 1.000 | 0.999 | 1.003 | 0.998 | 1.035 |
| 33 | 1.000 | 1.000 | 1.003 | 1.001 | 1.009 | 1.001 | 0.946 | 1.004 | 1.008 | 0.998 | 1.044 |
| 34 | 1.067 | 1.067 | 1.049 | 1.038 | 1.050 | 1.025 | 0.949 | 1.066 | 1.093 | 0.998 | 1.000 |
| 35 | 1.067 | 1.067 | 1.049 | 0.942 | 0.925 | 1.017 | 0.984 | 1.066 | 0.984 | 1.046 | 1.000 |
| 36 | 1.067 | 1.067 | 1.049 | 0.942 | 0.925 | 1.017 | 1.020 | 1.066 | 0.952 | 1.046 | 1.000 |
| 37 | 1.067 | 1.067 | 1.049 | 0.942 | 0.925 | 1.017 | 1.068 | 1.066 | 0.952 | 1.046 | 1.000 |
| 38 | 1.000 | 1.000 | 1.049 | 0.942 | 0.938 | 1.017 | 1.024 | 1.066 | 0.952 | 1.046 | 1.000 |
| 39 | 1.000 | 1.000 | 1.049 | 0.942 | 0.938 | 1.017 | 1.000 | 1.066 | 0.952 | 1.046 | 1.000 |
| 40 | 1.000 | 1.000 | 1.000 | 0.942 | 1.000 | 1.017 | 1.000 | 1.066 | 0.952 | 1.046 | 1.000 |

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.

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RESERVE DUTY RATES DESCRIPTION

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

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

The separation rates give the probability that a member in a given status at the beginning of the fiscal year leaves that status during the year. Separation rates from the Selected Reserve include standard losses, transfers to active duty, transfers to the full-time reserves, discharge, and death. They do not include transfers to the non-Selected Reserves with 20 good years or retirement. Separation rates from the non-Selected Reserve with 20 good years include transfers to the Selected Reserve, death, and discharge. They do not include transfers to retirement status.

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

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

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

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

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

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

SUMMARY OF YEARS ON WHICH RESERVE RATES ARE BASED

By Fiscal Year

| <u>RATE</u> | <u>2015</u> | <u>2016</u> | <u>2017</u> | <u>2018</u> | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> | <u>2023</u> |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| New Entrant Distribution <i>(Officer/Enlisted)</i> | | | | | | | X | X | X |
| Death <i>(Officer/Enlisted; Selected/Non-Selected)</i> | X | X | X | X | X | | | | |
| Separation <i>(Officer/Enlisted; Selected/Non-Selected)</i> | | | X | X | X | | | | |
| Reentrant <i>(Officer/Enlisted; Selected)</i> | | | X | X | X | | | | |
| Paygrade Transfer <i>(Enlisted; Selected)</i> | | | X | X | X | | | | |
| Status Transfer <i>(Officer/Enlisted; Selected- to-Non-Selected)</i> | | | X | X | X | | | | |
| Retirement <i>(Officer/Enlisted; Selected/Non-Selected)</i> | | | X | X | X | | | | |
| Disability Retirement <i>(Permanent/Temporary; Officer/Enlisted; Selected)</i> | | | X | X | X | | | | |
| Average Points Per Year <i>(Officer/Enlisted; Selected/Non-Selected)</i> | | | X | X | X | | | | |
| Career Points Adjustment <i>(Officer/Enlisted; Selected)</i> | | | X | X | X | | | | |
| Reentering Average Points <i>(Officer/Enlisted; Selected)</i> | | | X | X | X | | | | |
| Blow-up Factor <i>(Officer/Enlisted; Non- Selected to Retired)</i> | | | | X | X | | | | |
| Transfer Blow-up Factor <i>(Officer/Enlisted; Selected- to-Non-Selected)</i> | | | X | X | X | | | | |
| Selected Reserve PAMS <i>(Officer/Enlisted)</i> | | | X | X | X | | | | |
| Non-Selected Reserve PAMS <i>(Officer/Enlisted)</i> | | | X | X | X | | | | |

New Entrant Distribution for Reserves

By Paygrade (Officer/Enlisted)

| Entry Age | Officer | Enlisted | Total |
|-----------|---------|----------|---------|
| 17 | 0.00000 | 0.02084 | 0.02084 |
| 18 | 0.00000 | 0.19244 | 0.19244 |
| 19 | 0.00001 | 0.21764 | 0.21765 |
| 20 | 0.00007 | 0.13161 | 0.13167 |
| 21 | 0.00015 | 0.08006 | 0.08021 |
| 22 | 0.00289 | 0.05492 | 0.05781 |
| 23 | 0.00459 | 0.04205 | 0.04664 |
| 24 | 0.00224 | 0.03376 | 0.03600 |
| 25 | 0.00094 | 0.02690 | 0.02784 |
| 26 | 0.00090 | 0.02344 | 0.02434 |
| 27 | 0.00085 | 0.02012 | 0.02096 |
| 28 | 0.00092 | 0.01862 | 0.01954 |
| 29 | 0.00085 | 0.01701 | 0.01786 |
| 30 | 0.00083 | 0.01425 | 0.01508 |
| 31 | 0.00076 | 0.01353 | 0.01429 |
| 32 | 0.00072 | 0.01224 | 0.01296 |
| 33 | 0.00092 | 0.01054 | 0.01146 |
| 34 | 0.00083 | 0.00942 | 0.01025 |
| 35 | 0.00083 | 0.00985 | 0.01069 |
| 36 | 0.00073 | 0.00646 | 0.00719 |
| 37 | 0.00056 | 0.00453 | 0.00509 |
| 38 | 0.00057 | 0.00365 | 0.00422 |
| 39 | 0.00064 | 0.00342 | 0.00406 |
| 40 | 0.00069 | 0.00370 | 0.00439 |
| 41 | 0.00047 | 0.00156 | 0.00203 |
| 42 | 0.00050 | 0.00052 | 0.00102 |
| 43 | 0.00047 | 0.00030 | 0.00077 |
| 44 | 0.00036 | 0.00006 | 0.00042 |
| 45 | 0.00029 | 0.00006 | 0.00034 |
| 46 | 0.00026 | 0.00003 | 0.00029 |
| 47 | 0.00024 | 0.00006 | 0.00029 |
| 48 | 0.00023 | 0.00003 | 0.00025 |
| 49 | 0.00011 | 0.00001 | 0.00012 |
| 50 | 0.00013 | 0.00003 | 0.00015 |
| 51 | 0.00014 | 0.00002 | 0.00016 |
| 52 | 0.00011 | 0.00001 | 0.00011 |
| 53 | 0.00006 | 0.00001 | 0.00006 |
| 54 | 0.00006 | 0.00000 | 0.00006 |
| 55 | 0.00008 | 0.00001 | 0.00009 |
| 56 | 0.00008 | 0.00000 | 0.00008 |
| 57 | 0.00006 | 0.00000 | 0.00006 |
| 58 | 0.00005 | 0.00000 | 0.00005 |
| 59 | 0.00004 | 0.00001 | 0.00005 |
| 60 | 0.00001 | 0.00000 | 0.00001 |
| 61 | 0.00003 | 0.00000 | 0.00003 |
| 62 | 0.00001 | 0.00000 | 0.00001 |
| 63 | 0.00005 | 0.00001 | 0.00006 |
| Total | 0.02631 | 0.97369 | 1.00000 |

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

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

Reserve Death Rates

By Reserve Status and Paygrade

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

DESCRIPTION: Reserve Death Rates
 Arrayed by reserve status (Selected/Non-Selected), age (nearest birthday),
 and paygrade (officer/enlisted).
 Probability that a member dies in the next year. Rates shown are base rates
 with no mortality improvement (central year 2017).

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | >62 |
|-----------------------------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|-------|-------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Under 1 | 0.000 | 0.023 | -0.657 | -0.459 | -0.316 | -0.199 | -0.358 | -0.216 | -0.151 | -0.168 | -0.065 | -0.150 | -0.085 | -0.096 | -0.087 | -0.109 | -0.115 | -0.105 | -0.120 | -0.072 | -0.078 | -0.101 | -0.186 | -0.032 | -0.035 | -0.102 | -0.171 | -0.089 | 0.045 | 0.046 | -0.113 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | |
| 1 | 0.000 | 0.023 | -0.657 | -0.459 | -0.316 | -0.199 | -0.072 | 0.008 | 0.003 | -0.004 | 0.021 | 0.005 | -0.018 | -0.001 | -0.035 | -0.010 | -0.003 | 0.003 | -0.022 | -0.013 | 0.006 | 0.018 | 0.002 | 0.007 | 0.005 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | | | |
| 2 | 0.000 | 0.023 | -0.657 | -0.459 | -0.293 | -0.184 | 0.019 | 0.021 | 0.049 | 0.012 | -0.005 | 0.004 | -0.002 | -0.017 | 0.047 | 0.012 | 0.063 | -0.001 | -0.013 | 0.006 | 0.039 | 0.018 | 0.030 | 0.092 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | | | | |
| 3 | 0.000 | 0.023 | -0.657 | -0.452 | -0.302 | -0.191 | 0.002 | -0.025 | 0.003 | 0.022 | 0.001 | -0.041 | -0.016 | 0.008 | 0.004 | -0.004 | 0.033 | 0.035 | 0.047 | 0.043 | 0.064 | 0.062 | 0.079 | 0.017 | 0.041 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 4 | 0.000 | 0.023 | -0.107 | 0.003 | 0.025 | 0.037 | -0.070 | -0.090 | -0.023 | 0.021 | 0.006 | -0.008 | 0.004 | -0.014 | -0.005 | -0.004 | 0.011 | 0.033 | 0.015 | 0.011 | 0.060 | 0.052 | 0.017 | 0.017 | 0.065 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 5 | 0.000 | 0.023 | 0.022 | 0.040 | 0.044 | 0.044 | -0.056 | -0.048 | -0.007 | 0.003 | 0.002 | -0.006 | -0.012 | 0.010 | 0.050 | 0.026 | 0.034 | -0.014 | 0.021 | 0.022 | 0.046 | 0.017 | 0.017 | 0.036 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | | |
| 6 | 0.000 | 0.023 | 0.031 | 0.033 | 0.030 | 0.039 | -0.014 | -0.074 | -0.007 | -0.010 | 0.001 | 0.022 | 0.009 | 0.033 | 0.047 | 0.012 | 0.006 | 0.024 | 0.008 | 0.017 | 0.017 | 0.020 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | | | | |
| 7 | 0.000 | 0.023 | 0.029 | 0.050 | 0.045 | 0.012 | -0.028 | -0.057 | -0.006 | 0.023 | 0.028 | -0.008 | 0.012 | -0.019 | 0.005 | -0.023 | -0.018 | 0.039 | -0.014 | 0.039 | 0.058 | 0.043 | 0.017 | 0.017 | 0.091 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 8 | 0.000 | 0.023 | 0.035 | 0.032 | 0.058 | 0.062 | 0.041 | 0.016 | -0.011 | 0.031 | 0.016 | 0.012 | 0.023 | 0.048 | 0.027 | 0.045 | 0.051 | -0.010 | 0.020 | 0.038 | 0.028 | 0.021 | 0.017 | 0.017 | 0.042 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 9 | 0.000 | 0.023 | 0.050 | 0.052 | 0.070 | 0.080 | -0.007 | -0.033 | -0.014 | 0.028 | 0.019 | -0.029 | 0.004 | 0.036 | 0.045 | 0.087 | 0.020 | 0.047 | 0.019 | 0.046 | 0.033 | 0.015 | 0.017 | 0.017 | 0.026 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 10 | 0.000 | 0.023 | 0.064 | 0.069 | 0.055 | 0.047 | -0.057 | -0.115 | -0.065 | -0.033 | -0.058 | -0.015 | 0.007 | -0.017 | -0.013 | 0.031 | 0.017 | 0.030 | 0.029 | 0.029 | 0.036 | 0.025 | 0.017 | 0.017 | -0.008 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 11 | 0.000 | 0.023 | 0.040 | 0.060 | 0.055 | 0.051 | -0.054 | -0.088 | -0.046 | -0.024 | -0.040 | -0.008 | -0.040 | -0.014 | -0.016 | -0.016 | -0.006 | -0.019 | -0.015 | 0.026 | -0.004 | -0.005 | 0.017 | 0.017 | -0.008 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 12 | 0.000 | 0.086 | 0.065 | 0.030 | 0.055 | 0.037 | -0.014 | -0.016 | 0.003 | 0.012 | -0.015 | -0.006 | 0.010 | 0.036 | 0.015 | 0.006 | 0.011 | -0.012 | -0.013 | 0.040 | -0.004 | -0.005 | 0.017 | 0.017 | -0.008 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | |
| 13 | 0.000 | 0.057 | 0.028 | 0.054 | 0.027 | 0.025 | 0.028 | 0.019 | 0.020 | 0.028 | 0.004 | 0.004 | 0.006 | -0.003 | 0.017 | -0.024 | 0.004 | 0.022 | 0.041 | -0.004 | -0.005 | 0.017 | 0.017 | -0.008 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | | | |
| 14 | 0.000 | 0.077 | 0.038 | 0.038 | 0.011 | 0.010 | 0.016 | 0.013 | 0.028 | 0.019 | -0.007 | 0.008 | 0.011 | 0.031 | 0.020 | -0.022 | 0.029 | 0.026 | 0.017 | 0.017 | 0.001 | -0.004 | -0.005 | 0.017 | 0.017 | -0.008 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | |
| 15 | 0.000 | 0.050 | 0.037 | 0.054 | 0.037 | 0.053 | 0.023 | 0.019 | 0.018 | 0.013 | 0.006 | 0.035 | 0.020 | 0.030 | 0.022 | 0.017 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | | |
| 16 | 0.000 | 0.007 | 0.056 | 0.030 | 0.038 | 0.037 | 0.001 | 0.019 | 0.022 | 0.032 | 0.027 | 0.016 | 0.034 | 0.005 | 0.046 | 0.024 | 0.024 | 0.022 | 0.017 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | |
| 17 | 0.000 | 0.059 | 0.019 | 0.020 | 0.036 | 0.019 | 0.028 | 0.024 | 0.016 | 0.022 | 0.002 | 0.022 | 0.005 | 0.024 | 0.021 | 0.045 | 0.024 | 0.009 | 0.020 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | |
| 18 | 0.000 | 0.014 | 0.021 | 0.023 | 0.013 | 0.014 | 0.021 | 0.019 | 0.022 | 0.032 | 0.012 | 0.011 | 0.021 | 0.045 | 0.011 | 0.036 | 0.013 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | | |
| 19 | 0.000 | 0.021 | 0.036 | 0.018 | 0.021 | 0.026 | 0.024 | 0.014 | 0.031 | 0.022 | 0.002 | 0.019 | 0.025 | 0.024 | 0.018 | 0.019 | 0.026 | 0.018 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | |
| 20 | 0.000 | 0.031 | 0.016 | 0.020 | 0.014 | 0.017 | 0.016 | 0.008 | 0.012 | 0.005 | 0.024 | 0.022 | 0.012 | 0.007 | 0.007 | 0.009 | 0.002 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | | |
| 21 | 0.000 | 0.004 | 0.028 | 0.030 | 0.024 | 0.030 | 0.008 | 0.009 | 0.019 | 0.019 | 0.002 | 0.007 | 0.007 | 0.009 | 0.002 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | | |
| 22 | 0.000 | 0.004 | 0.015 | 0.026 | 0.018 | 0.019 | 0.011 | 0.015 | 0.008 | 0.014 | 0.036 | 0.007 | 0.007 | 0.009 | 0.002 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | |
| 23 | 0.000 | 0.004 | 0.008 | 0.016 | 0.009 | 0.031 | 0.013 | 0.001 | 0.020 | 0.018 | 0.027 | 0.007 | 0.007 | 0.009 | 0.002 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 |
| 24 | 0.000 | 0.004 | 0.011 | 0.016 | 0.013 | 0.002 | 0.017 | 0.008 | 0.009 | 0.007 | 0.021 | 0.007 | 0.007 | 0.009 | 0.002 | 0.001 | 0.017 | 0.017 | 0.030 | 0.024 | 0.038 | 0.045 | 0.046 | 0.052 | 0.077 | 0.072 | 0.056 | 0.093 | 0.115 | 0.086 | 0.110 | 0.084 | 0.123 | 0.096 | 0.108 | 0.090 | 0.042 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 | 0.029 |
| 25 | 0.000 | 0.004 | 0.023 | 0.012 | 0.010 | 0.01 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

Enlisted Selected Reserve Paygrade Transfer Rates

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|----|----|----|----|----|--|--|--|
| Under 1 | 0.000 | 0.001 | 0.001 | 0.001 | 0.003 | 0.003 | 0.012 | 0.020 | 0.028 | 0.024 | 0.030 | 0.032 | 0.039 | 0.037 | 0.033 | 0.024 | 0.044 | 0.036 | 0.025 | 0.014 | 0.017 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 1 | 0.000 | 0.001 | 0.001 | 0.001 | 0.007 | 0.017 | 0.011 | 0.011 | 0.011 | 0.016 | 0.014 | 0.014 | 0.022 | 0.025 | 0.017 | 0.022 | 0.016 | 0.016 | 0.020 | 0.019 | 0.009 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 2 | 0.000 | 0.001 | 0.001 | 0.005 | 0.016 | 0.013 | 0.011 | 0.012 | 0.013 | 0.008 | 0.012 | 0.012 | 0.010 | 0.010 | 0.018 | 0.018 | 0.014 | 0.015 | 0.018 | 0.020 | 0.009 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 3 | 0.000 | 0.003 | 0.004 | 0.009 | 0.012 | 0.009 | 0.006 | 0.006 | 0.010 | 0.007 | 0.010 | 0.009 | 0.008 | 0.009 | 0.008 | 0.012 | 0.008 | 0.008 | 0.011 | 0.006 | 0.005 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 4 | 0.000 | 0.009 | 0.009 | 0.010 | 0.006 | 0.004 | 0.004 | 0.004 | 0.005 | 0.007 | 0.006 | 0.008 | 0.008 | 0.006 | 0.006 | 0.006 | 0.011 | 0.014 | 0.009 | 0.006 | 0.005 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 5 | 0.000 | 0.014 | 0.007 | 0.004 | 0.003 | 0.003 | 0.004 | 0.004 | 0.005 | 0.006 | 0.004 | 0.005 | 0.006 | 0.007 | 0.009 | | 0.008 | 0.008 | 0.010 | 0.007 | 0.005 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 6 | 0.000 | 0.011 | 0.007 | 0.006 | 0.005 | 0.003 | 0.003 | 0.006 | 0.007 | 0.007 | 0.008 | 0.007 | 0.009 | 0.006 | 0.009 | 0.006 | 0.005 | 0.008 | 0.010 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 7 | 0.000 | 0.011 | 0.006 | 0.004 | 0.004 | 0.004 | 0.006 | 0.004 | 0.005 | 0.007 | 0.009 | 0.007 | 0.008 | 0.007 | 0.005 | 0.006 | 0.005 | 0.013 | 0.010 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 8 | 0.000 | 0.011 | 0.008 | 0.006 | 0.007 | 0.007 | 0.009 | 0.008 | 0.008 | 0.009 | 0.008 | 0.008 | 0.009 | 0.011 | 0.010 | 0.009 | 0.005 | 0.012 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 9 | 0.000 | 0.011 | 0.007 | 0.006 | 0.006 | 0.006 | 0.007 | 0.008 | 0.005 | 0.013 | 0.009 | 0.016 | 0.010 | 0.010 | 0.006 | 0.007 | 0.011 | 0.008 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 10 | 0.000 | 0.007 | 0.008 | 0.005 | 0.007 | 0.005 | 0.008 | 0.007 | 0.008 | 0.009 | 0.006 | 0.005 | 0.005 | 0.005 | 0.004 | 0.007 | 0.004 | 0.008 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 11 | 0.000 | 0.012 | 0.008 | 0.006 | 0.008 | 0.007 | 0.008 | 0.010 | 0.007 | 0.008 | 0.008 | 0.009 | 0.005 | 0.005 | 0.004 | 0.007 | 0.004 | 0.008 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 12 | 0.000 | 0.015 | 0.007 | 0.007 | 0.008 | 0.009 | 0.009 | 0.006 | 0.010 | 0.006 | 0.007 | 0.006 | 0.006 | 0.005 | 0.004 | 0.007 | 0.004 | 0.008 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 13 | 0.000 | 0.015 | 0.009 | 0.011 | 0.009 | 0.007 | 0.006 | 0.010 | 0.007 | 0.006 | 0.006 | 0.010 | 0.006 | 0.005 | 0.002 | 0.003 | 0.003 | 0.003 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 14 | 0.000 | 0.014 | 0.011 | 0.009 | 0.008 | 0.008 | 0.008 | 0.009 | 0.011 | 0.006 | 0.012 | 0.007 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | 0.002 | 0.006 | 0.003 | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 15 | 0.000 | 0.017 | 0.009 | 0.008 | 0.008 | 0.009 | 0.005 | 0.008 | 0.004 | 0.006 | 0.004 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | 0.002 | | | 0.004 | 0.003 | 0.004 | 0.004 | 0.004 | 0.001 | 0.002 | | | | | | | | | |
| 16 | 0.000 | 0.007 | 0.011 | 0.007 | 0.007 | 0.005 | 0.005 | 0.005 | 0.004 | 0.005 | 0.004 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | 0.002 | | | | | | | | | | | | | | | | | | |
| 17 | 0.000 | 0.007 | 0.006 | 0.007 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | |
| 18 | 0.000 | 0.007 | 0.005 | 0.005 | 0.004 | 0.004 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.002 | | | | | | | | | | | | | | | | | | |
| 19 | 0.000 | 0.007 | 0.006 | 0.003 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | |
| 20 | 0.000 | 0.007 | 0.005 | 0.004 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | |
| 21 | 0.000 | 0.007 | 0.002 | 0.004 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | 0.002 | 0.003 | 0.002 | | | | | | | | | | | | | | | | | | | |
| 22 | 0.000 | 0.007 | 0.002 | 0.006 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.002 | 0.003 | | | | | | | | | | | | | | | | | | | | | | | |
| 23 | 0.000 | 0.007 | 0.002 | 0.002 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | | | | | | |
| 24 | 0.000 | 0.007 | 0.002 | 0.002 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 25 | 0.000 | 0.001 | 0.002 | 0.002 | 0.002 | 0.002 | 0.003 | 0.003 | 0.003 | 0.003 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 26 | 0.000 | 0.001 | 0.002 | 0.002 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 27 | 0.000 | 0.001 | 0.002 | 0.002 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 28 | 0.000 | 0.001 | 0.002 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29 | 0.000 | 0.001 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30 | 0.000 | 0.001 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 31 | 0.000 | 0.001 | 0.002 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | 0.000 | 0.001 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 33 | 0.000 | 0.001 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 34 | 0.000 | 0.002 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|
| Under 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 0.000 | 0.025 | 0.025 | 0.012 | 0.012 | 0.012 | 0.013 | 0.013 | 0.013 | 0.009 | 0.009 | 0.009 | 0.018 | 0.018 | 0.018 | 0.029 | 0.029 | 0.029 | 0.014 | 0.014 | 0.014 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 20 | 0.000 | 0.025 | 0.025 | 0.012 | 0.012 | 0.012 | 0.013 | 0.013 | 0.013 | 0.009 | 0.009 | 0.009 | 0.018 | 0.018 | 0.018 | 0.029 | 0.029 | 0.029 | 0.014 | 0.014 | 0.014 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 21 | 0.000 | 0.025 | 0.025 | 0.012 | 0.012 | 0.012 | 0.013 | 0.013 | 0.013 | 0.009 | 0.009 | 0.009 | 0.018 | 0.018 | 0.018 | 0.029 | 0.029 | 0.029 | 0.014 | 0.014 | 0.014 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 22 | 0.000 | 0.025 | 0.025 | 0.012 | 0.012 | 0.012 | 0.013 | 0.013 | 0.013 | 0.009 | 0.009 | 0.009 | 0.018 | 0.018 | 0.018 | 0.029 | 0.029 | 0.029 | 0.014 | 0.014 | 0.014 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 23 | 0.000 | 0.025 | 0.025 | 0.012 | 0.012 | 0.012 | 0.013 | 0.013 | 0.013 | 0.009 | 0.009 | 0.009 | 0.018 | 0.018 | 0.018 | 0.029 | 0.029 | 0.029 | 0.014 | 0.014 | 0.014 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 24 | 0.000 | 0.014 | 0.014 | 0.012 | 0.012 | 0.012 | 0.008 | 0.008 | 0.008 | 0.014 | 0.014 | 0.014 | 0.011 | 0.011 | 0.011 | 0.017 | 0.017 | 0.017 | 0.030 | 0.030 | 0.030 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 25 | 0.000 | 0.014 | 0.014 | 0.012 | 0.012 | 0.012 | 0.008 | 0.008 | 0.008 | 0.014 | 0.014 | 0.014 | 0.011 | 0.011 | 0.011 | 0.017 | 0.017 | 0.017 | 0.030 | 0.030 | 0.030 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | | |
| 26 | 0.000 | 0.014 | 0.014 | 0.012 | 0.012 | 0.012 | 0.008 | 0.008 | 0.008 | 0.014 | 0.014 | 0.014 | 0.011 | 0.011 | 0.011 | 0.017 | 0.017 | 0.017 | 0.030 | 0.030 | 0.030 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | |
| 27 | 0.000 | 0.014 | 0.014 | 0.012 | 0.012 | 0.012 | 0.008 | 0.008 | 0.008 | 0.014 | 0.014 | 0.014 | 0.011 | 0.011 | 0.011 | 0.017 | 0.017 | 0.017 | 0.030 | 0.030 | 0.030 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | |
| 28 | 0.000 | 0.014 | 0.014 | 0.012 | 0.012 | 0.012 | 0.008 | 0.008 | 0.008 | 0.014 | 0.014 | 0.014 | 0.011 | 0.011 | 0.011 | 0.017 | 0.017 | 0.017 | 0.030 | 0.030 | 0.030 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | 0.032 | |
| 29 | 0.000 | 0.008 | 0.008 | 0.009 | 0.009 | 0.009 | 0.004 | 0.004 | 0.004 | 0.005 | 0.005 | 0.005 | 0.021 | 0.021 | 0.021 | 0.021 | 0.019 | 0.019 | 0.019 | 0.143 | | | | | | | | | | | | | | | | | |
| 30 | 0.000 | 0.008 | 0.008 | 0.009 | 0.009 | 0.009 | 0.004 | 0.004 | 0.004 | 0.005 | 0.005 | 0.005 | 0.021 | 0.021 | 0.021 | 0.021 | 0.019 | 0.019 | 0.019 | | | | | | | | | | | | | | | | | | |
| 31 | 0.000 | 0.008 | 0.008 | 0.009 | 0.009 | 0.009 | 0.004 | 0.004 | 0.004 | 0.005 | 0.005 | 0.005 | 0.021 | 0.021 | 0.021 | 0.021 | 0.019 | 0.019 | | | | | | | | | | | | | | | | | | | |
| 32 | 0.000 | 0.008 | 0.008 | 0.009 | 0.009 | 0.009 | 0.004 | 0.004 | 0.004 | 0.005 | 0.005 | 0.005 | 0.021 | 0.021 | 0.021 | 0.021 | 0.019 | | | | | | | | | | | | | | | | | | | | |
| 33 | 0.000 | 0.008 | 0.008 | 0.009 | 0.009 | 0.009 | 0.004 | 0.004 | 0.004 | 0.005 | 0.005 | 0.005 | 0.021 | 0.021 | 0.021 | 0.021 | | | | | | | | | | | | | | | | | | | | | |
| 34 | 0.000 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.009 | 0.009 | 0.009 | 0.024 | 0.024 | 0.024 | 0.021 | 0.021 | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | 0.000 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.009 | 0.009 | 0.009 | 0.024 | 0.024 | 0.024 | 0.021 | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | 0.000 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.009 | 0.009 | 0.009 | 0.024 | 0.024 | 0.024 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | 0.000 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.009 | 0.009 | 0.009 | 0.024 | 0.024 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | 0.000 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.009 | 0.009 | 0.009 | 0.024 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | 0.000 | 0.015 | 0.015 | 0.022 | 0.022 | 0.022 | 0.007 | 0.007 | 0.007 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | 0.000 | 0.015 | 0.015 | 0.022 | 0.022 | 0.022 | 0.007 | 0.007 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | 0.000 | 0.015 | 0.015 | 0.022 | 0.022 | 0.022 | 0.007 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

DESCRIPTION: Non-Selected Reserve with 20 Good Years ("Grey Area") Separation Rates
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
 Blank cells should be considered a value of zero ('0.000').

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

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

DESCRIPTION: Non-Selected Reserve with 20 Good Years ("Grey Area") Separation Rates
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Probability that a member exits the status (due to non-retirement causes) during the fiscal year.
 Blank cells should be considered a value of zero ('0.000').

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|--|
| Under 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 0.000 | 0.065 | 0.048 | 0.047 | 0.051 | 0.056 | 0.076 | 0.079 | 0.068 | 0.065 | 0.078 | 0.053 | 0.042 | 0.048 | 0.027 | 0.049 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 20 | 0.000 | 0.065 | 0.066 | 0.074 | 0.060 | 0.063 | 0.087 | 0.094 | 0.085 | 0.082 | 0.092 | 0.074 | 0.077 | 0.069 | 0.034 | 0.071 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 21 | 0.000 | 0.065 | 0.055 | 0.069 | 0.064 | 0.052 | 0.071 | 0.087 | 0.077 | 0.060 | 0.074 | 0.077 | 0.050 | 0.068 | 0.052 | 0.083 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 22 | 0.000 | 0.065 | 0.056 | 0.063 | 0.061 | 0.080 | 0.068 | 0.073 | 0.081 | 0.074 | 0.093 | 0.068 | 0.065 | 0.066 | 0.087 | 0.043 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 23 | 0.000 | 0.065 | 0.068 | 0.068 | 0.072 | 0.068 | 0.085 | 0.085 | 0.084 | 0.084 | 0.082 | 0.084 | 0.055 | 0.069 | 0.082 | 0.153 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 24 | 0.000 | 0.065 | 0.048 | 0.046 | 0.062 | 0.070 | 0.066 | 0.062 | 0.061 | 0.091 | 0.064 | 0.074 | 0.091 | 0.084 | 0.092 | 0.057 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 25 | 0.000 | 0.078 | 0.042 | 0.060 | 0.048 | 0.083 | 0.086 | 0.071 | 0.077 | 0.070 | 0.079 | 0.061 | 0.108 | 0.067 | 0.108 | 0.094 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 26 | 0.000 | 0.078 | 0.064 | 0.059 | 0.061 | 0.080 | 0.092 | 0.091 | 0.099 | 0.098 | 0.082 | 0.075 | 0.090 | 0.053 | 0.117 | 0.060 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 27 | 0.000 | 0.078 | 0.056 | 0.056 | 0.089 | 0.064 | 0.196 | 0.250 | 0.174 | 0.171 | 0.159 | 0.140 | 0.134 | 0.133 | 0.138 | 0.099 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 28 | 0.000 | 0.078 | 0.050 | 0.053 | 0.063 | 0.084 | 0.109 | 0.135 | 0.124 | 0.121 | 0.138 | 0.139 | 0.082 | 0.146 | 0.075 | 0.056 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 29 | 0.000 | 0.078 | 0.059 | 0.051 | 0.117 | 0.119 | 0.314 | 0.330 | 0.286 | 0.225 | 0.207 | 0.193 | 0.239 | 0.133 | 0.058 | 0.056 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 30 | 0.000 | 0.078 | 0.059 | 0.091 | 0.099 | 0.142 | 0.169 | 0.189 | 0.177 | 0.217 | 0.268 | 0.223 | 0.101 | 0.044 | 0.058 | 0.056 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 31 | 0.000 | 0.078 | 0.094 | 0.106 | 0.143 | 0.130 | 0.152 | 0.148 | 0.193 | 0.180 | 0.179 | 0.083 | 0.058 | 0.044 | 0.058 | 0.056 | 0.075 | 0.056 | 0.068 | 0.073 | 0.045 | 0.074 | 0.052 | 0.016 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | 0.006 | | | |
| 32 | 0.000 | 0.078 | 0.106 | 0.091 | 0.106 | 0.117 | 0.129 | 0.119 | 0.166 | 0.112 | 0.200 | 0.044 | 0.058 | 0.044 | 0.058 | 0.056 | | | | | | | | | | | | | | | | | | | | | |
| 33 | 0.000 | 0.078 | 0.108 | 0.126 | 0.145 | 0.089 | 0.191 | 0.167 | 0.144 | 0.123 | 0.010 | 0.044 | 0.058 | 0.044 | 0.058 | | | | | | | | | | | | | | | | | | | | | | |
| 34 | 0.000 | 0.078 | 0.102 | 0.113 | 0.093 | 0.137 | 0.149 | 0.121 | 0.144 | 0.049 | 0.010 | 0.044 | 0.058 | 0.044 | | | | | | | | | | | | | | | | | | | | | | | |
| 35 | 0.000 | 0.078 | 0.101 | 0.102 | 0.121 | 0.097 | 0.132 | 0.129 | 0.052 | 0.049 | 0.010 | 0.044 | 0.058 | | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | 0.000 | 0.078 | 0.123 | 0.142 | 0.154 | 0.142 | 0.174 | 0.052 | 0.052 | 0.049 | 0.010 | 0.044 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | 0.000 | 0.078 | 0.133 | 0.123 | 0.178 | 0.116 | 0.030 | 0.052 | 0.052 | 0.049 | 0.010 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | 0.000 | 0.078 | 0.144 | 0.165 | 0.161 | 0.049 | 0.030 | 0.052 | 0.052 | 0.049 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | 0.000 | 0.078 | 0.127 | 0.116 | 0.029 | 0.049 | 0.030 | 0.052 | 0.052 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | 0.000 | 0.078 | 0.050 | 0.051 | 0.029 | 0.049 | 0.030 | 0.052 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | 0.000 | 0.078 | 0.050 | 0.051 | 0.029 | 0.049 | 0.030 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ("Grey Area") Transfer Rates Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted). Probability that a member transfers to the Grey Area from the Selected Reserve status during the fiscal year. Blank cells should be considered a value of zero ('0.000').

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

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

DESCRIPTION: Selected Reserve to Non-Selected Reserve with 20 Good Years ("Grey Area") Transfer Rates
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Probability that a member transfers to the Grey Area from the Selected Reserve status during the fiscal year.
 Blank cells should be considered a value of zero ('0.000').

Reserve Retirement Rates

By Reserve Status and Paygrade

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

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

Selected Reserve Disability Retirement Rates

By Disability Type and Paygrade

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

| |
|--|
| <p>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.</p> |
|--|

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

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

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.
 Blank cells should be considered a value of zero ('0').

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

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

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Average Points Earned Per Year
 Arrayed by entry age, completed PEBD YOS, and paygrade (officer/enlisted).
 Annual retirement points (for benefit purposes) accumulated by a Grey Area retiree during a fiscal year.
 Blank cells should be considered a value of zero ('0').

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

By Modeling Type and Paygrade

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

DESCRIPTION: Non-Selected Reserve with 20 Good Years ('Grey Area') Nondisabled Retirement Ratios ("Blow-up" factors or "Loads") Arrayed by modeling type (person/pay), age, and paygrade (officer/enlisted). These factors are applied to each year's new-retirement-from-the-Grey-Area projections to account for new retirees who were not present in the prior year's reserve data files.

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | | |
|-----------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--|--|
| Under 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 0.000 | 0.061 | 0.045 | 0.026 | 0.054 | 0.055 | 0.020 | 0.077 | 0.078 | 0.077 | 0.065 | 0.099 | 0.066 | 0.082 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.033 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 20 | 0.000 | 0.061 | 0.035 | 0.046 | 0.059 | 0.066 | 0.083 | 0.077 | 0.078 | 0.077 | 0.057 | 0.099 | 0.100 | 0.080 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.033 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 21 | 0.000 | 0.061 | 0.028 | 0.059 | 0.069 | 0.035 | 0.053 | 0.077 | 0.078 | 0.077 | 0.038 | 0.099 | 0.045 | 0.092 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 22 | 0.000 | 0.061 | 0.073 | 0.070 | 0.063 | 0.094 | 0.095 | 0.077 | 0.078 | 0.077 | 0.150 | 0.099 | 0.281 | 0.140 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 23 | 0.000 | 0.061 | 0.064 | 0.056 | 0.059 | 0.115 | 0.130 | 0.077 | 0.078 | 0.077 | 0.063 | 0.099 | 0.232 | 0.070 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 24 | 0.000 | 0.061 | 0.063 | 0.086 | 0.126 | 0.144 | 0.056 | 0.077 | 0.078 | 0.077 | 0.076 | 0.099 | 0.120 | 0.065 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 25 | 0.000 | 0.061 | 0.080 | 0.043 | 0.067 | 0.125 | 0.067 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 26 | 0.000 | 0.061 | 0.086 | 0.121 | 0.071 | 0.080 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 27 | 0.000 | 0.061 | 0.122 | 0.118 | 0.109 | 0.141 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 28 | 0.000 | 0.061 | 0.056 | 0.115 | 0.103 | 0.049 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 29 | 0.000 | 0.061 | 0.056 | 0.039 | 0.088 | 0.052 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 30 | 0.000 | 0.061 | 0.056 | 0.048 | 0.042 | 0.085 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 31 | 0.000 | 0.061 | 0.056 | 0.072 | 0.084 | 0.081 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 32 | 0.000 | 0.061 | 0.056 | 0.053 | 0.045 | 0.051 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 33 | 0.000 | 0.061 | 0.056 | 0.072 | 0.058 | 0.075 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 34 | 0.000 | 0.061 | 0.056 | 0.031 | 0.085 | 0.059 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 35 | 0.000 | 0.061 | 0.056 | 0.094 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 36 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 37 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 38 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 39 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 40 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.068 | 0.060 | 0.087 | 0.154 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | 0.143 | | |
| 41 | 0.000 | 0.061 | 0.056 | 0.073 | 0.085 | 0.103 | 0.086 | 0.077 | 0.078 | 0.077 | 0.091 | 0.099 | 0.090 | 0.071 | 0.086 | 0.067 | 0.097 | 0.085 | 0.068 | 0.0 | | | | | | | | | | | | | | | | | | | |

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

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

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

Technical Reference to the FY 2024 Valuation of the Military Retirement Fund

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

By Entry Age

| PEBD Years of Service | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | | |
|-----------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|----|----|----|----|----|--|--|
| Under 1 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | 0.000 | 1.004 | 1.000 | 1.002 | 1.006 | 1.002 | 1.001 | 1.003 | 1.003 | 1.003 | 1.003 | 1.001 | 1.003 | 1.002 | 1.000 | 1.008 | 1.004 | 0.994 | 1.001 | 1.003 | 1.000 | 1.032 | 1.006 | 0.986 | 0.986 | 0.940 | 0.940 | 0.940 | 0.940 | | | | | | | |
| 20 | 0.000 | 1.004 | 1.001 | 1.001 | 1.001 | 1.003 | 1.001 | 1.002 | 1.002 | 1.000 | 1.000 | 1.001 | 1.005 | 1.001 | 1.000 | 1.000 | 0.993 | 1.000 | 0.999 | 1.000 | 0.997 | 1.008 | 0.953 | 0.986 | 0.986 | 0.940 | 0.940 | 0.940 | | | | | | | | |
| 21 | 0.000 | 1.004 | 1.017 | 1.018 | 1.016 | 1.015 | 1.015 | 1.013 | 1.015 | 1.014 | 1.015 | 1.014 | 1.014 | 1.012 | 1.016 | 1.015 | 1.014 | 1.013 | 1.012 | 1.023 | 1.006 | 0.995 | 0.996 | 0.986 | 0.986 | 0.940 | 0.940 | | | | | | | | | |
| 22 | 0.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.002 | 1.001 | 1.000 | 1.001 | 1.001 | 1.001 | 1.001 | 1.001 | 0.999 | 1.001 | 1.000 | 0.999 | 1.000 | 0.997 | 0.998 | 0.999 | 0.992 | 1.003 | 0.996 | 0.986 | 0.986 | 0.940 | | | | | | | | | |
| 23 | 0.000 | 1.011 | 1.009 | 1.010 | 1.009 | 1.009 | 1.008 | 1.009 | 1.009 | 1.008 | 1.008 | 1.008 | 1.007 | 1.009 | 1.007 | 1.006 | 1.008 | 1.004 | 1.008 | 1.000 | 0.986 | 0.975 | 0.996 | 0.986 | 0.986 | | | | | | | | | | | |
| 24 | 0.000 | 1.002 | 1.000 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 1.001 | 0.999 | 1.002 | 0.997 | 0.993 | 0.996 | 0.970 | 0.909 | 1.000 | 0.996 | 0.986 | | | | | | | | | | | | |
| 25 | 0.000 | 1.028 | 1.037 | 1.035 | 1.034 | 1.034 | 1.034 | 1.034 | 1.031 | 1.032 | 1.033 | 1.027 | 1.030 | 1.032 | 1.030 | 1.029 | 1.026 | 1.027 | 1.012 | 1.043 | 1.115 | 1.000 | 0.996 | | | | | | | | | | | | | |
| 26 | 0.000 | 1.003 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 0.999 | 0.999 | 1.001 | 1.001 | 1.000 | 1.000 | 0.999 | 0.998 | 0.998 | 0.987 | 1.009 | 0.997 | 1.039 | 1.043 | 1.000 | | | | | | | | | | | | | | |
| 27 | 0.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 0.999 | 0.999 | 0.999 | 1.001 | 1.000 | 1.001 | 1.000 | 0.999 | 1.001 | 0.999 | 0.989 | 1.005 | 1.001 | 1.017 | 1.052 | 1.043 | | | | | | | | | | | | | | |
| 28 | 0.000 | 0.999 | 1.000 | 1.000 | 1.001 | 0.999 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 0.999 | 0.997 | 0.998 | 0.997 | 0.976 | 1.015 | 1.022 | 1.052 | | | | | | | | | | | | | | | | |
| 29 | 0.000 | 1.004 | 1.005 | 1.005 | 1.005 | 1.005 | 1.004 | 1.004 | 1.005 | 1.004 | 1.004 | 1.003 | 1.001 | 0.994 | 0.998 | 1.005 | 0.978 | 0.993 | 1.022 | | | | | | | | | | | | | | | | | |
| 30 | 0.000 | 1.001 | 1.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 1.000 | 1.000 | 0.995 | 0.994 | 0.965 | 0.951 | 1.018 | 0.993 | | | | | | | | | | | | | | | | | | |
| 31 | 0.000 | 0.998 | 0.999 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.001 | 0.999 | 0.997 | 0.985 | 0.952 | 1.009 | 1.011 | 1.018 | | | | | | | | | | | | | | | | | | | |
| 32 | 0.000 | 1.000 | 1.000 | 1.000 | 1.001 | 1.000 | 1.000 | 0.999 | 1.000 | 0.998 | 0.996 | 0.994 | 0.945 | 1.021 | 1.017 | 1.011 | | | | | | | | | | | | | | | | | | | | |
| 33 | 0.000 | 1.003 | 1.002 | 1.003 | 1.004 | 1.004 | 1.003 | 1.003 | 1.001 | 0.997 | 0.982 | 0.967 | 0.971 | 0.960 | 1.017 | | | | | | | | | | | | | | | | | | | | | |
| 34 | 0.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.998 | 0.997 | 0.999 | 0.985 | 0.998 | 0.975 | 0.960 | | | | | | | | | | | | | | | | | | | | | | |
| 35 | 0.000 | 1.001 | 1.000 | 1.000 | 1.000 | 1.000 | 0.999 | 0.997 | 1.003 | 0.954 | 0.993 | 1.035 | 0.975 | | | | | | | | | | | | | | | | | | | | | | | |
| 36 | 0.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.997 | 0.991 | 0.936 | 0.998 | 1.004 | 1.035 | | | | | | | | | | | | | | | | | | | | | | | |
| 37 | 0.000 | 1.004 | 1.004 | 1.004 | 1.003 | 1.001 | 0.997 | 0.967 | 1.009 | 0.995 | 1.004 | | | | | | | | | | | | | | | | | | | | | | | | | |
| 38 | 0.000 | 0.999 | 1.000 | 0.999 | 0.997 | 0.994 | 0.991 | 1.001 | 1.021 | 0.995 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39 | 0.000 | 0.999 | 0.999 | 0.997 | 0.994 | 0.973 | 0.996 | 1.005 | 1.021 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | 0.000 | 0.999 | 0.997 | 0.999 | 0.979 | 1.005 | 1.006 | 1.005 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 41 | 0.000 | 0.999 | 0.974 | 0.950 | 0.995 | 0.996 | 1.029 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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

APPENDIX E

RETIREE AND SURVIVOR RATES

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RETIREE AND SURVIVOR RATES DESCRIPTION

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

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

These death rates should not be compared with other published rates or used for other purposes without carefully examining the exposure formula used in their derivation. All death rates shown are base rates with no mortality projection. Please contact OACT for death rates that incorporate mortality improvements.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES

(by age nearest birthday and retired from active/reserve duty)

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

DEATH OF DISABILITY RETIREES

(by age nearest birthday)

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

OTHER LOSSES FROM NONDISABILITY

(by age nearest birthday and retired from active/reserve duty)

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

OTHER AND NON-TRANSFER LOSSES FROM TEMPORARY DISABILITY

(by age nearest birthday and years retired)

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

TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY

(by age nearest birthday and years retired)

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

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS
(cont.)

OTHER LOSSES FROM PERMANENT DISABILITY

(by age nearest birthday)

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

DIVORCE OF RETIREE

(weighted by coverage amount, by age nearest birthday)

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

REMARRIAGE OF SURVIVING SPOUSE

(by age nearest birthday)

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

TERMINATION OF SURVIVING CHILD

(by age nearest birthday)

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

DEATH OF SURVIVING SPOUSE

(by age nearest birthday)

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

DEATH OF SPOUSE

(by age nearest birthday)

Determined by applying an age offset to the death rate for surviving spouse.

SUMMARY OF YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

By Fiscal Year

| | <u>2014</u> | <u>2015</u> | <u>2016</u> | <u>2017</u> | <u>2018</u> | <u>2019</u> | <u>2020</u> | <u>2021</u> | <u>2022</u> | <u>2023</u> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <u>DEATH RATES</u> | | | | | | | | | | |
| ND Officer/Enlisted | | | | X | X | X | X | | | |
| Disabled Officer/Enlisted | | | | X | X | X | X | | | |
| <u>OTHER LOSS RATES</u> | | | | | | | | | | |
| ND Officer/Enlisted | | | | X | X | X | X | | | |
| Disabled Officer/Enlisted | | | | X | X | X | X | | | |
| <u>TRANSFER RATES FROM</u> | | | | | | | | | | |
| <u>TD TO PD</u> | | | | | | | | | | |
| Officer/Enlisted | | | | X | X | X | X | | | |
| <u>RETIREE DIVORCE</u> | | | | | | | | | | |
| | | | | X | X | | | | | |
| <u>SURVIVOR RATES</u> | | | | | | | | | | |
| Remarriage | X | X | X | | | | | | | |
| Child Coverage Termination | X | X | X | | | | | | | |
| Survivor Death | | | | | | | X | | X | X |
| Spouse Death | | | | | | | X | | X | X |

Key: ND = Nondisabled
 PD = Permanently Disabled
 TD = Temporarily Disabled

OFFICER RETIRED DEATH RATES

(Age Nearest Birthday)

| <u>Age</u> | <u>Non-Disability</u> | <u>Disability</u> |
|------------|-----------------------|-------------------|
| 16 | 0.00016 | 0.00123 |
| 17 | 0.00016 | 0.00123 |
| 18 | 0.00016 | 0.00123 |
| 19 | 0.00016 | 0.00123 |
| 20 | 0.00016 | 0.00123 |
| 21 | 0.00016 | 0.00123 |
| 22 | 0.00016 | 0.00123 |
| 23 | 0.00016 | 0.00123 |
| 24 | 0.00016 | 0.00123 |
| 25 | 0.00016 | 0.00129 |
| 26 | 0.00016 | 0.00135 |
| 27 | 0.00016 | 0.00141 |
| 28 | 0.00016 | 0.00148 |
| 29 | 0.00016 | 0.00154 |
| 30 | 0.00016 | 0.00161 |
| 31 | 0.00018 | 0.00169 |
| 32 | 0.00020 | 0.00177 |
| 33 | 0.00022 | 0.00185 |
| 34 | 0.00025 | 0.00193 |
| 35 | 0.00028 | 0.00202 |
| 36 | 0.00032 | 0.00212 |
| 37 | 0.00036 | 0.00222 |
| 38 | 0.00040 | 0.00233 |
| 39 | 0.00045 | 0.00244 |
| 40 | 0.00051 | 0.00257 |
| 41 | 0.00058 | 0.00270 |
| 42 | 0.00065 | 0.00283 |
| 43 | 0.00073 | 0.00298 |
| 44 | 0.00082 | 0.00314 |
| 45 | 0.00093 | 0.00331 |
| 46 | 0.00096 | 0.00350 |
| 47 | 0.00100 | 0.00369 |
| 48 | 0.00105 | 0.00391 |
| 49 | 0.00110 | 0.00414 |
| 50 | 0.00115 | 0.00439 |
| 51 | 0.00122 | 0.00467 |
| 52 | 0.00130 | 0.00497 |
| 53 | 0.00139 | 0.00529 |
| 54 | 0.00150 | 0.00565 |
| 55 | 0.00163 | 0.00604 |
| 56 | 0.00179 | 0.00648 |
| 57 | 0.00198 | 0.00696 |
| 58 | 0.00221 | 0.00749 |
| 59 | 0.00248 | 0.00809 |
| 60 | 0.00281 | 0.00876 |
| 61 | 0.00320 | 0.00950 |
| 62 | 0.00364 | 0.01033 |
| 63 | 0.00413 | 0.01125 |
| 64 | 0.00469 | 0.01229 |
| 65 | 0.00533 | 0.01344 |

Rates shown are base rates with no mortality improvement

OFFICER RETIRED DEATH RATES (Cont.)

(Age Nearest Birthday)

| <u>Age</u> | <u>Non-Disability</u> | <u>Disability</u> |
|------------|-----------------------|-------------------|
| 66 | 0.00604 | 0.01474 |
| 67 | 0.00687 | 0.01619 |
| 68 | 0.00781 | 0.01781 |
| 69 | 0.00891 | 0.01964 |
| 70 | 0.01017 | 0.02170 |
| 71 | 0.01164 | 0.02402 |
| 72 | 0.01335 | 0.02663 |
| 73 | 0.01534 | 0.02958 |
| 74 | 0.01764 | 0.03292 |
| 75 | 0.02031 | 0.03669 |
| 76 | 0.02340 | 0.04095 |
| 77 | 0.02696 | 0.04575 |
| 78 | 0.03103 | 0.05115 |
| 79 | 0.03566 | 0.05719 |
| 80 | 0.04090 | 0.06392 |
| 81 | 0.04685 | 0.07139 |
| 82 | 0.05365 | 0.07966 |
| 83 | 0.06151 | 0.08878 |
| 84 | 0.07070 | 0.09884 |
| 85 | 0.08144 | 0.10989 |
| 86 | 0.09382 | 0.12201 |
| 87 | 0.10786 | 0.13527 |
| 88 | 0.12349 | 0.14975 |
| 89 | 0.14061 | 0.16557 |
| 90 | 0.15930 | 0.18280 |
| 91 | 0.17976 | 0.20158 |
| 92 | 0.20224 | 0.22200 |
| 93 | 0.22699 | 0.24422 |
| 94 | 0.25409 | 0.26847 |
| 95 | 0.28342 | 0.29503 |
| 96 | 0.31474 | 0.32421 |
| 97 | 0.34771 | 0.35641 |
| 98 | 0.38213 | 0.39210 |
| 99 | 0.41806 | 0.43169 |
| 100 | 0.45558 | 0.47559 |
| 101 | 0.49487 | 0.52419 |
| 102 | 0.53616 | 0.57794 |
| 103 | 0.57978 | 0.63730 |
| 104 | 0.62614 | 0.63730 |
| 105 | 0.67577 | 0.63730 |
| 106 | 0.76091 | 0.63730 |
| 107 | 0.85678 | 0.63730 |
| 108 | 0.96472 | 0.63730 |
| 109 | 1.08626 | 0.63730 |
| 110 | 1.22311 | 0.63730 |
| 111 | 1.22311 | 0.63730 |
| 112 | 1.22311 | 0.63730 |
| 113 | 1.22311 | 0.63730 |
| 114 | 1.22311 | 0.63730 |
| 115+ | 1.22311 | 0.63730 |

Rates shown are base rates with no mortality improvement.

ENLISTED RETIRED DEATH RATES

(Age Nearest Birthday)

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

Rates shown are base rate with no projection.

ENLISTED RETIRED DEATH RATES (Cont.)

(Age Nearest Birthday)

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

Rates shown are base rates with no projection.

DOW RETIRED ACTIVE DUTY OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

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

DOW RETIRED RESERVE OTHER LOSSES FROM NONDISABILITY

(Age Nearest Birthday)

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

TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY*

(Age Nearest Birthday)

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

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

OTHER LOSSES FROM PERMANENT AND TEMPORARY DISABILITY

(Age Nearest Birthday)

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

RETIREE DIVORCE RATES

(Age Nearest Birthday)

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

SURVIVING SPOUSE REMARRIAGE RATES

(Age Nearest Birthday)

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

SURVIVING CHILD COVERAGE TERMINATION RATES

(Age Nearest Birthday)

| <u>Age</u> | <u>Rate</u> |
|------------|-------------|
| 17 | 0.256 |
| 18 | 0.356 |
| 19 | 0.143 |
| 20 | 0.091 |
| 21 | 0.400 |
| 22 | 0.590 |
| 23 | 0.149 |

SURVIVOR DEATH RATES *

(Age Nearest Birthday)

| Age | Rate | Age | Rate |
|-----|---------|-----|---------|
| 0 | 0.00541 | 60 | 0.00863 |
| 1 | 0.00037 | 61 | 0.00930 |
| 2 | 0.00023 | 62 | 0.01002 |
| 3 | 0.00018 | 63 | 0.01080 |
| 4 | 0.00015 | 64 | 0.01163 |
| 5 | 0.00013 | 65 | 0.01254 |
| 6 | 0.00011 | 66 | 0.01353 |
| 7 | 0.00011 | 67 | 0.01460 |
| 8 | 0.00010 | 68 | 0.01578 |
| 9 | 0.00010 | 69 | 0.01708 |
| 10 | 0.00011 | 70 | 0.01852 |
| 11 | 0.00013 | 71 | 0.02012 |
| 12 | 0.00015 | 72 | 0.02193 |
| 13 | 0.00019 | 73 | 0.02396 |
| 14 | 0.00024 | 74 | 0.02622 |
| 15 | 0.00032 | 75 | 0.02872 |
| 16 | 0.00043 | 76 | 0.03147 |
| 17 | 0.00057 | 77 | 0.03450 |
| 18 | 0.00072 | 78 | 0.03785 |
| 19 | 0.00072 | 79 | 0.04159 |
| 20 | 0.00081 | 80 | 0.04578 |
| 21 | 0.00088 | 81 | 0.05050 |
| 22 | 0.00094 | 82 | 0.05585 |
| 23 | 0.00099 | 83 | 0.06192 |
| 24 | 0.00103 | 84 | 0.06883 |
| 25 | 0.00108 | 85 | 0.07665 |
| 26 | 0.00113 | 86 | 0.08546 |
| 27 | 0.00119 | 87 | 0.09535 |
| 28 | 0.00126 | 88 | 0.10641 |
| 29 | 0.00134 | 89 | 0.11874 |
| 30 | 0.00141 | 90 | 0.13244 |
| 31 | 0.00148 | 91 | 0.14760 |
| 32 | 0.00155 | 92 | 0.16421 |
| 33 | 0.00162 | 93 | 0.18216 |
| 34 | 0.00168 | 94 | 0.20126 |
| 35 | 0.00174 | 95 | 0.22132 |
| 36 | 0.00183 | 96 | 0.24230 |
| 37 | 0.00193 | 97 | 0.26423 |
| 38 | 0.00202 | 98 | 0.28718 |
| 39 | 0.00212 | 99 | 0.31111 |
| 40 | 0.00221 | 100 | 0.33587 |
| 41 | 0.00232 | 101 | 0.36129 |
| 42 | 0.00241 | 102 | 0.38714 |
| 43 | 0.00252 | 103 | 0.41351 |
| 44 | 0.00265 | 104 | 0.44073 |
| 45 | 0.00281 | 105 | 0.46925 |
| 46 | 0.00302 | 106 | 0.49352 |
| 47 | 0.00325 | 107 | 0.51906 |
| 48 | 0.00350 | 108 | 0.54591 |
| 49 | 0.00374 | 109 | 0.57415 |
| 50 | 0.00402 | 110 | 0.60386 |
| 51 | 0.00436 | 111 | 0.63510 |
| 52 | 0.00474 | 112 | 0.66796 |
| 53 | 0.00515 | 113 | 0.70251 |
| 54 | 0.00554 | 114 | 0.73886 |
| 55 | 0.00596 | 115 | 0.77708 |
| 56 | 0.00642 | 116 | 0.81729 |
| 57 | 0.00691 | 118 | 0.85957 |
| 58 | 0.00744 | 118 | 0.90404 |
| 59 | 0.00801 | 119 | 0.95081 |

*** "Survivor" is defined as annuitant(s) of deceased retirees who elected to be covered by SBP.

SPOUSE DEATH RATES *

(Age Nearest Birthday)

| <u>Age</u> | <u>Rate</u> | <u>Age</u> | <u>Rate</u> |
|------------|-------------|------------|-------------|
| 0 | 0.00541 | 60 | 0.00374 |
| 1 | 0.00037 | 61 | 0.00374 |
| 2 | 0.00023 | 62 | 0.00402 |
| 3 | 0.00018 | 63 | 0.00515 |
| 4 | 0.00015 | 64 | 0.00554 |
| 5 | 0.00013 | 65 | 0.00642 |
| 6 | 0.00011 | 66 | 0.00691 |
| 7 | 0.00011 | 67 | 0.00801 |
| 8 | 0.00010 | 68 | 0.00863 |
| 9 | 0.00010 | 69 | 0.01002 |
| 10 | 0.00011 | 70 | 0.01163 |
| 11 | 0.00013 | 71 | 0.01254 |
| 12 | 0.00015 | 72 | 0.01460 |
| 13 | 0.00019 | 73 | 0.01708 |
| 14 | 0.00024 | 74 | 0.01852 |
| 15 | 0.00032 | 75 | 0.02193 |
| 16 | 0.00043 | 76 | 0.02396 |
| 17 | 0.00057 | 77 | 0.02872 |
| 18 | 0.00072 | 78 | 0.03147 |
| 19 | 0.00072 | 79 | 0.03450 |
| 20 | 0.00072 | 80 | 0.04159 |
| 21 | 0.00081 | 81 | 0.04578 |
| 22 | 0.00088 | 82 | 0.05050 |
| 23 | 0.00094 | 83 | 0.05585 |
| 24 | 0.00094 | 84 | 0.06192 |
| 25 | 0.00099 | 85 | 0.07665 |
| 26 | 0.00103 | 86 | 0.08546 |
| 27 | 0.00108 | 87 | 0.09535 |
| 28 | 0.00108 | 88 | 0.10641 |
| 29 | 0.00113 | 89 | 0.11874 |
| 30 | 0.00119 | 90 | 0.13244 |
| 31 | 0.00119 | 91 | 0.14760 |
| 32 | 0.00126 | 92 | 0.16421 |
| 33 | 0.00134 | 93 | 0.18216 |
| 34 | 0.00141 | 94 | 0.20126 |
| 35 | 0.00141 | 95 | 0.22132 |
| 36 | 0.00148 | 96 | 0.24230 |
| 37 | 0.00155 | 97 | 0.26423 |
| 38 | 0.00162 | 98 | 0.28718 |
| 39 | 0.00162 | 99 | 0.31111 |
| 40 | 0.00168 | 100 | 0.33587 |
| 41 | 0.00174 | 101 | 0.36129 |
| 42 | 0.00174 | 102 | 0.38714 |
| 43 | 0.00183 | 103 | 0.41351 |
| 44 | 0.00193 | 104 | 0.44073 |
| 45 | 0.00202 | 105 | 0.46925 |
| 46 | 0.00202 | 106 | 0.49352 |
| 47 | 0.00212 | 107 | 0.51906 |
| 48 | 0.00221 | 108 | 0.54591 |
| 49 | 0.00232 | 109 | 0.57415 |
| 50 | 0.00232 | 110 | 0.60386 |
| 51 | 0.00241 | 111 | 0.63510 |
| 52 | 0.00252 | 112 | 0.66796 |
| 53 | 0.00252 | 113 | 0.70251 |
| 54 | 0.00265 | 114 | 0.73886 |
| 55 | 0.00281 | 115 | 0.77708 |
| 56 | 0.00302 | 116 | 0.81729 |
| 57 | 0.00302 | 118 | 0.85957 |
| 58 | 0.00325 | 118 | 0.90404 |
| 59 | 0.00350 | 119 | 0.95081 |

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

APPENDIX F

TREASURY PAYMENTS

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

Introduction

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

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

Amortization Procedure

All three types of changes in the UFL are amortized using payment schedules designed so that:

1. Annual amortization payments increase each year by the long-term basic pay scale assumption.
2. The payment stream fully liquidates the additional liability, with a weighted period determined as follows: the new liability is amortized over 20 years, then blended with the remaining amortization period of the existing balance to determine a new, single weighted-average amortization period for the entire UFL.
3. Payments are expressed to the nearest million dollars.

The amortization payments increase at the same rate as the increase in total basic payroll for a given year—an outcome consistent with the methodology used for normal cost payments and for amortizing the system's initial UFL. At its July 2021 meeting, the Board adopted a new methodology for amortizing the unfunded liability, moving from maintaining separate remaining amortization periods for experience gains and losses, assumption changes, and benefit changes to a combined 20-year layered basis.

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

**CALCULATION OF THE OCTOBER 1, 2025,
TREASURY PAYMENT**

The following page displays the calculation of the October 1, 2025, Treasury payment based on the September 30, 2024, valuation results and amortization methods and assumptions approved by the Board.

Treasury concurrent receipt normal costs shown on the next page reflect actuarially calculated amounts. However, due to the Budget Control Act of 2011, actual Treasury contributions for these amounts were reduced (or sequestered) in both FY 2024 and FY 2025. The reductions were 8.3 percent (or \$1.80 billion) in FY 2024 and 8.3 percent (or \$2.0 billion) in FY 2025. The Board elected to treat the FY 2025 sequestered amount of \$2.0 billion as an experience loss in the FY 2024 valuation and amortized it—brought forward with the valuation interest rate—over one year.

TABLE F

TOTAL TREASURY PAYMENT
OCTOBER 1, 2025 AND OCTOBER 1, 2024
(\$ in billions)

| | <u>October 1, 2025</u> | <u>October 1, 2024</u> |
|--|------------------------|------------------------|
| Amortization payment for: | | |
| 1. Initial unfunded liability | \$114.342 | \$111.282 |
| 2. Initial unfunded liability amortization for Coast Guard | \$22.122 | \$21.530 |
| 2. Changes in benefits | \$7.966 | \$7.861 |
| 3. Gains and Losses Amortization | | |
| a. Changes in actuarial assumptions | \$21.439 | \$18.514 |
| b. Actuarial experience | -\$6.582 | -\$6.67 |
| c. Unpaid contribution | \$2.126 | \$1.871 |
| Total amortization payment | <u>\$161.413</u> | <u>\$154.387</u> |
| Normal cost payment | <u>\$28.945</u> | <u>\$24.633</u> |
| Total Treasury payment | \$190.358 | \$179.020 |