



VALUATION OF THE MEDICARE-ELIGIBLE RETIREE HEALTH CARE FUND

SEPTEMBER 30, 2018

**DoD Office of the Actuary
February 2020**

ACTUARIAL CERTIFICATION

This report documents the results of an actuarial valuation of the postretirement medical benefits offered to Medicare-eligible retirees and dependents of the U.S. uniformed services. The primary purpose of this valuation is to determine the Actuarial Liability as of September 30, 2018, and certain funding requirements—the FY 2020 unfunded liability amortization payment and FY 2021 per capita normal costs for the Medicare-Eligible Retiree Health Care Fund (MERHCF), in support of the Secretary of Defense and the MERHCF Board of Actuaries (MERHCF Board). These valuation results meet the requirements of Chapter 56, Title 10, United States Code, and use of these results for other purposes may not be appropriate.

We have performed the valuation using methods and assumptions approved by the MERHCF Board and in accordance with generally accepted actuarial principles, standards, and practices. In general, the projected benefit costs and decrement rates used in the valuation are based on actual experience of the military and retired military population. The annual economic assumptions include a 2.75% inflation rate, 5.00% discount rate and 5.00% ultimate medical trend rate.

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



Peter Zouras*
Chief Actuary
ASA, EA
DoD Office of the Actuary
peter.m.zouras.civ@mail.mil



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

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

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

DoD Office of the Actuary
4800 Mark Center Drive, STE 03E25
Alexandria, VA 22350-8000

TABLE OF CONTENTS

	<u>Page</u>
Introduction	1
Notification about Rounding and Fund Name	1
Summary of Valuation Results	2
Table 1: Liability Summary	3
Table 2: Treasury Payment	3
Table 3: Per Capita Normal Costs	3
Funded Status	4
Table 4: Funded Status	4
Assets	4
Table 5: Statement of Actuarial Value of Assets	5
Table 6: Statement of Changes in the Actuarial Value of Assets	5
Table 7: Market Value of Assets	6
Actuarial Gains and Losses	6
Table 8: Total (Gain)/Loss Summary	6
Table 9: Asset and Liability (Gain)/Loss Summary	7
Table 10: Change in Unfunded Liability	8
Past and Projected Unfunded Liability Payments	8
Plan Amendments	9
Valuation Data and Procedure	9
Table 11: Active Service Members	10
Medical Trend Sensitivity	13
Table 12: Medical Trend Sensitivity	13
<u>Appendix A</u> : Eligibility and Plan Provisions	A-1
Summary of Eligibility Requirements	A-2
Summary of Plan Provisions	A-4
<u>Appendix B</u> : Supplemental Valuation Results	B-1
Supplemental Valuation Results	B-2
Table B1: Actuarial Liability by Benefit Type	B-2
Table B2: Actuarial Liability by Sponsor Status	B-3
Table B3: Per Capita Active Duty Normal Cost	B-3
Table B4: Per Capita Reserve Normal Cost	B-4
Table B5: Liability (Gain)/Loss Reconciliation	B-5
Table B6: Asset (Gain)/Loss	B-7
Table B7: Past and Projected Unfunded Liability Payments	B-8
Table B8: Past and Projected Unfunded Liability Balances	B-9

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix C: Valuation Population Data</u>	C-1
Valuation Population Data	C-2
Table C1: Summary: Active Duty and Reserve	C-3
Table C2: Summary: Eligible Retired Beneficiaries	C-4
<i>Active Duty and Reserve Tables by Age and Years of Service:</i>	
Table C3: DoD Active Duty Officers	C-5
Table C4: DoD Active Duty Enlistees	C-6
Table C5: DoD Active Duty Officers and Enlistees	C-7
Table C6: DoD Selected Reserve Officers	C-8
Table C7: DoD Selected Reserve Enlistees	C-10
Table C8: DoD Selected Reserve Officers and Enlistees	C-12
Table C9: DoD Non-Selected Reserve Officers with 20 Good Years	C-14
Table C10: DoD Non-Selected Reserve Enlistees with 20 Good Years	C-15
Table C11: DoD Non-Selected Reserve Officers and Enlistees with 20 Good Years	C-16
<i>Retiree Tables by Age:</i>	
Table C12: DoD and all Uniformed Retired Officers	C-17
Table C13: DoD and all Uniformed Retired Enlistees	C-19
Table C14: DoD and all Uniformed Retired Officers and Enlistees	C-21
Table C15: DoD and all Uniformed Surviving Spouses	C-23
<u>Appendix D: Economic Assumptions</u>	D-1
Economic Assumptions	D-2
<u>Appendix E: Average Benefit Costs</u>	E-1
Development of Expected Average Benefit Costs	E-2
Table E1: Purchased Care Incurred Claims	E-3
Table E2: Direct Care Costs	E-7
Table E3: Claim Vectors	E-8
<u>Appendix F: Plan Participation Rates</u>	F-1
Plan Participation Rates	F-2
Table F1: Plan Participation Rates	F-5

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix G: Active Duty Rates</u>	G-1
Active Duty Rates	G-2
Active Duty Rate Formulas	G-3
Table G1: Summary of Fiscal Years on which Active Duty Rates are Based	G-4
Table G2: Nonretired Active Duty Death Rates	G-5
Table G3: Active Duty Officer Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-6
Table G4: Active Duty Enlistee Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-7
Table G5: Active Duty Officer Withdrawal, Reentrant and Net Loss Rates	G-8
Table G6: Active Duty Enlistee Withdrawal, Reentrant and Net Loss Rates	G-9
Table G7: Distribution of Active Duty New Entrants	G-10
Table G8: Active Duty Transfer Rates	G-11
 <u>Appendix H: Reserve Rates</u>	 H-1
Reserve Rates	H-2
Table H1: Summary of Fiscal Years on Which Reserve rates are based	H-4
Table H2: Nonretired Selected Reserve Death Rates	H-5
Table H3: Nonretired Non-Selected Reserve Death Rates	H-6
Table H4: Selected Reserve Officer Separation Rates (non-retirement causes)	H-7
Table H5: Selected Reserve Enlistee Separation Rates (non-retirement causes)	H-9
Table H6: Selected Reserve to Non-Selected Reserve with 20 Good Years Officer Transfer Rates	H-11
Table H7: Selected Reserve to Non-Selected Reserve with 20 Good years Enlistee Transfer Rates	H-13
Table H8: Non-Selected Reserve Officer with 20 Good Years Separation Rates	H-15
Table H9: Non-Selected Reserve Enlistee with 20 Good Years Separation Rates	H-17
Table H10: Selected Reserve Officer Nondisability Retirement Rates	H-19
Table H11: Selected Reserve Enlistee Nondisability Retirement Rates	H-21
Table H12: Non-Selected Reserve Officer with 20 Good Years Nondisability Retirement Rates	H-23
Table H13: Non-Selected Reserve Enlistee with 20 Good Years Nondisability Retirement Rates	H-24
Table H14: Distribution of Selected Reserve New Entrants	H-25
Table H15: Selected Reserve Officer Reentrant Rates	H-26
Table H16: Selected Reserve Enlistee Reentrant Rates	H-28
Table H17: Selected Reserve Officer Paygrade Transfer Rates	H-30
Table H18: Selected Reserve Enlistee Paygrade Transfer Rates	H-32
Table H19: Selected Reserve Disability Retirement Rates	H-34
Table H20: Non-Selected Reserve with 20 Good Years Nondisability Retirement Ratios	H-35
Table H21: Selected Reserve Officer to Non-Selected Reserve Officer with 20 Good Years Transfer Rate Ratios	H-36
Table H22: Selected Reserve Enlistee to Non-Selected Reserve Enlistee with 20 Good Years Transfer Rate Ratios	H-38

TABLE OF CONTENTS (CONT'D)

	<u>Page</u>
<u>Appendix I</u> : Retiree and Survivor Decrement Rates	I-1
Retiree and Survivor Decrement Rates	I-2
Retiree and Survivor Decrement Rate Formulas	I-4
Table I1: Summary of Fiscal Years on which Retiree and Survivor Rates are Based	I-5
Table I2: Retired Officer Death Rates	I-6
Table I3: Retired Enlistee Death Rates	I-8
Table I4: Nondeath, Nontransfer Loss Rates from Temporary Disability	I-10
Table I5: Transfer Rates from Temporary Disability to Permanent Disability	I-11
Table I6: Survivor Remarriage Rates	I-12
Table I7: Survivor Death Rates	I-13
Table I8: Spouses Generated per Officer Sponsor	I-14
Table I9: Spouses Generated per Enlistee Sponsor	I-15
<u>Appendix J</u> : Miscellaneous Valuation Parameters	J-1
Description	J-2
Table J1: Description of Miscellaneous Valuation Parameters	J-3
<u>Appendix K</u> : Glossary	K-1
Terms	K-2

INTRODUCTION

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

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

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

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

NOTIFICATION ABOUT ROUNDING AND FUND NAME

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

¹For access to the official transcripts from the August 2019 Board meeting, the purpose of which was to approve the September 30, 2018, valuation assumptions and confirm the FY 2020 MERHCF per capita normal costs, follow this link: <https://actuary.defense.gov/External-Links/>

SUMMARY OF VALUATION RESULTS

The purpose of the September 30, 2018, MERHCF valuation (2018 valuation) is to develop normal costs (NCs), actuarial accrued liabilities (ALs), unfunded accrued liabilities (UFLs), and UFL amortization payments associated with postretirement medical benefits payable from the MERHCF.

The 2018 valuation uses census population data as of September 30, 2018, aggregate claims data for FY2018, and detailed claims data from fiscal years 2015 to 2017 (each fiscal year runs from October 1st through September 30th). The 2018 valuation produces AL and UFL figures as of September 30, 2018, an UFL amortization payment for October 1, 2019, and per capita NCs for FY 2019 that are projected to FY2021. The total October 1, 2019, Treasury payment is the sum of the October 1, 2019, UFL amortization payment and the October 1, 2019, Treasury NC payment. The October 1, 2019, NC payment is a function of FY 2020 per capita NC amounts promulgated by the Board in 2018, as well as budgeted average force strengths for FY 2020. The aggregate entry-age normal cost method is used to produce the per capita normal costs, as stated in the law. These per capita normal costs are contributed for each eligible full-time (active duty) and part-time (reserve) participant each year. The per capita normal costs are determined by projecting a new-entrant cohort and its expected benefit payments for 100 years.

TABLE 1
LIABILITY SUMMARY
(\$ millions)

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
As of September 30, 2018	\$436,344	\$265,700	\$170,644

TABLE 2
TREASURY PAYMENT
(\$ millions)

<u>Payable</u>	<u>UFL Amortization</u>	<u>NC</u>	<u>Total</u>
October 1, 2019	\$6,637	\$8,053	\$14,690

TABLE 3
PER CAPITA NORMAL COSTS FOR FY 2021

<u>Payable</u>	<u>Active Duty</u>	<u>Reserve</u>
October 1, 2020	\$4,911	\$1,952

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

FUNDED STATUS

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

TABLE 4
FUNDED STATUS AS OF SEPTEMBER 30, 2018
(\$ millions)

PVFB	\$498,012
PVFNC	\$61,669
AL	\$436,343
Fund	\$265,700
UFL	\$170,644

ASSETS

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

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

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

The actuarial value of assets used in the determination of the unfunded liability includes the accrued interest, which is the amount of the next semiannual interest coupon payment that has accrued since the date of the last coupon payment. The amount of the accrued interest is determined by multiplying the coupon payment by the ratio of the time that has elapsed since the last coupon payment date to the total time between coupon payments. Table 5 presents a statement of the actuarial value of assets as of September 30, 2018; Table 6 presents a statement of changes in the actuarial value of assets.

TABLE 5
STATEMENT OF ACTUARIAL VALUE OF ASSETS AS OF SEPTEMBER 30, 2018
(\$ millions)

Assets at Book Value	\$266,642
Less: Accounts Payable	\$311
Less: IBNR	\$631
Actuarial Value of Assets	\$265,700

TABLE 6
FY 2018 STATEMENT OF CHANGES IN THE ACTUARIAL VALUE OF ASSETS
(\$ millions)

Actuarial Value of Assets, Beginning of Year	\$250,187
Contributions	
Amortization of UFL	\$6,567
Normal Cost	\$8,384
Nonrecurring, other	\$0
Investment Income	\$10,683
Total Additions	\$25,635
Less: Benefit Payments	\$10,122
Actuarial Value of Assets, End of Year	\$265,700

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

TABLE 7
MARKET VALUE OF ASSETS AS OF SEPTEMBER 30, 2018
(\$ millions)

Non-marketable, Market-based Securities	\$284,354
Fund Balance with Treasury	\$94
Accounts Receivable	<u>\$275</u>
Total Market-based Value of Assets	\$284,723

ACTUARIAL GAINS AND LOSSES

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

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

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

The following tables display summary level (gain)/loss information from the September 30, 2018, valuation. A more detailed display of the step-by-step liability gain/loss reconciliation is contained in Appendix B.

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

	<u>AL</u>	<u>Fund</u>	<u>UFL</u>
September 30, 2017 (actual)	\$406,372	\$250,187	\$156,186
September 30, 2018 (expected)	\$424,617	\$267,144	\$157,473
September 30, 2018 (actual)	\$436,343	\$265,700	\$170,644
(Gain) / Loss			\$13,170

TABLE 9
 SEPTEMBER 30, 2018 ASSET AND LIABILITY (GAIN) / LOSS SUMMARY
 (\$ millions)

	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	(\$5,886)	\$1,444	(\$4,442)
Assumption	\$17,613		\$17,613
Plan Change	\$0		\$0
Total	\$11,727	\$1,444	\$13,171
<u>(Gain) / Loss Expressed as a % of September 30, 2018 AL</u>			
	<u>Liability</u>	<u>Asset</u>	<u>Total</u>
Experience	-1.3%	0.3%	-1.0%
Assumption	4.0%		4.0%
Plan Change	<u>0.0%</u>		<u>0.0%</u>
Total	2.7%	0.3%	3.0%

TABLE 10
CHANGE IN UNFUNDED LIABILITY
(\$ millions)

1. Actual Unfunded Accrued Liability, Sept. 30, 2018	\$170,644	39.1%
2. Expected Unfunded Accrued Liability, Sept. 30, 2018	\$157,473	36.1%
3. Total (Gain) / Loss	\$13,170	3.0%
a. Total experience (gain) / loss	(\$4,443)	1.0%
census	\$715	0.2%
claims	(\$6,600)	1.5%
asset	\$1,443	0.5%
b. Total benefit change (gain) / loss	\$0	0.0%
c. Total assumption (gain) / loss	\$17,613	4.0%
medical trend rates	(\$4,523)	1.0%
claim vectors, admin and Rx rebate %	(\$1,897)	0.4%
mortality, other demographic	\$1,469	0.3%
discount rate	\$22,564	5.2%

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

PAST AND PROJECTED UNFUNDED LIABILITY PAYMENTS

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

determined—20 years weighted by the absolute value of the new gain/loss, and the remaining period weighted by the absolute value of the remaining unamortized balance.

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

PLAN AMENDMENTS

Benefit changes or plan amendments are amortized over 20 years. No new plan changes were reflected in the 2018 valuation.

VALUATION DATA AND PROCEDURE

Census Data

The active service member census data is the same as the active service member census data used for OACT's September 30, 2018, Military Retirement Fund (MRF) valuation for DoD members, supplemented by summary end-strength data provided by the other uniformed services. Several displays of summary census data are provided in Appendix C.

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

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

Active service member (active duty and reserve) data came from files provided by the four military personnel centers (Army, Navy, Air Force, Marines). Since the MERHCF provides benefits for retirees of additional uniformed services activities (as defined in section 1072(3) of Title 10), summary strength data is collected from the remaining units (Coast Guard, Public Health Service (PHS), and National Oceanic and Atmospheric Administration (NOAA)). The number of covered service members as of September 30, 2018, is shown in Table 11.

Adjustments were made to the classification of former spouse data so that some former spouses are valued as survivors and others are valued as dependents. Since the valuation model projects costs on a per-sponsor and per-survivor basis, it was necessary to treat former spouses who are not survivors as dependents (i.e., like spouses). Furthermore, since former spouses are represented in

the census under their own IDs (since FY 2004), they must be allocated between dependent spouses and surviving spouses, based on their prior representation in the data.

TABLE 11
ACTIVE SERVICE MEMBERS AS OF SEPTEMBER 30, 2018

<u>DoD</u>	
Active Duty	1,382,518
Reserve	716,997
<u>Coast Guard</u>	
Active Duty	40,990
Reserve	6,038
PHS Active Duty	6,343
NOAA Active Duty	322
<u>Total</u>	
Active Duty	1,430,173
Reserve	723,035

Population projections are generated by an actuarial projection model (called “HORG0” for the retiree medical valuation). The population projection structure used by OACT includes four broad categories of personnel, representing the starting status of the population. Each of the four categories is further divided into 12 subcategories, representing projected future status, for a total of 48 categories.

The four broad categories (starting status) are:

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

The 12 subcategories (future status) are:

- 1 Retiree, Active Duty Component, Nondisabled, Enlistee
- 2 Retiree, Active Duty Component, Nondisabled, Officer
- 3 Retiree, Active Duty Component, Disabled, Enlistee
- 4 Retiree, Active Duty Component, Disabled, Officer
- 5 Retiree, Reserve Component, Nondisabled, Enlistee

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

6	Retiree, Reserve Component, Nondisabled, Officer
7	Retiree, Reserve Component, Disabled Enlistee
8	Retiree, Reserve Component, Disabled Officer
9	Survivor, Active Duty Component, Enlistee
10	Survivor, Active Duty Component, Officer
11	Survivor, Reserve Component, Enlistee
12	Survivor, Reserve Component, Officer

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

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

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

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

In HORGGO, these starting populations are projected year by year into the future. Each year personnel are moved from one population category to another (e.g., from active to disabled or nondisabled retiree, or dropped from the system altogether) by means of decrement rates such as withdrawal, nondisability retirement, temporary disability, permanent disability, transfer, death with and without survivors, etc. At the end of each year, the number of people is saved, and the population is aged. After 100 years, when none of the current active or retired personnel are left in the system, the present values of the series of future benefit payments are determined, using the valuation interest rate. Because no new entrants come into the system, the projection is a “closed group” model.

Claims Data

OACT pulled detailed claims data and workload files from the DoD’s Medical Data Repository for fiscal years 2015, 2016, and 2017. The data were used to develop claim vectors (CVs), and completed aggregate 2018 incurred claims data were used to adjust the CVs to 2018 cost levels.

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

Once the detailed claims and workload data are processed and matched to the retiree population, OACT produces average expected benefit costs per retired sponsor and per survivor. OACT also

produces average expected benefit costs associated with the US Family Health Plan, TRICARE's designated provider plan, a managed care plan which receives payments in the form of per capita rates and which provides comprehensive patient care (with no reimbursement from Medicare). A description of these average costs and how they are applied in the valuation model is contained in Appendix E.

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

Purchased Care claims are for care obtained outside the MTFs.

Participation

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

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

Economic Assumptions

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

Decrement Rates

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

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

MEDICAL TREND SENSITIVITY

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

TABLE 12
MEDICAL TREND SENSITIVITY

	<u>Assumed Trend</u>	<u>1% Higher Trend</u>	<u>1% Lower Trend</u>
Actuarial Liability as of 09/30/18 (\$ millions)	\$436,343	\$548,119	\$352,966
Per Capita Normal Cost for FY 2021			
Active Duty	\$4,911	\$7,921	\$3,053
Reserve	\$1,952	\$3,089	\$1,234
<u>Percentage Change in:</u>			
Actuarial Liability as of 09/30/18		25.6%	-19.1%
Per Capita Normal Cost for FY 2021			
Active Duty		61.3%	-37.8%
Reserve		58.2%	-36.8%

APPENDIX A

ELIGIBILITY AND PLAN PROVISIONS

	<u>Page</u>
Summary of Eligibility Requirements	A-2
Summary of Plan Provisions	A-4

SUMMARY OF ELIGIBILITY REQUIREMENTS

History

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

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

General Eligibility Requirements - TRICARE

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

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

Survivors

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

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

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

Medically-Retired Service Members (Disabled)

For a service member to be placed on the Temporary Disabled Retirement List (TDRL), the member's Service has determined that the member has a physical condition, injury or disease that renders the member unfit for military service, and the member must receive a disability rating from the service of at

least 30 percent. This rating is a separate rating from the one given by the Department of Veteran's Affairs (VA).

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

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

Retired National Guard or Reserve Members

Retired members of the National Guard or Reserves are not eligible for subsidized² TRICARE health benefits until they reach age 60 and are eligible for retiree pay.

Former (Divorced) Spouses

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

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

Situation 1 (20-20-20 Rule)

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

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

Situation 2 (20-20-15 Rule)

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

- For marriage end dates on or after September 29, 1988, coverage continues for one year
- For marriage end dates between April 1, 1985, and September 28, 1988, coverage continued for two years, or until December 31, 1988 if later

¹ The change to a maximum TDRL duration of three years was made in NDAA 2017 P.L. 114-328 Sec. 525.

² TRICARE Retired Reserve is unsubsidized coverage available to retired reserves (qualified for a non-regular retirement) who are under age 60 and not eligible for or covered by FEHB. Family members of qualified retired reserves are also eligible for TRICARE Retired Reserve coverage, also with no subsidy.

- For marriage end dates before April 1, 1985, coverage continues for life, as long as the preceding requirements continue to be met.

SUMMARY OF PLAN PROVISIONS

Plan Options and Plan Provisions for Retired Beneficiaries Eligible for Medicare

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

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

Note: Retired service members and their families are also eligible to purchase dental coverage. Beginning January 2019, this coverage is available from the Office of Personnel Management's Federal Employees Dental and Vision Insurance Program. Since military retirees are required to pay the full cost of retiree dental benefits, OACT excludes dental coverage and claims from the development of the postretirement health valuation. Only a small, immaterial group of survivors of uniformed personnel who die while on active duty are eligible for up to three years of subsidized dental benefits (from the TRICARE Active Duty Dental Program), and most, if not all, of these transitional survivors are not eligible for Medicare. Therefore, dental plan options are not described in this report.

Benefit Costs Payable from the MERHCF

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

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

Key Features of TRICARE For Life

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

Note: Further plan provisions and eligibility for Medicare-eligible retirees and their Medicare-eligible dependents can be found on the Tricare website, <https://Tricare.mil>. The website provides the latest information and does not necessarily reflect the benefits valued in this report.

APPENDIX B

SUPPLEMENTAL VALUATION RESULTS

	<u>Page</u>
Supplemental Valuation Results	B-2
Table B1: Actuarial Liability by Benefit Type	B-2
Table B2: Actuarial Liability by Sponsor Status	B-3
Table B3: Per Capita Active Duty Normal Cost.....	B-3
Table B4: Per Capita Reserve Normal Cost	B-4
Table B5: Liability (Gain)/Loss Reconciliation	B-5
Table B6: Asset (Gain)/Loss.....	B-7
Table B7: Past and Projected Unfunded Liability Payments.....	B-8
Table B8: Past and Projected Unfunded Liability Balances.....	B-9

SUPPLEMENTAL VALUATION RESULTS

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

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

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

TABLE B1
SEPTEMBER 30, 2018, ACTUARIAL LIABILITY BY BENEFIT TYPE
(\$millions)

				Proportion of Total		
	<u>DC</u>	<u>PC</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>
Inpatient	\$27,086	\$38,364	\$65,450	6.2%	8.8%	15.0%
Outpatient	\$36,925	\$153,884	\$190,809	8.5%	35.3%	43.7%
Pharmacy	\$34,801	\$130,385	\$165,187	8.0%	29.9%	37.9%
<u>USFHP</u>	<u>\$0</u>	<u>\$14,898</u>	<u>\$14,898</u>	<u>0.0%</u>	<u>3.4%</u>	<u>3.4%</u>
Total	\$98,812	\$337,532	\$436,343	22.6%	77.4%	100.0%

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

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

TABLE B2
 SEPTEMBER 30, 2018 ACTUARIAL LIABILITY
 BY SPONSOR STATUS
 (\$millions)

	Active Duty		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$22,052	\$53,963	\$76,015
<u>Inactive</u>	<u>\$66,835</u>	<u>\$194,915</u>	<u>\$261,750</u>
Total	\$88,887	\$248,878	\$337,764
	Reserve		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$6,068	\$50,125	\$56,193
<u>Inactive</u>	<u>\$3,857</u>	<u>\$38,529</u>	<u>\$42,386</u>
Total	\$9,925	\$88,654	\$98,579
	Total		
	<u>DC</u>	<u>PC</u>	<u>Total</u>
In-service	\$28,120	\$104,087	\$132,208
<u>Inactive</u>	<u>\$70,692</u>	<u>\$233,444</u>	<u>\$304,136</u>
Total	\$98,812	\$337,532	\$436,343

TABLE B3
 FY 2021 ACTIVE DUTY PER CAPITA NORMAL COST

	<u>DC</u>	<u>PC</u>	<u>Total</u>	Proportion of Total				
				<u>DC</u>	<u>PC</u>	<u>Total</u>		
Inpatient	\$354	\$379	\$733	7.2%	7.7%	14.9%		
Outpatient	\$533	\$1,767	\$2,301	10.9%	36.0%	46.8%		
Pharmacy	\$446	\$1,430	\$1,877	9.1%	29.1%	38.2%		
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>		
Total	\$1,333	\$3,577	\$4,911	27.2%	72.8%	100.0%		
				Proportion of Total				
	Non- disabled	Disabled	Survivor	Total	Non- disabled	Disabled	Survivor	Total
	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>	<u>Retiree</u>	<u>Retiree</u>	<u>Survivor</u>	<u>Total</u>
Total	\$3,404	\$606	\$900	\$4,911	69.3%	12.3%	18.3%	100.0%

TABLE B4
 FY 2021 RESERVE PER CAPITA NORMAL COST

				<u>Proportion of Total</u>							
	<u>DC</u>	<u>PC</u>	<u>Total</u>	<u>DC</u>	<u>PC</u>	<u>Total</u>					
Inpatient	\$49	\$170	\$219	2.5%	8.7%	11.2%					
Outpatient	\$75	\$842	\$917	3.9%	43.1%	47.0%					
Pharmacy	\$105	\$711	\$816	5.4%	36.4%	41.8%					
<u>USFHP</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>					
Total	\$229	\$1,723	\$1,952	11.7%	88.3%	100.0%					
				<u>Proportion of Total</u>							
	<u>Non- disabled Retiree</u>	<u>Disabled Retiree</u>	<u>Survivor</u>	<u>Total</u>	<u>Non- disabled Retiree</u>	<u>Disabled Retiree</u>	<u>Survivor</u>	<u>Total</u>			
Total	\$1,451	\$174	\$327	\$1,952	74.3%	8.9%	16.8%	100.0%			

TABLE B5
SEPTEMBER 30, 2018 LIABILITY (GAIN)/LOSS RECONCILIATION

Step	Actuarial Liability			Normal Cost					Actuarial Liability (Gain)/Loss (\$ millions)	(Gain)/Loss Category
	As of	Amount (\$ millions)	% Change From Prior Step	FY	Active Duty	% Change From Prior Step	Reserve	% Change From Prior Step		
	09/30/17	\$406,372		FY20	\$4,621		\$1,847			
0	09/30/18	\$424,616	4.49%	FY21	\$4,863	5.24%	\$1,944	5.27%	\$0	Expected
1	09/30/18	\$425,331	0.17%	FY21	\$4,855	-0.16%	\$1,944	0.00%	\$715	Experience
2	09/30/18	\$427,035	0.40%	FY21	\$4,880	0.51%	\$1,950	0.31%	\$1,704	Assumption
3	09/30/18	\$426,800	-0.06%	FY21	\$4,878	-0.04%	\$1,948	-0.10%	(\$235)	Assumption
4	09/30/18	\$420,200	-1.55%	FY21	\$4,690	-3.85%	\$1,866	-4.21%	(\$6,600)	Experience
5	09/30/18	\$420,049	-0.04%	FY21	\$4,689	-0.02%	\$1,866	0.00%	(\$150)	Assumption
6	09/30/18	\$418,303	-0.42%	FY21	\$4,672	-0.36%	\$1,852	-0.75%	(\$1,746)	Assumption
7	09/30/18	\$413,779	-1.08%	FY21	\$4,387	-6.10%	\$1,752	-5.40%	(\$4,523)	Assumption
8	09/30/18	\$436,343	5.45%	FY21	\$4,911	11.94%	\$1,952	11.42%	\$22,564	Assumption

A description of the steps shown in Table B5 follows.

0. Expected results on September 30, 2018, based on a roll forward of September 30, 2017, valuation results.
1. Update census (as of September 30, 2018).
2. Add one more year of mortality improvement (MI). Mortality rates are improved to the valuation date.
3. Update spouses per sponsor rates.
4. Claims True-up.
5. Update admin loads.
6. Update participation rates.
7. Update trend rates.
8. Update discount rates.

TABLE B6
 SEPTEMBER 30, 2018 ASSET (GAIN)/LOSS
 (\$millions)

	<u>(Gain)/Loss</u>	<u>% of 9/30/2018 Fund</u>
1. Incurred Benefit Payments vs. Expected	(\$175)	-0.1%
2. Implemented Per Capita NCs vs. Expected	(\$1,288)	-0.5%
3. Force Strengths vs. Expected	(\$71)	0.0%
4. Unexpected, Nonrecurring Deposit	\$0	0.0%
5. Yield vs. Expected	<u>\$2,977</u>	<u>1.1%</u>
6. Total	\$1,444	0.5%

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

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

Calendar Year	Original UFL Pmt	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL Pmt
2002 (prelim.)	\$14,369	\$0	\$0	\$0	\$14,369
2002 (final)	\$14,369	\$0	\$0	\$0	\$14,369
2003	\$16,260	\$0	\$0	\$0	\$16,260
2004	\$16,082	(\$1,014)	\$0	\$653	\$15,721
2005	\$16,686	(\$973)	\$0	\$899	\$16,612
2006	\$17,311	(\$1,968)	\$0	\$265	\$15,608
2007	\$17,164	(\$3,256)	\$0	(\$978)	\$12,930
2008	\$17,016	(\$4,239)	\$0	(\$2,117)	\$10,660
2009	\$17,654	(\$5,031)	\$0	(\$2,617)	\$10,006
2010	\$18,316	(\$6,303)	\$0	(\$2,228)	\$9,785
2011	\$19,003	(\$9,254)	(\$478)	(\$2,555)	\$6,716
2012	\$21,603	(\$10,919)	(\$1,543)	(\$2,999)	\$6,142
2013	\$23,214	(\$12,229)	(\$3,209)	(\$3,526)	\$4,250
2014	\$24,027	(\$13,113)	(\$3,321)	(\$3,588)	\$4,005
2015	\$24,827	(\$13,625)	(\$3,789)	(\$4,089)	\$3,324
2016	\$25,633	(\$13,420)	(\$4,094)	(\$2,449)	\$5,670
2017	\$31,404	(\$16,666)	(\$5,026)	(\$3,145)	\$6,567
2018	\$32,424	(\$17,219)	(\$6,102)	(\$3,383)	\$5,720
2019	\$32,665	(\$16,175)	(\$6,148)	(\$3,705)	\$6,637
2020	\$33,726	(\$16,700)	(\$6,348)	(\$3,825)	\$6,853
2021	\$34,823	(\$17,243)	(\$6,555)	(\$3,949)	\$7,076
2022	\$35,954	(\$17,803)	(\$6,768)	(\$4,078)	\$7,305
2023	\$37,123	(\$18,382)	(\$6,988)	(\$4,210)	\$7,543
2024	\$38,329	(\$18,980)	(\$7,215)	(\$4,347)	\$7,787
2025	\$39,575	(\$19,596)	(\$7,449)	(\$4,488)	\$8,042
2026	\$40,861	(\$20,233)	(\$7,691)	(\$4,634)	\$8,303
2027	\$42,189	(\$20,891)	(\$7,941)	(\$4,785)	\$8,572
2028	\$43,560	(\$21,570)	(\$8,199)	(\$4,940)	\$8,851
2029	\$44,976	(\$22,271)	(\$8,466)	(\$5,101)	\$9,138
2030	\$46,438	(\$22,995)	(\$8,741)	(\$5,266)	\$9,436
2031	\$47,947	(\$23,742)	(\$9,025)	(\$5,438)	\$9,742
2032	\$49,505	(\$24,513)	(\$9,318)	(\$5,614)	\$10,060
2033	\$51,114	(\$25,310)	(\$9,621)	(\$5,797)	\$10,386
2034	\$52,775	(\$26,133)	(\$9,934)	(\$5,985)	\$10,723
2035	\$54,491	(\$26,982)	(\$10,256)	(\$6,180)	\$11,073
2036	\$56,261	(\$27,859)	(\$10,590)	(\$6,380)	\$11,432
2037	\$58,090	(\$2,994)	(\$1,138)	(\$686)	\$53,272
2038	\$59,978	\$0	\$0	\$0	\$59,978
2039	\$61,928	\$0	\$0	\$0	\$61,928
2040	\$0	\$0	\$0	\$0	\$0

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

Calendar Year	Original UFL	Assumption Changes	Benefit Changes	Actuarial Experience	Total UFL
2002 (prelim.)	\$405,553	\$0	\$0	\$0	\$405,553
2002 (final)	\$442,054	\$0	\$0	\$0	\$442,054
2003	\$454,416	(\$20,704)	\$0	\$13,339	\$447,050
2004	\$465,540	(\$20,454)	\$0	\$18,703	\$463,789
2005	\$477,550	(\$40,252)	\$0	\$6,187	\$443,485
2006	\$489,668	(\$68,708)	\$0	(\$20,195)	\$400,765
2007	\$500,698	(\$91,839)	\$0	(\$46,424)	\$362,435
2008	\$511,337	(\$107,567)	\$0	(\$57,265)	\$346,505
2009	\$522,745	(\$133,109)	\$0	(\$48,757)	\$340,879
2010	\$534,133	(\$195,223)	(\$10,411)	(\$54,141)	\$274,358
2011	\$545,477	(\$228,850)	(\$33,859)	(\$62,584)	\$220,184
2012	\$556,746	(\$244,824)	(\$68,265)	(\$70,540)	\$173,116
2013	\$565,914	(\$257,241)	(\$70,559)	(\$70,419)	\$167,695
2014	\$573,905	(\$260,797)	(\$78,848)	(\$79,136)	\$155,125
2015	\$580,121	(\$251,805)	(\$83,580)	(\$50,289)	\$194,448
2016	\$585,836	(\$278,969)	(\$84,179)	(\$52,563)	\$170,124
2017	\$589,613	(\$280,132)	(\$98,394)	(\$54,901)	\$156,186
2018	\$587,515	(\$259,685)	(\$98,270)	(\$58,916)	\$170,644
2019	\$582,846	(\$254,590)	(\$96,777)	(\$58,310)	\$173,170
2020	\$577,690	(\$250,335)	(\$95,160)	(\$57,335)	\$174,860
2021	\$571,162	(\$245,317)	(\$93,253)	(\$56,185)	\$176,407
2022	\$563,156	(\$239,478)	(\$91,033)	(\$54,848)	\$177,797
2023	\$553,562	(\$232,759)	(\$88,478)	(\$53,309)	\$179,017
2024	\$542,261	(\$225,095)	(\$85,564)	(\$51,554)	\$180,048
2025	\$529,129	(\$216,421)	(\$82,267)	(\$49,567)	\$180,874
2026	\$514,031	(\$206,666)	(\$78,559)	(\$47,333)	\$181,473
2027	\$496,829	(\$195,755)	(\$74,411)	(\$44,834)	\$181,829
2028	\$477,372	(\$183,607)	(\$69,794)	(\$42,051)	\$181,920
2029	\$455,502	(\$170,139)	(\$64,674)	(\$38,967)	\$181,722
2030	\$431,053	(\$155,262)	(\$59,019)	(\$35,559)	\$181,213
2031	\$403,845	(\$138,880)	(\$52,792)	(\$31,808)	\$180,366
2032	\$373,693	(\$120,895)	(\$45,955)	(\$27,688)	\$179,155
2033	\$340,398	(\$101,201)	(\$38,469)	(\$23,178)	\$177,550
2034	\$303,748	(\$79,685)	(\$30,290)	(\$18,250)	\$175,522
2035	\$263,521	(\$56,230)	(\$21,374)	(\$12,878)	\$173,039
2036	\$219,482	(\$30,710)	(\$11,674)	(\$7,033)	\$170,065
2037	\$171,382	(\$2,994)	(\$1,138)	(\$686)	\$166,564
2038	\$118,957	\$0	\$0	\$0	\$118,957
2039	\$61,928	\$0	\$0	\$0	\$61,928
2040	\$0	\$0	\$0	\$0	\$0

APPENDIX C

VALUATION POPULATION DATA

	<u>Page</u>
Valuation Population Data	C-2
Table C1: Summary: Active Duty and Reserve	C-3
Table C2: Summary: Eligible Retired Beneficiaries	C-4
<i>Active Duty and Reserve Tables by Age and Years of Service:</i>	
Table C3: DoD Active Duty Officers	C-5
Table C4: DoD Active Duty Enlistees	C-6
Table C5: DoD Active Duty Officers and Enlistees	C-7
Table C6: DoD Selected Reserve Officers	C-8
Table C7: DoD Selected Reserve Enlistees	C-10
Table C8: DoD Selected Reserve Officers and Enlistees	C-12
Table C9: DoD Non-Selected Reserve Officers with 20 Good Years	C-14
Table C10: DoD Non-Selected Reserve Enlistees with 20 Good Years	C-15
Table C11: DoD Non-Selected Reserve Officers and Enlistees with 20 Good Years	C-16
<i>Retiree Tables by Age:</i>	
Table C12: DoD and all Uniformed Retired Officers	C-17
Table C13: DoD and all Uniformed Retired Enlistees	C-19
Table C14: DoD and all Uniformed Retired Officers and Enlistees	C-21
Table C15: DoD and all Uniformed Surviving Spouses	C-23

VALUATION POPULATION DATA

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

DoD and All Uniformed Military Personnel

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

Table C1

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

Tables C3, C4, and C5

Tables C3, C4, and C5 include DoD strengths of active duty officers, active duty enlistees, and active duty officers plus enlistees, respectively, by age and years of service as of the end of FY 2018. Note that the total active duty strength in Table C5 ties to the FY 2018 DoD active duty strength shown in Table C1.

Tables C6, C7, and C8

Tables C6, C7, and C8 include DoD strengths of Selected Reserve officers, Selected Reserve enlistees, and Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2018. For reserves, years of service is determined using Pay Entry Base Date (PEBD), the initial date of entry adjusted for breaks in service. Note that the total Selected Reserve strength in Table C8 ties to the FY 2018 DoD Selected Reserve strength shown in Table C1.

Tables C9, C10, and C11

Tables C9, C10 and C11 include DoD strengths of non-Selected Reserve officers, non-Selected Reserve enlistees, and non-Selected Reserve officers plus enlistees, respectively, by age and years of service as of the end of FY 2018. Note that the total non-Selected Reserve strength in Table C11 ties to the FY 2018 DoD non-Selected Reserve strength shown in Table C1.

DoD and All Uniformed Retirees and Surviving Spouses

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

Tables C2, C12, C13 and C14

Tables C12, C13, and C14 include a summary of the number of DoD and All Uniformed retired officers, retired enlistees, and retired officers plus enlistees, respectively, by age and by disability vs. reserve status as of the end of FY 2018. Note that the total number of All Uniformed retirees in Table C14 ties to the total number of (All Uniformed) retired sponsors shown in Table C2.

Table C15

Table C15 includes a summary of DoD and All Uniformed surviving spouses by spouse age and by component (active duty, reserve) and paygrade (officer, enlistee) of the deceased military member. Note that the total number of All Uniformed surviving spouses in Table C15 ties to the total number of FY 2018 (All Uniformed) spouse survivors shown in Table C2.

TABLE C1
ACTIVE DUTY AND RESERVE AS OF 9/30/2017 AND 9/30/2018
ALL UNIFORMED

	<u>FYE 2017</u>	<u>FYE 2018</u>	<u>'17 to '18 % Change</u>
<u>DoD</u>			
Active Duty	1,369,314	1,382,518	1.0%
Selected Reserve	732,150	716,997	-2.1%
Non-Selected Reserve	208,353	204,737	-1.7%
<u>Coast Guard</u>			
Active Duty	40,484	40,990	1.2%
Selected Reserve	6,332	6,038	-4.6%
Non-Selected Reserve	2,321	2,336	0.6%
PHS Active Duty	6,488	6,343	-2.2%
NOAA Active Duty	324	322	-0.6%
<u>TOTAL</u>			
Active Duty	1,416,610	1,430,173	1.0%
Selected Reserve	738,482	723,035	-2.1%
Non-Selected Reserve	210,674	207,073	-1.7%

TABLE C2
 ELIGIBLE RETIRED BENEFICIARIES AS OF 9/30/2017 AND 9/30/2018
 ALL UNIFORMED

	<u>FYE 2017</u>	<u>FYE 2018</u>	<u>'17 to '18 % Change</u>
<u>Retired Sponsors</u>			
Non-Medicare-eligible	1,043,711	1,041,669	-0.2%
Medicare-eligible	<u>1,162,480</u>	<u>1,176,601</u>	1.2%
Total	2,206,191	2,218,270	0.5%
<u>Spouses of Retirees</u>			
Non-Medicare-eligible	935,680	940,117	0.5%
Medicare-eligible	<u>709,039</u>	<u>721,004</u>	1.7%
Total	1,644,719	1,661,122	1.0%
<u>Children of Retirees</u>			
Non-Medicare-eligible	842,088	859,750	2.1%
Medicare-eligible	<u>8,905</u>	<u>8,943</u>	0.4%
Total	850,993	868,693	2.1%
<u>Other Dependents of Retirees</u>			
Non-Medicare-eligible	2,098	2,424	15.5%
Medicare-eligible	<u>4,785</u>	<u>4,847</u>	1.3%
Total	6,883	7,271	5.6%
<u>Survivors</u>			
Non-Medicare-eligible Spouse	79,942	79,738	-0.3%
Non-Medicare-eligible Children	31,125	31,009	-0.4%
Non-Medicare-eligible Other	100	115	15.0%
Medicare-eligible Spouses	504,129	509,127	1.0%
Medicare-eligible Children	7,378	7,584	2.8%
Medicare-eligible Other	323	342	5.9%
Total Spouses	584,071	588,864	0.8%
Total Children	38,503	38,593	0.2%
Total Other	423	457	8.0%
<u>Retirees, Dependents, Survivors</u>			
Non-Medicare-eligible	2,934,744	2,954,822	0.7%
Medicare-eligible	<u>2,397,039</u>	<u>2,428,448</u>	1.3%
Total	5,331,783	5,383,270	1.0%

TABLE C3
DOD ACTIVE DUTY OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
YEARS OF ACTIVE SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total	
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
20	5	2	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12	
21	37	10	4	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52	
22	2,249	68	27	8	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,354	
23	4,259	2,496	89	35	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,894	
24	2,009	4,783	2,246	74	26	30	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,175	
25	783	2,484	4,243	2,288	88	42	34	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,979	
26	664	1,056	2,207	4,284	2,004	84	53	65	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,444	
27	650	806	931	2,398	3,898	1,837	110	69	61	41	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,803	
28	502	834	810	969	2,086	3,664	1,818	129	116	101	62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,092	
29	370	530	832	740	836	1,977	3,480	1,543	159	114	149	100	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,831	
30	290	415	542	737	665	870	1,816	2,942	1,376	159	154	211	142	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,321	
31	211	295	444	507	682	754	883	1,618	2,566	1,337	201	211	327	179	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,216
32	142	222	273	396	472	745	714	873	1,530	2,560	1,280	241	294	384	221	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,351
33	122	186	243	277	375	504	697	721	848	1,418	2,367	1,328	276	350	529	269	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,515
34	96	111	162	186	251	386	512	652	708	821	1,211	2,217	1,280	332	476	562	352	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10,321
35	68	115	141	149	189	248	344	454	641	594	671	1,156	2,105	1,161	401	497	604	337	5	0	0	0	0	0	0	0	0	0	0	0	0	0	9,879
36	43	70	97	126	148	207	245	365	460	607	563	614	1,100	1,997	1,214	438	474	663	382	5	0	0	0	0	0	0	0	0	0	0	0	0	9,817
37	49	51	88	101	96	150	216	251	336	405	519	576	1,064	1,843	1,162	373	457	695	408	4	0	0	0	0	0	0	0	0	0	0	0	0	9,362
38	29	39	50	77	89	126	143	180	232	326	362	513	539	592	1,108	1,754	1,152	381	490	670	379	1	0	0	0	0	0	0	0	0	0	0	9,232
39	21	34	33	51	50	97	134	145	199	229	261	348	444	543	731	1,151	1,650	1,075	454	542	665	310	0	0	0	0	0	0	0	0	0	0	9,168
40	27	22	39	34	49	67	91	113	149	155	215	247	343	418	545	666	1,029	1,643	1,110	359	400	526	209	1	0	0	0	0	0	0	0	0	8,459
41	24	30	34	30	40	49	69	90	116	132	167	154	242	291	462	560	678	1,005	1,621	1,060	312	391	384	155	2	0	0	0	0	0	0	0	8,099
42	22	22	34	31	25	46	43	70	79	89	110	138	198	254	326	445	495	621	994	1,477	826	312	348	329	127	0	0	0	0	0	0	0	7,462
43	7	24	19	27	27	39	56	58	74	73	90	103	139	189	266	335	441	468	569	953	1,145	779	286	281	301	136	2	0	0	0	0	0	6,887
44	8	21	18	25	42	27	40	51	83	63	82	104	119	145	217	281	325	438	483	526	731	946	676	211	250	272	107	0	0	0	0	0	6,291
45	8	13	13	15	27	27	18	35	49	60	68	78	111	132	173	197	272	306	395	464	433	577	857	607	200	248	263	102	0	0	0	0	5,750
46	4	1	7	12	18	26	33	37	45	49	61	65	86	105	156	161	225	248	288	389	349	382	558	816	539	188	223	227	127	0	0	5,430	
47	7	9	6	8	18	18	33	31	42	52	47	52	83	120	104	146	193	202	230	259	285	323	358	483	782	543	188	166	232	113	1	5,137	
48	5	8	5	11	12	21	40	38	44	35	61	61	67	89	123	127	163	162	211	271	194	236	296	307	470	724	471	154	161	232	96	4,897	
49	1	4	6	6	8	12	25	29	36	41	54	46	76	69	101	128	137	134	161	175	172	172	183	206	261	413	508	382	127	148	204	4,025	
50	3	1	3	8	7	14	13	15	22	33	32	31	57	59	78	100	130	116	152	110	130	105	129	145	182	217	317	317	400	299	89	260	3,258
51	0	2	6	3	11	7	14	9	17	26	35	32	35	45	60	58	101	124	117	115	97	96	89	93	91	155	159	254	307	238	244	2,640	
52	1	2	4	4	6	6	12	11	17	26	27	33	30	36	44	69	84	88	94	87	68	50	60	75	93	99	117	148	177	305	296	216	2,169
53	0	2	0	3	5	6	8	16	12	11	23	20	30	32	44	46	39	46	82	73	57	51	45	65	44	78	97	94	87	188	345	1,651	
54	1	1	4	2	6	6	6	9	9	14	11	23	24	26	34	54	45	56	54	64	44	46	39	54	46	46	61	63	76	75	334	1,337	
55	1	0	2	1	2	2	7	8	17	9	8	15	12	19	25	35	36	34	41	38	40	36	30	35	28	21	36	50	52	63	248	954	
56	1	1	1	1	0	1	4	5	7	7	11	8	11	17	20	25	27	30	40	51	32	25	29	28	22	37	25	31	34	43	187	765	
57	0	1	2	2	3	2	4	2	6	5	8	7	12	6	13	23	14	34	29	38	14	11	25	19	15	16	19	36	22	37	140	570	
58	1	0	1	0	1	0	3	4	1	6	6	6	12	11	12	12	8	10	29	28	21	18	14	15	14	22	19	14	15	19	112	438	
59	1	0	0	0	0	0	3	1	2	0	1	7	4	2	11	9	9	17	21	21	12	8	13	4	10	13	20	11	7	10	77	295	
60+	0	0	2	1	1	1	4	3	2	4	5	9	9	11	11	16	18	20	26	33	28	20	27	25	13	23	28	20	23	25	123	534	
Total	12,725	14,774	13,674	13,630	12,276	12,108	11,732	10,664	10,088	9,603	8,924	8,698	8,784	8,684	9,352	9,330	9,076	8,722	8,772	8,215	6,439	5,423	4,657	3,955	3,492	3,252	2,662	2,152	1,749	1,587	2,668	247,868	

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

TABLE C4

DOD ACTIVE DUTY ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION

YEARS OF ACTIVE SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106	
18	16,616	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,677	
19	40,872	14,017	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54,927	
20	28,708	36,669	11,807	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77,208	
21	16,997	27,821	31,593	10,203	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86,618	
22	11,448	16,405	24,672	27,761	5,756	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86,048	
23	8,736	11,189	14,922	21,544	17,238	4,791	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	78,426	
24	7,006	8,551	10,287	13,052	15,046	14,487	3,259	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	71,691	
25	5,415	6,808	8,009	8,955	9,872	13,539	10,246	2,376	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	65,223	
26	3,994	5,206	6,376	6,861	7,198	9,250	10,015	7,843	1,799	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58,545	
27	2,961	3,979	4,922	5,434	5,475	6,852	7,017	8,129	5,829	1,966	20	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	52,586	
28	2,169	2,856	3,679	4,238	4,555	5,331	5,151	5,684	6,788	5,652	2,248	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	48,376	
29	1,595	2,161	2,621	3,160	3,446	4,180	4,053	4,220	5,176	5,634	5,555	2,108	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43,925	
30	1,092	1,567	1,767	2,081	2,518	3,199	3,389	3,352	3,870	4,205	4,882	5,294	2,144	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	39,377	
31	781	1,148	1,399	1,616	1,822	2,327	2,557	2,865	3,234	3,380	3,614	4,529	5,387	1,813	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,483	
32	588	827	976	1,102	1,374	1,754	1,949	2,104	2,696	2,617	2,820	3,408	4,866	4,892	2,095	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,074	
33	432	657	686	757	962	1,260	1,445	1,648	2,177	2,209	2,313	2,652	3,665	4,360	5,389	2,189	8	0	0	0	0	0	0	0	0	0	0	0	0	0	32,811	
34	367	543	545	567	628	901	1,107	1,228	1,555	1,772	1,770	2,181	2,716	2,787	4,766	5,170	2,265	13	0	0	0	0	0	0	0	0	0	0	0	0	30,880	
35	285	434	429	442	440	635	796	998	1,252	1,217	1,320	1,704	2,014	2,198	3,238	4,106	5,066	2,482	22	0	0	0	0	0	0	0	0	0	0	0	29,077	
36	135	377	337	357	380	491	563	734	976	1,001	1,062	1,288	1,695	1,719	2,476	2,944	3,796	5,137	2,636	17	0	0	0	0	0	0	0	0	0	0	28,121	
37	86	143	293	260	327	392	422	492	723	756	859	1,022	1,240	1,371	1,847	2,149	2,595	3,786	5,139	2,339	7	0	0	0	0	0	0	0	0	0	26,250	
38	49	69	145	232	236	321	310	370	551	556	647	732	975	1,048	1,486	1,600	1,921	2,504	3,712	5,058	1,553	4	0	0	0	0	0	0	0	0	24,080	
39	50	73	79	100	217	243	262	306	408	385	502	579	730	795	1,133	1,266	1,558	1,796	2,459	3,773	3,154	975	3	0	0	0	0	0	0	0	20,848	
40	38	49	60	41	74	190	208	234	336	346	335	455	572	596	882	991	1,176	1,329	1,689	2,374	2,178	2,097	683	0	0	0	0	0	0	0	16,934	
41	18	42	50	32	44	87	203	190	265	240	281	320	416	506	658	778	886	964	1,227	1,638	1,387	1,661	1,521	473	1	0	0	0	0	0	13,893	
42	2	30	50	38	43	49	97	180	204	195	223	286	310	375	512	529	685	790	922	1,211	953	1,081	1,240	1,126	311	1	0	0	0	0	11,445	
43	7	13	25	25	39	43	56	145	211	156	174	204	256	268	397	438	567	652	728	874	633	668	768	917	700	284	1	0	0	0	9,251	
44	2	13	11	21	29	32	54	100	130	144	166	209	202	253	324	383	417	496	551	731	498	510	568	557	567	634	181	0	0	0	7,784	
45	3	3	12	7	23	26	40	89	113	109	132	167	202	183	274	303	355	376	436	518	397	359	379	385	362	504	373	115	2	0	6,251	
46	1	4	7	12	23	21	35	69	92	113	93	163	168	200	218	258	258	321	351	407	242	304	290	296	259	315	285	302	133	2	0	5,243
47	7	2	11	15	16	16	27	65	91	95	94	136	151	201	221	214	240	277	311	361	212	215	237	217	141	185	182	228	289	155	0	4,613
48	1	3	12	10	14	15	29	51	70	78	78	121	117	172	175	232	241	255	256	287	201	167	182	146	134	122	138	232	286	39	4,011	
49	3	11	6	6	23	30	19	47	49	73	70	91	97	116	166	188	214	223	250	232	126	139	129	121	92	91	75	79	137	204	85	3,192
50	1	3	4	4	5	20	11	29	53	54	46	78	76	74	102	182	160	154	186	186	118	104	106	84	54	70	68	80	76	111	67	2,337
51	1	1	2	8	9	7	13	15	22	40	49	59	53	67	87	103	147	175	169	156	79	66	75	62	49	49	36	60	57	50	57	1,824
52	3	1	2	4	4	6	5	11	21	22	45	61	60	54	54	81	90	113	138	124	93	62	58	52	34	29	35	34	37	35	35	1,403
53	1	1	7	2	8	4	10	7	11	15	29	32	23	28	54	56	86	108	124	112	78	56	39	46	20	30	19	18	21	33	15	1,094
54	0	0	4	7	3	6	7	6	9	7	18	23	34	35	44	63	70	74	97	97	60	46	36	32	31	27	20	18	16	23	22	935
55	0	0	1	7	2	3	9	8	9	15	12	17	13	32	39	40	53	67	77	61	54	29	28	21	23	16	12	12	16	18	13	707
56	1	2	0	1	1	1	6	5	9	5	9	15	16	20	32	48	39	49	44	53	25	27	26	17	11	8	10	6	11	9	11	517
57	1	0	1	2	1	2	4	3	3	6	9	5	17	15	29	29	33	42	28	14	14	17	14	9	10	2	3	3	8	4	331	
58	0	0	1	1	1	0	2	3	3	7	3	4	3	12	8	19	19	31	30	23	12	13	11	13	6	8	0	5	4	5	4	251
59	0	0	0	1	1	0	1	2	0	2	2	3	2	6	6	14	21	17	19	22	13	7	8	4	11	4	6	5	4	2	2	185
60+	0	0	0	0	0	1	1	0	1	3	3	0	2	0	4	3	7	9	15	10	8	3	3	0	0	3	1	2	2	3	6	92
Total	150,581	141,739	125,850	108,991	77,858	70,519	53,381	43,611	38,739	33,076	29,482	27,978	28,227	24,217	26,715	24,382	22,971	22,233	21,633	20,695	12,096	8,608	6,408	4,583	2,827	2,402	1,428	1,075	1,040	944	360	1,134,650

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

Average Age 27.9
Average Years of Active Service 6.2
Department of Defense - Office of the Actuary

TABLE C5

DOD ACTIVE DUTY OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
YEARS OF ACTIVE SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30+	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17	106	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	106	
18	16,616	61	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,677	
19	40,874	14,017	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54,929	
20	28,713	36,671	11,812	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	77,220	
21	17,033	27,830	31,597	10,204	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86,670	
22	13,697	16,472	24,700	27,768	5,758	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88,402	
23	12,995	13,686	15,010	21,579	17,246	4,799	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	85,320	
24	9,015	13,334	12,533	13,126	15,072	14,517	3,266	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80,866	
25	6,198	9,292	12,252	11,243	9,960	13,582	10,280	2,393	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75,202	
26	4,658	6,262	8,583	11,145	9,202	9,335	10,068	7,908	1,825	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68,989	
27	3,611	4,785	5,853	7,832	9,373	8,689	7,127	8,198	5,890	2,008	21	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	63,389	
28	2,671	3,690	4,489	5,207	6,641	8,994	6,969	5,812	6,905	5,753	2,311	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59,468	
29	1,964	2,691	3,453	3,901	4,282	6,157	7,532	5,763	5,335	5,749	5,703	2,209	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	54,756	
30	1,383	1,983	2,309	2,817	3,183	4,068	5,205	6,293	5,246	4,364	5,036	5,505	2,286	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	49,698	
31	992	1,443	1,843	2,122	2,504	3,081	3,440	4,483	5,799	4,717	3,815	4,740	5,714	1,992	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	46,699	
32	731	1,049	1,249	1,498	1,846	2,499	2,663	2,977	4,226	5,177	4,100	3,649	5,160	5,276	2,317	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	44,425	
33	555	843	930	1,033	1,337	1,765	2,141	2,369	3,026	3,627	4,680	3,980	3,941	4,710	5,919	2,458	10	2	0	0	0	0	0	0	0	0	0	0	0	0	43,326	
34	463	654	707	753	879	1,287	1,619	1,880	2,263	2,593	2,981	4,397	3,996	3,119	5,242	5,732	2,617	19	0	0	0	0	0	0	0	0	0	0	0	0	41,201	
35	353	549	570	591	629	882	1,140	1,452	1,893	1,810	1,991	2,860	4,118	3,359	3,640	4,603	5,670	2,819	27	0	0	0	0	0	0	0	0	0	0	0	38,956	
36	178	448	434	483	528	698	808	1,099	1,436	1,608	1,625	1,901	2,794	3,716	3,690	3,382	4,270	5,800	3,018	22	0	0	0	0	0	0	0	0	0	0	37,938	
37	135	194	381	361	423	542	638	743	1,059	1,161	1,378	1,541	1,816	2,436	3,691	3,311	2,968	4,242	5,834	2,747	11	0	0	0	0	0	0	0	0	0	35,612	
38	78	108	195	309	325	447	453	550	782	882	1,009	1,246	1,514	2,594	3,354	3,073	2,885	4,201	5,728	1,933	5	0	0	0	0	0	0	0	0	0	33,312	
39	71	107	112	152	268	340	396	451	607	615	763	927	1,173	1,338	1,864	2,417	3,209	2,871	2,913	4,315	3,820	1,285	3	0	0	0	0	0	0	0	30,016	
40	65	71	99	75	123	257	299	347	485	502	550	703	915	1,014	1,426	1,657	2,205	2,972	2,799	2,733	2,579	2,624	892	1	0	0	0	0	0	0	25,993	
41	42	72	84	62	85	136	272	280	381	372	448	474	659	798	1,120	1,339	1,565	1,969	2,848	2,698	1,699	2,052	1,905	628	3	0	0	0	0	0	21,992	
42	24	52	84	69	68	95	140	250	283	284	333	424	508	629	838	974	1,180	1,411	1,916	2,688	1,779	1,393	1,588	1,455	438	1	0	0	0	0	18,907	
43	14	37	44	52	66	82	112	204	285	229	264	307	395	457	663	773	1,008	1,120	1,297	1,827	1,778	1,447	1,054	1,198	1,001	420	3	0	0	0	16,138	
44	10	34	29	46	71	59	94	151	213	207	248	313	321	398	542	664	742	935	1,034	1,257	1,229	1,456	1,244	768	817	906	288	0	0	14,075		
45	11	16	25	22	50	53	58	124	162	170	201	245	313	316	447	500	627	683	832	983	830	937	1,236	992	562	636	217	2	0	0	12,001	
46	5	5	14	24	41	47	68	106	137	163	154	228	254	306	374	419	483	569	640	796	591	686	848	1,112	798	503	508	529	260	2	0	10,673
47	14	11	17	23	34	34	60	96	134	147	141	188	234	321	325	360	433	479	542	620	497	538	595	700	923	728	370	394	521	268	1	9,750
48	6	11	17	21	26	36	69	90	114	113	139	182	184	261	298	359	404	417	467	558	395	403	478	453	616	858	593	292	393	518	135	8,908
49	4	15	12	12	31	42	44	76	85	114	124	137	173	185	267	316	351	357	411	407	298	311	312	327	353	504	583	461	264	352	289	7,217
50	4	4	7	12	12	34	24	44	75	87	78	109	134	133	180	282	291	270	338	296	248	209	235	229	236	287	385	450	375	200	327	5,595
51	1	3	8	11	20	14	27	24	39	66	84	91	88	112	147	161	248	299	286	271	176	162	164	155	140	204	195	314	364	288	301	4,464
52	4	3	6	8	10	12	17	22	38	48	72	94	90	90	98	150	174	201	232	211	161	112	118	127	127	128	152	182	214	340	331	3,572
53	1	3	7	5	13	10	18	23	23	26	52	52	60	98	102	125	154	207	185	135	107	84	111	64	108	116	112	108	221	360	2,745	
54	1	1	8	9	9	12	13	15	18	21	29	46	58	61	78	117	115	130	151	161	104	92	75	86	77	73	81	81	92	98	356	2,272
55	1	0	3	8	4	5	16	16	26	24	20	32	25	51	64	75	89	101	118	99	94	65	58	56	51	37	48	62	68	81	261	1,661
56	2	3	1	2	1	2	10	10	16	12	20	23	27	37	52	73	66	79	84	104	57	52	55	45	33	45	35	37	45	52	198	1,282
57	1	1	3	4	4	4	6	6	9	8	14	16	17	23	28	52	43	67	72	67	28	25	42	33	24	26	21	39	25	45	144	901
58	1	0	2	1	2	0	5	7	4	13	9	10	15	23	20	31	27	41	59	51	33	31	25	28	20	30	19	19	24	116	689	
59	1	0	0	1	1	0	4	3	2	2	3	10	6	8	17	23	30	34	40	43	25	15	21	8	21	17	26	16	11	12	79	480
60+	0	0	2	1	1	2	5	3	3	7	8	9	11	11	15	19	25	29	41	44	36	23	30	25	13	26	29	22	25	28	130	626
Total	163,306	156,512	139,524	122,620	90,134	82,627	65,113	54,275	48,828	42,679	38,406	36,676	37,011	32,901	36,068	33,712	32,046	30,955	30,405	28,910	18,536	14,031	11,065	8,539	6,319	5,655	4,090	3,227	2,789	2,531	3,029	1,382,518

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

Average Age 29.3
Average Years of Active Service 7.1
Department of Defense - Office of the Actuary

TABLE C6

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION

COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	8	14	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
21	10	29	28	14	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86
22	78	36	116	165	64	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	473
23	152	156	187	316	266	149	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,245
24	107	290	238	228	398	394	171	24	0	0	0	0	0	0	0	0	0	0	0	0	0	1,850
25	56	173	325	307	293	460	326	174	11	0	0	0	0	0	0	0	0	0	0	0	0	2,125
26	44	90	211	469	440	300	390	336	157	7	0	0	0	0	0	0	0	0	0	0	0	2,444
27	44	90	144	287	667	420	277	417	308	176	26	0	0	0	0	0	0	0	0	0	0	2,856
28	53	76	122	170	355	621	494	321	378	268	201	30	0	0	0	0	0	0	0	0	0	3,090
29	53	81	113	157	232	382	667	522	356	326	280	195	34	0	0	0	0	0	0	0	0	3,398
30	63	84	97	128	176	234	428	741	516	292	291	286	242	29	0	0	0	0	0	0	0	3,608
31	43	79	103	121	156	222	296	451	682	514	270	299	369	208	44	0	0	0	0	0	0	3,859
32	57	53	91	122	162	189	256	320	431	634	483	288	343	279	270	32	0	0	0	0	0	4,011
33	41	75	68	89	123	158	194	271	310	380	621	548	283	306	404	362	53	0	0	0	0	4,286
34	45	72	65	76	118	141	182	230	250	264	377	752	583	282	325	438	423	59	0	0	0	4,682
35	36	56	64	69	116	134	171	192	210	229	207	364	786	561	281	373	492	486	62	0	0	4,889
36	31	59	49	59	52	98	135	171	193	201	183	229	379	862	598	339	431	579	459	62	0	5,169
37	30	39	48	49	69	94	96	135	166	189	179	164	227	447	801	608	346	429	555	422	45	5,138
38	29	52	38	60	62	78	116	129	135	133	149	168	173	220	427	786	608	311	380	461	379	4,894
39	32	37	29	39	72	67	92	103	110	122	116	122	182	194	269	435	737	540	283	293	407	4,281
40	21	40	28	28	39	64	70	89	98	121	82	87	113	157	205	265	381	623	448	236	274	3,469
41	19	30	36	18	32	41	56	74	67	88	65	81	99	140	187	220	301	380	558	391	218	3,101
42	21	29	28	21	31	39	41	71	82	70	59	61	90	98	140	193	246	253	339	478	349	2,739
43	17	16	24	18	31	29	36	53	84	65	66	57	65	82	106	149	202	195	216	283	412	2,206
44	13	15	23	20	39	30	28	51	50	64	54	52	51	67	95	139	164	177	169	209	248	1,758
45	9	15	17	10	29	28	41	47	47	43	52	34	50	55	69	105	124	135	148	167	159	1,384
46	8	22	14	11	29	25	32	56	41	53	38	47	50	59	60	97	96	105	119	162	144	1,268
47	13	13	14	7	23	21	23	35	50	39	37	36	35	46	72	96	106	92	114	101	122	1,095
48	12	15	15	8	13	18	30	55	33	56	45	37	38	56	56	95	93	107	101	105	121	1,109
49	6	10	10	7	12	15	27	38	38	42	42	35	32	48	59	68	88	72	81	76	81	887
50	3	4	9	14	19	15	14	25	25	31	35	33	33	29	39	77	73	73	66	66	92	775
51	4	6	6	9	5	7	11	29	23	28	25	24	31	29	29	52	58	65	59	53	53	606
52	1	6	5	3	3	5	12	20	15	21	26	21	14	31	24	36	58	55	57	55	54	522
53	0	1	5	0	4	11	9	12	15	14	25	14	15	20	22	36	31	52	60	56	46	448
54	2	3	3	5	2	8	10	17	15	15	17	19	17	10	27	27	31	41	48	46	45	408
55	3	2	1	1	1	4	6	9	15	12	11	8	14	12	17	33	33	24	27	38	32	303
56	3	2	2	2	3	0	7	8	17	18	10	5	6	9	17	22	27	28	23	25	39	273
57	1	3	1	2	3	1	3	7	6	13	8	9	8	6	9	12	21	25	25	21	28	212
58	3	1	5	1	2	1	2	5	7	7	11	3	9	9	10	9	15	22	22	25	15	184
59	2	1	3	3	2	3	6	6	6	2	8	6	5	6	11	11	8	9	12	17	20	147
60	1	2	4	1	2	2	2	4	3	4	5	2	5	4	8	11	9	7	13	10	21	120
61	0	3	4	0	2	0	3	4	2	3	2	2	2	2	6	8	8	8	5	6	6	76
62	0	2	0	0	2	1	2	2	2	3	5	0	4	1	3	4	6	3	4	5	5	54
63	2	3	7	4	4	4	7	13	12	13	4	7	2	2	3	9	13	19	23	17	7	175
Total	1,176	1,885	2,408	3,119	4,158	4,526	4,789	5,268	4,967	4,561	4,115	4,125	4,389	4,366	4,693	5,147	5,282	4,974	4,476	3,886	3,422	85,734

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

Average Age 39.2
Average PEBD Years of Service 14.8
Department of Defense - Office of the Actuary

TABLE C6 (CONT'D)

DOD SELECTED RESERVE OFFICERS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21 - 41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	473
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,245
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,850
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,125
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,444
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,856
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,090
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,398
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,608
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,859
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,011
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,286
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,682
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,889
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,169
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,138
38	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	32	4,926
39	277	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	311	4,592
40	333	240	23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	596	4,065
41	238	280	212	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	748	3,849
42	195	181	223	183	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	799	3,538
43	308	177	178	221	182	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,086	3,292
44	355	308	166	177	228	207	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,457	3,215
45	213	370	269	165	194	280	137	22	0	0	0	0	0	0	0	0	0	0	0	0	0	1,650	3,034
46	167	196	269	265	168	221	190	207	29	0	0	0	0	0	0	0	0	0	0	0	0	1,712	2,980
47	154	161	188	279	264	174	202	270	253	27	0	0	0	0	0	0	0	0	0	0	0	1,972	3,067
48	159	133	138	200	305	287	164	206	348	253	10	0	0	0	0	0	0	0	0	0	0	2,203	3,312
49	102	122	112	143	194	347	274	162	233	282	260	25	0	0	0	0	0	0	0	0	0	2,257	3,144
50	74	82	86	90	114	168	264	287	180	198	248	199	20	0	0	0	0	0	0	0	0	2,010	2,785
51	74	61	76	91	104	100	146	222	253	143	201	227	153	26	0	0	0	0	0	0	0	1,877	2,483
52	40	48	64	87	80	104	96	138	251	171	143	182	163	181	18	0	0	0	0	0	0	1,766	2,288
53	42	34	41	51	54	78	85	84	140	163	164	118	110	154	117	16	0	0	0	0	0	1,452	1,900
54	42	48	41	52	39	56	69	81	99	133	120	80	116	140	94	11	0	0	0	0	0	1,330	1,738
55	45	38	39	39	37	62	54	64	79	81	83	115	95	75	102	112	97	10	0	0	0	1,227	1,530
56	32	29	25	31	39	37	41	44	51	56	40	63	83	75	64	68	79	70	8	0	0	935	1,208
57	30	36	18	22	24	32	31	51	47	52	36	37	54	80	69	58	49	69	33	5	0	833	1,045
58	23	18	22	18	16	16	24	38	35	28	23	30	39	31	56	34	28	29	56	34	3	601	785
59	18	16	14	16	22	17	25	31	20	23	19	31	19	28	24	39	30	30	23	26	31	502	649
60	18	11	9	10	14	10	14	20	20	15	11	9	10	10	12	12	12	21	7	14	27	286	406
61	10	8	6	1	4	7	2	8	7	7	3	0	3	2	3	3	7	5	5	3	9	103	179
62	7	2	1	4	1	5	4	3	4	5	4	9	3	0	3	1	3	2	2	6	9	78	132
63	8	9	5	1	3	5	5	4	10	4	11	4	3	4	2	1	5	1	1	3	14	103	278
Total	2,996	2,642	2,225	2,164	2,103	2,233	1,843	1,942	2,059	1,617	1,389	1,169	835	782	610	438	321	237	135	91	93	27,925	113,659

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

Average Age 39.2
Average PEBD Years of Service 14.8
Department of Defense - Office of the Actuary

TABLE C7

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION

COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,201
18	11,292	1,131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,423
19	13,243	9,847	906	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,996
20	7,650	11,761	8,402	872	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,685
21	4,715	7,292	10,769	8,150	820	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,746
22	3,005	4,585	6,965	10,389	8,204	836	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,985
23	2,321	3,083	4,408	7,010	10,744	7,675	461	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,703
24	1,844	2,277	3,004	4,575	7,111	10,437	3,973	262	0	0	0	0	0	0	0	0	0	0	0	0	0	33,483
25	1,529	1,836	2,376	3,121	4,837	7,829	6,558	3,230	184	0	0	0	0	0	0	0	0	0	0	0	0	31,501
26	1,187	1,519	1,937	2,236	3,243	5,223	5,208	5,392	2,404	161	0	0	0	0	0	0	0	0	0	0	0	28,512
27	1,039	1,265	1,638	1,781	2,473	3,651	3,704	4,829	4,376	2,545	339	0	0	0	0	0	0	0	0	0	0	27,640
28	896	1,009	1,377	1,465	1,913	2,772	2,712	3,527	4,009	4,116	2,933	374	0	0	0	0	0	0	0	0	0	27,104
29	684	813	1,196	1,176	1,473	2,144	2,014	2,408	2,966	3,461	4,047	2,617	292	0	0	0	0	0	0	0	0	25,292
30	526	692	974	919	1,126	1,653	1,605	1,921	2,186	2,677	3,323	3,372	2,277	187	0	0	0	0	0	0	0	23,439
31	446	565	816	731	880	1,221	1,223	1,538	1,755	1,977	2,390	2,537	3,119	1,666	181	0	0	0	0	0	0	21,046
32	367	456	678	593	702	966	909	1,215	1,409	1,633	1,747	1,948	2,476	2,325	1,658	199	0	0	0	0	0	19,281
33	308	387	536	479	571	800	739	927	1,093	1,310	1,376	1,457	1,704	1,762	2,373	1,832	218	0	0	0	0	17,872
34	293	307	440	393	491	625	612	690	891	1,021	1,115	1,138	1,230	1,201	2,006	2,600	1,965	193	0	0	0	17,213
35	281	300	373	306	378	468	518	591	714	826	822	867	999	904	1,334	1,957	2,689	1,928	224	0	0	16,479
36	145	286	371	295	291	393	390	512	586	677	672	682	723	698	963	1,375	1,935	2,836	1,798	157	0	15,786
37	75	140	390	245	216	362	283	349	472	544	522	550	583	619	794	1,005	1,251	1,809	2,353	1,402	101	14,066
38	62	79	176	278	235	264	267	325	400	464	439	458	464	440	600	777	986	1,218	1,605	1,869	1,108	12,515
39	70	87	97	142	279	247	234	262	314	361	356	342	370	358	515	601	764	862	1,060	1,364	1,513	10,199
40	70	93	66	79	132	273	189	208	260	300	311	299	299	302	373	534	600	652	756	895	1,085	7,776
41	18	71	70	57	60	111	187	196	247	258	271	232	247	228	310	441	481	555	611	663	748	6,063
42	4	16	62	59	40	63	112	208	181	235	221	209	214	227	274	315	405	445	503	492	500	4,785
43	4	2	14	54	63	66	61	121	202	179	195	201	182	182	228	294	356	366	388	372	396	3,926
44	1	1	4	21	51	57	49	107	150	194	163	158	190	169	218	230	318	326	311	324	342	3,384
45	0	3	3	0	10	54	34	91	121	140	174	137	146	154	166	229	282	273	317	284	294	2,912
46	3	2	2	1	0	10	32	84	122	128	135	165	134	129	160	244	274	287	280	280	315	2,787
47	1	0	1	1	2	1	13	71	96	149	118	132	143	131	167	213	269	261	260	280	269	2,578
48	3	0	0	1	1	1	3	58	90	99	98	105	133	131	158	191	249	235	244	249	281	2,330
49	0	0	2	0	1	2	0	42	58	100	82	107	101	107	146	172	219	217	234	258	220	2,068
50	0	2	0	0	1	2	1	18	52	49	82	82	96	90	108	150	178	198	178	211	206	1,704
51	1	0	0	1	0	0	1	2	21	49	55	86	59	57	65	164	204	175	168	160	197	1,465
52	0	0	1	0	0	0	1	1	2	17	55	49	76	60	63	115	171	176	136	175	173	1,271
53	1	0	0	1	0	1	1	2	1	3	10	55	29	58	51	71	127	138	176	160	150	1,035
54	0	0	0	0	0	1	0	0	0	0	1	19	14	21	38	74	93	110	140	148	156	815
55	0	1	0	0	0	0	0	0	0	0	0	2	3	6	17	54	63	99	118	145	142	650
56	0	0	0	0	0	0	0	0	1	0	0	3	2	3	8	18	54	56	95	104	96	440
57	0	0	0	0	0	0	0	0	0	0	2	0	1	2	5	8	20	28	59	58	76	259
58	0	0	0	0	0	0	0	0	0	0	1	0	0	1	2	3	8	23	51	47	47	183
59	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	5	13	10	30	20	80
60	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	2	1	2	10	14	12	42
61	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	3	8	14	14
62	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	5	7
63	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Total	53,286	49,909	48,055	45,432	46,349	48,210	32,095	29,188	25,364	23,674	22,056	18,385	16,307	12,219	12,982	13,869	14,186	13,483	12,088	10,147	8,460	555,742

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

Average Age 30.2
Average PEBD Years of Service 8.3
Department of Defense - Office of the Actuary

TABLE C7 (CONT'D)

DOD SELECTED RESERVE ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION

COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21-41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,201
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,423
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,996
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,685
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,746
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,985
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,703
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,483
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,501
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,512
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,640
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,104
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	25,292
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,439
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,046
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,281
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,872
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	17,213
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	16,479
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15,786
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14,066
38	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	57
39	757	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	803
40	1,134	570	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,746	9,522
41	890	833	420	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,171	8,234
42	635	665	606	344	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,278	7,063
43	469	478	509	553	335	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,377	6,303
44	364	353	365	417	532	321	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,379	5,763
45	327	268	293	335	411	476	238	23	0	0	0	0	0	0	0	0	0	0	0	0	0	2,371	5,283
46	258	265	231	257	318	391	409	332	35	0	0	0	0	0	0	0	0	0	0	0	0	2,496	5,283
47	232	208	216	200	247	313	387	498	363	30	0	0	0	0	0	0	0	0	0	0	0	2,694	5,272
48	272	208	218	197	224	320	316	442	548	329	23	0	0	0	0	0	0	0	0	0	0	3,097	5,427
49	199	189	186	177	179	223	206	282	459	509	307	30	0	0	0	0	0	0	0	0	0	2,946	5,014
50	192	143	166	167	152	155	196	187	302	339	478	304	20	0	0	0	0	0	0	0	0	2,801	4,505
51	163	153	155	123	139	120	157	158	194	248	360	449	242	38	0	0	0	0	0	0	0	2,699	4,164
52	151	120	130	130	112	125	123	130	161	188	271	354	301	276	29	0	0	0	0	0	0	2,601	3,872
53	143	113	121	128	107	110	96	99	149	137	198	253	225	362	241	11	0	0	0	0	0	2,493	3,528
54	126	128	117	106	98	99	100	101	128	120	161	204	173	265	307	216	18	0	0	0	0	2,467	3,282
55	127	114	81	93	92	62	80	99	101	125	121	144	125	180	213	301	199	24	0	0	0	2,281	2,931
56	118	113	79	61	63	81	91	77	75	78	96	138	111	134	142	184	250	193	11	0	0	2,095	2,535
57	110	98	83	72	55	56	57	73	56	65	68	85	80	103	97	111	127	203	135	9	0	1,743	2,002
58	75	69	54	58	41	53	40	52	51	53	50	69	56	67	75	62	85	126	136	79	7	1,358	1,541
59	47	32	38	34	39	34	29	24	27	47	52	43	35	47	54	59	70	78	80	109	64	1,122	1,122
60	21	32	20	34	18	16	24	12	21	29	20	21	21	23	19	30	16	21	30	33	74	535	577
61	4	5	5	2	2	3	2	2	2	2	1	1	0	2	1	0	2	2	1	3	3	45	59
62	2	2	0	2	3	0	1	1	0	0	0	2	1	0	1	0	0	0	0	0	1	16	23
63	1	0	1	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	5	6
Total	6,874	5,205	4,136	3,518	3,195	2,991	2,579	2,592	2,672	2,299	2,206	2,097	1,391	1,497	1,179	975	767	647	393	233	149	47,596	603,338

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

Average Age 30.2
Average PEBD Years of Service 8.3
Department of Defense - Office of the Actuary

TABLE C8

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	0-20
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	1,201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,201
18	11,292	1,131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,423
19	13,243	9,847	907	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,997
20	7,658	11,775	8,409	872	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,714
21	4,725	7,321	10,797	8,164	825	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,832
22	3,083	4,621	7,081	10,555	8,268	849	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,458
23	2,473	3,239	4,595	7,326	11,010	7,824	480	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,948
24	1,951	2,567	3,242	4,803	7,509	10,831	4,144	286	0	0	0	0	0	0	0	0	0	0	0	0	0	35,333
25	1,585	2,009	2,701	3,428	5,130	8,289	6,884	3,404	195	0	0	0	0	0	0	0	0	0	0	0	0	33,626
26	1,231	1,609	2,148	2,705	3,683	5,523	5,598	5,728	2,561	168	0	0	0	0	0	0	0	0	0	0	0	30,956
27	1,083	1,355	1,782	2,068	3,140	4,071	3,981	5,246	4,684	2,721	365	0	0	0	0	0	0	0	0	0	0	30,496
28	949	1,085	1,499	1,635	2,268	3,393	3,206	3,848	4,387	4,384	3,134	404	0	0	0	0	0	0	0	0	0	30,194
29	737	894	1,309	1,333	1,705	2,526	2,681	2,930	3,322	3,787	4,327	2,812	326	0	0	0	0	0	0	0	0	28,690
30	589	776	1,071	1,047	1,302	1,887	2,033	2,662	2,702	2,969	3,614	3,658	2,519	216	0	0	0	0	0	0	0	27,047
31	489	644	919	852	1,036	1,443	1,519	1,989	2,437	2,491	2,660	2,836	3,488	1,874	225	0	0	0	0	0	0	24,905
32	424	509	769	715	864	1,155	1,165	1,535	1,840	2,267	2,230	2,236	2,819	2,604	1,928	231	0	0	0	0	0	23,292
33	349	462	604	568	694	958	933	1,198	1,403	1,690	1,997	2,005	1,987	2,068	2,777	2,194	271	0	0	0	0	22,158
34	338	379	505	469	609	766	794	920	1,141	1,285	1,492	1,890	1,813	1,483	2,331	3,038	2,388	252	0	0	0	21,895
35	317	356	437	375	494	602	689	783	924	1,055	1,029	1,231	1,785	1,465	1,615	2,330	3,181	2,414	286	0	0	21,368
36	176	345	420	354	343	491	525	683	779	878	855	911	1,102	1,560	1,561	2,366	3,415	2,257	219	0	0	20,955
37	105	179	438	294	285	456	379	484	638	733	701	714	810	1,066	1,595	1,613	1,597	2,238	2,908	1,824	146	19,204
38	91	131	214	338	297	342	383	454	535	597	588	626	637	660	1,027	1,563	1,594	1,529	1,985	2,330	1,487	17,409
39	102	124	126	181	351	314	326	365	424	483	472	464	552	784	1,036	1,501	1,402	1,343	1,657	1,657	1,920	14,480
40	91	133	94	107	171	337	259	297	358	421	393	386	412	459	578	799	981	1,275	1,204	1,131	1,359	11,245
41	37	101	106	75	92	152	243	270	314	346	336	313	346	368	497	661	782	935	1,169	1,054	966	9,164
42	25	45	90	80	71	102	153	279	263	305	280	270	304	325	414	508	651	698	842	970	849	7,524
43	21	18	38	72	94	95	97	174	286	244	261	258	247	264	334	443	558	561	604	655	808	6,132
44	14	16	27	41	90	87	77	158	200	258	217	210	241	236	313	369	482	503	480	533	590	5,142
45	9	18	20	10	39	82	75	138	168	183	226	171	196	209	235	334	406	408	465	451	453	4,296
46	11	24	16	12	29	35	64	140	163	181	173	212	184	188	220	341	370	392	399	442	459	4,055
47	14	13	15	8	25	22	36	106	146	188	155	168	178	177	239	309	375	353	374	381	391	3,673
48	15	15	15	9	14	19	33	113	123	155	143	142	171	187	214	286	342	342	345	354	402	3,439
49	6	10	12	7	13	17	27	80	96	142	124	142	133	155	205	240	307	289	315	334	301	2,955
50	3	6	9	14	20	17	15	43	77	80	117	115	129	119	147	227	251	271	244	277	298	2,479
51	5	6	6	10	5	7	12	31	44	77	80	110	90	86	94	216	262	240	227	213	250	2,071
52	1	6	6	3	3	5	13	21	17	38	81	70	90	91	87	151	229	231	193	230	227	1,793
53	1	1	5	1	4	12	10	14	16	17	35	69	44	78	73	107	158	190	236	216	196	1,483
54	2	3	3	5	2	9	10	17	15	15	18	38	31	31	65	101	124	151	188	194	201	1,223
55	3	3	1	1	1	4	6	9	15	12	11	10	17	18	34	87	96	123	145	183	174	953
56	3	2	2	2	3	0	7	8	18	18	10	8	8	12	25	40	81	84	118	129	135	713
57	1	3	1	2	3	1	3	7	6	13	10	9	9	8	14	20	41	53	84	79	104	471
58	3	1	5	1	2	1	2	5	7	7	12	3	9	10	12	12	23	45	73	72	62	367
59	2	1	3	3	2	3	6	6	6	2	8	6	5	7	12	11	13	22	22	47	40	227
60	1	2	4	1	2	2	2	4	3	4	5	3	5	4	8	13	10	9	23	24	33	162
61	1	3	4	0	2	0	3	4	2	3	2	2	2	2	6	8	8	9	6	9	14	90
62	0	2	0	0	2	1	2	2	2	3	5	0	4	1	3	4	6	3	5	6	10	61
63	2	3	7	4	4	4	7	13	12	13	4	7	2	2	3	9	13	19	23	18	7	176
Total	54,462	51,794	50,463	48,551	50,507	52,736	36,884	34,456	30,331	28,234	26,171	22,510	20,696	16,586	17,676	19,016	19,468	18,457	16,564	14,033	11,882	641,475

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

Average Age 31.6
Average PEBD Years of Service 9.3
Department of Defense - Office of the Actuary

TABLE C8 (CONT'D)

DOD SELECTED RESERVE OFFICERS AND ENLISTEES BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	21-41	Total
16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,201
18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12,423
19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,997
20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,714
21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31,832
22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34,458
23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	36,948
24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	35,333
25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,626
26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,956
27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,496
28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	30,194
29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28,690
30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	27,047
31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	24,905
32	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	23,292
33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	22,158
34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,895
35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	21,368
36	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	20,955
37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	19,204
38	89	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89
39	1,034	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,114
40	1,467	810	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,342
41	1,128	1,113	632	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,919
42	830	846	829	527	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,077
43	777	655	687	774	517	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,463
44	719	661	531	594	760	528	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,836
45	540	638	562	500	605	756	375	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4,021
46	425	461	500	522	486	612	599	539	64	0	0	0	0	0	0	0	0	0	0	0	0	0	4,208
47	386	369	404	479	511	487	589	768	616	57	0	0	0	0	0	0	0	0	0	0	0	0	4,666
48	431	341	356	397	529	607	480	648	896	582	33	0	0	0	0	0	0	0	0	0	0	0	5,300
49	301	311	298	320	373	570	480	444	692	791	567	55	0	0	0	0	0	0	0	0	0	0	5,203
50	266	225	252	257	266	323	460	474	482	537	726	503	40	0	0	0	0	0	0	0	0	0	4,811
51	237	214	231	214	243	220	303	380	447	391	561	676	395	64	0	0	0	0	0	0	0	0	4,576
52	191	168	194	217	192	229	219	268	412	359	414	536	464	457	47	0	0	0	0	0	0	0	4,367
53	185	147	162	179	161	188	181	183	289	300	362	371	335	516	358	27	0	0	0	0	0	0	3,945
54	168	176	158	158	137	155	169	182	227	229	294	324	253	381	447	310	29	0	0	0	0	0	3,797
55	172	152	120	132	129	124	134	163	180	206	204	259	220	255	315	413	296	34	0	0	0	0	3,508
56	150	142	104	92	102	118	132	121	126	134	136	201	194	209	206	252	329	263	19	0	0	0	3,030
57	140	134	101	94	79	88	88	124	103	117	104	122	134	183	166	169	176	272	168	14	0	0	2,576
58	98	87	76	76	57	69	64	90	86	81	73	99	95	98	131	96	113	155	192	113	10	1,959	
59	65	48	52	50	61	51	54	55	47	70	74	54	75	78	98	100	108	103	135	95	1,544	1,771	
60	39	43	29	44	32	26	38	32	41	44	31	30	31	33	31	42	28	42	37	47	101	821	
61	14	13	11	3	6	10	4	10	9	9	4	1	3	4	4	3	9	7	6	6	12	148	
62	9	4	1	6	4	5	5	4	4	5	4	11	4	0	4	1	3	2	2	6	10	94	
63	9	9	6	1	3	5	5	4	10	4	11	4	4	4	2	2	5	1	1	3	14	108	
Total	9,870	7,847	6,361	5,682	5,298	5,224	4,422	4,534	4,731	3,916	3,595	3,266	2,226	2,279	1,789	1,413	1,088	884	528	324	242	75,522	716,997

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

Average Age 31.6
Average PEBD Years of Service 9.3
Department of Defense - Office of the Actuary

TABLE C9

DOD NON-SELECTED RESERVE OFFICERS WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
38	0	1	22	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	28
39	0	1	26	38	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	69
40	0	2	13	37	36	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	96
41	0	1	13	42	52	42	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	153
42	0	1	38	26	36	60	60	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	234
43	0	3	61	70	33	41	89	78	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	383
44	0	0	29	96	91	59	82	107	95	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	570
45	0	3	18	46	152	140	55	83	135	80	13	0	0	0	0	0	0	0	0	0	0	0	0	0	725
46	0	4	24	35	81	165	124	82	117	136	130	19	0	0	0	0	0	0	0	0	0	0	0	0	919
47	0	1	11	37	48	74	168	211	114	122	197	217	31	0	0	0	0	0	0	0	0	0	0	0	1,232
48	0	0	9	31	42	54	145	248	258	135	184	267	231	17	0	0	0	0	0	0	0	0	0	0	1,624
49	0	2	7	17	35	45	52	130	304	381	160	227	259	281	32	0	0	0	0	0	0	0	0	0	1,934
50	0	1	6	10	19	40	49	61	151	357	477	193	223	371	299	36	0	0	0	0	0	0	0	0	2,293
51	0	2	5	5	14	24	39	48	73	184	494	582	220	303	397	314	58	0	0	0	0	0	0	0	2,763
52	0	0	5	11	11	17	22	50	71	105	255	639	691	298	369	332	339	36	0	0	0	0	0	0	3,252
53	0	0	3	6	10	22	21	33	58	101	123	330	687	754	344	315	375	367	40	0	0	0	0	0	3,591
54	0	2	1	6	7	15	20	34	44	64	103	200	378	828	878	292	347	442	373	45	0	0	0	0	4,079
55	0	1	3	7	5	10	16	27	37	60	95	151	239	473	960	884	342	392	437	426	36	0	0	0	4,602
56	0	0	1	4	10	10	13	19	26	23	56	117	168	229	476	1,046	858	298	361	392	311	35	0	0	4,455
57	0	0	2	3	18	12	12	13	26	29	47	87	121	188	298	502	825	1,041	381	395	373	257	18	0	4,650
58	0	0	0	6	6	6	15	13	22	24	49	55	73	137	221	289	420	1,154	862	332	330	323	220	16	4,575
59	0	0	1	3	6	4	11	13	14	29	32	56	54	87	151	215	243	506	805	1,231	302	262	287	251	4,566
60	0	1	1	1	2	1	5	11	10	12	23	25	35	36	55	96	129	193	281	530	374	127	125	268	2,343
61	0	0	0	1	0	0	0	0	3	2	0	4	4	2	5	6	8	7	14	20	32	25	8	15	156
62	0	0	0	0	0	0	1	0	0	1	0	0	4	2	0	1	0	5	2	2	10	16	15	13	72
63	0	0	0	0	0	0	0	2	0	4	4	2	5	9	4	5	5	2	5	7	7	24	36	224	346
Total	0	37	301	543	720	847	1,002	1,276	1,567	1,862	2,443	3,171	3,425	4,017	4,491	4,335	3,951	4,443	3,563	3,382	1,776	1,070	710	788	49,721

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

Average Age 54
Average PEBD Years of Service 31.9
Department of Defense - Office of the Actuary

TABLE C10

DOD NON-SELECTED RESERVE ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
 COMPLETED PAY ENTRY BASE DATE (PEBD) YEARS OF SERVICE

Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	113	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	129
38	0	37	162	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	233
39	0	32	245	344	40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	660
40	0	18	158	432	386	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,029
41	0	16	113	326	515	358	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,360
42	0	4	86	197	430	571	404	47	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,740
43	0	9	52	168	272	407	660	486	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,104
44	0	4	50	113	191	269	603	769	585	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,629
45	0	12	35	113	148	200	388	640	877	481	67	0	0	0	0	0	0	0	0	0	0	0	0	0	2,962
46	0	5	34	78	132	181	271	470	742	895	812	101	0	0	0	0	0	0	0	0	0	0	0	0	3,721
47	0	3	32	87	113	181	228	358	584	893	1,291	1,085	112	0	0	0	0	0	0	0	0	0	0	0	4,968
48	0	7	36	73	117	161	228	351	439	696	1,102	1,632	1,236	70	0	0	0	0	0	0	0	0	0	0	6,149
49	0	5	25	56	88	118	183	286	387	467	720	1,274	1,727	1,298	113	0	0	0	0	0	0	0	0	0	6,748
50	0	9	20	58	100	108	148	203	288	394	570	920	1,335	1,977	1,422	131	0	0	0	0	0	0	0	0	7,683
51	0	7	16	42	59	96	139	210	227	311	392	614	902	1,513	2,050	1,456	259	0	0	0	0	0	0	0	8,294
52	0	4	24	37	69	85	126	177	218	276	352	537	699	1,134	1,668	1,760	1,799	183	0	0	0	0	0	0	9,150
53	0	3	21	31	62	84	125	151	201	237	358	456	582	811	1,206	1,423	2,312	1,744	174	0	0	0	0	0	9,982
54	0	4	24	44	63	71	120	162	188	224	291	369	491	694	967	1,106	1,892	2,517	1,976	251	0	0	0	0	11,457
55	0	3	10	32	70	77	120	126	186	229	253	380	455	597	807	948	1,349	1,985	2,610	2,142	232	0	0	0	12,612
56	0	3	14	52	66	74	96	134	172	207	246	270	370	510	652	778	1,070	1,418	1,991	2,749	2,118	157	0	0	13,148
57	0	2	10	34	65	89	88	104	135	181	193	243	324	414	517	580	864	1,122	1,522	1,957	3,000	1,860	129	0	13,435
58	0	2	7	22	50	83	71	86	123	200	197	221	262	363	421	513	720	936	1,159	1,528	2,200	2,579	1,509	137	13,390
59	0	3	7	10	31	45	74	81	112	111	153	167	182	274	334	432	557	653	842	1,030	1,497	1,804	2,479	1,705	12,583
60	0	0	3	7	11	29	32	40	51	64	74	74	103	155	178	211	249	320	417	541	620	733	997	1,993	6,902
61	0	0	0	0	1	3	0	3	6	3	4	6	12	14	8	22	15	22	21	33	36	41	57	188	495
62	0	0	0	0	0	2	0	0	1	2	4	0	3	3	9	3	2	9	18	13	17	19	22	135	262
63	0	0	0	0	0	0	2	0	0	5	8	6	8	10	18	24	31	39	37	29	64	64	82	764	1,191
Total	0	306	1,202	2,391	3,081	3,330	4,139	4,887	5,574	5,922	7,089	8,355	8,802	9,837	10,369	9,387	11,119	10,948	10,767	10,272	9,784	7,257	5,275	4,923	155,016

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

Average Age 53.3
 Average PEBD Years of Service 32.2
 Department of Defense - Office of the Actuary

TABLE C11

DOD NON-SELECTED RESERVE OFFICERS AND ENLISTEES WITH 20 GOOD YEARS BY AGE AND YEARS OF SERVICE FOR THE FY 2018 VALUATION
COMPLETED YEARS OF ACTIVE DUTY SERVICE

Age	<19	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	Total
<37	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	0	124	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	140
38	0	38	185	38	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	261
39	0	33	271	381	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	729
40	0	20	171	469	423	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,125
41	0	17	126	368	567	401	33	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,513
42	0	5	125	223	467	631	464	59	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,974
43	0	12	113	238	305	448	749	564	57	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2,487
44	0	4	79	209	282	327	685	876	680	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,199
45	0	15	53	159	300	340	443	723	1,012	561	80	0	0	0	0	0	0	0	0	0	0	0	0	0	3,687
46	0	9	58	113	213	346	396	552	859	1,031	942	120	0	0	0	0	0	0	0	0	0	0	0	0	4,640
47	0	4	43	124	161	256	396	568	699	1,015	1,489	1,301	143	0	0	0	0	0	0	0	0	0	0	0	6,200
48	0	7	45	104	159	215	374	600	697	831	1,287	1,900	1,467	87	0	0	0	0	0	0	0	0	0	0	7,773
49	0	7	32	73	123	163	235	417	691	847	880	1,501	1,986	1,580	145	0	0	0	0	0	0	0	0	0	8,682
50	0	10	26	68	119	148	197	264	439	751	1,047	1,113	1,558	2,348	1,721	167	0	0	0	0	0	0	0	0	9,976
51	0	9	21	47	73	120	178	258	300	496	886	1,195	1,122	1,816	2,448	1,770	317	0	0	0	0	0	0	0	11,057
52	0	4	29	48	80	102	148	227	289	381	608	1,175	1,389	1,433	2,037	2,092	2,138	219	0	0	0	0	0	0	12,402
53	0	3	24	37	72	106	146	184	259	338	481	786	1,269	1,566	1,550	1,738	2,687	2,111	214	0	0	0	0	0	13,573
54	0	6	25	50	70	86	140	196	232	288	394	569	869	1,522	1,845	1,398	2,239	2,959	2,349	296	0	0	0	0	15,536
55	0	4	13	39	75	87	136	153	223	289	348	531	694	1,071	1,767	1,832	1,691	2,377	3,047	2,568	268	0	0	0	17,214
56	0	3	15	56	76	84	109	153	198	230	302	387	539	739	1,128	1,824	1,928	1,716	2,352	3,141	2,429	192	0	0	17,603
57	0	2	12	37	83	101	100	117	161	210	241	330	445	602	816	1,082	1,689	2,163	1,903	2,352	3,373	2,118	147	0	18,085
58	0	2	7	28	56	89	86	99	145	224	246	276	335	500	642	802	1,140	2,090	2,021	1,860	2,530	2,902	1,730	154	17,965
59	0	3	8	13	37	49	85	94	126	140	185	223	236	361	485	647	800	1,159	1,647	2,261	1,799	2,066	2,766	1,957	17,149
60	0	1	4	8	13	30	37	51	61	76	97	99	138	191	233	307	378	513	698	1,071	994	860	1,122	2,262	9,245
61	0	0	0	1	1	3	0	3	9	5	4	10	16	16	13	28	23	29	35	53	68	66	65	203	651
62	0	0	0	0	0	2	1	0	1	3	4	0	7	5	9	4	2	14	20	15	27	35	37	148	334
63	0	0	0	0	0	0	2	2	0	8	12	8	14	19	21	30	36	41	43	36	72	88	119	988	1,537
Total	0	343	1,502	2,934	3,801	4,177	5,141	6,162	7,142	7,784	9,532	11,526	12,228	13,854	14,860	13,722	15,070	15,391	14,330	13,653	11,561	8,327	5,986	5,711	204,737

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

Average Age 53.5
Average PEBD Years of Service 32.2
Department of Defense - Office of the Actuary

TABLE C12
DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	0	0	0	0	0	0	0	0	0
21	0	0	0	0	0	0	0	0	0	0
22	0	0	1	0	1	0	0	1	0	1
23	0	0	2	1	3	0	0	2	1	3
24	0	0	10	3	13	0	0	11	4	15
25	0	0	18	12	30	0	0	19	12	31
26	0	0	30	31	61	0	0	32	31	63
27	0	0	51	39	90	0	0	55	39	94
28	0	0	74	37	111	0	0	77	37	114
29	0	0	142	45	187	0	0	145	46	191
30	0	0	130	37	167	0	0	131	38	169
31	0	0	155	39	194	0	0	160	39	199
32	0	0	212	38	250	0	0	212	39	251
33	0	0	247	55	302	0	0	255	55	310
34	0	0	276	52	328	0	0	280	52	332
35	4	0	339	62	405	4	0	349	63	416
36	7	0	351	62	420	7	0	353	64	424
37	15	0	361	60	436	16	0	364	62	442
38	66	0	407	58	531	68	0	413	59	540
39	268	0	433	61	762	273	0	437	61	771
40	493	0	390	52	935	509	0	399	52	960
41	799	0	465	50	1,314	840	0	474	50	1,364
42	1,287	0	396	54	1,737	1,346	0	405	54	1,805
43	1,990	0	421	51	2,462	2,060	0	431	51	2,542
44	2,680	0	445	62	3,187	2,805	0	451	64	3,320
45	3,339	0	476	50	3,865	3,495	0	481	50	4,026
46	3,884	0	531	44	4,459	4,065	0	541	45	4,651
47	4,776	0	539	43	5,358	4,994	0	548	44	5,586
48	5,685	0	602	45	6,332	5,940	0	612	45	6,597
49	6,210	0	572	28	6,810	6,472	0	577	28	7,077
50	6,420	0	513	34	6,967	6,734	0	527	36	7,297
51	6,891	0	495	20	7,406	7,208	0	512	21	7,741
52	7,390	0	480	23	7,893	7,777	0	493	24	8,294
53	8,084	0	501	16	8,601	8,466	0	515	16	8,997
54	8,726	0	514	15	9,255	9,176	0	541	16	9,733
55	9,072	0	482	16	9,570	9,541	0	494	16	10,051
56	8,897	0	476	8	9,381	9,477	0	499	8	9,984
57	8,875	0	446	10	9,331	9,518	0	457	11	9,986
58	8,910	0	414	6	9,330	9,513	0	429	6	9,948
59	9,041	0	412	1	9,454	9,649	0	436	2	10,087
60	9,326	1,753	388	7	11,474	9,901	1,751	410	7	12,069
61	9,747	4,956	404	0	15,107	10,344	5,012	434	0	15,790
62	9,917	5,260	394	3	15,574	10,534	5,338	412	3	16,287
63	10,266	5,436	339	2	16,043	10,905	5,530	363	2	16,800
64	10,280	5,281	370	0	15,931	10,925	5,365	393	0	16,683
65	10,496	5,296	384	0	16,176	11,079	5,385	405	0	16,869

TABLE C12 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	10,455	5,662	367	0	16,484	11,133	5,748	383	0	17,264
67	10,205	5,513	336	0	16,054	10,792	5,591	367	0	16,750
68	10,366	5,990	360	0	16,716	11,025	6,089	385	0	17,499
69	10,896	6,839	394	0	18,129	11,505	6,938	421	0	18,864
70	11,592	7,874	404	0	19,870	12,208	8,008	431	0	20,647
71	12,383	8,607	535	0	21,525	13,048	8,758	556	0	22,362
72	13,025	9,076	629	0	22,730	13,689	9,231	663	0	23,583
73	8,984	6,468	466	0	15,918	9,430	6,582	485	0	16,497
74	8,988	6,320	473	0	15,781	9,438	6,401	490	0	16,329
75	9,015	5,920	447	0	15,382	9,488	6,043	463	0	15,994
76	8,836	5,813	451	0	15,100	9,303	5,918	461	0	15,682
77	7,585	4,604	316	0	12,505	7,993	4,683	332	0	13,008
78	7,539	4,048	308	0	11,895	7,893	4,127	328	0	12,348
79	7,443	3,733	257	0	11,433	7,790	3,813	272	0	11,875
80	6,907	3,656	219	0	10,782	7,228	3,744	229	0	11,201
81	6,483	3,433	200	0	10,116	6,763	3,509	208	0	10,480
82	6,026	3,164	179	0	9,369	6,295	3,235	188	0	9,718
83	5,584	2,931	170	0	8,685	5,792	2,994	178	0	8,964
84	5,628	2,874	165	0	8,667	5,844	2,936	173	0	8,953
85	5,016	2,491	141	0	7,648	5,166	2,540	147	0	7,853
86	4,767	2,404	148	0	7,319	4,895	2,451	155	0	7,501
87	4,204	2,325	150	0	6,679	4,350	2,367	156	0	6,873
88	3,818	2,328	128	0	6,274	3,932	2,369	139	0	6,440
89	3,099	1,992	150	0	5,241	3,189	2,037	156	0	5,382
90	2,422	1,543	117	0	4,082	2,500	1,565	123	0	4,188
91	1,590	956	77	0	2,623	1,656	980	82	0	2,718
92	1,059	792	61	0	1,912	1,103	804	61	0	1,968
93	995	817	59	0	1,871	1,027	822	60	0	1,909
94	969	891	68	0	1,928	1,007	898	68	0	1,973
95	817	725	95	0	1,637	840	729	95	0	1,664
96	668	628	87	0	1,383	690	637	90	0	1,417
97	570	471	86	0	1,127	583	475	87	0	1,145
98	430	365	76	0	871	442	368	76	0	886
99	277	246	47	0	570	280	246	47	0	573
100	176	171	30	0	377	181	173	30	0	384
101	93	74	16	0	183	96	75	16	0	187
102	41	46	8	0	95	42	48	8	0	98
103	33	23	4	0	60	33	25	4	0	62
104	14	11	3	0	28	14	12	3	0	29
105	8	7	0	0	15	9	7	0	0	16
106	1	3	1	0	5	2	3	1	0	6
107	0	0	0	0	0	0	0	0	0	0
108	1	2	0	0	3	1	2	0	0	3
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	372,849	149,818	23,316	1,332	547,315	392,336	152,362	24,152	1,353	570,203
60+	259,040	149,818	10,507	12	419,377	272,383	152,362	11,034	12	435,791
62+	239,967	143,109	9,715	5	392,796	252,138	145,599	10,190	5	407,932
65+	209,504	127,132	8,612	0	345,248	219,774	129,366	9,022	0	358,162

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

TABLE C13
DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	3	13	16	0	0	3	13	16
20	0	0	38	64	102	0	0	38	64	102
21	0	0	153	205	358	0	0	158	205	363
22	0	0	307	448	755	0	0	311	450	761
23	0	0	581	698	1,279	0	0	587	700	1,287
24	0	0	1,054	830	1,884	0	0	1,068	831	1,899
25	0	0	1,553	932	2,485	0	0	1,574	936	2,510
26	0	0	2,123	961	3,084	0	0	2,143	968	3,111
27	1	0	2,913	958	3,872	1	0	2,943	974	3,918
28	0	0	3,632	953	4,585	0	0	3,671	981	4,652
29	0	0	4,422	907	5,329	0	0	4,476	911	5,387
30	0	0	4,965	848	5,813	0	0	5,030	856	5,886
31	1	0	5,740	803	6,544	1	0	5,806	808	6,615
32	0	0	6,535	821	7,356	0	0	6,598	827	7,425
33	3	0	6,922	792	7,717	3	0	6,995	802	7,800
34	12	0	7,276	731	8,019	12	0	7,363	736	8,111
35	70	0	7,164	669	7,903	70	0	7,250	677	7,997
36	148	0	7,090	616	7,854	148	0	7,180	627	7,955
37	324	0	6,417	548	7,289	325	0	6,513	551	7,389
38	1,257	0	5,978	495	7,730	1,266	0	6,080	503	7,849
39	3,668	0	5,610	405	9,683	3,730	0	5,697	408	9,835
40	6,243	0	5,094	372	11,709	6,360	0	5,178	374	11,912
41	8,195	0	4,810	334	13,339	8,384	0	4,898	340	13,622
42	9,698	0	4,586	298	14,582	9,909	0	4,646	302	14,857
43	11,534	0	4,275	256	16,065	11,787	0	4,350	260	16,397
44	13,478	0	4,182	237	17,897	13,779	0	4,257	240	18,276
45	15,154	0	4,058	193	19,405	15,449	0	4,130	196	19,775
46	16,866	0	4,244	177	21,287	17,217	0	4,308	180	21,705
47	19,340	0	4,302	146	23,788	19,741	0	4,379	147	24,267
48	21,347	0	4,454	155	25,956	21,778	0	4,516	155	26,449
49	21,507	0	4,083	105	25,695	21,960	0	4,174	106	26,240
50	22,665	0	3,864	100	26,629	23,149	0	3,942	101	27,192
51	24,453	0	3,558	69	28,080	24,895	0	3,636	70	28,601
52	26,903	0	3,598	74	30,575	27,406	0	3,691	74	31,171
53	29,247	0	3,671	49	32,967	29,763	0	3,768	50	33,581
54	32,047	0	3,659	44	35,750	32,660	0	3,765	44	36,469
55	34,043	0	3,601	35	37,679	34,764	0	3,721	35	38,520
56	35,669	0	3,683	24	39,376	36,485	0	3,838	24	40,347
57	36,948	0	3,525	20	40,493	37,947	0	3,651	20	41,618
58	37,558	0	3,450	13	41,021	38,583	0	3,604	13	42,200
59	36,853	0	3,435	6	40,294	37,741	0	3,578	6	41,325
60	35,607	3,517	3,187	10	42,321	36,387	3,561	3,325	10	43,283
61	34,638	11,809	3,286	5	49,738	35,366	11,941	3,417	5	50,729
62	32,875	12,337	3,059	3	48,274	33,542	12,495	3,193	3	49,233
63	31,777	12,031	3,022	3	46,833	32,389	12,180	3,130	3	47,702
64	31,186	11,303	3,009	2	45,500	31,692	11,474	3,084	2	46,252
65	29,764	11,484	2,889	0	44,137	30,231	11,643	2,968	0	44,842

TABLE C13 (CONT'D)

DOD AND ALL UNIFORMED RETIRED ENLISTEES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
66	29,524	13,074	2,917	0	45,515	29,941	13,241	3,017	0	46,199
67	26,813	13,052	2,935	0	42,800	27,181	13,268	3,028	0	43,477
68	25,528	13,783	3,864	0	43,175	25,895	13,997	3,939	0	43,831
69	25,563	15,025	5,111	0	45,699	25,893	15,267	5,193	0	46,353
70	25,410	15,734	6,183	0	47,327	25,737	15,977	6,256	0	47,970
71	25,145	16,558	6,352	0	48,055	25,463	16,814	6,433	0	48,710
72	24,473	16,275	5,221	0	45,969	24,766	16,568	5,288	0	46,622
73	16,819	11,152	3,113	0	31,084	17,034	11,347	3,157	0	31,538
74	16,817	10,190	2,458	0	29,465	17,053	10,375	2,506	0	29,934
75	17,877	9,520	2,041	0	29,438	18,110	9,703	2,076	0	29,889
76	19,221	8,962	1,753	0	29,936	19,465	9,153	1,785	0	30,403
77	17,473	6,948	1,399	0	25,820	17,715	7,094	1,434	0	26,243
78	16,646	5,823	1,146	0	23,615	16,913	5,962	1,179	0	24,054
79	16,146	5,627	932	0	22,705	16,424	5,769	964	0	23,157
80	16,380	5,372	961	0	22,713	16,680	5,499	994	0	23,173
81	17,036	5,145	825	0	23,006	17,316	5,224	854	0	23,394
82	16,129	4,677	753	0	21,559	16,367	4,756	785	0	21,908
83	14,892	4,291	709	0	19,892	15,057	4,359	724	0	20,140
84	13,051	3,544	699	0	17,294	13,237	3,613	719	0	17,569
85	11,555	2,819	698	0	15,072	11,694	2,882	715	0	15,291
86	10,378	2,513	865	0	13,756	10,518	2,539	888	0	13,945
87	9,365	2,331	898	0	12,594	9,455	2,371	918	0	12,744
88	8,660	2,053	899	0	11,612	8,736	2,083	912	0	11,731
89	7,197	1,525	745	0	9,467	7,276	1,538	756	0	9,570
90	5,133	1,103	556	0	6,792	5,197	1,118	558	0	6,873
91	3,711	649	353	0	4,713	3,759	656	359	0	4,774
92	2,409	536	146	0	3,091	2,444	541	149	0	3,134
93	1,761	402	108	0	2,271	1,786	409	109	0	2,304
94	1,374	315	92	0	1,781	1,396	317	92	0	1,805
95	1,027	212	48	0	1,287	1,038	214	50	0	1,302
96	705	141	48	0	894	714	141	49	0	904
97	457	115	33	0	605	467	116	33	0	616
98	335	70	18	0	423	339	70	18	0	427
99	230	44	19	0	293	233	44	19	0	296
100	119	24	9	0	152	120	25	9	0	154
101	65	15	2	0	82	65	15	2	0	82
102	36	9	1	0	46	36	9	1	0	46
103	22	6	1	0	29	23	6	1	0	30
104	21	2	3	0	26	21	2	3	0	26
105	6	0	1	0	7	6	0	1	0	7
106	7	0	1	0	8	7	0	1	0	8
107	1	0	0	0	1	1	0	0	0	1
108	0	0	0	0	0	0	0	0	0	0
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	1,106,596	262,117	233,976	16,427	1,619,116	1,126,498	266,376	238,605	16,588	1,648,067
60+	641,364	262,117	73,368	23	976,872	651,185	266,376	75,091	23	992,675
62+	571,119	246,791	66,895	8	884,813	579,432	250,874	68,349	8	898,663
65+	475,281	211,120	57,805	0	744,206	481,809	214,725	58,942	0	755,476

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

60+ is total for ages 60 and over.

62+ is total for ages 62 and over.

65+ is total for ages 65 and over.

TABLE C14

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total	Active Nondisabled	Reserve Nondisabled	Perm Disabled	Temp Disabled	Total
16	0	0	0	0	0	0	0	0	0	0
17	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	3	13	16	0	0	3	13	16
20	0	0	38	64	102	0	0	38	64	102
21	0	0	153	205	358	0	0	158	205	363
22	0	0	308	448	756	0	0	312	450	762
23	0	0	583	699	1,282	0	0	589	701	1,290
24	0	0	1,064	833	1,897	0	0	1,079	835	1,914
25	0	0	1,571	944	2,515	0	0	1,593	948	2,541
26	0	0	2,153	992	3,145	0	0	2,175	999	3,174
27	1	0	2,964	997	3,962	1	0	2,998	1,013	4,012
28	0	0	3,706	990	4,696	0	0	3,748	1,018	4,766
29	0	0	4,564	952	5,516	0	0	4,621	957	5,578
30	0	0	5,095	885	5,980	0	0	5,161	894	6,055
31	1	0	5,895	842	6,738	1	0	5,966	847	6,814
32	0	0	6,747	859	7,606	0	0	6,810	866	7,676
33	3	0	7,169	847	8,019	3	0	7,250	857	8,110
34	12	0	7,552	783	8,347	12	0	7,643	788	8,443
35	74	0	7,503	731	8,308	74	0	7,599	740	8,413
36	155	0	7,441	678	8,274	155	0	7,533	691	8,379
37	339	0	6,778	608	7,725	341	0	6,877	613	7,831
38	1,323	0	6,385	553	8,261	1,334	0	6,493	562	8,389
39	3,936	0	6,043	466	10,445	4,003	0	6,134	469	10,606
40	6,736	0	5,484	424	12,644	6,869	0	5,577	426	12,872
41	8,994	0	5,275	384	14,653	9,224	0	5,372	390	14,986
42	10,985	0	4,982	352	16,319	11,255	0	5,051	356	16,662
43	13,524	0	4,696	307	18,527	13,847	0	4,781	311	18,939
44	16,158	0	4,627	299	21,084	16,584	0	4,708	304	21,596
45	18,493	0	4,534	243	23,270	18,944	0	4,611	246	23,801
46	20,750	0	4,775	221	25,746	21,282	0	4,849	225	26,356
47	24,116	0	4,841	189	29,146	24,735	0	4,927	191	29,853
48	27,032	0	5,056	200	32,288	27,718	0	5,128	200	33,046
49	27,717	0	4,655	133	32,505	28,432	0	4,751	134	33,317
50	29,085	0	4,377	134	33,596	29,883	0	4,469	137	34,489
51	31,344	0	4,053	89	35,486	32,103	0	4,148	91	36,342
52	34,293	0	4,078	97	38,468	35,183	0	4,184	98	39,465
53	37,331	0	4,172	65	41,568	38,229	0	4,283	66	42,578
54	40,773	0	4,173	59	45,005	41,836	0	4,306	60	46,202
55	43,115	0	4,083	51	47,249	44,305	0	4,215	51	48,571
56	44,566	0	4,159	32	48,757	45,962	0	4,337	32	50,331
57	45,823	0	3,971	30	49,824	47,465	0	4,108	31	51,604
58	46,468	0	3,864	19	50,351	48,096	0	4,033	19	52,148
59	45,894	0	3,847	7	49,748	47,390	0	4,014	8	51,412
60	44,933	5,270	3,575	17	53,795	46,288	5,312	3,735	17	55,352
61	44,385	16,765	3,690	5	64,845	45,710	16,953	3,851	5	66,519
62	42,792	17,597	3,453	6	63,848	44,076	17,833	3,605	6	65,520
63	42,043	17,467	3,361	5	62,876	43,294	17,710	3,493	5	64,502
64	41,466	16,584	3,379	2	61,431	42,617	16,839	3,477	2	62,935
65	40,260	16,780	3,273	0	60,313	41,310	17,028	3,373	0	61,711

TABLE C14 (CONT'D)

DOD AND ALL UNIFORMED RETIRED OFFICERS AND ENLISTEES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active	Reserve	Perm	Temp	Total	Active	Reserve	Perm	Temp	Total
	Nondisabled	Nondisabled	Disabled	Disabled		Nondisabled	Nondisabled	Disabled	Disabled	
66	39,979	18,736	3,284	0	61,999	41,074	18,989	3,400	0	63,463
67	37,018	18,565	3,271	0	58,854	37,973	18,859	3,395	0	60,227
68	35,894	19,773	4,224	0	59,891	36,920	20,086	4,324	0	61,330
69	36,459	21,864	5,505	0	63,828	37,398	22,205	5,614	0	65,217
70	37,002	23,608	6,587	0	67,197	37,945	23,985	6,687	0	68,617
71	37,528	25,165	6,887	0	69,580	38,511	25,572	6,989	0	71,072
72	37,498	25,351	5,850	0	68,699	38,455	25,799	5,951	0	70,205
73	25,803	17,620	3,579	0	47,002	26,464	17,929	3,642	0	48,035
74	25,805	16,510	2,931	0	45,246	26,491	16,776	2,996	0	46,263
75	26,892	15,440	2,488	0	44,820	27,598	15,746	2,539	0	45,883
76	28,057	14,775	2,204	0	45,036	28,768	15,071	2,246	0	46,085
77	25,058	11,552	1,715	0	38,325	25,708	11,777	1,766	0	39,251
78	24,185	9,871	1,454	0	35,510	24,806	10,089	1,507	0	36,402
79	23,589	9,360	1,189	0	34,138	24,214	9,582	1,236	0	35,032
80	23,287	9,028	1,180	0	33,495	23,908	9,243	1,223	0	34,374
81	23,519	8,578	1,025	0	33,122	24,079	8,733	1,062	0	33,874
82	22,155	7,841	932	0	30,928	22,662	7,991	973	0	31,626
83	20,476	7,222	879	0	28,577	20,849	7,353	902	0	29,104
84	18,679	6,418	864	0	25,961	19,081	6,549	892	0	26,522
85	16,571	5,310	839	0	22,720	16,860	5,422	862	0	23,144
86	15,145	4,917	1,013	0	21,075	15,413	4,990	1,043	0	21,446
87	13,569	4,656	1,048	0	19,273	13,805	4,738	1,074	0	19,617
88	12,478	4,381	1,027	0	17,886	12,668	4,452	1,051	0	18,171
89	10,296	3,517	895	0	14,708	10,465	3,575	912	0	14,952
90	7,555	2,646	673	0	10,874	7,697	2,683	681	0	11,061
91	5,301	1,605	430	0	7,336	5,415	1,636	441	0	7,492
92	3,468	1,328	207	0	5,003	3,547	1,345	210	0	5,102
93	2,756	1,219	167	0	4,142	2,813	1,231	169	0	4,213
94	2,343	1,206	160	0	3,709	2,403	1,215	160	0	3,778
95	1,844	937	143	0	2,924	1,878	943	145	0	2,966
96	1,373	769	135	0	2,277	1,404	778	139	0	2,321
97	1,027	586	119	0	1,732	1,050	591	120	0	1,761
98	765	435	94	0	1,294	781	438	94	0	1,313
99	507	290	66	0	863	513	290	66	0	869
100	295	195	39	0	529	301	198	39	0	538
101	158	89	18	0	265	161	90	18	0	269
102	77	55	9	0	141	78	57	9	0	144
103	55	29	5	0	89	56	31	5	0	92
104	35	13	6	0	54	35	14	6	0	55
105	14	7	1	0	22	15	7	1	0	23
106	8	3	2	0	13	9	3	2	0	14
107	1	0	0	0	1	1	0	0	0	1
108	1	2	0	0	3	1	2	0	0	3
109	0	0	0	0	0	0	0	0	0	0
110	0	0	0	0	0	0	0	0	0	0
Total	1,479,445	411,935	257,292	17,759	2,166,431	1,518,834	418,738	262,757	17,941	2,218,270
60+	900,404	411,935	83,875	35	1,396,249	923,568	418,738	86,125	35	1,428,466
62+	811,086	389,900	76,610	13	1,277,609	831,570	396,473	78,539	13	1,306,595
65+	684,785	338,252	66,417	0	1,089,454	701,583	344,091	67,964	0	1,113,638

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

TABLE C15
DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
< 18	0	0	0	0	0	0	0	0	0	0
18	0	0	0	0	0	0	0	0	0	0
19	0	0	0	0	0	0	0	0	0	0
20	0	8	0	0	8	0	8	0	0	8
21	0	26	0	0	26	0	26	0	0	26
22	0	45	0	0	45	0	45	0	0	45
23	0	50	0	0	50	0	50	0	0	50
24	0	87	0	0	87	0	87	0	0	87
25	0	101	0	0	101	0	101	0	0	101
26	2	125	0	0	127	2	126	0	0	128
27	7	172	0	1	180	7	173	0	1	181
28	7	231	0	0	238	7	235	0	0	242
29	7	306	0	3	316	7	308	0	3	318
30	15	318	0	1	334	15	319	0	1	335
31	18	348	2	1	369	18	350	2	1	371
32	34	438	0	3	475	34	445	0	3	482
33	27	476	1	1	505	30	480	1	1	512
34	46	514	1	8	569	47	518	1	8	574
35	35	540	1	9	585	35	542	1	9	587
36	40	530	2	8	580	40	544	2	8	594
37	53	541	0	10	604	56	549	0	10	615
38	59	540	0	6	605	61	553	0	6	620
39	65	536	3	12	616	68	547	3	12	630
40	68	503	5	10	586	69	513	5	10	597
41	68	547	2	15	632	73	555	2	15	645
42	81	558	8	23	670	84	567	8	23	682
43	89	589	5	15	698	93	602	5	15	715
44	122	638	7	23	790	125	649	7	23	804
45	104	689	13	23	829	109	704	13	25	851
46	130	754	8	28	920	134	772	8	30	944
47	126	896	8	28	1,058	136	916	8	28	1,088
48	188	1,071	20	46	1,325	192	1,092	20	46	1,350
49	182	1,181	15	49	1,427	192	1,211	15	49	1,467
50	164	1,226	24	53	1,467	171	1,247	24	55	1,497
51	208	1,271	34	69	1,582	218	1,297	34	69	1,618
52	225	1,470	28	80	1,803	241	1,492	30	80	1,843
53	257	1,787	27	110	2,181	268	1,812	27	110	2,217
54	304	2,114	46	123	2,587	325	2,142	46	126	2,639
55	354	2,408	54	156	2,972	367	2,448	56	159	3,030
56	381	2,701	61	205	3,348	400	2,739	63	208	3,410
57	466	3,063	74	239	3,842	478	3,125	74	242	3,919
58	538	3,320	78	290	4,226	566	3,377	80	292	4,315
59	586	3,769	122	333	4,810	610	3,847	126	336	4,919
60	613	4,071	124	375	5,183	644	4,144	128	382	5,298
61	687	4,483	168	482	5,820	711	4,560	172	495	5,938
62	808	4,963	200	545	6,516	841	5,037	203	552	6,633
63	900	5,356	231	655	7,142	928	5,445	234	668	7,275
64	1,077	5,833	282	807	7,999	1,123	5,909	287	818	8,137

TABLE C15 (CONT'D)

DOD AND ALL UNIFORMED SURVIVING SPOUSES AS OF 9/30/2018

Age	DoD Only					All Uniformed				
	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total	Active Duty Officer	Active Duty Enlistee	Reserve Officer	Reserve Enlistee	Total
65	1,100	6,342	331	912	8,685	1,145	6,433	336	921	8,835
66	1,225	6,699	394	1,027	9,345	1,284	6,800	403	1,035	9,522
67	1,409	7,089	443	1,182	10,123	1,466	7,171	448	1,198	10,283
68	1,520	7,723	500	1,301	11,044	1,591	7,837	510	1,320	11,258
69	1,798	8,371	565	1,492	12,226	1,881	8,468	573	1,510	12,432
70	2,019	9,144	653	1,671	13,487	2,093	9,271	669	1,694	13,727
71	2,279	10,045	829	1,863	15,016	2,376	10,194	842	1,899	15,311
72	2,617	10,594	956	1,942	16,109	2,715	10,764	970	1,966	16,415
73	2,143	8,978	856	1,539	13,516	2,242	9,112	867	1,564	13,785
74	2,485	10,120	897	1,690	15,192	2,578	10,271	911	1,720	15,480
75	2,749	11,230	1,043	1,826	16,848	2,852	11,436	1,062	1,856	17,206
76	3,120	12,060	1,171	1,946	18,297	3,238	12,232	1,195	1,973	18,638
77	3,074	12,178	1,080	1,922	18,254	3,218	12,365	1,104	1,948	18,635
78	3,228	12,462	1,130	1,864	18,684	3,328	12,642	1,162	1,901	19,033
79	3,253	13,209	1,221	1,892	19,575	3,370	13,386	1,243	1,917	19,916
80	3,542	13,800	1,253	2,096	20,691	3,659	13,992	1,275	2,129	21,055
81	3,622	14,185	1,391	1,904	21,102	3,723	14,338	1,413	1,930	21,404
82	3,700	14,438	1,508	1,939	21,585	3,816	14,586	1,532	1,966	21,900
83	3,978	14,369	1,572	1,951	21,870	4,081	14,522	1,608	1,966	22,177
84	4,025	14,197	1,638	1,811	21,671	4,126	14,351	1,667	1,835	21,979
85	3,834	12,820	1,596	1,676	19,926	3,937	12,949	1,625	1,696	20,207
86	4,047	12,484	1,719	1,579	19,829	4,130	12,621	1,740	1,597	20,088
87	3,847	11,485	1,745	1,382	18,459	3,928	11,615	1,773	1,406	18,722
88	3,737	10,315	1,701	1,258	17,011	3,848	10,418	1,729	1,277	17,272
89	3,352	8,818	1,578	1,113	14,861	3,441	8,925	1,608	1,125	15,099
90	3,117	7,535	1,612	962	13,226	3,188	7,622	1,625	976	13,411
91	2,928	6,525	1,586	763	11,802	2,994	6,607	1,609	766	11,976
92	2,991	5,699	1,628	659	10,977	3,056	5,767	1,641	664	11,128
93	3,024	4,711	1,578	584	9,897	3,087	4,761	1,592	590	10,030
94	2,937	3,805	1,462	513	8,717	2,996	3,858	1,474	521	8,849
95	2,836	3,227	1,388	401	7,852	2,888	3,262	1,399	405	7,954
96	2,445	2,503	1,154	275	6,377	2,478	2,538	1,166	278	6,460
97	2,045	1,911	1,063	264	5,283	2,072	1,942	1,073	266	5,353
98	1,559	1,486	820	167	4,032	1,593	1,505	830	167	4,095
99	1,086	1,046	609	100	2,841	1,097	1,063	617	106	2,883
100	757	713	363	85	1,918	769	724	366	87	1,946
101	615	560	276	67	1,518	621	568	276	69	1,534
102	414	412	212	46	1,084	425	415	214	46	1,100
103	323	325	157	25	830	327	334	157	25	843
104	263	270	129	16	678	270	276	131	16	693
105	214	236	91	11	552	219	240	91	11	561
106	172	183	95	9	459	177	189	95	9	470
107	143	136	39	8	326	146	139	39	8	332
108	125	111	36	5	277	129	114	36	5	284
109	92	114	27	6	239	97	116	27	6	246
Total	108,930	375,856	43,749	50,589	579,124	112,220	380,947	44,408	51,289	588,864
60+	103,874	339,369	43,100	48,608	534,951	106,942	343,834	43,747	49,285	543,808
62+	102,574	330,815	42,808	47,751	523,948	105,587	335,130	43,447	48,408	532,572
65+	99,789	314,663	42,095	45,744	502,291	102,695	318,739	42,723	46,370	510,527

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

APPENDIX D

ECONOMIC ASSUMPTIONS

	<u>Page</u>
Economic Assumptions	D-2

ECONOMIC ASSUMPTIONS

In August 2019, the Board adopted the following economic assumptions for use in the valuation as of September 30, 2018:

- General inflation rate = 2.75%;
- Valuation discount rate = 5.00%;
- Ultimate medical trend rate = 5.00%.

To view the select medical trend rate assumptions, and associated economic assumption rationale, see meeting minutes found in this link: <https://actuary.defense.gov/External-Links/>

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

Inflation

The CPI is used as an inflation assumption, a component of nominal interest, and also of long term-medical trend.

The CPI assumption chosen in 2019 by the Board is 2.75%, unchanged from last year and the same as the CPI assumption selected in 2019 by the DoD Board of Actuaries for the Military Retirement Fund. This assumption is reasonably consistent with the 2.60% intermediate CPI assumption selected by both the Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration in their 2019 Trustees' Reports.

Interest Rate

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

The rate of real interest chosen by the Board is 2.25%, 25 basis points lower than last year. Since 2.75% had been adopted as the inflation rate, the nominal rate of interest is 5.00%. (In this case, the real interest assumption is expressed in the arithmetic sense such that real interest plus inflation equals nominal interest.) This rate reflects the expected long-term rate of return on the MERHCF's assets.

It is relevant to note the real interest rate being assumed by two other major public benefit systems. The Trustees of the Center for Medicare and Medicaid Services and the Trustees of the Social Security Administration both used an intermediate ultimate real interest rate assumption of 2.50% in their 2019 Trustees' reports.

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

Medical Trend Rates

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

In August 2019, the Board approved the use of the medical trend rates for the MERHCF actuarial valuation as of September 30, 2018. Consistent across all benefit trends (IP, OP, Rx, and USFHP), the Board maintained its original position that there be a 25-year select period. In addition, the Board decided to update the ultimate medical trend rate to 5.00%, changed from last year's assumption of 5.25%.

Inpatient Medical Trend

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

- Table V.C1 – HI Cost Sharing and Premium Amounts, from its 2019 Medicare Trustees Report, and
- Projected Medicare Part A utilization and enrollment

From this data, which included projections through 2028, OACT developed inpatient medical trends on a fiscal year basis through 2028. For the remainder of the 25-year select period, the inpatient trend rates grade linearly to the ultimate assumption of 5.00%. Adjustments were made to obtain the final IP trend rates for PC and DC costs:

- PC and DC IP trends for years 2018 – 2028 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE IP utilization component of trend compared to the lower expected growth in the Medicare Part A utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the baby boom generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- After the above adjustments, PC IP trends were multiplied by a scalar for years two through ten (0.8 in this year's valuation), and the first year PC IP trend was set to 1.0%,

to account for recent and expected near-term TFL PC IP experience. DC IP trends were multiplied by a scalar for years three through ten (1.07 in this year's valuation), and the first two years of DC IP trend were set to 2.5% and 3.0%, to account for recent and expected near-term TFL DC IP experience.

Outpatient Medical Trend

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

- Table IV.B1 – Components of increases in Total Allowed Charges per Fee-for-Service Enrollee for Carrier Services, from its 2019 Medicare Trustees Report,
- Table IV.B2 – Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Carrier Services, from its 2019 Medicare Trustees Report, and
- Table IV.B4 – Incurred Reimbursement Amounts per Fee-for-Service Enrollee for Intermediary Services, from its 2019 Medicare Trustees Report
- Projected per capita Medicare Part B deductible and coinsurance payments for fee-for-service enrollees

From this data, which included projections through 2028, OACT developed outpatient medical trend on a fiscal year basis through 2028. For the remainder of the 25-year select period, the outpatient trend rates grade linearly to the ultimate assumption of 5.00%. Similar to the IP trend development, adjustments were made to obtain the final OP trend rates for PC and DC costs:

- PC and DC OP trends for years 2018 – 2028 were increased 0.25% during the first ten years to reflect the higher expected growth in the TRICARE OP utilization component of trend compared to the lower expected growth in the Medicare Part B utilization component of trend due to the impending influx of baby boomers into Medicare. Military member strength did not increase commensurate with general population increases caused by the "baby boom" generation. CMS OACT assumed that the reduction in the average age of Medicare-eligible retirees resulting from baby boomers aging into Medicare would result in a reduction in the utilization component of the CMS trend rates (utilization of services increases with age).
- After the above adjustments, PC and DC OP trends were multiplied by a scalar for years three through ten (1.0 in this year's valuation). The first two years of PC OP trend were set to 4.0% and the DC OP trends were set to 4.0% and 4.5% to account for recent and expected near-term TFL experience.

Prescription Drug Trend

After reviewing OACT's analyses, the Board approved a set of prescription drug trends for the September 30, 2018, MERHCF actuarial valuation.

OACT analyzed FY 2016, FY 2017, and FY 2018 PC and DC prescription drug data and determined per capita trends in drug cost and utilization. Items noted include increases in generic dispense rates, popular brand drugs coming off patent, efforts to convert retail

maintenance prescriptions to mail order or DC pharmacy, increasing specialty drug utilization, and the effect of Medicare Part D enrollment on net plan cost.

OACT developed PC and DC drug trend rates that consider recent experience, near-term industry projections, federal drug pricing rules, and DoD's drug utilization mix. The Board approved DC Rx trend rates of 5.68%, 4.00%, and 3.98% and PC Rx trend rates of 5.67%, 3.87%, and 3.87% in the first three years. Consistent with the Board's recommendations for long-term trend, the aggregate rate was graded linearly to an ultimate 5.00% over the next 22 years.

In general, drug prices are expected to rise more slowly than industry forecasts because retail, mail order, and MTF pharmacy prescriptions under TRICARE are subject to federal drug pricing formulas that limit the annual rate of increase in individual drug prices to inflation rates. However, it is expected that drug prices will rise somewhat higher than inflation over the long term due to provisions in the federal drug pricing system that allow price renegotiations every five years. In addition, specialty drugs are having a similar impact on TRICARE pharmacy drug trend as they have on other drug plans. The trend assumptions adopted by the Board incorporate assumed inflation in drug prices, utilization increases (in PC), the introduction of new brand drugs (specialty and nonspecialty), and the expiration of patent protections.

USFHP Trend

OACT received the full set of USFHP capitation rates¹ by age, gender, and designated provider plan (or location) for the contract periods contained in October 2015 to September 2019. The Board agreed that the ultimate trend rate applied to each of the fee-for-service benefits should also apply to USFHP capitation rates. For the initial trend rate, the Board agreed that the rate should be a weighted average of PC and DC trends, using the TFL cost components of DC pharmacy and PC pharmacy, PC inpatient and PC outpatient, and of Medicare Parts A and B, as weights. This weighting was used during each of the 25 years in the select period to produce the USFHP trend rates.

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

APPENDIX E

AVERAGE BENEFIT COSTS

	<u>Page</u>
Development of Expected Average Benefit Costs	E-2
Table E1: Purchased Care Incurred Claims	E-3
Table E2: Direct Care Costs	E-7
Table E3: Claim Vectors	E-8

DEVELOPMENT OF EXPECTED AVERAGE BENEFIT COSTS

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

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

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

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

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

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

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

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

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

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

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

Purchased Care Starting Costs

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

PC CVs for the September 30, 2018, valuation were developed by blending detail data from fiscal years 2015–2017 (no blending was needed for retail and mail order Rx, where only 2017 claims were used). Before blending, the claims in each age cell for 2015 and 2017 were brought to 2016 claim cost levels by multiplying each element by the following ratio:

Adjustment to 2015 claim cells before blending:

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

Adjustment to 2017 claim cells before blending:

$$\frac{2016 \text{ weighted average cost per 2016 sponsor and family}}{2017 \text{ weighted average cost per 2017 sponsor and family}}$$

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

The September 30, 2018, input CVs were smoothed with a combination of formulaic and manual methods.

The IP, OP, and Rx CVs were adjusted to reflect aggregate 2018 incurred PC claims levels for IP, OP, and Rx benefits, respectively. Estimates of 2018 incurred PC claims were produced from aggregate claims paid through March 2019. 2018 incurred PC claims (completed) are shown in Table E1.

TABLE E1
FY 2018 MERHCF PURCHASED CARE INCURRED CLAIMS
(\$ millions)

Inpatient Hospital	\$885
Outpatient	\$2,831
<u>Pharmacy</u>	<u>\$3,725</u>
Total	\$7,441

Incurred pharmacy claims in Table E1 have not been adjusted to reflect rebates on retail brand prescriptions incurred during FY 2018.

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

Administrative Costs

PC costs associated with plan administration, including claims processing, were added to the average claims costs in the form of a CV load. For the September 30, 2018, valuation, the MERHCF Board approved PC claim loads for administrative costs of 2.15% (IP and OP) and 1.63% (Rx). These loads are based on amounts paid for claims administration that were not already reflected in the claims data.

Adjustment for Ultimate Plan Participation

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

Adjustment for Retail Brand Drug Rebates

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

As with most drug rebate programs, the reduced drug price comes in the form of rebates or refunds (i.e., not in the claims), so an explicit assumption is applied to the PC pharmacy CVs to reflect this discount. An estimate of annual incurred pharmacy rebates under the voluntary and mandatory rebate arrangements was determined by analyzing rebate data supplied by DHA. Accounting reports of expected rebates and rebate payments received in each incurred fiscal quarter were studied to estimate future actual-to-expected collection ratios. These estimates were converted to an effective PC pharmacy refund rate in the first valuation year. This refund rate represents the expected discounts on retail brand prescriptions as a percentage of total PC Rx (retail plus mail order Rx) net plan payments. For the September 30, 2018, MERHCF valuation, that effective rate was approximately 12.41%. This rate was adjusted over the next 20 years to incorporate assumed future trends in drug dispensing venues (mail order vs. retail vs. MTF), changes in generic dispense rates, patent expirations, and new traditional and specialty drugs. The effective pharmacy rebate factor in year 20 of the valuation is projected to be approximately 12.80% for non-exempt and 11.98% for exempt retired beneficiaries, respectively¹. Since the refund rate is applied to the CVs

¹ The projected pharmacy rebate factors for pharmacy claims incurred by beneficiaries who are exempt from the copay increases specified in the 2018 NDAA are a little lower than for non-exempt beneficiaries. The reason is that the

that have been loaded for administration costs, the effective drug refund rate must be divided by one plus the drug admin load in order to preserve the expected level of administration costs on pharmacy claims.

Adjustments to Mail Order Pharmacy Ingredient Costs

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

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

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

OACT produced USFHP CVs² based on the average family global rate per retired sponsor or survivor who is Medicare-eligible and enrolled in USFHP. Actual monthly rates for each of the six USFHP locations were weighted by monthly USFHP enrollment of retired members eligible for Medicare to compute average global rates by age and gender. The smoothing techniques that were used to develop the PC CVs were also used to develop the USFHP CVs. Since the USFHP global rates are all inclusive (all benefits), only 12 CVs were produced — one for each population subcategory.

The USFHP CVs were adjusted to calibrate the initial MERHCF valuation year's cash flow to aggregate incurred global rate payments (\$704 million for FY 2018). Estimates of FY 2018 incurred USFHP payments were obtained from the Military Health System Data Mart (M2), and verified against DHA's Contract Resource Management MERHCF Trust Fund Reports.

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

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

rebate dollars are a smaller percent of exempt beneficiaries' net pharmacy claims since their copays are not increasing. Exempt beneficiaries include medically retired sponsors and their dependents, and survivors of sponsors who died while on active duty.

² In the case of USFHP, CV refers to the age-based vector of capitation rates. "Capitation rate" and "global rate" are used interchangeably.

Administrative Costs

Most of the administrative costs for this program are incorporated in the USFHP capitation rates. There is a small, additional administrative cost associated with enrollment administration and billing consolidation. For the September 30, 2018, valuation, the MERHCF Board approved an administration cost load of 0.36% for the USFHP CVs.

Direct Care Starting Costs

Direct Care benefit CVs were developed from workload units rather than claim costs (workload for prescription drugs is measured by ingredient cost). DC inpatient workloads are based on Relative Weighted Products (RWPs), and DC outpatient workloads are based on Comprehensive Ambulatory Provider Encounter Records (CAPERs). RWPs and CAPERs reflect the relative intensity of a treatment with RWPs focused on facilities and CAPERs focused on professional services. These initial “input” CVs were used to compute preliminary first year outlays in terms of workloads. The ratio of 2018 aggregate incurred claims levels to the preliminary first year outlays (based on workloads in the input CVs) was used to convert workload-based CVs to cost-based CVs. Unlike PC CVs, the DC CVs have no loads applied for administrative costs, since the DC calibrated values already include the applicable overhead costs.

DC CVs for the September 30, 2018, valuation were developed by blending detail data from fiscal years 2015–2017. Before blending, the workloads in each age cell for 2015 and 2017 were brought to 2016 workload levels by multiplying each element by the following ratio:

Adjustment to 2015 workload cells before blending:

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

Adjustment to 2017 workload cells before blending:

$$\frac{2016 \text{ weighted average workload per 2016 sponsor and family}}{2017 \text{ weighted average workload per 2017 sponsor and family}}$$

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

The September 30, 2018, input CVs were smoothed with a combination of formulaic and manual methods.

The IP, OP, and Rx CVs were adjusted to reflect aggregate 2018 incurred DC claims levels for IP, OP, and Rx benefits, respectively. Estimates of 2018 incurred DC claims were provided by DHA in their annual "level of effort" (LOE) analysis of Military Treatment Facilities. The LOE values are shown in Table E2. For more information about DC data, please refer to the VALUATION DATA AND PROCEDURE, Claims Data section of this valuation report.

TABLE E2
 FY 2018 MERHCF DIRECT CARE COSTS
 (\$ millions)

Inpatient Hospital	\$627
Outpatient	\$760
<u>Pharmacy</u>	<u>\$841</u>
Total	\$2,228

Adjustment for Ultimate Plan Participation

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

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

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

TABLE E3
FY 2018 MERHCF CLAIM VECTORS

Age	Direct Care											
	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Nondis.	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Act. Duty Disabled	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Nondis.	Inpatient Retiree Reserve Disabled	Inpatient Retiree Reserve Disabled	Inpatient Survivor Act. Duty	Inpatient Survivor Act. Duty	Inpatient Survivor Reserve	Inpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$49.37	\$87.23	\$0.00	\$0.00	\$49.37	\$87.23	\$6.70	\$0.00	\$13.62	\$3.90
25	\$0.00	\$0.00	\$49.37	\$87.23	\$0.00	\$0.00	\$49.37	\$87.23	\$6.70	\$0.00	\$13.62	\$3.90
30	\$0.00	\$0.00	\$49.37	\$87.23	\$0.00	\$0.00	\$49.37	\$87.23	\$6.70	\$0.00	\$13.62	\$3.90
35	\$14.77	\$14.48	\$68.66	\$87.23	\$0.00	\$0.00	\$68.66	\$87.23	\$6.70	\$0.00	\$13.62	\$3.90
40	\$14.77	\$14.48	\$81.24	\$87.23	\$0.00	\$0.00	\$81.24	\$87.23	\$6.70	\$0.00	\$13.62	\$3.90
45	\$14.77	\$14.48	\$95.56	\$87.23	\$0.00	\$0.00	\$95.56	\$87.23	\$5.91	\$0.59	\$13.62	\$3.90
50	\$20.95	\$14.48	\$115.15	\$87.23	\$17.71	\$1.00	\$115.15	\$87.23	\$9.53	\$4.10	\$13.62	\$3.90
55	\$39.52	\$14.48	\$145.68	\$138.03	\$17.71	\$1.00	\$145.68	\$138.03	\$21.89	\$10.90	\$13.62	\$3.90
60	\$83.44	\$14.48	\$195.49	\$221.29	\$17.71	\$1.00	\$195.49	\$221.29	\$50.27	\$22.63	\$13.62	\$3.90
65	\$181.53	\$106.71	\$275.97	\$273.05	\$51.15	\$38.24	\$275.97	\$273.05	\$104.66	\$41.41	\$13.97	\$3.90
70	\$551.67	\$377.47	\$304.80	\$390.66	\$81.25	\$74.79	\$304.80	\$390.66	\$201.23	\$135.57	\$19.21	\$29.39
75	\$617.19	\$437.82	\$479.20	\$606.00	\$102.70	\$88.74	\$479.20	\$606.00	\$230.29	\$159.87	\$29.18	\$43.76
80	\$681.65	\$537.66	\$607.46	\$794.37	\$130.02	\$108.26	\$607.46	\$794.37	\$251.41	\$188.36	\$35.28	\$49.83
85	\$742.63	\$641.07	\$641.30	\$914.86	\$154.06	\$132.86	\$641.30	\$914.86	\$260.87	\$212.12	\$37.37	\$51.34
90	\$797.12	\$720.87	\$921.62	\$914.82	\$164.57	\$162.09	\$921.62	\$914.82	\$254.57	\$223.30	\$35.31	\$49.77
95	\$846.46	\$765.73	\$921.62	\$586.97	\$134.76	\$214.65	\$921.62	\$586.97	\$227.99	\$214.87	\$24.31	\$38.63
100	\$846.46	\$765.73	\$921.62	\$586.97	\$134.76	\$214.65	\$921.62	\$586.97	\$131.83	\$136.38	\$24.31	\$38.63
105	\$846.46	\$765.73	\$921.62	\$586.97	\$134.76	\$214.65	\$921.62	\$586.97	\$131.83	\$136.38	\$24.31	\$38.63
110	\$846.46	\$765.73	\$921.62	\$586.97	\$134.76	\$214.65	\$921.62	\$586.97	\$131.83	\$136.38	\$24.31	\$38.63
115	\$846.46	\$765.73	\$921.62	\$586.97	\$134.76	\$214.65	\$921.62	\$586.97	\$131.83	\$136.38	\$24.31	\$38.63

Act. Duty = Active Duty
Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Direct Care</u>											
	<u>Outpatient Retiree Act. Duty Nondis.</u>	<u>Outpatient Retiree Act. Duty Nondis.</u>	<u>Outpatient Retiree Act. Duty Disabled</u>	<u>Outpatient Retiree Act. Duty Disabled</u>	<u>Outpatient Retiree Reserve Nondis.</u>	<u>Outpatient Retiree Reserve Nondis.</u>	<u>Outpatient Retiree Reserve Disabled</u>	<u>Outpatient Retiree Reserve Disabled</u>	<u>Outpatient Survivor Act. Duty</u>	<u>Outpatient Survivor Act. Duty</u>	<u>Outpatient Survivor Reserve</u>	<u>Outpatient Survivor Reserve</u>
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$70.52	\$178.94	\$0.00	\$0.00	\$70.52	\$178.94	\$5.95	\$2.53	\$24.81	\$8.48
25	\$0.00	\$0.00	\$70.52	\$178.94	\$0.00	\$0.00	\$70.52	\$178.94	\$5.95	\$2.53	\$24.81	\$8.48
30	\$0.00	\$0.00	\$70.52	\$178.94	\$0.00	\$0.00	\$70.52	\$178.94	\$5.95	\$2.53	\$24.81	\$8.48
35	\$29.88	\$22.96	\$115.11	\$178.94	\$0.00	\$0.00	\$115.11	\$178.94	\$5.95	\$2.53	\$24.81	\$8.48
40	\$29.88	\$22.96	\$142.47	\$178.94	\$0.00	\$0.00	\$142.47	\$178.94	\$5.95	\$2.53	\$24.81	\$8.48
45	\$29.88	\$22.96	\$165.19	\$229.98	\$0.00	\$0.00	\$165.19	\$229.98	\$8.04	\$7.39	\$24.81	\$8.48
50	\$32.98	\$22.96	\$183.38	\$266.43	\$14.22	\$4.58	\$183.38	\$266.43	\$19.58	\$9.86	\$24.81	\$8.48
55	\$56.10	\$22.96	\$200.74	\$309.87	\$14.22	\$4.58	\$200.74	\$309.87	\$38.37	\$17.47	\$24.81	\$8.48
60	\$120.72	\$22.96	\$225.99	\$359.76	\$14.22	\$4.58	\$225.99	\$359.76	\$65.05	\$35.29	\$24.81	\$8.48
65	\$289.30	\$182.33	\$274.26	\$415.65	\$42.34	\$48.97	\$274.26	\$415.65	\$100.20	\$70.68	\$24.81	\$8.48
70	\$738.29	\$761.18	\$343.60	\$615.51	\$118.14	\$148.99	\$343.60	\$615.51	\$257.94	\$260.90	\$45.93	\$70.86
75	\$720.11	\$733.12	\$402.27	\$701.45	\$129.75	\$154.11	\$402.27	\$701.45	\$247.47	\$243.57	\$42.41	\$57.81
80	\$690.30	\$723.07	\$447.99	\$754.30	\$138.34	\$158.01	\$447.99	\$754.30	\$253.16	\$222.87	\$38.51	\$46.80
85	\$644.96	\$707.16	\$480.71	\$751.72	\$141.71	\$159.77	\$480.71	\$751.72	\$236.67	\$198.17	\$34.23	\$37.63
90	\$579.42	\$660.73	\$500.41	\$665.77	\$137.13	\$158.23	\$500.41	\$665.77	\$191.68	\$168.78	\$29.56	\$30.15
95	\$488.21	\$558.43	\$503.16	\$366.89	\$111.96	\$152.00	\$503.16	\$366.89	\$131.03	\$133.98	\$22.01	\$21.20
100	\$317.34	\$318.51	\$503.16	\$366.89	\$111.96	\$142.52	\$503.16	\$366.89	\$60.55	\$69.69	\$22.01	\$21.20
105	\$317.34	\$318.51	\$503.16	\$366.89	\$111.96	\$142.52	\$503.16	\$366.89	\$60.55	\$69.69	\$22.01	\$21.20
110	\$317.34	\$318.51	\$503.16	\$366.89	\$111.96	\$142.52	\$503.16	\$366.89	\$60.55	\$69.69	\$22.01	\$21.20
115	\$317.34	\$318.51	\$503.16	\$366.89	\$111.96	\$142.52	\$503.16	\$366.89	\$60.55	\$69.69	\$22.01	\$21.20

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	Direct Care											
	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Nondis.	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Act. Duty Disabled	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Nondis.	Pharmacy Retiree Reserve Disabled	Pharmacy Retiree Reserve Disabled	Pharmacy Survivor Act. Duty	Pharmacy Survivor Act. Duty	Pharmacy Survivor Reserve	Pharmacy Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$15.32	\$92.37	\$0.00	\$0.00	\$15.32	\$92.37	\$1.05	\$0.31	\$57.73	\$21.91
25	\$0.00	\$0.00	\$15.32	\$92.37	\$0.00	\$0.00	\$15.32	\$92.37	\$1.05	\$0.31	\$57.73	\$21.91
30	\$0.00	\$0.00	\$15.32	\$92.37	\$0.00	\$0.00	\$15.32	\$92.37	\$1.05	\$0.31	\$57.73	\$21.91
35	\$22.33	\$21.97	\$51.53	\$92.37	\$0.00	\$0.00	\$51.53	\$92.37	\$1.05	\$0.31	\$57.73	\$21.91
40	\$22.33	\$21.97	\$90.21	\$92.37	\$0.00	\$0.00	\$90.21	\$92.37	\$1.05	\$0.31	\$57.73	\$21.91
45	\$22.33	\$21.97	\$137.86	\$195.55	\$0.00	\$0.00	\$137.86	\$195.55	\$13.64	\$8.22	\$57.73	\$21.91
50	\$28.67	\$21.97	\$188.66	\$229.10	\$10.30	\$7.89	\$188.66	\$229.10	\$28.02	\$12.94	\$57.73	\$21.91
55	\$52.55	\$21.97	\$211.18	\$292.78	\$10.30	\$7.89	\$211.18	\$292.78	\$49.35	\$18.67	\$57.73	\$21.91
60	\$112.36	\$21.97	\$216.96	\$311.14	\$10.30	\$7.89	\$216.96	\$311.14	\$78.92	\$33.40	\$57.73	\$21.91
65	\$265.38	\$165.05	\$292.75	\$353.30	\$76.24	\$46.24	\$292.75	\$353.30	\$117.79	\$72.98	\$57.73	\$21.91
70	\$846.68	\$698.31	\$405.25	\$596.56	\$254.98	\$235.73	\$405.25	\$596.56	\$364.42	\$290.25	\$157.13	\$151.25
75	\$892.32	\$749.37	\$404.09	\$582.18	\$354.29	\$313.33	\$404.09	\$582.18	\$348.50	\$283.71	\$137.55	\$134.63
80	\$823.26	\$727.82	\$402.93	\$579.68	\$381.29	\$339.09	\$402.93	\$579.68	\$308.58	\$257.88	\$117.46	\$110.64
85	\$681.58	\$645.71	\$374.76	\$551.50	\$331.15	\$308.12	\$374.76	\$551.50	\$247.51	\$213.41	\$94.80	\$81.23
90	\$502.33	\$513.19	\$306.16	\$462.44	\$228.56	\$228.58	\$306.16	\$462.44	\$171.73	\$153.95	\$67.60	\$49.52
95	\$314.96	\$338.86	\$45.90	\$168.52	\$83.19	\$126.35	\$45.90	\$168.52	\$91.99	\$86.92	\$19.54	\$9.99
100	\$126.26	\$67.66	\$45.90	\$168.52	\$83.19	\$36.68	\$45.90	\$168.52	\$9.18	\$11.40	\$19.54	\$9.99
105	\$126.26	\$67.66	\$45.90	\$168.52	\$83.19	\$36.68	\$45.90	\$168.52	\$9.18	\$11.40	\$19.54	\$9.99
110	\$126.26	\$67.66	\$45.90	\$168.52	\$83.19	\$36.68	\$45.90	\$168.52	\$9.18	\$11.40	\$19.54	\$9.99
115	\$126.26	\$67.66	\$45.90	\$168.52	\$83.19	\$36.68	\$45.90	\$168.52	\$9.18	\$11.40	\$19.54	\$9.99

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Purchased Care</u>											
	<u>Inpatient Retiree Act. Duty Nondis.</u>	<u>Inpatient Retiree Act. Duty Nondis.</u>	<u>Inpatient Retiree Act. Duty Disabled</u>	<u>Inpatient Retiree Act. Duty Disabled</u>	<u>Inpatient Retiree Reserve Nondis.</u>	<u>Inpatient Retiree Reserve Nondis.</u>	<u>Inpatient Retiree Reserve Disabled</u>	<u>Inpatient Retiree Reserve Disabled</u>	<u>Inpatient Survivor Act. Duty</u>	<u>Inpatient Survivor Act. Duty</u>	<u>Inpatient Survivor Reserve</u>	<u>Inpatient Survivor Reserve</u>
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$43.66	\$36.25	\$0.00	\$0.00	\$43.66	\$36.25	\$17.20	\$0.82	\$86.87	\$186.11
25	\$0.00	\$0.00	\$43.66	\$36.25	\$0.00	\$0.00	\$43.66	\$36.25	\$17.20	\$0.82	\$86.87	\$186.11
30	\$0.00	\$0.00	\$43.66	\$36.25	\$0.00	\$0.00	\$43.66	\$36.25	\$17.20	\$0.82	\$86.87	\$186.11
35	\$6.01	\$7.14	\$31.03	\$36.25	\$0.00	\$0.00	\$31.03	\$36.25	\$17.20	\$0.82	\$86.87	\$186.11
40	\$6.01	\$7.14	\$35.02	\$36.25	\$0.00	\$0.00	\$35.02	\$36.25	\$17.20	\$0.82	\$86.87	\$186.11
45	\$6.01	\$7.14	\$50.13	\$36.25	\$0.00	\$0.00	\$50.13	\$36.25	\$34.02	\$8.82	\$86.87	\$186.11
50	\$10.61	\$7.14	\$78.01	\$36.25	\$27.48	\$16.38	\$78.01	\$36.25	\$46.15	\$14.32	\$86.87	\$186.11
55	\$23.44	\$7.14	\$120.50	\$96.99	\$27.48	\$16.38	\$120.50	\$96.99	\$65.25	\$23.11	\$86.87	\$186.11
60	\$52.03	\$7.14	\$179.55	\$126.95	\$27.48	\$16.38	\$179.55	\$126.95	\$96.51	\$36.84	\$86.87	\$186.11
65	\$114.78	\$39.54	\$257.25	\$159.77	\$60.94	\$22.62	\$257.25	\$159.77	\$147.48	\$57.70	\$86.87	\$186.11
70	\$414.41	\$226.24	\$433.53	\$376.21	\$286.75	\$206.43	\$433.53	\$376.21	\$343.84	\$192.29	\$293.82	\$192.01
75	\$640.71	\$372.69	\$580.87	\$631.75	\$474.42	\$329.91	\$580.87	\$631.75	\$453.99	\$348.98	\$403.12	\$248.06
80	\$824.53	\$575.50	\$709.82	\$841.30	\$671.91	\$509.27	\$709.82	\$841.30	\$579.13	\$496.69	\$505.22	\$355.49
85	\$978.62	\$820.89	\$808.29	\$990.75	\$852.15	\$721.58	\$808.29	\$990.75	\$709.28	\$618.89	\$583.41	\$492.85
90	\$1,117.84	\$1,078.55	\$850.08	\$1,065.76	\$976.62	\$920.08	\$850.08	\$1,065.76	\$783.15	\$696.20	\$615.86	\$593.15
95	\$1,164.69	\$1,385.98	\$850.08	\$1,051.77	\$944.85	\$1,002.21	\$850.08	\$1,051.77	\$732.52	\$706.40	\$472.46	\$491.76
100	\$1,164.69	\$1,385.98	\$850.08	\$879.27	\$944.85	\$1,002.21	\$850.08	\$879.27	\$389.96	\$504.96	\$472.46	\$491.76
105	\$1,164.69	\$1,385.98	\$850.08	\$879.27	\$944.85	\$1,002.21	\$850.08	\$879.27	\$389.96	\$504.96	\$472.46	\$491.76
110	\$1,164.69	\$1,385.98	\$850.08	\$879.27	\$944.85	\$1,002.21	\$850.08	\$879.27	\$389.96	\$504.96	\$472.46	\$491.76
115	\$1,164.69	\$1,385.98	\$850.08	\$879.27	\$944.85	\$1,002.21	\$850.08	\$879.27	\$389.96	\$504.96	\$472.46	\$491.76

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	Purchased Care											
	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Nondis.	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Act. Duty Disabled	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Nondis.	Outpatient Retiree Reserve Disabled	Outpatient Retiree Reserve Disabled	Outpatient Survivor Act. Duty	Outpatient Survivor Act. Duty	Outpatient Survivor Reserve	Outpatient Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$67.08	\$281.93	\$0.00	\$0.00	\$67.08	\$281.93	\$8.06	\$16.82	\$299.73	\$157.54
25	\$0.00	\$0.00	\$67.08	\$281.93	\$0.00	\$0.00	\$67.08	\$281.93	\$8.06	\$16.82	\$299.73	\$157.54
30	\$0.00	\$0.00	\$67.08	\$281.93	\$0.00	\$0.00	\$67.08	\$281.93	\$8.06	\$16.82	\$299.73	\$157.54
35	\$43.52	\$49.36	\$181.66	\$281.93	\$0.00	\$0.00	\$181.66	\$281.93	\$8.06	\$16.82	\$299.73	\$157.54
40	\$43.52	\$49.36	\$267.72	\$281.93	\$0.00	\$0.00	\$267.72	\$281.93	\$8.06	\$16.82	\$299.73	\$157.54
45	\$43.52	\$49.36	\$357.90	\$281.93	\$0.00	\$0.00	\$357.90	\$281.93	\$102.76	\$229.39	\$299.73	\$157.54
50	\$79.77	\$49.36	\$448.31	\$281.93	\$98.74	\$41.81	\$448.31	\$281.93	\$182.04	\$229.39	\$299.73	\$157.54
55	\$140.78	\$49.36	\$534.07	\$586.93	\$98.74	\$41.81	\$534.07	\$586.93	\$265.10	\$229.39	\$299.73	\$157.54
60	\$251.57	\$49.36	\$609.23	\$714.58	\$98.74	\$41.81	\$609.23	\$714.58	\$330.22	\$229.39	\$299.73	\$157.54
65	\$402.14	\$275.16	\$666.66	\$825.04	\$298.91	\$240.10	\$666.66	\$825.04	\$344.33	\$229.39	\$299.73	\$157.54
70	\$1,793.20	\$1,708.87	\$1,470.33	\$1,838.05	\$1,466.87	\$1,462.04	\$1,470.33	\$1,838.05	\$1,160.74	\$1,130.15	\$1,067.00	\$1,111.44
75	\$2,310.96	\$2,335.58	\$1,855.77	\$2,365.68	\$1,919.68	\$1,958.38	\$1,855.77	\$2,365.68	\$1,283.50	\$1,300.84	\$1,140.69	\$1,226.48
80	\$2,469.57	\$2,662.43	\$2,020.72	\$2,668.64	\$2,147.12	\$2,266.74	\$2,020.72	\$2,668.64	\$1,279.98	\$1,326.67	\$1,145.08	\$1,205.57
85	\$2,357.15	\$2,706.27	\$1,971.42	\$2,718.42	\$2,098.96	\$2,355.71	\$1,971.42	\$2,718.42	\$1,195.29	\$1,290.30	\$1,070.67	\$1,137.04
90	\$2,054.12	\$2,507.98	\$1,712.95	\$2,482.81	\$1,752.20	\$2,175.63	\$1,712.95	\$2,482.81	\$1,037.11	\$1,187.58	\$906.83	\$1,016.56
95	\$1,634.82	\$2,135.95	\$1,378.43	\$1,925.87	\$1,174.11	\$1,779.34	\$1,378.43	\$1,925.87	\$805.39	\$977.73	\$498.45	\$645.15
100	\$948.42	\$1,556.93	\$1,378.43	\$1,404.69	\$1,174.11	\$1,251.60	\$1,378.43	\$1,404.69	\$364.91	\$453.02	\$498.45	\$645.15
105	\$948.42	\$1,556.93	\$1,378.43	\$1,404.69	\$1,174.11	\$1,251.60	\$1,378.43	\$1,404.69	\$364.91	\$453.02	\$498.45	\$645.15
110	\$948.42	\$1,556.93	\$1,378.43	\$1,404.69	\$1,174.11	\$1,251.60	\$1,378.43	\$1,404.69	\$364.91	\$453.02	\$498.45	\$645.15
115	\$948.42	\$1,556.93	\$1,378.43	\$1,404.69	\$1,174.11	\$1,251.60	\$1,378.43	\$1,404.69	\$364.91	\$453.02	\$498.45	\$645.15

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Purchased Care</u>											
	<u>Pharmacy Retiree Act. Duty Nondis.</u>	<u>Pharmacy Retiree Act. Duty Nondis.</u>	<u>Pharmacy Retiree Act. Duty Disabled</u>	<u>Pharmacy Retiree Act. Duty Disabled</u>	<u>Pharmacy Retiree Reserve Nondis.</u>	<u>Pharmacy Retiree Reserve Nondis.</u>	<u>Pharmacy Retiree Reserve Disabled</u>	<u>Pharmacy Retiree Reserve Disabled</u>	<u>Pharmacy Survivor Act. Duty</u>	<u>Pharmacy Survivor Act. Duty</u>	<u>Pharmacy Survivor Reserve</u>	<u>Pharmacy Survivor Reserve</u>
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$78.86	\$391.70	\$0.00	\$0.00	\$78.86	\$391.70	\$23.08	\$9.05	\$494.95	\$353.42
25	\$0.00	\$0.00	\$78.86	\$391.70	\$0.00	\$0.00	\$78.86	\$391.70	\$23.08	\$9.05	\$494.95	\$353.42
30	\$0.00	\$0.00	\$78.86	\$391.70	\$0.00	\$0.00	\$78.86	\$391.70	\$23.08	\$9.05	\$494.95	\$353.42
35	\$59.67	\$97.47	\$209.53	\$391.70	\$0.00	\$0.00	\$209.53	\$391.70	\$23.08	\$9.05	\$494.95	\$353.42
40	\$59.67	\$97.47	\$344.79	\$391.70	\$0.00	\$0.00	\$344.79	\$391.70	\$23.08	\$9.05	\$494.95	\$353.42
45	\$59.67	\$97.47	\$512.59	\$391.70	\$0.00	\$0.00	\$512.59	\$391.70	\$174.85	\$91.24	\$494.95	\$353.42
50	\$125.86	\$97.47	\$698.68	\$391.70	\$95.71	\$51.18	\$698.68	\$391.70	\$271.53	\$205.82	\$494.95	\$353.42
55	\$219.00	\$97.47	\$876.82	\$1,186.87	\$95.71	\$51.18	\$876.82	\$1,186.87	\$370.06	\$315.86	\$494.95	\$353.42
60	\$369.37	\$97.47	\$1,006.10	\$1,478.29	\$95.71	\$51.18	\$1,006.10	\$1,478.29	\$460.94	\$379.43	\$494.95	\$353.42
65	\$537.55	\$419.35	\$1,028.26	\$1,605.27	\$485.11	\$316.98	\$1,028.26	\$1,605.27	\$531.94	\$378.72	\$494.95	\$353.42
70	\$2,310.85	\$2,381.89	\$2,006.12	\$3,025.15	\$2,051.45	\$2,258.59	\$2,006.12	\$3,025.15	\$1,576.85	\$1,717.44	\$1,601.16	\$1,863.24
75	\$2,903.75	\$3,129.67	\$2,479.22	\$3,347.91	\$2,564.19	\$2,987.43	\$2,479.22	\$3,347.91	\$1,667.38	\$1,917.17	\$1,649.55	\$1,831.51
80	\$2,984.95	\$3,573.20	\$2,555.15	\$3,503.00	\$2,684.35	\$3,208.51	\$2,555.15	\$3,503.00	\$1,626.02	\$1,951.05	\$1,602.67	\$1,723.15
85	\$2,662.53	\$3,447.07	\$2,253.89	\$3,423.40	\$2,456.85	\$3,021.12	\$2,253.89	\$3,423.40	\$1,460.98	\$1,806.77	\$1,447.07	\$1,535.35
90	\$2,078.97	\$2,804.19	\$1,665.73	\$3,000.80	\$1,975.36	\$2,533.73	\$1,665.73	\$3,000.80	\$1,179.39	\$1,495.73	\$1,167.70	\$1,269.59
95	\$1,413.86	\$2,017.19	\$1,031.82	\$2,032.63	\$1,186.62	\$1,863.53	\$1,031.82	\$2,032.63	\$787.54	\$1,058.63	\$510.67	\$932.42
100	\$738.98	\$1,512.58	\$1,031.82	\$2,032.63	\$1,186.62	\$997.22	\$1,031.82	\$2,032.63	\$111.27	\$361.42	\$510.67	\$330.91
105	\$738.98	\$1,512.58	\$1,031.82	\$2,032.63	\$1,186.62	\$997.22	\$1,031.82	\$2,032.63	\$111.27	\$361.42	\$510.67	\$330.91
110	\$738.98	\$1,512.58	\$1,031.82	\$2,032.63	\$1,186.62	\$997.22	\$1,031.82	\$2,032.63	\$111.27	\$361.42	\$510.67	\$330.91
115	\$738.98	\$1,512.58	\$1,031.82	\$2,032.63	\$1,186.62	\$997.22	\$1,031.82	\$2,032.63	\$111.27	\$361.42	\$510.67	\$330.91

Act. Duty = Active Duty

Nondis. = Nondisabled

TABLE E3 (CONT'D)
FY 2018 MERHCF CLAIM VECTORS

<u>Age</u>	<u>Purchased Care</u>											
	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Nondis.	USFHP Retiree Act. Duty Disabled	USFHP Retiree Act. Duty Disabled	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Nondis.	USFHP Retiree Reserve Disabled	USFHP Retiree Reserve Disabled	USFHP Survivor Act. Duty	USFHP Survivor Act. Duty	USFHP Survivor Reserve	USFHP Survivor Reserve
	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Officer</u>
20	\$0.00	\$0.00	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
25	\$0.00	\$0.00	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
30	\$0.00	\$0.00	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
35	\$3.05	\$1.78	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
40	\$3.05	\$1.78	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
45	\$3.05	\$1.78	\$39.60	\$34.32	\$0.00	\$0.00	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
50	\$3.05	\$1.78	\$39.60	\$34.32	\$25.03	\$16.07	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
55	\$3.05	\$1.78	\$39.60	\$34.32	\$25.03	\$16.07	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
60	\$20.27	\$1.78	\$39.60	\$34.32	\$25.03	\$16.07	\$39.60	\$34.32	\$13.85	\$14.68	\$22.02	\$20.20
65	\$61.77	\$50.26	\$39.89	\$34.32	\$25.03	\$16.07	\$39.89	\$34.32	\$41.56	\$14.68	\$22.02	\$20.20
70	\$381.96	\$396.41	\$372.93	\$463.64	\$371.40	\$372.78	\$372.93	\$463.64	\$242.85	\$257.76	\$320.60	\$352.57
75	\$499.54	\$513.12	\$541.57	\$463.64	\$484.85	\$500.02	\$541.57	\$463.64	\$295.17	\$300.60	\$320.60	\$352.57
80	\$585.64	\$601.87	\$541.57	\$463.64	\$567.59	\$617.62	\$541.57	\$463.64	\$344.28	\$343.55	\$320.60	\$352.57
85	\$643.36	\$677.52	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$384.55	\$386.55	\$320.60	\$352.57
90	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57
95	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57
100	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57
105	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57
110	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57
115	\$622.34	\$641.80	\$541.57	\$463.64	\$596.89	\$617.62	\$541.57	\$463.64	\$406.43	\$404.10	\$320.60	\$352.57

Act. Duty = Active Duty

Nondis. = Nondisabled

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

APPENDIX F

PLAN PARTICIPATION RATES

	<u>Page</u>
Plan Participation Rates	F-2
Table F1: MERHCF Plan Participation Rates	F-5

PLAN PARTICIPATION RATES

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

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

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

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

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

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

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

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

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

Development of Participation Rates

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

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

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

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

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

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

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

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

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

Where:

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

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

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

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

DC\$ = Direct Care per capita claims cost

DCP = initial Direct Care participation rate

Application of Participation Rates

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

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

Where:

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

n = future year between valuation year and 2021

x = IP, OP, or Rx

y = DC or PC

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

In August 2019, the Board approved removing the remaining three years of participation rates (FY 2018 to FY2020) for use in the valuation as of September 30, 2018 (i.e., participation rates set to 100%). This decision was based on an OACT study that showed MERHCF medical trends to be more consistent with the industry medical trends. Therefore, the application of participation rates (in addition to the medical trend rates) is no longer needed.

TABLE F1
MERHCF PLAN PARTICIPATION RATES

Fiscal Year	DC			PC		
	IP	OP	RX	IP	OP	RX
2017	102.0%	102.0%	101.0%	98.8%	98.8%	98.7%
2018	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2019	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2020	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2021	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2022	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

APPENDIX G

ACTIVE DUTY RATES

	<u>Page</u>
Active Duty Rates	G-2
Active Duty Rate Formulas	G-3
Table G1: Summary of Fiscal Years on which Active Duty Rates are Based	G-4
Table G2: Nonretired Active Duty Death Rates	G-5
Table G3: Active Duty Officer Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-6
Table G4: Active Duty Enlistee Nondisability, Temporary Disability and Permanent Disability Retirement Rates	G-7
Table G5: Active Duty Officer Withdrawal, Reentrant and Net Loss Rates	G-8
Table G6: Active Duty Enlistee Withdrawal, Reentrant and Net Loss Rates	G-9
Table G7: Distribution of Active Duty New Entrants	G-10
Table G8: Active Duty Transfer Rates	G-11

ACTIVE DUTY RATES

The active duty rates consist principally of decrement rates related to the probabilities of a member leaving a category of military service for a specific reason. In addition, they include a new entrant distribution and a set of reenrant ratios. The active duty decrement rates are used to project active duty deaths, temporary and permanent disability retirements, nondisability retirements, and withdrawals (i.e., other active duty losses). The active duty decrements also include rates of transfer between officer and enlisted status.

Death rates for non-retired active duty members were updated in the September 30, 2015, valuation using an underlying experience period from FY 2010–FY 2015. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (MI) (from the midpoint of the experience period used to develop the death rates to the valuation date), using a military MI scale that is based on FY 2000 - FY 2016 military data, applying methods and assumptions underlying the Society of Actuaries' recent MI scales.

The remaining rates are given by completed years of active service for officers and enlistees separately. The formulas used to create the active duty rates are shown on page G-3. Table G1 shows the fiscal years on which various rates are based. The experience period of the rates was selected such that the net change in the active duty force size during the years covered by the period was roughly zero. Because of the large number of cases available and the need to avoid smoothing through real discontinuities, the nondisability retirement and withdrawal rates were not graduated (smoothed). The remaining rates were broken into ranges where assumptions of continuity were reasonable. Except for a few of these ranges where means or ungraduated rates were used, the rates were smoothed using Whittaker-Henderson graduations.

A reenrant 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 reenrant ratios give the expected number of reentrants per year, per active member, in each cell. The cells are defined by length of service and by officer/enlisted.

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

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

ACTIVE DUTY RATE FORMULAS

WITHDRAWAL FROM ACTIVE DUTY (by completed years of service)

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

REENTRANT RATIOS (by completed years of service)

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

ACTIVE DEATH (by age nearest birthday)

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

NONDISABILITY RETIREMENT (by completed years of service)

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

TEMPORARY DISABILITY RETIREMENT (by completed years of service)

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

PERMANENT DISABILITY RETIREMENT (by completed years of service)

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

TRANSFER (by completed years of service)

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

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

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

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

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

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00045	0.00063	39	0.00038	0.00060
17	0.00044	0.00064	40	0.00038	0.00060
18	0.00043	0.00065	41	0.00039	0.00061
19	0.00042	0.00066	42	0.00039	0.00061
20	0.00041	0.00068	43	0.00040	0.00063
21	0.00041	0.00069	44	0.00042	0.00065
22	0.00040	0.00070	45	0.00044	0.00067
23	0.00040	0.00070	46	0.00047	0.00070
24	0.00039	0.00069	47	0.00049	0.00073
25	0.00039	0.00068	48	0.00053	0.00077
26	0.00038	0.00067	49	0.00056	0.00081
27	0.00037	0.00065	50	0.00060	0.00085
28	0.00037	0.00063	51	0.00065	0.00090
29	0.00037	0.00062	52	0.00070	0.00095
30	0.00036	0.00061	53	0.00075	0.00101
31	0.00036	0.00061	54	0.00081	0.00106
32	0.00036	0.00059	55	0.00086	0.00113
33	0.00036	0.00059	56	0.00092	0.00119
34	0.00036	0.00059	57	0.00098	0.00126
35	0.00036	0.00060	58	0.00104	0.00132
36	0.00037	0.00060	59	0.00111	0.00139
37	0.00037	0.00059	60	0.00117	0.00145
38	0.00037	0.00060			

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

TABLE G3

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

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

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

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

TABLE G4

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPENDIX H

RESERVE RATES

	<u>Page</u>
Reserve Rates	H-2
Table H1: Summary of Fiscal Years on which Reserve Rates are Based	H-4
Table H2: Nonretired Selected Reserve Death Rates	H-5
Table H3: Nonretired Non-Selected Reserve Death Rates	H-6
Table H4: Selected Reserve Officer Separation Rates (Non-retirement Causes)	H-7
Table H5: Selected Reserve Enlistee Separation Rates (Non-retirement Causes)	H-9
Table H6: Selected Reserve to Non-Selected Reserve with 20 Good Years Officer Transfer Rates	H-11
Table H7: Selected Reserve to Non-Selected Reserve with 20 Good Years Enlistee Transfer Rates ...	H-13
Table H8: Non-Selected Reserve Officer with 20 Good Years Separation Rates	H-15
Table H9: Non-Selected Reserve Enlistee with 20 Good Years Separation Rates	H-17
Table H10: Selected Reserve Officer Nondisability Retirement Rates	H-19
Table H11: Selected Reserve Enlistee Nondisability Retirement Rates	H-21
Table H12: Non-Selected Reserve Officer with 20 Good Years Nondisability Retirement Rates	H-23
Table H13: Non-Selected Reserve Enlistee with 20 Good Years Nondisability Retirement Rates	H-24
Table H14: Distribution of Selected Reserve New Entrants	H-25
Table H15: Selected Reserve Officer Reentrant Rates	H-26
Table H16: Selected Reserve Enlistee Reentrant Rates	H-28
Table H17: Selected Reserve Officer Paygrade Transfer Rates	H-30
Table H18: Selected Reserve Enlistee Paygrade Transfer Rates	H-32
Table H19: Selected Reserve Disability Retirement Rates	H-34
Table H20: Non-Selected Reserve with 20 Good Years Nondisability Retirement Ratios	H-35
Table H21: Selected Reserve Officer to Non-Selected Reserve Officer with 20 Good Years Transfer Rate Ratios	H-36
Table H22: Selected Reserve Enlistee to Non-Selected Reserve Enlistee with 20 Good Years Transfer Rate Ratios	H-38

RESERVE RATES

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

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

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

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

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

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

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

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

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

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

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

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

Death rates for non-retired selected and non-selected reserve members were developed in the September 30, 2015, valuation using an underlying experience period from FY 2010–FY 2015. The death rates are given by age nearest birthday for officers and enlistees separately. In addition, the death rates are updated each year to reflect another year of mortality improvement (MI) (from the midpoint of the experience period used to develop the death rates to the valuation date), using a military MI scale that is based on FY 2000–FY 2016 military data, applying methods and assumptions underlying the Society of Actuaries' recent MI scales.

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

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

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

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

TABLE H2
NONRETIRED SELECTED RESERVE DEATH RATES
BY AGE AND PAYGRADE

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>	<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
16	0.00026	0.00043	40	0.00035	0.00062
17	0.00026	0.00049	41	0.00035	0.00065
18	0.00026	0.00055	42	0.00036	0.00066
19	0.00026	0.00063	43	0.00037	0.00069
20	0.00026	0.00069	44	0.00038	0.00070
21	0.00027	0.00073	45	0.00039	0.00072
22	0.00026	0.00075	46	0.00041	0.00072
23	0.00026	0.00076	47	0.00042	0.00073
24	0.00027	0.00074	48	0.00045	0.00073
25	0.00027	0.00071	49	0.00047	0.00075
26	0.00027	0.00068	50	0.00049	0.00076
27	0.00027	0.00065	51	0.00052	0.00080
28	0.00028	0.00063	52	0.00055	0.00084
29	0.00028	0.00062	53	0.00058	0.00092
30	0.00029	0.00061	54	0.00061	0.00103
31	0.00030	0.00061	55	0.00064	0.00115
32	0.00030	0.00061	56	0.00067	0.00131
33	0.00031	0.00060	57	0.00070	0.00149
34	0.00031	0.00059	58	0.00073	0.00168
35	0.00032	0.00059	59	0.00075	0.00190
36	0.00033	0.00059	60	0.00078	0.00215
37	0.00033	0.00058	61	0.00080	0.00241
38	0.00034	0.00059	62	0.00082	0.00270
39	0.00034	0.00060	63	0.00084	0.00303

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

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

<u>Age</u>	<u>Officer</u>	<u>Enlistee</u>
37	0.00025	0.00038
38	0.00026	0.00037
39	0.00026	0.00038
40	0.00026	0.00038
41	0.00027	0.00047
42	0.00027	0.00057
43	0.00032	0.00066
44	0.00036	0.00075
45	0.00041	0.00084
46	0.00046	0.00093
47	0.00052	0.00102
48	0.00058	0.00114
49	0.00065	0.00127
50	0.00074	0.00142
51	0.00085	0.00160
52	0.00098	0.00182
53	0.00116	0.00210
54	0.00140	0.00243
55	0.00169	0.00285
56	0.00205	0.00337
57	0.00250	0.00404
58	0.00305	0.00485
59	0.00367	0.00579
60	0.00433	0.00676
61	0.00500	0.00774
62	0.00567	0.00869
63	0.00632	0.00961

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TABLE H10
 SELECTED RESERVE OFFICER NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

PEBD Years of Service	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39
Under 1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
4	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
6	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
7	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.001	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012
20	0.001	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.170
21	0.001	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.171	0.504
22	0.001	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.175	0.525	0.400
23	0.001	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.195	0.554	0.400	0.533
24	0.001	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.228	0.591	0.400	0.533	1.000
25	0.001	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.267	0.625	0.400	0.533	1.000	0.000
26	0.002	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.003	0.012	0.295	0.652	0.400	0.533	1.000	0.000	0.000
27	0.002	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.305	0.666	0.400	0.533	1.000	0.000	0.000	0.000	0.000
28	0.002	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.307	0.670	0.400	0.533	1.000	0.000	0.000	0.000	0.000
29	0.002	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.311	0.675	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000
30	0.003	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.316	0.687	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.708	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.004	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.317	0.734	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.004	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.318	0.746	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.004	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.325	0.740	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.004	0.004	0.004	0.004	0.003	0.003	0.012	0.335	0.725	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.004	0.004	0.004	0.003	0.003	0.012	0.348	0.713	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.004	0.004	0.003	0.003	0.012	0.361	0.711	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.004	0.003	0.003	0.012	0.362	0.716	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.003	0.003	0.012	0.368	0.721	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.003	0.012	0.388	0.723	0.400	0.533	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H11
 SELECTED RESERVE ENLISTEE NONDISABILITY RETIREMENT RATES
 BY ENTRY AGE

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

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

TABLE H12
NON-SELECTED RESERVE OFFICER
WITH 20 GOOD YEARS
NONDISABILITY RETIREMENT RATES

<u>Entry Age</u>	<u>Officer</u>
40	0.000
41	0.001
42	0.000
43	0.002
44	0.002
45	0.001
46	0.001
47	0.001
48	0.001
49	0.001
50	0.002
51	0.001
52	0.002
53	0.001
54	0.001
55	0.001
56	0.000
57	0.000
58	0.001
59	0.470
60	0.950
61	0.289
62	0.199
>62	0.177

Note: Rates show the probability that a member retires during the fiscal year, and were developed solely by age and paygrade.

TABLE H13
NON-SELECTED RESERVE ENLISTEE
WITH 20 GOOD YEARS
NONDISABILITY RETIREMENT RATES

<u>Entry Age</u>	<u>Enlistee</u>
40	0.000
41	0.000
42	0.000
43	0.000
44	0.000
45	0.000
46	0.000
47	0.000
48	0.000
49	0.000
50	0.000
51	0.000
52	0.000
53	0.000
54	0.000
55	0.000
56	0.000
57	0.000
58	0.001
59	0.450
60	0.930
61	0.303
62	0.186
>62	0.133

Note: Rates show the probability that a member retires during the fiscal year, and were developed solely by age and paygrade.

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

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

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

TABLE H15
 SELECTED RESERVE OFFICER REENTRANT RATES
 BY ENTRY AGE

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

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

TABLE H16
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

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

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

TABLE H16 (CONT'D)
 SELECTED RESERVE ENLISTEE REENTRANT RATES
 BY ENTRY AGE

PEBD Years of Service	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	>62
Under 1	0.081	0.092	0.084	0.088	0.169	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168
1	0.057	0.105	0.075	0.136	0.143	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000
2	0.117	0.236	0.397	0.344	0.364	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000
3	0.207	0.452	0.603	0.563	0.267	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000
4	0.124	0.231	0.317	0.240	0.286	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000
5	0.880	1.140	1.155	0.896	0.960	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000
6	0.219	0.238	0.175	0.171	0.412	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000
7	0.194	0.251	0.258	0.234	0.171	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000
8	0.153	0.105	0.153	0.234	0.240	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
9	0.166	0.110	0.203	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10	0.141	0.165	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11	0.082	0.096	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
12	0.099	0.138	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
13	0.046	0.099	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
14	0.043	0.028	0.075	0.073	0.107	0.168	0.168	0.168	0.168	0.168	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
15	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.140	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
16	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
17	0.015	0.028	0.075	0.073	0.107	0.156	0.140	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
18	0.015	0.028	0.075	0.073	0.107	0.156	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
19	0.015	0.028	0.075	0.073	0.107	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
20	0.015	0.028	0.075	0.073	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
21	0.015	0.028	0.075	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
22	0.015	0.028	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
23	0.015	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
24	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
25	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
26	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
27	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
28	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
29	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
30	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
31	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
32	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
33	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
34	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
35	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
36	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
37	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
38	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
39	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
40	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
41	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

TABLE H18
SELECTED RESERVE ENLISTEE PAYGRADE TRANSFER RATES
BY ENTRY AGE

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

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

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

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

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

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

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

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

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

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

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

TABLE H22
 SELECTED RESERVE ENLISTEE TO NON-SELECTED RESERVE ENLISTEE WITH 20 GOOD YEARS TRANSFER RATE RATIOS
 BY ENTRY AGE

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

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

APPENDIX I

RETIREE AND SURVIVOR DECREMENT RATES

	<u>Page</u>
Retiree and Survivor Decrement Rates	I-2
Retiree and Survivor Decrement Rate Formulas	I-4
Table I1: Summary of Fiscal Years on which Retiree and Survivor Rates are Based	I-5
Table I2: Retired Officer Death Rates	I-6
Table I3: Retired Enlistee Death Rates	I-8
Table I4: Nondeath, Nontransfer Loss Rates from Temporary Disability	I-10
Table I5: Transfer Rates from Temporary Disability to Permanent Disability	I-11
Table I6: Survivor Remarriage Rates	I-12
Table I7: Survivor Death Rates	I-13
Table I8: Spouses Generated per Officer Sponsor.....	I-14
Table I9: Spouses Generated per Enlistee Sponsor	I-15

RETIREE AND SURVIVOR DECREMENT RATES

Military retiree decrement rates are used to predict death, “other” losses from retiree status, and rates of transfer from temporary disability to permanent disability. With respect to the MERHCF valuation, the “other” losses consist of returns to active duty or civilian life from temporary disability (additional “other loss” categories used in the military retirement valuation are not relevant to retiree medical benefit eligibility). These rates were developed by age nearest birthday for officers and enlistees separately, and were further subdivided by three types of retirement: nondisability, temporary disability, and permanent disability. For temporary disability retirees, select rates were created for each of the first three years of retirement. After three years, those who are still in the temporary disability status are transferred to a permanent disability status¹.

The data for the rates were taken from the Defense Manpower Data Center Retiree and Survivor Files as of September 30 for the years 2007 through 2018. These files were created by the Finance Centers of the military services (consolidated under the Defense Finance and Accounting Service), which have responsibility for sending monthly retired pay checks to military retirees. A military retiree can be in “paid status” or “nonpaid status.” Nonpaid status indicates that a retiree has an entitlement to an annuity, but the annuity is fully offset. Retirees who terminate from paid status during a fiscal year are on the retiree file at the end of that fiscal year with a termination code indicating the type of termination. For purposes of the MERHCF valuation, paid status is not relevant. The retiree need only be eligible for Medicare Part A and retiree pay (even if fully offset) in order to have medical benefits paid from the MERHCF.

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

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

Death rates for permanent disability retirees, shown in Tables I2 and I3, were updated in this valuation using an experience period from FY 2014–FY 2016. In addition, the updated death rates

¹ The 2017 NDAA (P.L. 114-328, Sec 525) reduced the maximum duration on the Temporary Disability Retired List (TDRL) from five years to three years, effective January 1, 2017. Anyone placed on TDRL before January 1, 2017 is grandfathered under the five year maximum duration plan.

are now based on all disability retiree data, including retirees in a nonpaid status². In general, the disability retirees with a nonpaid status (ie, with a full VA offset) tend to have a higher disability rating.

For Table I6, it's important to note that the MERHCF valuation doesn't apply divorce rates but does apply remarriage rates. Since former spouses can continue their medical benefit eligibility even if the retiree remarries, divorce doesn't change the benefit promise to an eligible former spouse. Remarriage rates for survivors are relevant because a survivor loses benefit eligibility upon remarriage (excluded in this experience is remarriage to another military spouse). Survivor remarriage and death rates were updated in the September 30, 2016, valuation (and re-smoothed in this valuation), using an experience period from FY 2014–FY 2015. A detailed description of the benefit eligibility requirements for survivors and former spouses is contained in Appendix A.

Tables I8 and I9 contain the expected “spouse per sponsor” ratios at each sponsor age in order to properly generate a projection of surviving spouses. Spouse per sponsor ratios are determined by comparing the sum of spouses and eligible former spouses to the number of sponsors at each sponsor age. The spouse per sponsor ratios are based on FY 2018 data.

² Development of death rates for disability retiree death rates for the Military Retirement Fund (MRF) excludes disability retirees in a nonpaid status.

RETIREE AND SURVIVOR DECREMENT RATE FORMULAS

DEATH OF NONDISABILITY RETIREES (by age nearest birthday)

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

DEATH OF PERMANENT DISABILITY RETIREES (by age nearest birthday)

$$\frac{\text{Permanent disability deaths during the year}^3}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Permanent disability deaths} + \text{Other losses})]}$$

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

$$\frac{\text{Temporary disability deaths during the year}^4}{[\text{Number at beginning of year} - \frac{1}{2} \times (\text{Deaths} + \text{Transfers} + \text{Other losses})]}$$

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

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

TRANSFER FROM TEMPORARY TO PERMANENT DISABILITY

(by age nearest birthday and years retired)

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

REMARRIAGE OF SURVIVING SPOUSE (by age nearest birthday)

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

DEATH OF SURVIVING SPOUSE (by age nearest birthday)

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

³ Includes only the deaths of members who had permanent disability status at the beginning of the year.

⁴ Includes deaths of members who had temporary disability status at the beginning of the year, then transferred to permanent disability, and later died before the end of the year. Determined for each year of temporary disability retirement.

TABLE I1
SUMMARY OF FISCAL YEARS ON WHICH RETIREE AND SURVIVOR RATES ARE BASED

-	<u>2007 - 2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2018</u>
<u>DEATH RATES</u>								
ND Officer		X	X	X				
ND Enlistee		X	X	X				
PD Officer					X	X	X	
PD Enlistee					X	X	X	
TD Officer	X	X						
TD Enlistee	X	X						
<u>OTHER LOSS RATES</u>								
TD Officer	X	X						
TD Enlistee	X	X						
<u>TRANSFER RATES FROM TD TO PD</u>								
Officer	X	X						
Enlistee	X	X						
<u>SURVIVOR RATES</u>								
Remarriage					X	X		
Survivor Death					X	X		
<u>SPOUSES GENERATED PER SPONSOR</u>								
Officer								X
Enlistee								X

ND = Nondisabled

PD = Permanently Disabled

TD = Temporarily Disabled

TABLE I2
RETIRED OFFICER DEATH RATES

<u>Age</u>	<u>Non-Disability</u>		<u>Permanent Disability</u>	<u>Temporary Disability</u>		
	<u>Active</u>	<u>Reserve</u>		<u>Year of Retirement</u>		
				<u>One</u>	<u>Two</u>	<u>Three</u>
16	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
17	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
18	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
19	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
20	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
21	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
22	0.00037	0.00038	0.00317	0.00939	0.00890	0.00841
23	0.00037	0.00038	0.00321	0.00939	0.00890	0.00841
24	0.00037	0.00038	0.00326	0.00939	0.00890	0.00841
25	0.00037	0.00038	0.00332	0.00939	0.00890	0.00841
26	0.00037	0.00038	0.00339	0.00939	0.00890	0.00841
27	0.00037	0.00038	0.00348	0.00939	0.00890	0.00841
28	0.00037	0.00038	0.00355	0.00939	0.00890	0.00841
29	0.00037	0.00038	0.00362	0.00939	0.00890	0.00841
30	0.00037	0.00038	0.00368	0.00939	0.00890	0.00841
31	0.00039	0.00041	0.00373	0.00939	0.00890	0.00841
32	0.00040	0.00044	0.00376	0.00939	0.00890	0.00841
33	0.00042	0.00048	0.00379	0.00939	0.00890	0.00841
34	0.00044	0.00051	0.00380	0.00939	0.00890	0.00841
35	0.00046	0.00055	0.00328	0.00939	0.00890	0.00841
36	0.00048	0.00059	0.00328	0.00939	0.00890	0.00841
37	0.00050	0.00064	0.00328	0.00939	0.00890	0.00841
38	0.00052	0.00068	0.00326	0.00939	0.00890	0.00841
39	0.00054	0.00073	0.00324	0.00939	0.00890	0.00841
40	0.00056	0.00079	0.00312	0.00939	0.00890	0.00841
41	0.00059	0.00085	0.00309	0.00939	0.00890	0.00841
42	0.00062	0.00091	0.00305	0.00939	0.00890	0.00841
43	0.00065	0.00098	0.00302	0.00939	0.00890	0.00841
44	0.00068	0.00104	0.00298	0.00939	0.00890	0.00841
45	0.00070	0.00112	0.00358	0.00939	0.00890	0.00841
46	0.00073	0.00121	0.00345	0.00939	0.00890	0.00841
47	0.00077	0.00130	0.00338	0.00939	0.00890	0.00841
48	0.00086	0.00139	0.00337	0.00939	0.00890	0.00841
49	0.00096	0.00150	0.00342	0.00939	0.00890	0.00841
50	0.00108	0.00161	0.00353	0.00939	0.00890	0.00841
51	0.00118	0.00172	0.00371	0.00939	0.00890	0.00841
52	0.00131	0.00185	0.00395	0.00939	0.00890	0.00841
53	0.00144	0.00199	0.00427	0.00939	0.00890	0.00841
54	0.00157	0.00214	0.00465	0.00939	0.00890	0.00841
55	0.00172	0.00230	0.00511	0.00939	0.00890	0.00841
56	0.00187	0.00246	0.00566	0.00939	0.00890	0.00841
57	0.00205	0.00265	0.00629	0.00939	0.00890	0.00841
58	0.00226	0.00285	0.00702	0.00939	0.00890	0.00841
59	0.00250	0.00305	0.00785	0.00939	0.00890	0.00841
60	0.00277	0.00328	0.00877	0.00939	0.00890	0.00841
61	0.00310	0.00359	0.00978	0.00939	0.00890	0.00841

TABLE I2 (CONT'D)
 RETIRED OFFICER DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability		
	Active	Reserve		Year of Retirement		
				One	Two	Three
62	0.00349	0.00399	0.01088	0.00939	0.00890	0.00841
63	0.00395	0.00445	0.01206	0.00939	0.00890	0.00841
64	0.00449	0.00500	0.01330	0.00939	0.00890	0.00841
65	0.00512	0.00561	0.01461	0.00939	0.00890	0.00841
66	0.00584	0.00627	0.01596			
67	0.00668	0.00703	0.01737			
68	0.00766	0.00784	0.01887			
69	0.00880	0.00875	0.02051			
70	0.01013	0.00978	0.02233			
71	0.01168	0.01095	0.02440			
72	0.01348	0.01233	0.02679			
73	0.01556	0.01393	0.02955			
74	0.01795	0.01580	0.03273			
75	0.02071	0.01802	0.03640			
76	0.02389	0.02063	0.04062			
77	0.02753	0.02372	0.04546			
78	0.03172	0.02736	0.05098			
79	0.03652	0.03166	0.05726			
80	0.04200	0.03672	0.06435			
81	0.04827	0.04265	0.07231			
82	0.05542	0.04960	0.08122			
83	0.06357	0.05768	0.09113			
84	0.07281	0.06705	0.10213			
85	0.08323	0.07777	0.11430			
86	0.09499	0.08995	0.12775			
87	0.10816	0.10361	0.14257			
88	0.12283	0.11873	0.15882			
89	0.13906	0.13527	0.17659			
90	0.15689	0.15317	0.19592			
91	0.17637	0.17235	0.21685			
92	0.19751	0.19275	0.23941			
93	0.22030	0.21428	0.26365			
94	0.24476	0.23689	0.28959			
95	0.27089	0.26054	0.31727			
96	0.29877	0.28525	0.34677			
97	0.33149	0.31476	0.37807			
98	0.37103	0.35142	0.41119			
99	0.41842	0.39631	0.44614			
100	0.47390	0.44957	0.48119			
101	0.53589	0.51070	0.51720			
102	0.60459	0.57879	0.55605			
103	0.67914	0.65276	0.59713			
104	0.75877	0.73171	0.64054			
105	0.84301	0.81517	0.68710			
106	0.93202	0.90338	0.73704			
107	1.02665	0.99758	0.79060			
108	1.12594	1.09690	0.84806			
109	1.22851	1.20005	0.90969			
110	1.33252	1.30526	0.97578			

TABLE I3
RETIRED ENLISTEE DEATH RATES

Age	Non-Disability		Permanent Disability	Temporary Disability		
	Active	Reserve		Year of Retirement		
				One	Two	Three
16	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
17	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
18	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
19	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
20	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
21	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
22	0.00033	0.00041	0.00109	0.00616	0.00565	0.00514
23	0.00033	0.00041	0.00219	0.00616	0.00565	0.00514
24	0.00033	0.00041	0.00226	0.00616	0.00565	0.00514
25	0.00033	0.00041	0.00234	0.00616	0.00565	0.00514
26	0.00033	0.00041	0.00242	0.00616	0.00565	0.00514
27	0.00033	0.00041	0.00251	0.00616	0.00565	0.00514
28	0.00033	0.00041	0.00260	0.00616	0.00565	0.00514
29	0.00033	0.00041	0.00269	0.00616	0.00565	0.00514
30	0.00033	0.00041	0.00277	0.00616	0.00565	0.00514
31	0.00035	0.00045	0.00284	0.00616	0.00565	0.00514
32	0.00038	0.00049	0.00292	0.00616	0.00565	0.00514
33	0.00041	0.00053	0.00299	0.00616	0.00565	0.00514
34	0.00044	0.00058	0.00307	0.00616	0.00565	0.00514
35	0.00047	0.00063	0.00315	0.00616	0.00565	0.00514
36	0.00051	0.00069	0.00324	0.00616	0.00565	0.00514
37	0.00055	0.00075	0.00333	0.00616	0.00565	0.00514
38	0.00059	0.00082	0.00343	0.00616	0.00565	0.00514
39	0.00063	0.00089	0.00352	0.00616	0.00565	0.00514
40	0.00068	0.00097	0.00362	0.00616	0.00565	0.00514
41	0.00073	0.00105	0.00373	0.00616	0.00565	0.00514
42	0.00078	0.00115	0.00385	0.00616	0.00565	0.00514
43	0.00083	0.00126	0.00400	0.00616	0.00565	0.00514
44	0.00090	0.00137	0.00417	0.00616	0.00565	0.00514
45	0.00096	0.00149	0.00438	0.00616	0.00565	0.00514
46	0.00103	0.00163	0.00465	0.00616	0.00565	0.00514
47	0.00113	0.00177	0.00498	0.00616	0.00565	0.00514
48	0.00124	0.00193	0.00539	0.00616	0.00565	0.00514
49	0.00138	0.00210	0.00589	0.00616	0.00565	0.00514
50	0.00157	0.00228	0.00648	0.00616	0.00565	0.00514
51	0.00180	0.00249	0.00717	0.00616	0.00565	0.00514
52	0.00209	0.00271	0.00798	0.00616	0.00565	0.00514
53	0.00241	0.00296	0.00890	0.00616	0.00565	0.00514
54	0.00279	0.00323	0.00992	0.00616	0.00565	0.00514
55	0.00322	0.00351	0.01105	0.00616	0.00565	0.00514
56	0.00372	0.00383	0.01226	0.00616	0.00565	0.00514
57	0.00429	0.00417	0.01354	0.00616	0.00565	0.00514
58	0.00495	0.00454	0.01488	0.00616	0.00565	0.00514
59	0.00570	0.00495	0.01625	0.00616	0.00565	0.00514
60	0.00657	0.00539	0.01764	0.00616	0.00565	0.00514
61	0.00755	0.00594	0.01902	0.00616	0.00565	0.00514

TABLE I3 (CONT'D)
 RETIRED ENLISTEE DEATH RATES

<u>Age</u>	<u>Non-Disability</u>		<u>Permanent Disability</u>	<u>Temporary Disability</u>		
	<u>Active</u>	<u>Reserve</u>		<u>Year of Retirement</u>		
				<u>One</u>	<u>Two</u>	<u>Three</u>
62	0.00865	0.00662	0.02040	0.00616	0.00565	0.00514
63	0.00988	0.00741	0.02177	0.00616	0.00565	0.00514
64	0.01125	0.00834	0.02315	0.00616	0.00565	0.00514
65	0.01277	0.00937	0.02456	0.00616	0.00565	0.00514
66	0.01443	0.01054	0.02607			
67	0.01626	0.01183	0.02775			
68	0.01825	0.01326	0.02968			
69	0.02044	0.01486	0.03195			
70	0.02285	0.01663	0.03464			
71	0.02548	0.01859	0.03779			
72	0.02837	0.02080	0.04143			
73	0.03155	0.02328	0.04555			
74	0.03508	0.02610	0.05014			
75	0.03899	0.02930	0.05521			
76	0.04333	0.03297	0.06075			
77	0.04815	0.03716	0.06677			
78	0.05351	0.04198	0.07329			
79	0.05944	0.04749	0.08035			
80	0.06598	0.05378	0.08797			
81	0.07323	0.06092	0.09619			
82	0.08122	0.06900	0.10506			
83	0.09003	0.07806	0.11464			
84	0.09975	0.08817	0.12500			
85	0.11045	0.09936	0.13619			
86	0.12223	0.11170	0.14831			
87	0.13516	0.12522	0.16140			
88	0.14930	0.13993	0.17548			
89	0.16470	0.15587	0.19054			
90	0.18141	0.17305	0.20659			
91	0.19949	0.19144	0.22359			
92	0.21896	0.21105	0.24153			
93	0.23985	0.23187	0.26043			
94	0.26220	0.25389	0.28027			
95	0.28603	0.27715	0.30109			
96	0.31144	0.30199	0.32295			
97	0.34093	0.33197	0.34582			
98	0.37610	0.36933	0.36971			
99	0.41763	0.41503	0.39462			
100	0.46556	0.46899	0.41904			
101	0.51558	0.53045	0.45416			
102	0.56982	0.59822	0.49162			
103	0.62736	0.67106	0.53156			
104	0.68750	0.74788	0.57412			
105	0.74993	0.82818	0.62008			
106	0.81524	0.91226	0.66972			
107	0.88460	1.00162	0.72332			
108	0.95779	1.09552	0.78122			
109	1.03443	1.19287	0.84374			
110	1.11397	1.29222	0.91126			

TABLE I4
NONDEATH, NONTRANSFER LOSS RATES FROM TEMPORARY DISABILITY

Age	OFFICER			ENLISTEE		
	Year of Retirement			Year of Retirement		
	One	Two	Three	One	Two	Three
16	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
17	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
18	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
19	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
20	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
21	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
22	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
23	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
24	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
25	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
26	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
27	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
28	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
29	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
30	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
31	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
32	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
33	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
34	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
35	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
36	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
37	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
38	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
39	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
40	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
41	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
42	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
43	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
44	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
45	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
46	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
47	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
48	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
49	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
50	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
51	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
52	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
53	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
54	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
55	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
56	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
57	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
58	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
59	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
60	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
61	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
62	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
63	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
64	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248
65	0.02640	0.08809	0.48679	0.17395	0.24334	0.82248

TABLE I5
TRANSFER RATES FROM TEMPORARY DISABILITY TO PERMANENT DISABILITY

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

TABLE I6
SURVIVOR REMARRIAGE RATES

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

TABLE I7
SURVIVOR DEATH RATES

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0	0.00587	40	0.00169	80	0.04317
1	0.00035	41	0.00183	81	0.04806
2	0.00023	42	0.00199	82	0.05367
3	0.00018	43	0.00218	83	0.06006
4	0.00014	44	0.00240	84	0.06732
5	0.00013	45	0.00263	85	0.07548
6	0.00011	46	0.00289	86	0.08462
7	0.00010	47	0.00317	87	0.09476
8	0.00009	48	0.00348	88	0.10593
9	0.00008	49	0.00381	89	0.11815
10	0.00007	50	0.00418	90	0.13148
11	0.00007	51	0.00456	91	0.14592
12	0.00010	52	0.00494	92	0.16152
13	0.00013	53	0.00533	93	0.17830
14	0.00016	54	0.00571	94	0.19627
15	0.00020	55	0.00614	95	0.21546
16	0.00023	56	0.00662	96	0.23591
17	0.00026	57	0.00709	97	0.25760
18	0.00039	58	0.00753	98	0.28051
19	0.00044	59	0.00765	99	0.30461
20	0.00049	60	0.00790	100	0.32988
21	0.00054	61	0.00830	101	0.35701
22	0.00059	62	0.00883	102	0.38558
23	0.00062	63	0.00950	103	0.41563
24	0.00065	64	0.01031	104	0.44719
25	0.00067	65	0.01124	105	0.48030
26	0.00070	66	0.01230	106	0.50460
27	0.00074	67	0.01349	107	0.53013
28	0.00078	68	0.01478	108	0.55695
29	0.00082	69	0.01618	109	0.58513
30	0.00087	70	0.01768		
31	0.00093	71	0.01928		
32	0.00098	72	0.02098		
33	0.00104	73	0.02279		
34	0.00111	74	0.02476		
35	0.00119	75	0.02692		
36	0.00127	76	0.02934		
37	0.00136	77	0.03210		
38	0.00146	78	0.03526		
39	0.00157	79	0.03893		

TABLE I8
SPOUSES GENERATED PER OFFICER SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00032	64	0.85571	0.73530	0.65932
17	N/A	N/A	0.00076	65	0.85807	0.74854	0.66613
18	N/A	N/A	0.00178	66	0.86022	0.75991	0.67446
19	N/A	N/A	0.00418	67	0.86211	0.76966	0.68407
20	N/A	N/A	0.00982	68	0.86366	0.77795	0.69462
21	N/A	N/A	0.02308	69	0.86480	0.78490	0.70568
22	N/A	N/A	0.05428	70	0.86545	0.79059	0.71677
23	N/A	N/A	0.12761	71	0.86553	0.79507	0.72741
24	N/A	N/A	0.19566	72	0.86493	0.79836	0.73716
25	N/A	N/A	0.25842	73	0.86359	0.80051	0.74561
26	N/A	N/A	0.31588	74	0.86139	0.80154	0.75246
27	N/A	N/A	0.36803	75	0.85827	0.80149	0.75748
28	N/A	N/A	0.41487	76	0.85413	0.80035	0.76056
29	N/A	N/A	0.45645	77	0.84889	0.79810	0.76163
30	0.61708	N/A	0.49416	78	0.84249	0.79466	0.76065
31	0.65613	N/A	0.52800	79	0.83486	0.78993	0.75760
32	0.68906	N/A	0.55800	80	0.82592	0.78374	0.75243
33	0.71627	N/A	0.58420	81	0.81564	0.77594	0.74508
34	0.73823	N/A	0.60671	82	0.80395	0.76636	0.73548
35	0.75552	N/A	0.62572	83	0.79083	0.75484	0.72352
36	0.76874	N/A	0.64149	84	0.77622	0.74122	0.70907
37	0.77849	N/A	0.65438	85	0.76011	0.72536	0.69203
38	0.78535	N/A	0.66477	86	0.74248	0.70716	0.67232
39	0.78811	N/A	0.67307	87	0.72329	0.68651	0.64990
40	0.79087	N/A	0.67965	88	0.70254	0.66335	0.62477
41	0.79361	N/A	0.68485	89	0.68022	0.63759	0.59700
42	0.79634	N/A	0.68891	90	0.65633	0.60921	0.56666
43	0.79907	N/A	0.69202	91	0.63084	0.57817	0.53383
44	0.80179	N/A	0.69430	92	0.60377	0.54446	0.49858
45	0.80449	N/A	0.69579	93	0.57511	0.50806	0.46095
46	0.80720	N/A	0.69649	94	0.54486	0.46899	0.42098
47	0.80989	N/A	0.69634	95	0.51302	0.42723	0.37867
48	0.81258	N/A	0.69528	96	0.47958	0.38280	0.34549
49	0.81527	N/A	0.69327	97	0.44456	0.34833	0.31383
50	0.81795	N/A	0.69031	98	0.41541	0.31545	0.28455
51	0.82063	N/A	0.68649	99	0.38718	0.28512	0.25870
52	0.82332	N/A	0.68198	100	0.36053	0.25845	0.23492
53	0.82602	N/A	0.67697	101	0.33621	0.23397	0.21331
54	0.82872	N/A	0.67170	102	0.31332	0.21179	0.19377
55	0.83144	N/A	0.66639	103	0.29197	0.19181	0.17597
56	0.83417	N/A	0.66133	104	0.27215	0.17366	0.15981
57	0.83691	N/A	0.65681	105	0.25364	0.15724	0.14515
58	0.83966	N/A	0.65308	106	0.23638	0.14237	0.13183
59	0.84241	0.63352	0.65041	107	0.22031	0.12891	0.11972
60	0.84517	0.65911	0.64902	108	0.20533	0.11672	0.10874
61	0.84790	0.68201	0.64909	109	0.19137	0.10568	0.09875
62	0.85058	0.70225	0.65078	110	0.17836	0.09569	0.08969
63	0.85320	0.71995	0.65419				

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

TABLE I9
SPOUSES GENERATED PER ENLISTEE SPONSOR

<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>	<u>Age</u>	<u>Active Nondisabled</u>	<u>Reserve Nondisabled</u>	<u>Active & Reserve Disabled</u>
16	N/A	N/A	0.00043	64	0.77625	0.72181	0.59945
17	N/A	N/A	0.00229	65	0.77922	0.73163	0.60353
18	N/A	N/A	0.01216	66	0.78261	0.74006	0.60898
19	N/A	N/A	0.06456	67	0.78629	0.74715	0.61550
20	N/A	N/A	0.12950	68	0.79009	0.75290	0.62275
21	N/A	N/A	0.19227	69	0.79377	0.75727	0.63033
22	N/A	N/A	0.25122	70	0.79707	0.76023	0.63788
23	N/A	N/A	0.30637	71	0.79969	0.76178	0.64503
24	N/A	N/A	0.35770	72	0.80138	0.76192	0.65144
25	N/A	N/A	0.40522	73	0.80190	0.76074	0.65683
26	N/A	N/A	0.44893	74	0.80108	0.75833	0.66100
27	N/A	N/A	0.48883	75	0.79878	0.75478	0.66374
28	N/A	N/A	0.52495	76	0.79491	0.75015	0.66492
29	N/A	N/A	0.55731	77	0.78940	0.74448	0.66443
30	0.63229	N/A	0.58599	78	0.78217	0.73773	0.66217
31	0.65046	N/A	0.61109	79	0.77320	0.72981	0.65808
32	0.66612	N/A	0.63275	80	0.76242	0.72061	0.65212
33	0.67854	N/A	0.65116	81	0.74981	0.70995	0.64425
34	0.68856	N/A	0.66651	82	0.73532	0.69767	0.63444
35	0.69696	N/A	0.67905	83	0.71893	0.68360	0.62269
36	0.70475	N/A	0.68904	84	0.70064	0.66758	0.60900
37	0.71086	N/A	0.69677	85	0.68050	0.64947	0.59338
38	0.71256	N/A	0.70251	86	0.65857	0.62916	0.57584
39	0.71464	N/A	0.70652	87	0.63492	0.60658	0.55638
40	0.71711	N/A	0.70904	88	0.60965	0.58164	0.53501
41	0.71996	N/A	0.71026	89	0.58287	0.55432	0.51172
42	0.72318	N/A	0.71033	90	0.55465	0.52460	0.48653
43	0.72673	N/A	0.70935	91	0.52510	0.49247	0.45942
44	0.73056	N/A	0.70739	92	0.49426	0.45793	0.43041
45	0.73459	N/A	0.70448	93	0.46218	0.42097	0.39948
46	0.73875	N/A	0.70064	94	0.42888	0.38159	0.37408
47	0.74293	N/A	0.69589	95	0.39438	0.33978	0.34931
48	0.74704	N/A	0.69026	96	0.35867	0.29556	0.32583
49	0.75096	N/A	0.68378	97	0.32176	0.26269	0.30443
50	0.75458	N/A	0.67654	98	0.29236	0.23195	0.28422
51	0.75781	N/A	0.66862	99	0.26460	0.20423	0.26534
52	0.76056	N/A	0.66016	100	0.23909	0.18055	0.24779
53	0.76278	N/A	0.65134	101	0.21656	0.15934	0.23136
54	0.76446	N/A	0.64235	102	0.19594	0.14060	0.21602
55	0.76565	N/A	0.63344	103	0.17727	0.12414	0.20170
56	0.76646	N/A	0.62489	104	0.16044	0.10957	0.18833
57	0.76703	N/A	0.61697	105	0.14518	0.09671	0.17585
58	0.76755	N/A	0.60999	106	0.13137	0.08538	0.16419
59	0.76816	0.64724	0.60421	107	0.11888	0.07536	0.15331
60	0.76900	0.66595	0.59987	108	0.10758	0.06652	0.14315
61	0.77016	0.68269	0.59715	109	0.09735	0.05872	0.13366
62	0.77173	0.69750	0.59616	110	0.08809	0.05183	0.12480
63	0.77375	0.71049	0.59694				

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

APPENDIX J

MISCELLANEOUS VALUATION PARAMETERS

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

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

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

TABLE J1
DESCRIPTION OF MISCELLANEOUS VALUATION PARAMETERS

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

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

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

APPENDIX K

GLOSSARY

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

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

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

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

TERM / ACRONYM	DEFINITION
	participation in the plan, and members must reside within the provider service area. Unlike other TRICARE plans, this plan does not coordinate with Medicare (Medicare is not primary payer).
Val	Valuation