

# RC-SBP Rates

Type: Immediate at Member's Death

Option: Spouse Only or Spouse/Child (If both spouse & child still eligible)

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member								Years Beneficiary Older Than Member							
	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39
59.5	0.0014	0.0015	0.0016	0.0017	0.0017	0.0017	0.0016	0.0015	0.0014	0.0013	0.0013	0.0012	0.0012	0.0012	0.0012	0.0013
59	0.0029	0.0030	0.0032	0.0034	0.0035	0.0034	0.0032	0.0030	0.0028	0.0026	0.0025	0.0025	0.0025	0.0025	0.0025	0.0025
58	0.0053	0.0055	0.0058	0.0063	0.0065	0.0063	0.0060	0.0056	0.0053	0.0050	0.0048	0.0048	0.0048	0.0049	0.0050	0.0053
57	0.0074	0.0077	0.0080	0.0086	0.0090	0.0088	0.0084	0.0079	0.0074	0.0070	0.0068	0.0068	0.0069	0.0072	0.0076	0.0083
56	0.0091	0.0094	0.0099	0.0106	0.0112	0.0110	0.0105	0.0099	0.0093	0.0088	0.0086	0.0086	0.0088	0.0093	0.0101	0.0115
55	0.0105	0.0109	0.0114	0.0123	0.0129	0.0128	0.0122	0.0116	0.0109	0.0104	0.0101	0.0102	0.0105	0.0112	0.0125	0.0148
54	0.0117	0.0121	0.0127	0.0136	0.0144	0.0143	0.0137	0.0130	0.0122	0.0117	0.0115	0.0116	0.0120	0.0130	0.0148	0.0182
53	0.0127	0.0131	0.0137	0.0147	0.0156	0.0156	0.0150	0.0142	0.0134	0.0129	0.0127	0.0128	0.0134	0.0147	0.0170	0.0216
52		0.0140	0.0146	0.0156	0.0166	0.0167	0.0161	0.0153	0.0145	0.0139	0.0137	0.0139	0.0147	0.0162	0.0191	0.0251
51		0.0148	0.0154	0.0164	0.0175	0.0176	0.0171	0.0163	0.0154	0.0148	0.0146	0.0150	0.0158	0.0176	0.0212	0.0286
50		0.0154	0.0161	0.0171	0.0182	0.0184	0.0179	0.0171	0.0163	0.0157	0.0155	0.0159	0.0169	0.0190	0.0232	0.0322
49		0.0160	0.0167	0.0177	0.0189	0.0192	0.0187	0.0179	0.0171	0.0165	0.0163	0.0168	0.0179	0.0203	0.0251	0.0358
48		0.0165	0.0172	0.0183	0.0194	0.0198	0.0194	0.0186	0.0178	0.0172	0.0171	0.0176	0.0189	0.0215	0.0270	0.0395
47			0.0176	0.0188	0.0199	0.0204	0.0200	0.0193	0.0184	0.0178	0.0177	0.0183	0.0198	0.0228	0.0289	0.0433
46			0.0181	0.0192	0.0204	0.0209	0.0206	0.0199	0.0190	0.0185	0.0184	0.0191	0.0207	0.0239	0.0307	0.0471
45			0.0184	0.0196	0.0208	0.0213	0.0211	0.0204	0.0196	0.0191	0.0190	0.0198	0.0215	0.0251	0.0326	0.0509
44			0.0188	0.0199	0.0211	0.0217	0.0216	0.0209	0.0201	0.0196	0.0196	0.0204	0.0223	0.0261	0.0343	0.0547
43			0.0191	0.0202	0.0215	0.0220	0.0220	0.0214	0.0206	0.0201	0.0202	0.0210	0.0231	0.0272	0.0361	0.0585
42				0.0205	0.0217	0.0224	0.0224	0.0218	0.0211	0.0206	0.0207	0.0216	0.0238	0.0282	0.0378	0.0623
41				0.0208	0.0220	0.0227	0.0227	0.0223	0.0216	0.0211	0.0212	0.0222	0.0245	0.0292	0.0395	0.0662
40				0.0210	0.0223	0.0229	0.0230	0.0226	0.0220	0.0216	0.0218	0.0228	0.0253	0.0303	0.0413	0.0702
39				0.0213	0.0225	0.0232	0.0234	0.0230	0.0225	0.0221	0.0223	0.0235	0.0261	0.0314	0.0431	0.0745
38				0.0216	0.0228	0.0235	0.0237	0.0234	0.0229	0.0226	0.0229	0.0241	0.0269	0.0325	0.0451	0.0791
37					0.0231	0.0238	0.0240	0.0238	0.0234	0.0231	0.0235	0.0248	0.0278	0.0338	0.0473	0.0841
36					0.0234	0.0241	0.0243	0.0242	0.0239	0.0237	0.0241	0.0255	0.0286	0.0350	0.0494	0.0889
35					0.0236	0.0244	0.0246	0.0246	0.0243	0.0242	0.0246	0.0262	0.0295	0.0362	0.0514	0.0937
34					0.0238	0.0246	0.0249	0.0249	0.0247	0.0246	0.0251	0.0268	0.0302	0.0373	0.0533	0.0982
33					0.0240	0.0248	0.0251	0.0251	0.0250	0.0250	0.0256	0.0274	0.0310	0.0383	0.0551	0.1024
32						0.0249	0.0253	0.0253	0.0253	0.0254	0.0261	0.0279	0.0317	0.0393	0.0568	0.1065
31						0.0251	0.0254	0.0255	0.0255	0.0257	0.0265	0.0284	0.0323	0.0403	0.0585	0.1103
30						0.0252	0.0256	0.0257	0.0258	0.0260	0.0268	0.0289	0.0329	0.0411	0.0600	0.1138

# RC-SBP Rates

Type:     Deferred to Member's Age 60

Option:   Spouse Only or Spouse/Child (If both spouse & child still eligible)

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member								Years Beneficiary Older Than Member							
	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39
59.5	0.0013	0.0014	0.0015	0.0016	0.0016	0.0016	0.0015	0.0014	0.0013	0.0012	0.0012	0.0011	0.0011	0.0011	0.0011	0.0010
59	0.0027	0.0028	0.0029	0.0031	0.0032	0.0031	0.0030	0.0028	0.0026	0.0024	0.0023	0.0023	0.0022	0.0022	0.0021	0.0021
58	0.0048	0.0050	0.0053	0.0057	0.0059	0.0057	0.0055	0.0051	0.0047	0.0044	0.0043	0.0041	0.0041	0.0040	0.0039	0.0038
57	0.0065	0.0068	0.0071	0.0077	0.0081	0.0079	0.0075	0.0070	0.0065	0.0061	0.0058	0.0057	0.0056	0.0055	0.0053	0.0051
56	0.0079	0.0082	0.0086	0.0093	0.0098	0.0096	0.0091	0.0085	0.0079	0.0075	0.0071	0.0069	0.0068	0.0067	0.0065	0.0062
55	0.0090	0.0093	0.0098	0.0106	0.0112	0.0110	0.0105	0.0098	0.0091	0.0086	0.0082	0.0080	0.0078	0.0077	0.0075	0.0071
54	0.0098	0.0102	0.0107	0.0116	0.0123	0.0121	0.0116	0.0108	0.0101	0.0095	0.0090	0.0088	0.0086	0.0085	0.0082	0.0078
53	0.0105	0.0109	0.0114	0.0123	0.0131	0.0130	0.0125	0.0117	0.0109	0.0102	0.0097	0.0094	0.0093	0.0091	0.0088	0.0084
52		0.0114	0.0120	0.0130	0.0138	0.0138	0.0132	0.0124	0.0115	0.0108	0.0103	0.0100	0.0098	0.0096	0.0094	0.0089
51		0.0118	0.0125	0.0134	0.0143	0.0144	0.0138	0.0130	0.0121	0.0113	0.0108	0.0105	0.0103	0.0101	0.0098	0.0093
50		0.0122	0.0128	0.0138	0.0148	0.0149	0.0143	0.0135	0.0125	0.0118	0.0112	0.0109	0.0106	0.0105	0.0101	0.0096
49		0.0125	0.0131	0.0142	0.0151	0.0153	0.0148	0.0139	0.0129	0.0121	0.0115	0.0112	0.0110	0.0108	0.0105	0.0099
48		0.0127	0.0134	0.0144	0.0154	0.0156	0.0152	0.0143	0.0133	0.0125	0.0119	0.0115	0.0113	0.0111	0.0107	0.0101
47			0.0136	0.0146	0.0157	0.0159	0.0155	0.0146	0.0136	0.0127	0.0121	0.0117	0.0115	0.0113	0.0109	0.0103
46			0.0138	0.0148	0.0159	0.0162	0.0157	0.0149	0.0139	0.0130	0.0124	0.0120	0.0117	0.0115	0.0111	0.0105
45			0.0139	0.0150	0.0160	0.0163	0.0160	0.0151	0.0141	0.0132	0.0126	0.0122	0.0119	0.0117	0.0113	0.0107
44			0.0140	0.0151	0.0161	0.0165	0.0161	0.0153	0.0143	0.0134	0.0127	0.0123	0.0121	0.0118	0.0115	0.0108
43			0.0140	0.0151	0.0162	0.0166	0.0163	0.0155	0.0145	0.0136	0.0129	0.0125	0.0122	0.0120	0.0116	0.0109
42				0.0152	0.0163	0.0167	0.0164	0.0156	0.0146	0.0137	0.0130	0.0126	0.0123	0.0121	0.0117	0.0110
41				0.0152	0.0163	0.0167	0.0165	0.0158	0.0148	0.0138	0.0131	0.0127	0.0124	0.0122	0.0118	0.0111
40				0.0153	0.0164	0.0168	0.0166	0.0159	0.0149	0.0140	0.0133	0.0128	0.0125	0.0123	0.0119	0.0112
39				0.0153	0.0164	0.0168	0.0166	0.0159	0.0150	0.0141	0.0134	0.0129	0.0126	0.0124	0.0120	0.0113
38				0.0153	0.0164	0.0168	0.0167	0.0160	0.0151	0.0142	0.0135	0.0130	0.0127	0.0124	0.0121	0.0114
37					0.0164	0.0169	0.0167	0.0161	0.0152	0.0143	0.0136	0.0131	0.0128	0.0125	0.0121	0.0114
36					0.0164	0.0169	0.0167	0.0162	0.0153	0.0144	0.0137	0.0132	0.0129	0.0126	0.0122	0.0115
35					0.0164	0.0169	0.0168	0.0162	0.0153	0.0145	0.0137	0.0133	0.0129	0.0127	0.0123	0.0116
34					0.0164	0.0168	0.0167	0.0162	0.0154	0.0145	0.0138	0.0133	0.0130	0.0127	0.0123	0.0116
33					0.0163	0.0168	0.0167	0.0162	0.0154	0.0146	0.0138	0.0134	0.0130	0.0128	0.0123	0.0116
32						0.0168	0.0167	0.0162	0.0154	0.0146	0.0139	0.0134	0.0131	0.0128	0.0124	0.0117
31						0.0167	0.0166	0.0162	0.0154	0.0146	0.0139	0.0134	0.0131	0.0128	0.0124	0.0117
30						0.0166	0.0166	0.0161	0.0154	0.0146	0.0139	0.0134	0.0131	0.0128	0.0124	0.0117

# RC-SBP Rates

Type: Immediate at Member's Death

Option: Insurable Interest

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member											Years Beneficiary Older Than Member									
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49
59.5	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0016	0.0015	0.0015	0.0015	0.0015	0.0015	0.0016		
59	0.0054	0.0053	0.0051	0.0050	0.0048	0.0046	0.0044	0.0042	0.0040	0.0038	0.0035	0.0033	0.0031	0.0030	0.0030	0.0029	0.0029	0.0030	0.0031		
58	0.0100	0.0098	0.0096	0.0093	0.0090	0.0087	0.0083	0.0079	0.0075	0.0070	0.0066	0.0063	0.0060	0.0058	0.0057	0.0057	0.0058	0.0061	0.0067		
57	0.0139	0.0137	0.0133	0.0130	0.0125	0.0121	0.0116	0.0110	0.0105	0.0099	0.0093	0.0088	0.0084	0.0082	0.0081	0.0082	0.0086	0.0093	0.0106		
56	0.0172	0.0169	0.0165	0.0160	0.0155	0.0150	0.0143	0.0137	0.0130	0.0123	0.0116	0.0110	0.0105	0.0103	0.0103	0.0105	0.0111	0.0124	0.0147		
55	0.0200	0.0196	0.0191	0.0186	0.0180	0.0174	0.0167	0.0159	0.0151	0.0143	0.0136	0.0129	0.0124	0.0122	0.0122	0.0126	0.0135	0.0154	0.0191		
54	0.0223	0.0219	0.0214	0.0208	0.0202	0.0195	0.0187	0.0178	0.0170	0.0161	0.0152	0.0145	0.0140	0.0138	0.0139	0.0145	0.0157	0.0183	0.0236	0.0339	
53	0.0243	0.0238	0.0233	0.0226	0.0220	0.0212	0.0204	0.0195	0.0185	0.0176	0.0167	0.0159	0.0154	0.0152	0.0154	0.0162	0.0178	0.0211	0.0281	0.0429	
52	0.0258	0.0254	0.0248	0.0242	0.0235	0.0227	0.0218	0.0209	0.0199	0.0189	0.0179	0.0171	0.0166	0.0164	0.0168	0.0177	0.0197	0.0238	0.0328	0.0529	
51		0.0268	0.0262	0.0255	0.0248	0.0240	0.0230	0.0221	0.0210	0.0200	0.0190	0.0182	0.0177	0.0175	0.0180	0.0191	0.0214	0.0264	0.0375	0.0638	
50		0.0280	0.0274	0.0267	0.0259	0.0251	0.0241	0.0231	0.0221	0.0210	0.0200	0.0191	0.0186	0.0185	0.0191	0.0204	0.0231	0.0289	0.0423	0.0757	
49		0.0291	0.0285	0.0277	0.0269	0.0261	0.0251	0.0241	0.0230	0.0219	0.0208	0.0200	0.0195	0.0195	0.0201	0.0216	0.0246	0.0313	0.0471	0.0886	0.2619
48		0.0300	0.0294	0.0287	0.0278	0.0269	0.0259	0.0249	0.0238	0.0227	0.0216	0.0208	0.0203	0.0203	0.0210	0.0227	0.0261	0.0337	0.0520	0.1024	0.3264
47		0.0308	0.0302	0.0295	0.0286	0.0277	0.0267	0.0256	0.0245	0.0234	0.0223	0.0215	0.0210	0.0211	0.0218	0.0237	0.0275	0.0360	0.0568	0.1170	0.4008
46			0.0310	0.0302	0.0293	0.0284	0.0274	0.0263	0.0252	0.0240	0.0230	0.0221	0.0217	0.0218	0.0227	0.0247	0.0289	0.0382	0.0617	0.1324	0.4859
45			0.0316	0.0309	0.0300	0.0290	0.0280	0.0269	0.0258	0.0246	0.0236	0.0227	0.0223	0.0224	0.0234	0.0256	0.0302	0.0404	0.0666	0.1484	0.5808
44			0.0322	0.0314	0.0306	0.0296	0.0286	0.0275	0.0263	0.0252	0.0241	0.0233	0.0228	0.0230	0.0241	0.0265	0.0314	0.0425	0.0714	0.1647	0.6843
43			0.0327	0.0319	0.0311	0.0301	0.0291	0.0280	0.0268	0.0256	0.0246	0.0237	0.0233	0.0236	0.0247	0.0273	0.0326	0.0445	0.0760	0.1810	0.7947
42			0.0330	0.0324	0.0315	0.0306	0.0295	0.0284	0.0272	0.0261	0.0250	0.0242	0.0238	0.0241	0.0253	0.0281	0.0336	0.0464	0.0805	0.1975	0.9118
41				0.0328	0.0319	0.0310	0.0299	0.0288	0.0276	0.0265	0.0254	0.0246	0.0242	0.0246	0.0259	0.0288	0.0347	0.0482	0.0850	0.2141	1.0363
40				0.0332	0.0323	0.0313	0.0303	0.0292	0.0280	0.0269	0.0258	0.0250	0.0246	0.0250	0.0264	0.0295	0.0357	0.0500	0.0895	0.2313	1.1698
39				0.0336	0.0327	0.0317	0.0307	0.0295	0.0284	0.0272	0.0262	0.0254	0.0251	0.0255	0.0270	0.0302	0.0367	0.0519	0.0941	0.2491	1.3140
38				0.0339	0.0331	0.0321	0.0310	0.0299	0.0287	0.0276	0.0266	0.0258	0.0255	0.0259	0.0275	0.0309	0.0378	0.0538	0.0989	0.2681	1.4717
37				0.0341	0.0334	0.0325	0.0314	0.0303	0.0291	0.0280	0.0269	0.0262	0.0259	0.0264	0.0281	0.0317	0.0389	0.0558	0.1039	0.2883	1.6428
36					0.0338	0.0328	0.0317	0.0306	0.0295	0.0283	0.0273	0.0265	0.0263	0.0269	0.0286	0.0323	0.0399	0.0577	0.1087	0.3075	1.8107
35					0.0341	0.0331	0.0320	0.0309	0.0298	0.0286	0.0276	0.0269	0.0266	0.0273	0.0291	0.0330	0.0409	0.0595	0.1131	0.3256	1.9728
34					0.0343	0.0333	0.0323	0.0312	0.0300	0.0289	0.0279	0.0272	0.0270	0.0276	0.0295	0.0335	0.0418	0.0611	0.1172	0.3424	2.1265
33					0.0345	0.0335	0.0325	0.0314	0.0302	0.0291	0.0281	0.0274	0.0272	0.0279	0.0299	0.0341	0.0425	0.0625	0.1208	0.3577	2.2691
32					0.0345	0.0337	0.0327	0.0315	0.0304	0.0293	0.0283	0.0276	0.0274	0.0282	0.0302	0.0345	0.0432	0.0638	0.1241	0.3714	2.4004
31					0.0338	0.0328	0.0317	0.0305	0.0294	0.0285	0.0275	0.0278	0.0276	0.0284	0.0305	0.0349	0.0438	0.0649	0.1270	0.3836	2.5191
30					0.0339	0.0329	0.0318	0.0306	0.0295	0.0286	0.0276	0.0279	0.0278	0.0286	0.0308	0.0352	0.0443	0.0658	0.1294	0.3941	2.6242

# RC-SBP Rates

Type: Deferred to Member's Age 60

Option: Insurable Interest

Member's Age Nearest Birthday	Years Beneficiary Younger Than Member											Years Beneficiary Older Than Member										
	50-54	45-49	40-44	35-39	30-34	25-29	20-24	15-19	10-14	5-9	0-4	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	
59.5	0.0025	0.0025	0.0024	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0016	0.0015	0.0015	0.0014	0.0014	0.0013	0.0013	0.0013	0.0013			
59	0.0051	0.0049	0.0048	0.0047	0.0045	0.0044	0.0042	0.0040	0.0037	0.0035	0.0033	0.0031	0.0029	0.0028	0.0027	0.0027	0.0026	0.0026	0.0026			
58	0.0093	0.0091	0.0089	0.0086	0.0083	0.0080	0.0077	0.0073	0.0069	0.0065	0.0061	0.0057	0.0054	0.0052	0.0050	0.0049	0.0048	0.0048	0.0047			
57	0.0128	0.0125	0.0122	0.0118	0.0114	0.0110	0.0105	0.0100	0.0094	0.0089	0.0083	0.0078	0.0074	0.0071	0.0069	0.0067	0.0066	0.0066	0.0065			
56	0.0156	0.0153	0.0149	0.0145	0.0140	0.0135	0.0129	0.0122	0.0115	0.0109	0.0102	0.0096	0.0090	0.0087	0.0084	0.0082	0.0081	0.0080	0.0080			
55	0.0179	0.0175	0.0171	0.0166	0.0161	0.0154	0.0148	0.0140	0.0133	0.0125	0.0117	0.0110	0.0104	0.0100	0.0097	0.0095	0.0093	0.0092	0.0091			
54	0.0198	0.0194	0.0189	0.0183	0.0177	0.0171	0.0163	0.0155	0.0147	0.0138	0.0129	0.0121	0.0115	0.0110	0.0107	0.0105	0.0103	0.0102	0.0101	0.0101		
53	0.0213	0.0209	0.0203	0.0198	0.0191	0.0184	0.0176	0.0167	0.0158	0.0149	0.0139	0.0131	0.0124	0.0119	0.0115	0.0113	0.0111	0.0110	0.0109	0.0108		
52	0.0225	0.0221	0.0215	0.0209	0.0202	0.0195	0.0186	0.0177	0.0167	0.0157	0.0148	0.0139	0.0131	0.0126	0.0122	0.0119	0.0118	0.0116	0.0115	0.0115		
51		0.0231	0.0225	0.0219	0.0212	0.0204	0.0195	0.0185	0.0175	0.0165	0.0154	0.0145	0.0137	0.0132	0.0128	0.0125	0.0123	0.0122	0.0121	0.0120		
50		0.0239	0.0233	0.0227	0.0219	0.0211	0.0202	0.0192	0.0182	0.0171	0.0160	0.0150	0.0142	0.0136	0.0132	0.0130	0.0128	0.0126	0.0125	0.0125		
49		0.0246	0.0240	0.0234	0.0226	0.0217	0.0208	0.0198	0.0187	0.0176	0.0165	0.0155	0.0147	0.0141	0.0136	0.0134	0.0132	0.0130	0.0129	0.0128	0.0128	
48		0.0252	0.0246	0.0239	0.0231	0.0223	0.0213	0.0203	0.0192	0.0180	0.0169	0.0159	0.0150	0.0144	0.0140	0.0137	0.0135	0.0134	0.0132	0.0132	0.0131	
47		0.0256	0.0251	0.0244	0.0236	0.0227	0.0217	0.0207	0.0196	0.0184	0.0173	0.0162	0.0154	0.0147	0.0143	0.0140	0.0138	0.0136	0.0135	0.0134	0.0133	
46			0.0255	0.0248	0.0240	0.0231	0.0221	0.0210	0.0199	0.0187	0.0176	0.0165	0.0156	0.0150	0.0145	0.0142	0.0140	0.0139	0.0138	0.0137	0.0136	
45			0.0259	0.0252	0.0243	0.0234	0.0224	0.0213	0.0202	0.0190	0.0178	0.0167	0.0158	0.0152	0.0147	0.0144	0.0142	0.0141	0.0140	0.0139	0.0138	
44			0.0262	0.0254	0.0246	0.0237	0.0227	0.0216	0.0204	0.0192	0.0180	0.0169	0.0160	0.0154	0.0149	0.0146	0.0144	0.0142	0.0141	0.0140	0.0139	
43			0.0264	0.0257	0.0248	0.0239	0.0229	0.0218	0.0206	0.0194	0.0182	0.0171	0.0162	0.0155	0.0151	0.0148	0.0145	0.0144	0.0143	0.0142	0.0141	
42			0.0265	0.0258	0.0250	0.0241	0.0231	0.0219	0.0208	0.0196	0.0184	0.0172	0.0163	0.0156	0.0152	0.0149	0.0147	0.0145	0.0144	0.0143	0.0142	
41				0.0260	0.0251	0.0242	0.0232	0.0221	0.0209	0.0197	0.0185	0.0174	0.0164	0.0157	0.0153	0.0150	0.0148	0.0146	0.0145	0.0144	0.0143	
40				0.0261	0.0253	0.0243	0.0233	0.0222	0.0210	0.0198	0.0186	0.0174	0.0165	0.0158	0.0154	0.0150	0.0148	0.0147	0.0146	0.0145	0.0143	
39				0.0262	0.0254	0.0244	0.0234	0.0223	0.0211	0.0199	0.0187	0.0175	0.0166	0.0159	0.0154	0.0151	0.0149	0.0147	0.0146	0.0145	0.0144	
38				0.0263	0.0255	0.0245	0.0235	0.0224	0.0212	0.0200	0.0187	0.0176	0.0166	0.0160	0.0155	0.0152	0.0150	0.0148	0.0147	0.0146	0.0145	
37				0.0262	0.0255	0.0246	0.0236	0.0224	0.0213	0.0200	0.0188	0.0177	0.0167	0.0160	0.0155	0.0152	0.0150	0.0149	0.0147	0.0146	0.0145	
36					0.0256	0.0246	0.0236	0.0225	0.0213	0.0201	0.0189	0.0177	0.0168	0.0161	0.0156	0.0153	0.0151	0.0149	0.0148	0.0147	0.0146	
35					0.0256	0.0247	0.0236	0.0225	0.0213	0.0201	0.0189	0.0177	0.0168	0.0161	0.0156	0.0153	0.0151	0.0149	0.0148	0.0147	0.0146	
34					0.0256	0.0247	0.0236	0.0225	0.0213	0.0201	0.0189	0.0177	0.0168	0.0161	0.0156	0.0153	0.0151	0.0149	0.0148	0.0147	0.0146	
33					0.0256	0.0246	0.0236	0.0225	0.0213	0.0201	0.0189	0.0177	0.0168	0.0161	0.0156	0.0153	0.0151	0.0149	0.0148	0.0147	0.0146	
32					0.0254	0.0246	0.0236	0.0225	0.0213	0.0201	0.0188	0.0177	0.0168	0.0160	0.0156	0.0153	0.0151	0.0149	0.0148	0.0147	0.0146	
31						0.0245	0.0235	0.0224	0.0212	0.0200	0.0188	0.0177	0.0167	0.0160	0.0155	0.0152	0.0150	0.0149	0.0147	0.0146	0.0145	
30						0.0244	0.0234	0.0223	0.0211	0.0199	0.0187	0.0176	0.0167	0.0160	0.0155	0.0152	0.0150	0.0148	0.0147	0.0146	0.0145	

# RC-SBP Rates

Type: Immediate at Member's Death

Option: Child Only or Spouse/Child (If spouse is no longer eligible)

Member's Age Nearest Birthday	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
59.5	0.0013	0.0013	0.0012	0.0012	0.0011	0.0011	0.0010	0.0010	0.0009	0.0009	0.0008	0.0008	0.0007	0.0007	0.0006	0.0005	0.0005	0.0004	0.0004	0.0006	0.0006	0.0005
59	0.0026	0.0025	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0019	0.0018	0.0017	0.0015	0.0014	0.0013	0.0012	0.0011	0.0009	0.0008	0.0009	0.0011	0.0012	0.0011
58	0.0048	0.0046	0.0045	0.0043	0.0041	0.0039	0.0038	0.0036	0.0034	0.0032	0.0030	0.0028	0.0025	0.0023	0.0021	0.0019	0.0016	0.0014	0.0015	0.0020	0.0021	0.0020
57	0.0066	0.0063	0.0061	0.0058	0.0056	0.0053	0.0051	0.0048	0.0045	0.0043	0.0040	0.0037	0.0034	0.0031	0.0027	0.0024	0.0021	0.0018	0.0020	0.0027	0.0028	0.0027
56	0.0079	0.0076	0.0074	0.0071	0.0067	0.0064	0.0061	0.0058	0.0054	0.0051	0.0047	0.0043	0.0040	0.0036	0.0032	0.0028	0.0024	0.0021	0.0024	0.0032	0.0033	0.0033
55	0.0090	0.0087	0.0083	0.0080	0.0076	0.0072	0.0069	0.0065	0.0061	0.0057	0.0052	0.0048	0.0043	0.0039	0.0034	0.0030	0.0027	0.0024	0.0026	0.0036	0.0038	0.0037
54	0.0098	0.0094	0.0091	0.0087	0.0082	0.0078	0.0074	0.0070	0.0065	0.0060	0.0055	0.0051	0.0045	0.0040	0.0036	0.0032	0.0028	0.0025	0.0028	0.0039	0.0042	0.0041
53	0.0104	0.0100	0.0096	0.0091	0.0087	0.0082	0.0077	0.0073	0.0068	0.0062	0.0057	0.0052	0.0046	0.0041	0.0037	0.0033	0.0029	0.0026	0.0030	0.0042	0.0045	0.0044
52	0.0109	0.0104	0.0099	0.0095	0.0090	0.0085	0.0080	0.0074	0.0069	0.0063	0.0057	0.0052	0.0046	0.0041	0.0037	0.0033	0.0030	0.0027	0.0031	0.0044	0.0048	0.0047
51	0.0111	0.0107	0.0102	0.0097	0.0091	0.0086	0.0080	0.0075	0.0069	0.0063	0.0057	0.0051	0.0046	0.0041	0.0037	0.0033	0.0030	0.0028	0.0032	0.0046	0.0050	0.0049
50	0.0113	0.0108	0.0103	0.0097	0.0092	0.0086	0.0080	0.0074	0.0068	0.0062	0.0056	0.0050	0.0045	0.0041	0.0037	0.0034	0.0031	0.0029	0.0033	0.0047	0.0051	0.0051
49	0.0114	0.0109	0.0103	0.0097	0.0091	0.0085	0.0079	0.0073	0.0067	0.0060	0.0055	0.0050	0.0045	0.0041	0.0037	0.0034	0.0031	0.0029	0.0034	0.0048	0.0053	0.0053
48	0.0114	0.0108	0.0103	0.0097	0.0090	0.0084	0.0078	0.0071	0.0065	0.0059	0.0054	0.0049	0.0044	0.0040	0.0037	0.0034	0.0032	0.0030	0.0035	0.0049	0.0054	0.0054
47	0.0113	0.0108	0.0101	0.0095	0.0089	0.0082	0.0075	0.0069	0.0063	0.0058	0.0052	0.0048	0.0044	0.0040	0.0037	0.0035	0.0032	0.0030	0.0036	0.0050	0.0055	0.0055
46	0.0112	0.0106	0.0100	0.0093	0.0086	0.0080	0.0073	0.0067	0.0061	0.0056	0.0051	0.0047	0.0043	0.0040	0.0037	0.0035	0.0033	0.0031	0.0036	0.0051	0.0056	0.0056
45	0.0110	0.0104	0.0097	0.0091	0.0084	0.0077	0.0071	0.0065	0.0060	0.0055	0.0051	0.0047	0.0043	0.0040	0.0037	0.0035	0.0033	0.0031	0.0036	0.0052	0.0057	0.0056
44	0.0108	0.0101	0.0095	0.0088	0.0081	0.0075	0.0069	0.0063	0.0058	0.0054	0.0050	0.0046	0.0043	0.0040	0.0037	0.0035	0.0033	0.0031	0.0037	0.0052	0.0057	0.0057
43	0.0105	0.0098	0.0091	0.0085	0.0078	0.0072	0.0067	0.0062	0.0057	0.0053	0.0049	0.0046	0.0043	0.0040	0.0037	0.0035	0.0033	0.0031	0.0037	0.0052	0.0057	0.0057
42	0.0102	0.0095	0.0088	0.0082	0.0076	0.0070	0.0065	0.0060	0.0056	0.0052	0.0049	0.0045	0.0042	0.0040	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
41	0.0099	0.0092	0.0085	0.0079	0.0073	0.0068	0.0063	0.0059	0.0055	0.0051	0.0048	0.0045	0.0042	0.0040	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
40	0.0095	0.0089	0.0083	0.0077	0.0071	0.0067	0.0062	0.0058	0.0054	0.0051	0.0048	0.0045	0.0042	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
39	0.0092	0.0086	0.0080	0.0075	0.0070	0.0065	0.0061	0.0057	0.0054	0.0050	0.0047	0.0044	0.0042	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
38	0.0089	0.0083	0.0078	0.0073	0.0068	0.0064	0.0060	0.0057	0.0053	0.0050	0.0047	0.0044	0.0042	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
37	0.0087	0.0081	0.0076	0.0072	0.0067	0.0063	0.0060	0.0056	0.0053	0.0050	0.0047	0.0044	0.0042	0.0039	0.0037	0.0035	0.0033	0.0032	0.0037	0.0053	0.0058	0.0058
36	0.0085	0.0080	0.0075	0.0071	0.0066	0.0063	0.0059	0.0056	0.0052	0.0049	0.0047	0.0044	0.0041	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
35	0.0083	0.0078	0.0074	0.0069	0.0066	0.0062	0.0058	0.0055	0.0052	0.0049	0.0046	0.0044	0.0041	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
34	0.0081	0.0077	0.0072	0.0068	0.0065	0.0061	0.0058	0.0055	0.0052	0.0049	0.0046	0.0043	0.0041	0.0039	0.0037	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
33	0.0079	0.0075	0.0071	0.0067	0.0064	0.0060	0.0057	0.0054	0.0051	0.0048	0.0046	0.0043	0.0041	0.0038	0.0036	0.0035	0.0033	0.0031	0.0037	0.0053	0.0058	0.0058
32	0.0078	0.0074	0.0070	0.0066	0.0063	0.0059	0.0056	0.0053	0.0050	0.0048	0.0045	0.0043	0.0040	0.0038	0.0036	0.0034	0.0033	0.0031	0.0037	0.0052	0.0058	0.0057
31	0.0076	0.0072	0.0069	0.0065	0.0062	0.0058	0.0055	0.0052	0.0050	0.0047	0.0044	0.0042	0.0040	0.0038	0.0036	0.0034	0.0032	0.0031	0.0037	0.0052	0.0057	0.0057
30	0.0074	0.0071	0.0067	0.0064	0.0061	0.0057	0.0054	0.0052	0.0049	0.0046	0.0044	0.0042	0.0039	0.0037	0.0035	0.0034	0.0032	0.0030	0.0036	0.0052	0.0057	0.0057

# RC-SBP Rates

Type: Deferred to Member's Age 60

Option: Child Only or Spouse/Child (If spouse is no longer eligible)

Member's Age Nearest Birthday	Age of Youngest Child																					
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
59.5	0.0012	0.0012	0.0012	0.0011	0.0011	0.0010	0.0010	0.0009	0.0009	0.0008	0.0008	0.0007	0.0007	0.0006	0.0005	0.0005	0.0004	0.0004	0.0004	0.0005	0.0005	0.0005
59	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0020	0.0019	0.0018	0.0017	0.0015	0.0014	0.0013	0.0012	0.0011	0.0010	0.0008	0.0007	0.0008	0.0011	0.0011	0.0010
58	0.0044	0.0043	0.0041	0.0039	0.0038	0.0036	0.0034	0.0032	0.0030	0.0029	0.0027	0.0025	0.0022	0.0020	0.0018	0.0016	0.0013	0.0012	0.0013	0.0018	0.0018	0.0018
57	0.0059	0.0057	0.0054	0.0052	0.0050	0.0047	0.0045	0.0042	0.0039	0.0037	0.0034	0.0031	0.0028	0.0025	0.0022	0.0019	0.0017	0.0015	0.0017	0.0022	0.0024	0.0024
56	0.0069	0.0067	0.0064	0.0061	0.0058	0.0055	0.0052	0.0049	0.0045	0.0042	0.0038	0.0035	0.0031	0.0027	0.0023	0.0021	0.0019	0.0017	0.0019	0.0026	0.0029	0.0029
55	0.0077	0.0074	0.0070	0.0067	0.0063	0.0060	0.0056	0.0052	0.0048	0.0044	0.0040	0.0036	0.0032	0.0027	0.0024	0.0022	0.0020	0.0018	0.0021	0.0030	0.0033	0.0033
54	0.0082	0.0078	0.0074	0.0070	0.0066	0.0062	0.0058	0.0054	0.0049	0.0045	0.0040	0.0036	0.0031	0.0027	0.0025	0.0022	0.0020	0.0019	0.0023	0.0033	0.0036	0.0036
53	0.0084	0.0080	0.0076	0.0072	0.0068	0.0063	0.0058	0.0054	0.0049	0.0044	0.0039	0.0034	0.0030	0.0027	0.0024	0.0022	0.0021	0.0020	0.0024	0.0035	0.0039	0.0039
52	0.0085	0.0081	0.0077	0.0072	0.0067	0.0062	0.0057	0.0052	0.0047	0.0042	0.0036	0.0032	0.0029	0.0026	0.0024	0.0023	0.0022	0.0021	0.0025	0.0037	0.0040	0.0041
51	0.0085	0.0081	0.0076	0.0071	0.0066	0.0061	0.0055	0.0050	0.0044	0.0038	0.0034	0.0031	0.0028	0.0026	0.0024	0.0024	0.0023	0.0022	0.0026	0.0038	0.0042	0.0042
50	0.0084	0.0079	0.0074	0.0069	0.0063	0.0058	0.0052	0.0046	0.0040	0.0036	0.0033	0.0030	0.0027	0.0026	0.0025	0.0024	0.0023	0.0023	0.0027	0.0039	0.0043	0.0043
49	0.0082	0.0077	0.0071	0.0066	0.0060	0.0054	0.0048	0.0042	0.0038	0.0035	0.0032	0.0029	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0028	0.0040	0.0044	0.0044
48	0.0079	0.0074	0.0068	0.0062	0.0056	0.0050	0.0044	0.0040	0.0036	0.0033	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0028	0.0040	0.0044	0.0044
47	0.0076	0.0070	0.0064	0.0058	0.0052	0.0046	0.0041	0.0038	0.0034	0.0032	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0028	0.0040	0.0045	0.0045
46	0.0072	0.0066	0.0060	0.0054	0.0047	0.0043	0.0039	0.0036	0.0033	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0028	0.0041	0.0045	0.0045
45	0.0068	0.0061	0.0055	0.0048	0.0044	0.0040	0.0037	0.0034	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0028	0.0041	0.0045	0.0045
44	0.0063	0.0056	0.0050	0.0045	0.0041	0.0038	0.0035	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0028	0.0041	0.0045	0.0045
43	0.0058	0.0051	0.0046	0.0043	0.0039	0.0036	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0025	0.0024	0.0028	0.0041	0.0045	0.0045
42	0.0052	0.0047	0.0044	0.0040	0.0037	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0024	0.0028	0.0040	0.0044	0.0044
41	0.0048	0.0045	0.0041	0.0038	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0028	0.0040	0.0044	0.0044
40	0.0046	0.0042	0.0039	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0028	0.0040	0.0044	0.0043
39	0.0043	0.0040	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0027	0.0039	0.0043	0.0043
38	0.0041	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0027	0.0039	0.0043	0.0042
37	0.0040	0.0039	0.0038	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0027	0.0038	0.0042	0.0042
36	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0026	0.0038	0.0042	0.0041
35	0.0039	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0026	0.0037	0.0041	0.0041
34	0.0039	0.0038	0.0037	0.0036	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0022	0.0026	0.0037	0.0040	0.0040
33	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0022	0.0026	0.0036	0.0040	0.0039
32	0.0038	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0022	0.0026	0.0035	0.0039	0.0038
31	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0029	0.0028	0.0027	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0024	0.0035	0.0038	0.0038
30	0.0037	0.0036	0.0035	0.0034	0.0033	0.0032	0.0031	0.0030	0.0028	0.0027	0.0026	0.0026	0.0025	0.0024	0.0023	0.0022	0.0021	0.0020	0.0024	0.0034	0.0037	0.0037