

United States Office Of Personnel Management

Civil Service Retirement and
Disability Fund
Annual Report

Fiscal Year Ended September 30, 2024

Prepared in accordance with 5 USC § 8347(f)

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Financial Section

Civil Service Retirement and Disability Fund

Statements of Net Assets Available for Benefits

As of September 30, 2024 and 2023 – Unaudited

(In thousands)

| Assets and Liabilities | | Current Year | | | Total Fund 2023 | |
|--|---|---------------------------------------|--|------------------------|------------------------|-----------|
| | | Civil Service Retirement System | Federal Employees Retirement System | Total Fund 2024 | | |
| Assets | Investments, at Fair Value [Note 6] | \$75,369,132 | \$996,979,387 | \$1,072,348,519 | \$1,036,636,071 | |
| | Receivables, Net: [Note 4] | Contributions by Employers | 29,373 | 1,734,213 | 1,763,586 | 1,860,721 |
| | | Contributions by Participants | 6,387 | 226,732 | 233,119 | 239,326 |
| | | Accrued Interest on Investments | 1,224,555 | 5,825,188 | 7,049,743 | 6,187,208 |
| | | Other | 76,843 | 232,201 | 309,044 | 386,785 |
| | | Total Receivables | 1,337,159 | 8,018,334 | 9,355,493 | 8,674,040 |
| | Cash [Note 3] | 70,815 | 8,493 | 79,308 | 1,122,619 | |
| | Total Assets | 76,777,106 | 1,005,006,214 | 1,081,783,320 | 1,046,432,730 | |
| Liabilities | Annuities Benefits Payable | \$5,602,685 | \$2,740,573 | \$8,343,258 | \$8,205,220 | |
| | Refunds of Contributions Payable | 123,009 | 81,019 | 204,028 | 143,641 | |
| | Taxes, Insurance and Other Withholdings | 695,172 | 575,549 | 1,270,721 | 1,182,338 | |
| | Administrative and Other Liabilities | 52,251 | 31,675 | 83,926 | 210,919 | |
| | Total Liabilities | 6,473,117 | \$3,428,816 | \$9,901,933 | 9,742,118 | |
| Net Assets Available for Benefits | | \$70,303,988 | \$1,001,577,398 | \$1,071,881,386 | \$1,036,690,612 | |

Note: The [accompanying notes](#) are an integral part of the financial statements.

Statements of Changes in Net Assets Available for Benefits

For the years ending September 30, 2024 and 2023 – Unaudited

(In thousands)

| Net Assets | | | Current Year | | | Total Fund 2023 |
|--|-------------------------------------|---|---------------------------------------|--|-----------------|--------------------|
| | | | Civil Service Retirement System | Federal Employees Retirement System | Total Fund 2024 | |
| Additions to Net Assets Attributable to: | Investment Income | Interest | \$2,266,184 | \$25,193,253 | \$27,459,437 | \$24,418,482 |
| | Contributions | Employer | 4,901,085 | 54,480,376 | 59,381,461 | 54,267,384 |
| | | Employees | 199,361 | 7,307,456 | 7,506,817 | 6,463,133 |
| | | Special | 36,001,838 | 17,253,393 | 53,255,231 | 49,931,533 |
| | | Total Contributions | 41,102,284 | 79,041,225 | 120,143,509 | 110,662,050 |
| Total Additions to Net Assets | | 43,368,468 | 104,234,479 | 147,602,947 | 135,080,532 | |
| Deductions from Net Assets | Attributable to: | Retirees | 74,036,204 | 33,336,878 | 107,373,082 | 103,788,400 |
| | | Administrative and Other Expenses | 3,583,931 | 1,277,437 | 4,861,368 | 5,047,449 |
| | Transfer Out | | 100,795 | 76,927 | 177,722 | 222,475 |
| | Total Deductions from Net Assets | | 77,720,931 | 34,691,242 | 112,412,172 | 109,058,324 |
| Net Increase (Decrease) in Net Assets | | | (34,352,463) | 69,543,237 | 35,190,774 | 26,022,208 |
| Net Assets Available for Benefits | Beginning of Year | | 104,656,451 | 932,034,161 | 1,036,690,612 | 1,010,668,404 |
| | End of Year | | \$70,303,988 | \$1,001,577,398 | \$1,071,881,386 | \$1,036,690,612 |

Note: The [accompanying notes](#) are an integral part of the financial statements.

Statements of Actuarial Present Value of Accumulated Plan Benefits

As of September 30, 2023 and 2022 – Unaudited

(In millions)

| Accumulated Plan Benefits | | As of September 30, 2023 | | | Total Fund 2022 |
|---|-------------------------------------|---------------------------------|-------------------------------------|--------------------|--------------------|
| | | Civil Service Retirement System | Federal Employees Retirement System | Total Fund 2023 | |
| Actuarial Present Value of Accumulated Plan Benefits: | Participants Receiving Benefits | \$966,700 | \$507,000 | \$1,473,700 | \$1,459,300 |
| | Participants Not Receiving Benefits | 24,600 | 525,000 | 549,600 | 531,600 |
| Total Actuarial Present Value of Accumulated Plan Benefits | | \$991,300 | \$1,032,000 | \$2,023,300 | \$1,990,900 |

Statements of Changes in Actuarial Present Value of Accumulated Plan Benefits

As of September 30, 2023 and 2022 – Unaudited

(In millions)

| Accumulated Plan Benefits | | As of September 30, 2023 | | | Total Fund 2022 |
|---|--|---------------------------------|-------------------------------------|--------------------|--------------------|
| | | Civil Service Retirement System | Federal Employees Retirement System | Total Fund 2023 | |
| Actuarial Present Value of Accumulated Plan Benefits at Beginning of Year | | \$1,019,000 | \$971,900 | \$1,990,900 | \$1,886,100 |
| Increase (Decrease) During the Year Attributable to: | Benefits Accumulated, Less Benefits Paid | (27,700) | 60,100 | 32,400 | 104,800 |
| | Changes in Actuarial Assumptions | - | - | - | 5,600 |
| Net Increase (Decrease) | | (27,700) | 60,100 | 32,400 | 104,800 |
| Plan Benefits at End of Year | | \$991,300 | \$1,032,000 | \$2,023,300 | \$1,990,900 |

Schedule of Investments

As of September 30, 2024

2024

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|----------|----------|--------------------------|--------------------------|
| N/A | C of I | 4.000% | 60,075,291,000.00 | |
| N/A | C of I | 4.125% | 6,024,254,000.00 | |
| N/A | C of I | 4.500% | 4,754,671,000.00 | |
| Subtotal | | | 70,854,216,000.00 | 70,854,216,000.00 |

2025

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-25 | Special Bonds | 1.500% | 4,073,368,000.00 | |
| 30-Jun-25 | Special Bonds | 1.750% | 262,109,000.00 | |
| 30-Jun-25 | Special Bonds | 1.750% | 859,726,000.00 | |
| 30-Jun-25 | Special Bonds | 1.875% | 936,036,000.00 | |
| 30-Jun-25 | Special Bonds | 2.000% | 451,947,000.00 | |
| 30-Jun-25 | Special Bonds | 2.000% | 442,655,000.00 | |
| 30-Jun-25 | Special Bonds | 2.250% | 845,913,000.00 | |
| 30-Jun-25 | Special Bonds | 2.250% | 625,057,000.00 | |
| 30-Jun-25 | Special Bonds | 2.250% | 343,375,000.00 | |
| 30-Jun-25 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-25 | Special Bonds | 2.250% | 444,144,000.00 | |
| 30-Jun-25 | Special Bonds | 2.875% | 645,662,200.00 | |
| 30-Jun-25 | Special Bonds | 2.875% | 4,512,464,000.00 | |
| 30-Jun-25 | Special Bonds | 2.875% | 17,100,000,000.00 | |
| 30-Jun-25 | Special Bonds | 2.500% | 31,015,159,000.00 | |
| Subtotal | | | 63,226,514,200.00 | 63,226,514,200.00 |

2026

| Maturity Date | Security | Interest | Par Value | Value |
|---------------|---------------|----------|-------------------|-------|
| 30-Jun-26 | Special Bonds | 1.375% | 6,193,171,000.00 | |
| 30-Jun-26 | Special Bonds | 1.500% | 27,012,355,000.00 | |
| 30-Jun-26 | Special Bonds | 1.750% | 262,109,000.00 | |
| 30-Jun-26 | Special Bonds | 1.750% | 859,726,000.00 | |
| 30-Jun-26 | Special Bonds | 1.875% | 936,036,000.00 | |
| 30-Jun-26 | Special Bonds | 2.000% | 451,947,000.00 | |
| 30-Jun-26 | Special Bonds | 2.000% | 442,655,000.00 | |
| 30-Jun-26 | Special Bonds | 2.250% | 488,889,000.00 | |
| 30-Jun-26 | Special Bonds | 2.250% | 625,057,000.00 | |
| 30-Jun-26 | Special Bonds | 2.250% | 343,375,000.00 | |
| 30-Jun-26 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-26 | Special Bonds | 2.250% | 444,144,000.00 | |
| 30-Jun-26 | Special Bonds | 2.875% | 922,425,200.00 | |
| 30-Jun-26 | Special Bonds | 2.500% | 11,495,789,000.00 | |
| 30-Jun-26 | Special Bond | 2.500% | 50,000,000.00 | |
| 30-Jun-26 | Special Bonds | 2.500% | 35,944,725,000.00 | |

Civil Service Retirement and Disability Fund

| | | | | |
|-----------------|---------------|--------|--------------------------|--------------------------|
| 30-Jun-26 | Special Bonds | 4.625% | 2,987,645,000.00 | |
| Subtotal | | | 90,128,947,200.00 | 90,128,947,200.00 |

2027

| Maturity Date | Security | Interest | Par Value | Value |
|----------------------|-----------------|-----------------|--------------------------|--------------------------|
| 30-Jun-27 | Special Bonds | 1.375% | 9,191,486,000.00 | |
| 30-Jun-27 | Special Bonds | 1.375% | 70,000,000.00 | |
| 30-Jun-27 | Special Bonds | 1.375% | 9,322,199,000.00 | |
| 30-Jun-27 | Special Bonds | 1.375% | 35,100,000,000.00 | |
| 30-Jun-27 | Special Bonds | 1.750% | 1,121,835,000.00 | |
| 30-Jun-27 | Special Bonds | 1.875% | 936,037,000.00 | |
| 30-Jun-27 | Special Bonds | 2.250% | 625,057,000.00 | |
| 30-Jun-27 | Special Bonds | 2.250% | 343,375,000.00 | |
| 30-Jun-27 | Special Bonds | 2.250% | 668,898,000.00 | |
| 30-Jun-27 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-27 | Special Bonds | 2.875% | 1,041,861,100.00 | |
| 30-Jun-27 | Special Bonds | 2.000% | 451,947,000.00 | |
| 30-Jun-27 | Special Bonds | 2.000% | 442,654,000.00 | |
| 30-Jun-27 | Special Bonds | 4.625% | 30,000,000,000.00 | |
| Subtotal | | | 89,759,494,100.00 | 89,759,494,100.00 |

2028

| Maturity Date | Security | Interest | Par Value | Value |
|----------------------|-----------------|-----------------|--------------------------|--------------------------|
| 30-Jun-28 | Special Bonds | 1.750% | 905,520,000.00 | |
| 30-Jun-28 | Special Bonds | 1.750% | 6,595,220,000.00 | |
| 30-Jun-28 | Special Bonds | 1.750% | 47,304,780,000.00 | |
| 30-Jun-28 | Special Bonds | 1.875% | 936,036,000.00 | |
| 30-Jun-28 | Special Bonds | 2.250% | 625,058,000.00 | |
| 30-Jun-28 | Special Bonds | 2.250% | 343,374,000.00 | |
| 30-Jun-28 | Special Bonds | 2.250% | 668,898,000.00 | |
| 30-Jun-28 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-28 | Special Bonds | 2.875% | 1,046,777,000.00 | |
| 30-Jun-28 | Special Bonds | 2.000% | 894,601,000.00 | |
| 30-Jun-28 | Special Bonds | 4.625% | 30,000,000,000.00 | |
| Subtotal | | | 89,764,409,000.00 | 89,764,409,000.00 |

2029

| Maturity Date | Security | Interest | Par Value | Value |
|----------------------|-----------------|-----------------|-------------------|--------------|
| 30-Jun-29 | Special Bonds | 1.875% | 936,036,000.00 | |
| 30-Jun-29 | Special Bonds | 2.000% | 451,947,000.00 | |
| 30-Jun-29 | Special Bonds | 2.250% | 625,058,000.00 | |
| 30-Jun-29 | Special Bonds | 2.250% | 343,374,000.00 | |
| 30-Jun-29 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-29 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-29 | Special Bonds | 2.875% | 1,057,968,000.00 | |
| 30-Jun-29 | Special Bonds | 2.000% | 442,654,000.00 | |
| 30-Jun-29 | Special Bond | 2.250% | 55,015,286,000.00 | |

Civil Service Retirement and Disability Fund

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-29 | Special Bonds | 4.625% | 30,000,000,000.00 | |
| Subtotal | | | 89,985,367,000.00 | 89,985,367,000.00 |

2030

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-30 | Special Bonds | 1.875% | 936,036,000.00 | |
| 30-Jun-30 | Special Bonds | 2.250% | 625,058,000.00 | |
| 30-Jun-30 | Special Bonds | 2.250% | 343,374,000.00 | |
| 30-Jun-30 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-30 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-30 | Special Bonds | 2.875% | 949,099,400.00 | |
| 30-Jun-30 | Special Bonds | 2.000% | 442,654,000.00 | |
| 30-Jun-30 | Special Bonds | 2.000% | 56,103,380,000.00 | |
| 30-Jun-30 | Special Bonds | 4.625% | 27,136,981,000.00 | |
| Subtotal | | | 87,649,626,400.00 | 87,649,626,400.00 |

2031

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-31 | Special Bonds | 1.875% | 39,000,000,000.00 | |
| 30-Jun-31 | Special Bonds | 2.250% | 968,432,000.00 | |
| 30-Jun-31 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-31 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-31 | Special Bonds | 2.875% | 978,426,400.00 | |
| 30-Jun-31 | Special Bonds | 1.875% | 18,482,070,000.00 | |
| Subtotal | | | 60,541,972,400.00 | 60,541,972,400.00 |

2032

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-32 | Special Bonds | 2.250% | 13,200,000,000.00 | |
| 30-Jun-32 | Special Bonds | 2.250% | 343,374,000.00 | |
| 30-Jun-32 | Special Bonds | 2.250% | 668,899,000.00 | |
| 30-Jun-32 | Special Bonds | 2.250% | 444,145,000.00 | |
| 30-Jun-32 | Special Bonds | 2.875% | 998,947,700.00 | |
| 30-Jun-32 | Special Bonds | 2.250% | 44,907,128,000.00 | |
| Subtotal | | | 60,562,493,700.00 | 60,562,493,700.00 |

2033

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-33 | Special Bonds | 2.250% | 46,733,255,600.00 | |
| 30-Jun-33 | Special Bonds | 2.250% | 1,113,044,000.00 | |
| Subtotal | | | 47,846,299,600.00 | 47,846,299,600.00 |

2034

| Maturity Date | Security | Interest | Par Value | Value |
|---------------|---------------|----------|-------------------|-------|
| 30-Jun-34 | Special Bonds | 2.250% | 20,087,024,300.00 | |
| 30-Jun-34 | Special Bond | 2.250% | 444,145,000.00 | |

Civil Service Retirement and Disability Fund

| | | | | |
|-----------------|---------------|--------|--------------------------|--------------------------|
| 30- Jun-34 | Special Bond | 2.875% | 12,350,537,000.00 | |
| 30-Jun-34 | Special Bonds | 3.125% | 39,600,000,000.00 | |
| Subtotal | | | 72,481,706,300.00 | 72,481,706,300.00 |

2035

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-35 | Special Bonds | 3.000% | 40,192,863,000.00 | |
| Subtotal | | | 40,192,863,000.00 | 40,192,863,000.00 |

2036

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-36 | Special Bonds | 3.000% | 40,192,959,000.00 | |
| 30-Jun-36 | Special Bonds | 3.875% | 41,484,856,000.00 | |
| Subtotal | | | 81,677,815,000.00 | 81,677,815,000.00 |

2037

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-37 | Special Bonds | 3.000% | 40,192,959,000.00 | |
| 30-Jun-37 | Special Bonds | 3.875% | 41,484,856,000.00 | |
| Subtotal | | | 81,677,815,000.00 | 81,677,815,000.00 |

2038

| Maturity Date | Security | Interest | Par Value | Value |
|-----------------|---------------|----------|--------------------------|--------------------------|
| 30-Jun-38 | Special Bonds | 3.875% | 41,484,856,000.00 | |
| Subtotal | | | 41,484,856,000.00 | 41,484,856,000.00 |

Total Investments as of September 30, 2024

| Sub Total Par Value | FFB | Total Investments |
|-----------------------------|-------------------------|-----------------------------|
| 1,067,834,394,900.00 | 4,514,124,100.00 | 1,072,348,519,000.00 |

Notes to Financial Statements

September 30, 2024 and 2023

Note 1 – Description of Plans

The following brief description of the Civil Service Retirement and Disability Fund (the “Fund”) is provided for general information purposes only. Participants should refer to Title 5, United States Code (U.S.C.) Chapters 83 and 84, for a complete description of the Fund’s provisions.

A. General

The United States Office of Personnel Management (OPM) administers two defined-benefit retirement plans, via the Fund: the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS). Combined, the two Plans cover 100 percent of all eligible employees. As government-sponsored benefit plans, the CSRS and FERS are not subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended.

The CSRS was established by the Civil Service Retirement Act, which was enacted on May 22, 1920. It is a stand-alone retirement plan intended to provide reasonable benefits for long-service Federal employees. The CSRS, which is closed to new participants, covers most Federal employees who first entered a covered position before 1984.

The FERS was established by the Federal Employees' Retirement System Act of 1986, which was enacted on June 6, 1986. Using Social Security as a base, the FERS provides an additional defined benefit and a voluntary thrift savings plan. The FERS generally covers employees who first entered a covered position after December 31, 1983. When FERS became effective on January 1, 1987, CSRS interim employees with less than 5 years of creditable civilian service on December 31, 1986, were automatically converted to FERS.

B. Retirement Benefits

The CSRS provides full retirement benefits at age 55 with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. Deferred benefits are payable at age 62 with 5 years of service. The annuity formula provides 1.5 percent of average salary for the first five years of service, 1.75 percent for the next five years, and 2 percent for any remaining service, up to a maximum of 80 percent of average salary (based on the highest three consecutive years of salary). Special benefits are provided for certain law enforcement officers, firefighters, air traffic controllers, bankruptcy judges, congressional employees, Members of Congress, and certain other groups.

The FERS provides full retirement benefits at the “Minimum Retirement Age” (MRA) with 30 years of service, age 60 with 20 years of service, or age 62 with 5 years of service. The MRA is 55 for those born before 1948, and incrementally increases to 57 for those born in or after 1970. Deferred retirement benefits are available at or after the MRA with 10 years of service at reduced benefit levels. The annuity formula generally provides one percent of the employee's average salary (based on the highest three consecutive years of salary) times the number of years of creditable service. If retirement is at age 62 or later, with at least 20 years of service, a factor of 1.1 percent is used rather than 1 percent. Special benefits are provided for certain law enforcement officers, firefighters, air traffic controllers, bankruptcy judges, congressional employees, Members of Congress, and certain other groups.

C. Disability Benefits

The CSRS requires that employees have at least five years of creditable civilian service to qualify for disability retirement benefits. Benefits are generally equal to the higher of (1) the CSRS computation described in Note 1.B. or (2) a guaranteed minimum disability annuity, consisting of the lower of 40 percent of the highest three years' average salary or the regular earned annuity formula using service projected to age 60.

Under the FERS, disability retirement may occur at any age with 18 months of service. In the first year of retirement, disability benefits are generally 60 percent of the average of the highest three consecutive years of salary, minus the employee's Social Security disability benefits. Subsequently, disabled employees receive 40 percent of their high-three average yearly salary, minus 60 percent of their Social Security disability benefit, until re-computation at age 62.

D. Death Benefits

Under the CSRS, the spouses of employees who die in service receive 55 percent of the retirement benefits the employee would have received had they retired on disability. The spouses of deceased annuitants receive 55 percent of the annuity, unless a survivor benefit was waived, or a less than full survivor benefit was elected. Children receive a flat monthly benefit amount.

Under the FERS, the spouses of employees who die in service after at least 18 months of service receive one-half of the annual rate of pay at death, or one-half of the average of the highest three consecutive years of salary as of the date of death, whichever is higher, plus a lump-sum payment adjusted annually for COLAs (cost-of-living allowances) under CSRS rules. If the employee had at least 10 years of service, the surviving spouse also receives an annuity equaling 50 percent of the accrued basic retirement benefit. The spouses of deceased annuitants receive 50 percent of the annuity, unless a survivor benefit was waived, or a less than full survivor benefit was

elected. Children receive a flat monthly benefit amount, minus the amount of Social Security benefits payable to them. Annuity benefits for children end when the child reaches age 18, marries, or dies. Benefits for student children, stop at the end of the month before the one in which the student child: turns 22; marries; dies; stops attending school; transfers to a school that is not recognized; changes to less than full-time attendance; enters military service or a Government service academy; or fails to submit certification of full-time school attendance.

Note 2 – Summary of Significant Accounting Policies

A. Reporting Entity

The accompanying financial statements include all Fund financial activities for which OPM has responsibility. These comprise the CSRS and the defined benefit portion of the FERS. The financial activities related to the Social Security and thrift savings plan provisions of the FERS are not activities of the Fund, are not administered by OPM and are, therefore, not included in the accompanying financial statements.

B. Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

C. Use of Estimates

As part of the process of preparing financial statements, management is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

D. Investment Valuation and Income Recognition

All Fund investments are in interest-bearing U.S. Treasury securities guaranteed as to principal and interest. Throughout the year, monies are invested initially in Certificates of Indebtedness (“Certificates”), which are issued at par value and mature on the following June 30. The Certificates are routinely redeemed at face value to pay for authorized expenditures. Each June 30, the outstanding Certificates are “rolled over” into government account series (GAS) securities that are issued to the Fund at par-value, with maturities spread over a 15-year period and a yield equaling the average of all marketable U.S. Treasury securities with four or more years to maturity. The Fund also carries, but does not routinely invest in, securities issued by the Federal Financing Bank (FFB) as well as marketable Treasury bonds. As of September 30, 2024 and September 30, 2023, there were no Treasury bonds among the Fund’s investments. The invested assets of the CSRS and FERS (and related interest income) represent

allocations from the Fund’s invested assets, based upon the proportionate investment contribution balance of each Plan.

The fair value of the GAS securities, Certificates, and FFB securities is equal to their par values. The fair value of the marketable Treasury bonds, as well as their appreciation and depreciation, is based on quoted market prices. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

E. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable, under the Plans’ provisions, to service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of employees who have died; and (c) present employees or their beneficiaries. Benefits under the Plans are based on employee service and compensation. The accumulated plan benefits for active employees are based on compensation as of the valuation date. Benefits payable under all circumstances -- retirement, death, disability, and termination of employment -- are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The Actuarial Present Value of Accumulated Plan Benefits is determined by an actuary employed by OPM and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The Actuarial Present Value of Accumulated Plan Benefits is measured as of the first day of the fiscal year.

The significant demographic assumptions used in the valuation are mortality rates of participants and retirement age assumptions. All demographic rates are based on recent experience under the CSRS and FERS.

The following table presents the significant economic assumptions used to compute the Actuarial Present Value of Accumulated Plan Benefits for 2023 and 2022:

Actuarial Present Value of Accumulated Plan Benefits

| Economic Assumptions: | September 30, 2023 | September 30, 2022 |
|------------------------------|---------------------------|---------------------------|
| Interest rate (%) | 4.00 | 4.00 |
| Rate of inflation (%) | 2.40 | 2.40 |

The foregoing actuarial assumptions are based on the presumption that the Plans will continue. Were the Plans to terminate, different actuarial assumptions and other factors might be applicable in determining the Actuarial Present Value of Accumulated Plan Benefits.

F. Payment of Benefits

Benefit payments to participants are recorded upon distribution.

G. Risks and Uncertainties

Contributions to the Plan and the actuarial present value of accumulated plan benefits are based on certain assumptions pertaining to interest rates, inflation rates, employee compensation and demographics. Due to the uncertainties inherent in the estimation process, it is reasonable that changes in these assumptions in the near term could have a material effect on the financial statements.

Note 3 – Cash

Cash represents the amount on deposit with the U.S. Treasury that is immediately available to the Fund for the payment of benefits and other expenses. There are no restrictions or pledges over cash.

Note 4 – Receivables

Section 8348 (h) and Section 8423 (b) of Title 5, U.S.C., requires United States Postal Service (USPS) to make annual contributions to the Civil Service Retirement and Disability Fund (CSRDF) for both CSRS and FERS. As of September 30, 2024, total contributions owed was \$27.3 billion, of which OPM has deemed \$27.1 billion to be uncollectible due to continued growth and aging of the receivable as a result of USPS budget constraints.

Note 5 – Funding Policy

A. CSRS

Employer and Employee Contributions. As a condition of participation in the CSRS, participating employees are required to contribute a percentage of their pay to the Fund.

For fiscal years 2024 and 2023, the employee contribution rate was 7.0 percent of pay. Participating law enforcement officers, firefighters, congressional employees, and Members of Congress contributed a higher percentage.

Employing agencies also contributed a higher percentage for law enforcement officers, firefighters, congressional employees, and Members of Congress.

Special Contribution. The combined 14.0 percent of pay does not cover the service cost of a CSRS benefit. To lessen the shortfall, the Fund receives an annual contribution from the U.S. Treasury that includes amounts that (a) amortize, over a 30-year period, increases in the actuarial present value of accumulated plan benefits resulting from new or liberalized benefits, increases in pay, or extension of coverage to new employee groups; (b) pays 5.0 percent interest on the unfunded portion of the actuarial present value of the static actuarial liability; and (c) reimburses the Fund for the cost of benefits attributable to military service credit and certain survivor annuities.

B. FERS

Employer and Employee Contributions. As a condition of participation in the FERS, participating employees are required to contribute a percentage of their pay to the Fund. FERS employee contributions are equal to a percentage of pay that is equal to the difference between the contribution rate for CSRS participants, as set forth above, 7.0 percent, and the Old Age, Survivors, and Disability Insurance (OASDI) rate, currently 6.2 percent of pay. Thus, the contribution rate is 0.8 percent of pay for most FERS participants who entered service before calendar year 2013. The employee contribution rate is the same for FERS participants generally hired before 2013. It doesn't change by fiscal year. Only the agency contribution rate changes by fiscal year, which is detailed in the next paragraph. Participating law enforcement officers, firefighters, congressional employees, and Members of Congress contributed a higher percentage.

Employing agencies must also make contributions to the Fund on behalf of their participating employees. The employer contribution rate is equal to the FERS normal cost, less the participant contribution rate. The employer contribution rate is 18.4% during FY 2023 and FY 2024 for most participants who entered service before calendar year 2013.

The Middle Class Tax Relief and Job Creation Act of 2012, P.L. 112-96, Section 5001 - Federal Employees Retirement, increased by 2.3 percent of pay the employee pension contribution for Federal employees entering service during calendar year 2013. The participant contribution rate for these FERS-Revised Annuity Employees (FERS-RAE) is 3.1 percent of pay and the employer contribution rate is 16.6% during FY 2023 and 16.5% during FY 2024 for most participants.

The Bipartisan Budget Act of 2013 (P.L. 113-67), includes further revisions to contribution rates required for FERS-Further Revised Annuity Employees (FERS-FRAE), first hired after December 31, 2013. FERS-FRAE provides for an additional 1.3 percent of pay increase to employee contribution rates. The FERS-FRAE agency contributions for non-Postal employing agencies are generally held at the same rate as

for FERS-RAE; P.L. 113-67 requires that FERS-FRAE contributions more than the normal cost be used to address the unfunded actuarial liability for CSRS.

Note 6 – Investments

The following table presents the estimated fair value of Fund investments at September 30, 2024 and 2023 (in millions). Individual investments that represent five percent or more of the Fund’s net assets available for benefits are separately identified and investments below five percent are included in the Other GAS Securities:

| CSRDF Investments | CSRS 2024 | FERS 2024 | Total 2024 | Total 2023 |
|-----------------------------|------------------|------------------|--------------------|--------------------|
| GAS Securities: | | | | |
| 1.375% due 2027 | \$3,758 | \$49,926 | \$53,684 | 53,683 |
| 1.750% due 2028 | 3,836 | 50,969 | 54,805 | 54,806 |
| 2.250% due 2029 | 3,997 | 53,100 | 57,097 | 57,097 |
| 2.000% due 2030 | 3,958 | 52,588 | 56,546 | 56,546 |
| 1.875% due 2031 | 4,024 | 53,458 | 57,482 | 57,482 |
| 2.250% due 2032 | 4,169 | 55,394 | 59,563 | 59,563 |
| Other GAS Securities | 78,243 | 650,414 | 728,657 | 691,967 |
| Total GAS Securities | 101,985 | 965,849 | 1,067,834 | 1,031,144 |
| Other Securities | 316 | 4,198 | 4,514 | 5,492 |
| Total Investments | \$102,301 | \$970,047 | \$1,072,348 | \$1,036,636 |

Note 7 – Plan Termination

Since the Plans have been established by an act of Congress, they cannot be terminated unless legislation should be enacted to do so. As there is no anticipation that such legislation will be introduced, the Plans are expected to continue indefinitely.

Note 8 – Contingencies

Certain claims, lawsuits, and complaints have been filed against the Fund. It is the opinion of the administrator and OPM’s General Counsel that the resolution of these matters would not materially affect the financial position or the results of operations of the Fund.

Note 9 – Tax Status

The Fund is not subject to income taxes by Federal statute.

Actuarial Section

General Information

Report for the Fiscal Year ended September 30, 2024

1. Name of plan:

The Civil Service Retirement and Disability Fund, consisting of two components: Civil Service Retirement System (CSRS) and Federal Employees' Retirement System (FERS).

2. Name and address of plan sponsor:

U.S. Office of Personnel Management
1900 E Street, NW
Washington, DC 20415-0001

3. Type of plan entity:

Single-employer plan.

4. Date plans were established:

CSRS was established on May 22, 1920; FERS, on June 6, 1986.

5. Plan participants at beginning of fiscal year (9/30/2023):

| Participants | | CSRS | FERS | Total |
|---|------------------|-----------------|-----------|-----------|
| Active employees ¹ | | 26,300 | 2,896,700 | 2,923,000 |
| Separated employees entitled to deferred benefits | | Less than 1,000 | 59,000 | 60,000 |
| Annuitants: | Retirees | 1,086,000 | 1,200,000 | 2,286,000 |
| | Survivors | 373,000 | 105,000 | 478,000 |
| | Total Annuitants | 1,459,000 | 1,305,000 | 2,764,000 |

6. Type of plan:

Defined benefit. FERS also has a defined contribution component (the Thrift Savings Plan), which is not part of the Civil Service Retirement and Disability Fund.

7. Administrative costs:

Administrative costs are borne by the Fund.

¹ Number of employees determined on a full-time equivalent basis; includes those employees on leave without pay who retain coverage. See Table 6 for additional detail.

8. In this plan year, was the plan merged or consolidated into another plan or were assets or liabilities transferred to another plan?

No.

9. Funding arrangement:

Trust Fund.

10. Date of most recent actuarial valuation:

September 30, 2023

11. Actuarial cost method:

Actuarial valuations are performed using an aggregate entry-age normal cost method, as consistent with the requirements of 5 U.S.C. 8331(17) and 5 U.S.C. 8401(23).

The CSRS Board of Actuaries, established by 5 U.S.C. 8347(f), provides recommendations regarding methods and assumptions. For the fiscal year ended September 30, 2024, the members of the Board are:

Thomas S. Terry, Chair

R. Evan Inglis

Ellen L. Kleinstuber

12. Actuarial assumptions:

A. Economic:

1. Rate of return on Plan investments: 4.00 percent.
2. Rate of general salary increase: 2.65 percent, plus individual merit increases based on Plan experience.
3. Inflation rate: 2.40 percent. Assumed FERS annuitant COLA: 1.92 percent.

B. Demographic assumptions are based on plan experience. See Table 7 for additional detail.

13. Major plan provisions:

See Table 8.

Actuarial Valuation of the Civil Service Retirement and Disability Fund

Since the Civil Service Retirement and Disability Fund (CSRDF) is available to pay both the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS) benefits, it comprises a single retirement plan, even though each has different benefit tiers and funding methods, and the activities associated with each tier are accounted for separately.

This report reflects results produced with an actuarial valuation model developed and maintained by OPM's Office of the Actuaries for the purpose of modeling the benefit provisions of CSRS and FERS. The model projects future system costs based on CSRS and FERS participant information, and assumptions about future economic and demographic experience.

The results of the actuarial valuation for plan participants as of September 30, 2023, are shown for CSRS and FERS on a combined basis in Table 1. Table 1A shows the projected future cash flows associated with these participants. Table 2 shows the total combined cash flows for the CSRDF as a whole and assumes additional future new entrants into FERS; Table 3 and Table 4 show these past and future projected cash flows separately for FERS and CSRS.

Employee and Annuitant Population

Most employees who have been hired since December 31, 1983, are covered under FERS. Employees covered under CSRS were given an opportunity to elect FERS during an open enrollment period from July 1, 1987 through December 31, 1987, and during a second open enrollment period from July 1, 1998, through December 31, 1998.

Most employees hired during calendar year 2013 are classified as FERS Revised Annuity Employees (FERS-RAE), and most employees hired after December 31, 2013, are classified as FERS Further Revised Annuity Employees (FERS-FRAE). While the benefit provisions are generally the same for most employees covered under FERS, FERS-RAE and FERS-FRAE, the required employee contribution rates are greater for the newer groups.

The actuarial valuation of the CSRDF is based on the employee and annuitant populations as of September 30, 2023.

On a full-time equivalent basis, the active employee population as of September 30, 2023 is as follows:

| | |
|------------------|------------------|
| CSRS-Offset: | 5,900 |
| CSRS: | <u>20,400</u> |
| CSRS Total: | 26,300 |
| FERS-Elect: | 3,700 |
| FERS: | 1,342,500 |
| FERS-RAE: | 62,200 |
| FERS-FRAE: | <u>1,488,300</u> |
| FERS Total: | 2,896,700 |
| CSRS+FERS Total: | 2,923,000 |

The inactive population as of September 30, 2023, consists of: 2,286,000 retired employees (2,098,000 non-disability retirees, average age 73; and 188,000 disability retirees, average age 66); 466,000 spouse survivors; 12,000 child survivors; and approximately 60,000 separated employees entitled to deferred benefits.

The population of active employees is based on data from OPM's Enterprise Human Resources Integration (EHRI) Statistical Data Mart and from the United States Postal Service. These sources provide demographic information for most employee participants in CSRS and FERS but do not contain records for some participants (e.g., Legislative and Judicial branch employees, security sensitive employees of Executive branch agencies). To represent the complete full-time equivalent population of CSRS and FERS active employee participants, the population data is controlled to accounting records of employee withholdings and agency contributions.

There is no census data for separated employees entitled to a deferred annuity. This population is constructed at the time the demographic data is developed based on information about recent ascensions of new deferred annuitants. The assumed population of separated employees has been projected to the valuation date according to the employee demographic rate assumptions as applied to the prior populations.

The data for annuitants as of the beginning of the year (September 30, 2023) is obtained from the OPM annuity roll. To capture annuitants in special pay status as of the beginning of the fiscal year (i.e., individuals who recently became annuitants for whom the retirement claim is still being processed), the population data is obtained from the annuity roll in March during the fiscal year. A small adjustment is made to the data to account for annuitants retired as of the beginning of the year but still in special pay status in March.

Economic and Demographic Assumptions

The actuarial valuation results presented in this report are dependent on assumptions about future economic and demographic factors. Future actuarial reports may reflect measurements that differ significantly from these results due to such factors as: actual experience that has differed from assumptions, future revisions to actuarial assumptions, and future changes to plan provisions.

The economic and demographic assumptions used for this actuarial valuation as of September 30, 2023, are unchanged from those used for the prior year actuarial valuation as of September 30, 2022.

The actuarial valuation presented in Table 1 is based on “dynamic” economic assumptions that explicitly account for expected future inflation and general salary increases.

On April 2, 2020, the Board of Actuaries determined the following long-term economic assumptions for use beginning with the actuarial valuation as of September 30, 2019. At its meeting on May 17, 2024, the Board reviewed these long-term economic assumptions and determined that these assumptions should continue to be used for this actuarial valuation as of September 30, 2023:

- 2.40 percent inflation rate;
- 1.92 percent rate of FERS annuitant cost-of-living adjustment (COLA);
- 2.65 percent rate of general salary increase; and
- 4.00 percent interest rate

These economic assumptions are selected to be used primarily for funding purposes and for the long-term projections of the system reflected in this report. In determining the economic assumptions, the Board considered long-term history as well as the recent and anticipated future economic environment.

The inflation assumption represents a long-term expectation and was selected in consideration of the recent historical period of sustained low inflation followed by an environment of increased inflation, and long-term inflation history. The assumed rate of CSRS annuitant COLA equals the assumed inflation rate. The assumed rate of FERS annuitant COLA is 80 percent of the assumed inflation rate, as based on the application of the FERS COLA formula to observed long-term inflation history. The general salary increase rate was selected in consideration of the long-term history of real increases in federal General Schedule and Postal Service pay tables relative to inflation, recent federal salary increase trends and the expected impact of the future federal budgetary environment.

The interest rate assumption represents a long-term expected rate of return, encompassing returns on future investments as well as returns on the current

investment schedule of plan assets. The assumption was selected in consideration of the rate of return on current CSRDF investments relative to inflation, the current real rate of return on new CSRDF investments, and the assumed ultimate long-term real rate of return on future CSRDF investments. The interest rate assumption is developed in recognition that plan assets are valued at par for determining the unfunded actuarial liabilities. At the assumed valuation interest rate, discounting the scheduled principal and coupon payments of current CSRDF investments would produce a present value that is less than par value. The Board would expect to revisit the selection of the valuation interest rate assumption were the asset valuation method revised from valuation at par.

The Board of Actuaries recommended the adoption of current demographic assumptions at its meeting on May 10, 2022, based on the results of an experience study conducted by OPM. At its meeting on May 17, 2024, the Board reviewed these assumptions and recommended their use for this actuarial valuation as of September 30, 2023.

Except where otherwise described below, the demographic assumptions are generally based on plan experience over the ten-year period 2010 through 2019, with separate assumptions based on experience for non-Postal participants and Postal Service participants. The choice of the ten-year experience period reflects a balance between using the most recently available data to best represent current expected behavior within the system, and sufficient exposure to historical data to soften the effects of any short-term fluctuations.

The assumed rates of voluntary, early, and involuntary retirement for Non-Postal and Postal Service employees are based on ten years of experience from years 2011 through 2020. Because CSRS is a closed population, certain CSRS retirement assumptions are based on earlier experience. The assumed rates disability retirement for Non-Postal and Postal Service employees are based on ten years of experience from years 2010 through 2019. The percentage of newly disabled FERS employees assumed to be subject to a benefit offset for Social Security is 62.5% for non-Postal employees and 71.4% for Postal Service employees. Postal Service employee withdrawal rates are based on experience years 2010 through 2019 excluding year 2016, for which data anomalies were observed. Assumed rates of election of refunds of FERS employee contributions, for separating employees with 20 or more years of service, are based on recent government-wide refund experience relative to the withdrawal rates. Assumed refund rates for FERS employees separating with at least 5 years but less than 20 years of service were developed such that, if applied to historical employee populations, the rates would produce new deferred annuity amounts approximating recent averages.

Mortality rates incorporate projected generational mortality improvement for employees, survivors, and disabled and non-disabled retirees. An ultimate 1.0 percent

annual rate of mortality improvement is assumed beginning in fiscal year 2029. For employees, survivors and non-disabled retirees, the mortality improvement rates grade down below 1.0 percent for ages greater than 85. For disability mortality, the improvement rates grade down below 1.0 percent for ages greater than 65. Assumed mortality improvement rates prior to fiscal year 2029 grade linearly from separate non-Postal and Postal experience-based improvement rates, which are given 100 percent weight through year 2019, to the ultimate rate, generally 1.0 percent, that is given 100 percent weight in 2029 and beyond.

The Aggregate Entry Age Normal Cost Percentages are determined using an assumed new entrant distribution and actuarial assumptions that are level for each year of the valuation projection. For determination of the Normal Cost Percentages, the assumed mortality rates for employees and annuitants (disabled and non-disabled retirees and survivors), beginning with the actuarial valuation as of September 30, 2021, are those projected to a fixed year as follows:

Assumed Mortality Rate Projection Year for Determining Normal Cost Percentages

| Mortality Rate | | CSRS | FERS | FERS-RAE | FERS-FRAE |
|----------------|----------------|------|------|----------|-----------|
| Employee | Non-Postal | 2005 | 2020 | 2027 | 2030 |
| | Postal Service | 2005 | 2015 | 2026 | 2030 |
| Annuitant | Non-Postal | 2037 | 2053 | 2060 | 2064 |
| | Postal Service | 2036 | 2047 | 2055 | 2061 |

Employee and employing agency contributions are paid for employees in active pay status. The assumed percentage of payroll on leave without pay for which no contributions are paid is 2.2% for non-Postal employees and 3.6% for Postal Service employees. Administrative expenses are assumed to equal 0.23% of benefits.

The demographic rates are displayed in Table 7.

Dynamic Normal Cost

The dynamic normal cost is the level percentage of pay, determined based on dynamic economic assumptions, which would have to be contributed for a typical group of new employees over their entire working careers to fully finance, with interest, all of their retirement benefits. FERS is funded under an entry age normal funding method as prescribed in Chapter 84 of Title 5, United States Code, and employees and agencies together contribute the full amount of the dynamic normal cost. Separate normal cost percentages are determined for non-Postal versus Postal participants; for FERS, FERS-RAE and FERS-FRAE participants; and for FERS employees subject to special plan provisions.

Unlike FERS, CSRS is financed under a statutory funding method that does not directly account for the cost of benefit increases that are due to expected future inflation. Most employees and non-Postal agencies each contribute 7.0 percent of pay for CSRS. The employee contribution rate is lower for those CSRS employees who are covered under CSRS-Offset. In Fiscal Year 2023, CSRS employee contributions totaled approximately \$0.2 billion and agency contributions for CSRS employees totaled approximately \$0.2 billion.

If all agencies including the Postal Service were to contribute the full dynamic normal cost for CSRS, less employee contributions, the agency contributions for CSRS employees would have totaled approximately \$0.9 billion in Fiscal Year 2023. This assumes CSRS dynamic normal cost percentages consistent with the FERS agency contribution rates in effect for FY 2023, determined under the assumptions recommended at the April 2, 2020, meeting of the Board of Actuaries.

Unfunded Actuarial Liability

The unfunded actuarial liability is a projection of the amount which, if deposited in the Fund, would fully finance the total cost of the CSRS and FERS retirement benefits for the current, closed group of employees and annuitants, assuming that the full normal cost is contributed over the balance of the employees' working careers.

As shown in Table 1 in the report below, the unfunded actuarial liability amounted to \$1,190.8 billion as of September 30, 2023. This represents the difference between what would theoretically be the balance of the Fund's net assets if the full normal cost had been contributed over the entire working careers of all participants, and the actual par value of net assets in the Fund.

The Fund's assets are held in securities of the U.S. Treasury, and the interest assumption used for measuring the present values is selected for performing actuarial measurements consistent with these investments. As such, the actuarial liabilities shown in Table 1 represent a low default risk measurement of the Fund's obligations.

In Table 1, the unfunded actuarial liability is expressed as:

- (1) the actuarial present value of future benefits and expenses;
- less* (2) the present value of future normal cost contributions;
- less* (3) the net assets in the fund.

The actuarial present value of future benefits and expenses is the value of plan benefits that are expected to be paid in the future to current employees and annuitants stated in today's dollars, i.e., future amounts discounted for the time value of money. It assumes that current employees will continue to earn benefits over their expected future

working lives, that their salaries will increase by the assumed salary increases and that annuities will rise based on the assumed Cost of Living Adjustments (COLAs).

The present value of future normal costs is the value, in today's dollars, of the future normal cost contributions to be made over the expected future working lifetimes of all current employees. In Table 1, the present value of future normal cost contributions is determined separately for various populations under CSRS and FERS. Normal cost percentages are determined separately for employees of the Postal Service and for non-Postal employees.

Different normal cost percentages also apply for certain groups within CSRS and FERS with special retirement system provisions (e.g., Law Enforcement Officers and Firefighters). The additional actuarial liability attributable to special retirement system provisions for active employees in these groups amounted to less than \$0.1 billion for CSRS and approximately \$41.3 billion for FERS as of September 30, 2023.

Funding Provisions for CSRS

The CSRS is financed under a statutory funding method established in 1969 under Public Law 91-93. This funding method is based on the "static" economic assumptions of no future inflation, no future general schedule salary increases, and a 5.00 percent interest rate.

Under CSRS, regular employees contribute 7.0 percent of pay. Law enforcement officers and firefighters, and Congressional employees contribute an extra 0.5 percent of pay, and Members of Congress an extra 1.0 percent of pay. Non-Postal agencies match the employee contributions.

Separate provisions have been enacted for funding the Postal Service obligations under CSRS. The Postal Civil Service Retirement System Funding Reform Act of 2003 (P. L. 108-18) and the Postal Accountability and Enhancement Act of 2006 (P.L. 109-435) established dynamic funding rules for the Postal Service for CSRS. The Postal Service is responsible for the cost of all CSRS benefits attributable to post-1971 civilian service for its employees and annuitants. Postal Service agency contributions for CSRS employees were cancelled starting September 30, 2006. Postal Service CSRS employees continue to contribute 7.0 percent of pay.

An actuarial surplus as of September 30, 2006, in the amount of \$17.1 billion for CSRS, was transferred to the Postal Service Retiree Health Benefits Fund on June 30, 2007. CSRS law provides that any future actuarial surplus for Postal Service participants as of September 30, 2025, 2035 or 2039, would be transferred to the Postal Service Retiree Health Benefits Fund.

Beginning in 2017, the Postal Service was required to make annual payments to amortize any supplemental actuarial liabilities for its participants under CSRS. A

payment of \$3.245 billion for CSRS was due from the Postal Service to the CSRDF on September 30, 2024. This amount is to amortize, through 2043, a supplemental liability of \$44.1 billion for Postal Service CSRS participants as of September 30, 2023, as determined according to the dynamic actuarial assumptions first recommended at the May 10, 2022, meeting of the CSRS Board of Actuaries. As of the valuation date, CSRS payments totaling approximately \$13.771 billion, due September 30, 2017 through September 30, 2023, remain unpaid to the CSRDF from the Postal Service.

Under the “static” funding method for CSRS, which remains in effect for funding the benefits for non-Postal CSRS participants, the Treasury pays interest on any static unfunded liabilities for CSRS benefits attributable to civilian service that are not being financed by the Postal Service. The Treasury also makes payments to amortize, over a 30-year period, any increases in the static unfunded liability due to salary increases that occurred during the year for non-Postal CSRS employees. In addition, the Treasury pays the cost of benefits paid out during the year to all CSRS annuitants (Postal and non-Postal) that were attributable to military service. In fiscal year 2007 the Treasury made a retroactive payment to cover CSRS military service benefit costs that previously had been attributed to the Postal Service for FY2003 through FY2006.

The unfunded liability under the “static” funding method for non-Postal CSRS was \$537.2 billion as of September 30, 2023, as determined under static economic assumptions of 5.00 percent interest with no future inflation and no future general salary increases, and using the demographic assumptions first recommended at the May 10, 2022, meeting of the CSRS Board of Actuaries. Based on the statutory funding provisions, the Treasury made a payment to the CSRDF of approximately \$36.004 billion for CSRS on September 30, 2024, consisting of:

| | |
|---|------------------|
| Interest on Static Unfunded Liability (UL): | \$26.860 billion |
| 30-yr Amortization of Increases in Static UL: | \$ 6.062 billion |
| Military Service Payment: | \$ 3.054 billion |
| Other CSRS Funding Provisions: | \$ 0.028 billion |

Measured according to the dynamic economic assumptions reflected in Table 1, the unfunded actuarial liability for CSRS was \$846.4 billion as of September 30, 2023, net of assets and obligations allocated to the Postal Service. At the assumed dynamic interest rate of 4.00 percent, the interest cost on this unfunded actuarial liability would be \$33.9 billion for fiscal year 2024. Thus, the statutory Treasury payment of approximately \$36.004 billion made on September 30, 2024, was greater than the amount that would be needed to meet the interest cost on the dynamic unfunded actuarial liability for non-Postal CSRS.

Funding Provisions for FERS

Under FERS, employees and agencies contribute the full dynamic normal cost. This normal cost is for the defined benefit plan only; it does not include the cost of Social Security or the Thrift Savings Plan. Most FERS employees hired before January 1, 2013, contribute a percentage of salary that is equal to the contribution rate for CSRS employees, as set forth above, less the 6.2 percent tax rate applicable under the Old Age, Survivors and Disability Insurance (OASDI) portion of Social Security. Thus, for these regular employees in FERS, the contribution rate is 0.8 percent of the employee's total salary. FERS-RAE generally covers employees hired during calendar year 2013, who are required to contribute an additional 2.3 percent of salary above the FERS rate. FERS-FRAE generally covers employees hired after December 31, 2013, who are required to contribute an additional 3.6 percent of salary above the FERS rate. An extra 0.5 percent of pay is contributed by certain employees with enhanced benefit provisions (e.g. air traffic controllers, law enforcement officers and firefighters). Agencies contribute the normal cost of FERS, less the employee contributions. Non-Postal agencies are required to contribute above the normal cost for employees under FERS-FRAE, with the excess used to address the CSRS unfunded actuarial liability.

Under FERS, any supplemental liabilities are amortized over 30 years. The payments on the initial supplemental liability as of September 30, 1988, began on September 30, 1989. Each year thereafter, any new supplemental liability is amortized by means of a new series of 30-year payments. Supplemental liabilities attributable to non-Postal participants are made by the Treasury; supplemental liabilities attributable to Postal participants are amortized by separate 30-year payments made by the Postal Service. A negative supplemental liability generates a schedule of negative amortization payments, which is used only to offset any positive payments that have already been scheduled. If the net assets exceed the actuarial liability, all remaining amortization payments are cancelled. Apart from cancellation of any future amortization payments there is no provision in the law for disposition of any FERS surplus either for non-Postal or Postal participants; in this case the excess assets remain in the fund where they accrue interest and are available to offset potential future losses.

A Treasury payment for FERS of approximately \$17.252 billion was made to the CSRDF on September 30, 2024. This amount included a new 30-year payment of \$2.845 billion to amortize a supplemental liability of \$49.2 billion for non-Postal FERS participants as of September 30, 2023, as determined according to the actuarial assumptions first recommended at the May 10, 2022, meeting of the Board of Actuaries.

A payment of \$2.286 billion for FERS was due from the Postal Service to the CSRDF on September 30, 2024. This amount included a new 30-year payment of \$0.145 billion to amortize a supplemental liability of \$2.5 billion for Postal FERS participants as of September 30, 2023, as determined according to the actuarial assumptions first recommended at the May 10, 2022, meeting of the Board of Actuaries. After payment of

\$0.6 billion from the Postal Service to the CSRDF toward the amount due for fiscal year 2023, FERS payments totaling approximately \$8.842 billion, due September 30, 2014, through September 30, 2023, remain unpaid from the Postal Service to the CSRDF as of the valuation date.

Projected Flow of Plan Assets

Tables 2 and 2A show a 75-year projection of the actual funding for the CSRDF under conditions of expected future inflation. A sufficient number of new employees are assumed to be hired each year so that the total employee population remains constant. Along with this consolidated projection for the entire CSRDF, there are also separate tables for the FERS population (Tables 3 and 3A) and CSRS population (Tables 4 and 4A).

The Projected Flow of plan assets calculated in Tables 2 and 3 for future years reflects the provisions for FERS, FERS-RAE and FERS-FRAE. The Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96) established FERS-RAE, which provides for increased employee contributions and lower agency contributions for employees first hired during calendar year 2013. P.L. 112-96 also provides that Members of Congress and Congressional staff initially employed after December 31, 2012, accrue FERS benefits according a regular, rather than enhanced, benefit formula.

FERS-FRAE, as established by the Bipartisan Budget Act of 2013 (P.L. 113-67), provides an additional increase to employee contribution rates for employees first hired after December 31, 2013. Although the employee contribution rate for FERS-FRAE exceeds the employee contribution rate for FERS-RAE, the FERS-FRAE agency contributions for non-Postal employing agencies are held at the same rate as determined for FERS-RAE. Thus, the non-Postal agency contributions for FERS-FRAE, combined with the employee contributions, exceed the normal cost for non-Postal employees. These excess FERS-FRAE contributions are allocated to CSRS to address the CSRS unfunded actuarial liability. Excess agency contributions for FERS-FRAE expected to be allocated to CSRS are included in the projected Agency Contributions shown for FERS in Table 3 and in the projected transfer payments from FERS to CSRS shown in Tables 3 and 4. In this projection the excess agency contributions for FERS-FRAE cease in fiscal year 2060.

The CSRS assets shown in Table 4 represent the combined Postal and non-Postal share. Because CSRS outlays have been exceeding income under statutory CSRS funding rules, the balance of CSRS assets attributable to non-Postal participants was fully depleted as of the end of fiscal year 2022. The end of year CSRS asset balances shown in Table 4 reflect a shortfall in the non-Postal CSRS balance beginning in fiscal year 2023. Because the CSRS benefits are paid from the overall assets of the CSRDF, the assets attributable to non-Postal FERS participants (as shown in Table 3) will be reduced each year by the shortfall.

The Postal Service is required to make ongoing payments to amortize the dynamic actuarial liabilities for the Postal share of CSRS benefits, and there is an overdue balance to the CSRDF from the Postal Service as of the valuation date. As a result of the unpaid balance due from the Postal Service for FY 2017 through FY 2023, the Postal CSRS balance is projected to be depleted in FY 2049, assuming payment of all required amounts due for FY 2024 and beyond.

These tables also include a projection of the dynamic unfunded actuarial liability (UAL) under CSRS and FERS. These actuarial liabilities are defined in the same manner as in Table 1 but they apply to future years. A projection of the total unfunded actuarial liability for CSRS and FERS combined is shown in Tables 2 and 2A. The projected future assets and unfunded actuarial liabilities when shown separately for FERS (Tables 3 and 3A) and CSRS (Tables 4 and 4A) are affected by projected future asset balance transfers from FERS to CSRS.

The balance transfers from the non-Postal FERS balance to the CSRS balance create supplemental liabilities for the non-Postal FERS balance. These supplemental liabilities for non-Postal FERS are amortized by means of 30-year payments made by the Treasury. In addition, the CSRS amortization amounts that are overdue from the Postal Service are projected to result in the future depletion of the Postal CSRS balance. This would result in additional future transfers from FERS to CSRS. Amounts transferred from FERS, in excess of overdue Postal CSRS amortization amounts, are projected to create future supplemental liabilities for the Postal FERS balance. These supplemental liabilities would be amortized by means of 30-year payments made by the Postal Service for FERS.

The projections in Table 3 reflect annual increases in the FERS UAL due to the ongoing use of assets in the FERS balance for payment of CSRS benefits. The total assets of the CSRDF as projected in Table 2, for CSRS and FERS combined, are expected to continue to grow throughout the term of the projection under the existing statutory funding provisions.

Actuarial Opinion

Actuarial Valuation of the CSRDF as of September 30, 2023

The purpose of this report is to represent the actuarial valuation of the Civil Service Retirement and Disability Fund (CSRDF), which includes both the Civil Service Retirement System (CSRS) and the Federal Employees' Retirement System (FERS), prepared according to the methodology and dynamic long-term assumptions used for funding. The methodologies, assumptions and results may differ from those reflected in the actuarial liabilities reported in the U.S. Office of Personnel Management's Agency Financial Report.

The long-term economic assumptions and demographic assumptions are unchanged from those used for the previous year's actuarial valuation. At its meeting on May 17, 2024, the CSRS Board of Actuaries reviewed these actuarial assumptions and recommended their use for this actuarial valuation as of September 30, 2023.

This actuarial valuation incorporates the economic assumptions first determined by the Board of Actuaries at its meeting on April 2, 2020. The long-term economic assumptions are: 2.40 percent inflation rate; 2.65 percent rate of general salary increase; and 4.00 percent rate of long-term interest. This report assumes a general salary increase of 5.2 percent for non-Postal employees for fiscal year 2024, based on the actual increase in the federal General Schedule salary tables. A 3.2 percent CSRS annuitant Cost of Living Adjustment (COLA) and 2.2 percent FERS annuitant COLA are assumed in year 2024 based on the actual COLAs received.

The demographic assumptions used for this actuarial valuation are those first recommended for adoption at the May 10, 2022, Board of Actuaries meeting.

In my opinion, the actuarial methods and assumptions used in preparation of this report are reasonable individually and in the aggregate, and reflect a fair estimate of anticipated CSRS and FERS experience with no inherent bias, based on the plan provisions in effect at the beginning of the fiscal year. Future actuarial reports may reflect measurements that differ significantly from these results due to such factors as: actual experience that has differed from assumptions, future revisions to actuarial assumptions, and future changes to plan provisions. Measurements of the effect on the actuarial liability of changes to certain actuarial assumptions are presented in Table 1D.

I have prepared this statement in accordance with generally accepted principles and practices of the Actuarial Standards Board. To the best of my knowledge this statement is complete and accurate, and fairly reflects the results of the actuarial valuation. In preparing this statement, I have relied upon the financial information provided by OPM's Office of the Chief Financial Officer, and upon population data provided by

OPM's Office of Retirement Services and Chief Information Office, and have reviewed the contributions of other OPM actuaries.

I certify that I meet the U.S. Qualification Standards for issuing this statement of actuarial opinion.

Prepared by:

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Table 1: Actuarial Status Information as of Beginning of Plan Year

(Dollars in billions)

| Unfunded Actuarial Accrued Liability as of September 30, 2023 | | CSRS | FERS | Total |
|--|------------------------|-------------|-------------|--------------|
| 1. Actuarial Present Value of Future Benefits & Expenses | a. Annuitants on roll | \$966.7 | \$507.0 | \$1,473.7 |
| | b. Separated Employees | 0.2 | 5.5 | 5.7 |
| | c. Active Employees | 29.3 | 1548.7 | 1578.0 |
| | Total | 996.2 | 2,061.2 | 3,057.4 |
| 2. Less: Present Value of Future Normal Costs | | 3.8 | 826.1 | 829.9 |
| 3. Actuarial Accrued Liability | | 992.4 | 1,235.1 | 2,227.5 |
| 4. Assets (at Par Value) | | 88.1 | 948.6 | 1,036.7 |
| 5. Unfunded Actuarial Liability ² | | \$904.3 | \$286.5 | \$1,190.8 |

Normal Cost as a Percentage of Covered Payroll for Regular Non-Postal Employees³:

| Category | CSRS | FERS | FERS-RAE | FERS-FRAE |
|---------------------|--------------------|-------------|-----------------|---------------------|
| Employee | 7.0% | 0.8% | 3.1% | 4.4% |
| Employing Agency | 7.0% | 18.4% | 16.5% | 16.5% |
| Other/(Excess) | 23.8% ⁴ | 0.0% | 0.0% | (1.0%) ⁵ |
| Total Normal Cost % | 37.8% | 19.2% | 19.6% | 19.9% |

² A portion of the CSRS unfunded actuarial liability will be met with transfers from FERS assets; see Technical notes.

³ Different normal cost percentages apply for employees of the Postal Service and for special groups; see Technical Notes.

⁴ The combined employee and agency contribution for CSRS is generally less than the full dynamic normal cost percentage.

⁵ Non-Postal agencies are required to contribute at the FERS-RAE rate for FERS-FRAE; contributions in excess of the normal cost percentage are transferred to the CSRS balance.

Table 1 Technical Notes

The date of the actuarial valuation is the beginning of the fiscal year (i.e. the end of the previous fiscal year). Thus, the actuarial liabilities reported for fiscal year 2024 are determined as of September 30, 2023. The valuation of the CSRDF as of September 30, 2023 is based on the employee and annuitant populations as of that date.

The present values of future benefits and normal costs as of September 30, 2023, are based on the demographic assumptions first recommended for adoption at the May 10, 2022, meeting of the CSRS Board of Actuaries, and the long-term economic assumptions the Board first determined at its April 2, 2020, meeting. These actuarial assumptions are unchanged from those used for the prior year's actuarial valuation. The long-term economic assumptions are 2.40 percent inflation; 1.92 percent FERS annuitant Cost of Living Adjustment (COLA), 2.65 percent annual general salary increase, and 4.00 percent rate of interest. A general salary increase of 5.2 percent for non-Postal employees is assumed in year 2024 to match the actual increase in federal General Schedule pay tables. The long-term general salary increase assumption, 2.65 percent, is assumed for Postal Service employees in year 2024. A 3.2 percent CSRS annuitant COLA and 2.2 percent FERS annuitant COLA are assumed in year 2024 based on the actual COLAs received. The long-term annuitant COLA rates, 2.4 percent for CSRS and 1.92 percent for FERS, are assumed for years 2025 and beyond.

Table 1 displays the normal cost percentages for regular non-Postal employees. Different normal cost percentages apply for employees of the Postal Service and for special groups. The CSRS normal cost is defined as the level percentage of pay necessary to fully fund all retirement benefits for a typical group of new Federal employees who are assumed to be covered under CSRS, even though all new Federal employees are now actually covered under FERS.

For regular Postal Service employees, the normal cost is 32.0 percent of pay for CSRS, 16.9 percent of pay for FERS, 17.3 percent of pay for FERS-RAE and 17.6 percent of pay for FERS-FRAE. Postal employee contribution rates are the same as non-Postal employee contribution rates for CSRS, FERS, FERS-RAE and FERS-FRAE. By statute, there is no Postal Service agency contribution for CSRS employees. For FERS, FERS-RAE and FERS-FRAE, the Postal Service agency contribution rate equals the full normal cost percentage less the employee contribution rate.

The September 30, 2023, unfunded actuarial liability of \$904.3 billion for CSRS, as shown in Table 1, consists of an unfunded actuarial liability of \$57.9 billion for Postal Service obligations for its CSRS participants, and an unfunded actuarial liability of \$846.4 billion for the remainder of the obligations for CSRS participants. Overdue CSRS funding payments from the Postal Service totaling approximately \$13.7 billion as of September 30, 2023, are not included in the CSRS asset balance as of September 30, 2023.

The September 30, 2023, unfunded actuarial liability of \$286.5 billion for FERS, as shown in Table 1, consists of an unfunded actuarial liability of \$44.9 billion for Postal FERS participants and an unfunded actuarial liability of \$241.6 billion for non-Postal FERS participants. Overdue FERS funding payments from the Postal Service totaling approximately \$8.8 billion as of September 30, 2023, are not included in the FERS asset balance as of September 30, 2023.

Supplemental liabilities under FERS are amortized by 30-year payments to be made by the Treasury for non-Postal participants, and by the Postal Service for Postal participants. The supplemental liability is determined by subtracting, from the amount of the unfunded actuarial liability, the present value of any remaining 30-year payments that have already been scheduled. The CSRS unfunded actuarial liability will be met with future payments made by the Treasury and by the Postal Service as required under CSRS statute, plus excess contributions required for FERS-FRAE from non-Postal employing agencies, plus transfers from FERS as needed to pay CSRS benefits. The transfers from FERS to pay benefits for CSRS participants will create supplemental liabilities for FERS, which are then amortized by means of thirty-year payments made by the Treasury and/or the Postal Service that are credited to the FERS balance. The present values of projected future funding components are shown in Table 1C.

The Treasury funding payments for fiscal year 2024 totaled approximately \$36.0 billion for CSRS and approximately \$17.3 billion for FERS. The Postal Service funding payments due for fiscal year 2024 totaled approximately \$3.2 billion for CSRS and \$2.3 billion for FERS. These amounts are in addition to the ongoing contributions from employees and employing agencies.

In total, the required funding payments from the Treasury and Postal Service to the CSRDF amounted to approximately \$58.8 billion for fiscal year 2024. This total represents the sum of several statutorily required funding payments determined on separate bases for Postal and non-Postal obligations for each of CSRS and FERS. For comparison, a reasonable actuarially determined contribution for CSRS and FERS combined could be calculated for the overall unfunded actuarial liability of \$1,190.8 billion as of September 30, 2023, as presented in Table 1. At the assumed dynamic interest rate of 4.00 percent, the unfunded actuarial liability could be met with a hypothetical 30-year level amortization payment of \$68.9 billion. Alternatively, a hypothetical total payment of \$47.6 billion would meet the interest cost on the overall unfunded actuarial liability as of September 30, 2023.

Table 1A: Projected Future Cash Flow for Current Participants

The present value of future benefits and expenses, and the present value of future normal costs, shown in Table 1 are based on projected future cash flow for participants in CSRS and FERS as of September 30, 2023. The projected future cash flow is as follows:

(Dollars in millions)

| Fiscal Year | CSRS | | | | FERS | | | |
|-------------|----------------------|-------------------------------|----------------------------|--------------|----------------------|-------------------------------|----------------------------|--------------|
| | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs |
| 2024 | \$74,055 | \$2 | \$302 | \$888 | \$31,210 | \$3 | \$2,219 | \$57,533 |
| 2025 | 73,344 | 6 | 660 | 719 | 31,070 | 18 | 5,372 | 57,630 |
| 2026 | 72,399 | 9 | 957 | 582 | 30,882 | 37 | 8,466 | 57,312 |
| 2027 | 71,360 | 10 | 1,205 | 471 | 30,704 | 64 | 11,717 | 56,876 |
| 2028 | 70,217 | 11 | 1,405 | 381 | 30,509 | 90 | 15,059 | 56,332 |
| 2029 | 68,961 | 11 | 1,566 | 308 | 30,307 | 115 | 18,485 | 55,669 |
| 2030 | 67,586 | 12 | 1,698 | 249 | 30,216 | 137 | 21,943 | 54,912 |
| 2031 | 66,085 | 12 | 1,804 | 200 | 30,132 | 157 | 25,506 | 54,081 |
| 2032 | 64,453 | 12 | 1,893 | 160 | 30,002 | 176 | 29,154 | 53,180 |
| 2033 | 62,687 | 12 | 1,959 | 128 | 29,822 | 195 | 32,887 | 52,209 |
| 2034 | 60,785 | 12 | 2,010 | 101 | 29,593 | 213 | 36,751 | 51,159 |
| 2035 | 58,745 | 13 | 2,045 | 79 | 29,315 | 230 | 40,784 | 50,023 |
| 2036 | 56,570 | 13 | 2,069 | 62 | 28,987 | 248 | 44,997 | 48,780 |
| 2037 | 54,263 | 13 | 2,080 | 48 | 28,599 | 267 | 49,372 | 47,423 |
| 2038 | 51,831 | 13 | 2,080 | 37 | 28,144 | 285 | 53,939 | 45,955 |
| 2039 | 49,285 | 13 | 2,069 | 28 | 27,621 | 303 | 58,672 | 44,372 |
| 2040 | 46,638 | 13 | 2,048 | 21 | 27,027 | 319 | 63,585 | 42,637 |
| 2041 | 43,907 | 13 | 2,017 | 15 | 26,359 | 335 | 68,670 | 40,741 |
| 2042 | 41,110 | 13 | 1,976 | 11 | 25,619 | 349 | 73,849 | 38,701 |
| 2043 | 38,271 | 13 | 1,925 | 7 | 24,810 | 363 | 79,128 | 36,525 |
| 2044 | 35,411 | 13 | 1,865 | 5 | 23,934 | 375 | 84,468 | 34,246 |
| 2045 | 32,555 | 13 | 1,796 | 3 | 22,995 | 385 | 89,741 | 31,948 |
| 2046 | 29,728 | 13 | 1,720 | 2 | 21,998 | 394 | 94,917 | 29,667 |
| 2047 | 26,957 | 13 | 1,635 | 1 | 20,949 | 402 | 99,988 | 27,384 |
| 2048 | 24,264 | 13 | 1,545 | 1 | 19,856 | 408 | 104,903 | 25,115 |
| 2049 | 21,674 | 12 | 1,448 | 0 | 18,726 | 413 | 109,682 | 22,870 |
| 2050 | 19,205 | 12 | 1,347 | 0 | 17,567 | 417 | 114,314 | 20,656 |
| 2051 | 16,875 | 12 | 1,243 | 0 | 16,389 | 420 | 118,746 | 18,491 |
| 2052 | 14,699 | 11 | 1,136 | 0 | 15,202 | 421 | 122,934 | 16,385 |
| 2053 | 12,688 | 11 | 1,029 | 0 | 14,015 | 421 | 126,841 | 14,342 |
| 2054 | 10,851 | 10 | 923 | 0 | 12,842 | 420 | 130,425 | 12,377 |
| 2055 | 9,190 | 9 | 819 | 0 | 11,690 | 418 | 133,547 | 10,555 |
| 2056 | 7,706 | 8 | 719 | 0 | 10,571 | 415 | 136,069 | 8,925 |
| 2057 | 6,395 | 8 | 625 | 0 | 9,494 | 410 | 138,004 | 7,488 |
| 2058 | 5,251 | 7 | 536 | 0 | 8,467 | 404 | 139,356 | 6,238 |

| Fiscal Year | CSRS | | | | FERS | | | |
|-------------|----------------------|-------------------------------|----------------------------|--------------|----------------------|-------------------------------|----------------------------|--------------|
| | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs |
| 2059 | 4,267 | 6 | 454 | 0 | 7,499 | 396 | 140,139 | 5,164 |
| 2060 | 3,430 | 5 | 380 | 0 | 6,594 | 387 | 140,398 | 4,254 |
| 2061 | 2,727 | 4 | 313 | 0 | 5,756 | 377 | 140,180 | 3,485 |
| 2062 | 2,144 | 4 | 255 | 0 | 4,989 | 366 | 139,541 | 2,839 |
| 2063 | 1,667 | 3 | 205 | 0 | 4,293 | 353 | 138,514 | 2,302 |
| 2064 | 1,283 | 3 | 162 | 0 | 3,669 | 339 | 137,147 | 1,858 |
| 2065 | 978 | 2 | 126 | 0 | 3,113 | 325 | 135,447 | 1,493 |
| 2066 | 739 | 2 | 97 | 0 | 2,623 | 309 | 133,422 | 1,194 |
| 2067 | 554 | 1 | 73 | 0 | 2,196 | 293 | 131,087 | 952 |
| 2068 | 414 | 1 | 55 | 0 | 1,826 | 276 | 128,454 | 756 |
| 2069 | 309 | 1 | 40 | 0 | 1,510 | 258 | 125,527 | 600 |
| 2070 | 231 | 1 | 29 | 0 | 1,241 | 241 | 122,322 | 475 |
| 2071 | 175 | 0 | 20 | 0 | 1,014 | 224 | 118,860 | 376 |
| 2072 | 135 | 0 | 14 | 0 | 825 | 207 | 115,158 | 297 |
| 2073 | 107 | 0 | 10 | 0 | 669 | 190 | 111,235 | 233 |
| 2074 | 87 | 0 | 7 | 0 | 541 | 173 | 107,107 | 183 |
| 2075 | 73 | 0 | 5 | 0 | 436 | 157 | 102,794 | 142 |
| 2076 | 63 | 0 | 4 | 0 | 352 | 142 | 98,316 | 110 |
| 2077 | 56 | 0 | 3 | 0 | 285 | 128 | 93,696 | 85 |
| 2078 | 51 | 0 | 2 | 0 | 231 | 114 | 88,956 | 64 |
| 2079 | 47 | 0 | 2 | 0 | 189 | 101 | 84,123 | 48 |
| 2080 | 43 | 0 | 2 | 0 | 155 | 89 | 79,227 | 36 |
| 2081 | 40 | 0 | 2 | 0 | 128 | 78 | 74,298 | 26 |
| 2082 | 37 | 0 | 1 | 0 | 108 | 68 | 69,366 | 18 |
| 2083 | 35 | 0 | 1 | 0 | 91 | 59 | 64,462 | 12 |
| 2084 | 32 | 0 | 1 | 0 | 79 | 50 | 59,616 | 8 |
| 2085 | 30 | 0 | 1 | 0 | 69 | 43 | 54,856 | 5 |
| 2086 | 28 | 0 | 1 | 0 | 61 | 37 | 50,213 | 3 |
| 2087 | 26 | 0 | 1 | 0 | 54 | 31 | 45,711 | 1 |
| 2088 | 23 | 0 | 1 | 0 | 48 | 26 | 41,376 | 1 |
| 2089 | 21 | 0 | 1 | 0 | 44 | 22 | 37,228 | 0 |
| 2090 | 19 | 0 | 1 | 0 | 40 | 18 | 33,287 | 0 |
| 2091 | 18 | 0 | 1 | 0 | 36 | 15 | 29,570 | 0 |
| 2092 | 16 | 0 | 1 | 0 | 33 | 13 | 26,090 | 0 |
| 2093 | 14 | 0 | 1 | 0 | 30 | 11 | 22,856 | 0 |
| 2094 | 13 | 0 | 1 | 0 | 28 | 9 | 19,874 | 0 |
| 2095 | 11 | 0 | 1 | 0 | 25 | 8 | 17,147 | 0 |
| 2096 | 10 | 0 | 1 | 0 | 23 | 7 | 14,673 | 0 |
| 2097 | 9 | 0 | 1 | 0 | 21 | 6 | 12,451 | 0 |
| 2098 | 8 | 0 | 1 | 0 | 19 | 6 | 10,474 | 0 |
| 2099 | 7 | 0 | 0 | 0 | 17 | 5 | 8,731 | 0 |
| 2100 | 6 | 0 | 0 | 0 | 16 | 5 | 7,211 | 0 |
| 2101 | 5 | 0 | 0 | 0 | 14 | 4 | 5,898 | 0 |
| 2102 | 4 | 0 | 0 | 0 | 13 | 4 | 4,778 | 0 |

| Fiscal Year | CSRS | | | | FERS | | | |
|-------------|----------------------|-------------------------------|----------------------------|--------------|----------------------|-------------------------------|----------------------------|--------------|
| | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs | Benefits: Annuitants | Benefits: Separated Employees | Benefits: Active Employees | Normal Costs |
| 2103 | 4 | 0 | 0 | 0 | 11 | 4 | 3,833 | 0 |
| 2104 | 3 | 0 | 0 | 0 | 10 | 4 | 3,044 | 0 |
| 2105 | 3 | 0 | 0 | 0 | 9 | 3 | 2,393 | 0 |
| 2106 | 2 | 0 | 0 | 0 | 8 | 3 | 1,864 | 0 |
| 2107 | 2 | 0 | 0 | 0 | 7 | 3 | 1,439 | 0 |
| 2108 | 2 | 0 | 0 | 0 | 6 | 3 | 1,103 | 0 |
| 2109 | 1 | 0 | 0 | 0 | 5 | 3 | 840 | 0 |
| 2110 | 1 | 0 | 0 | 0 | 5 | 3 | 639 | 0 |
| 2111 | 1 | 0 | 0 | 0 | 4 | 2 | 487 | 0 |
| 2112 | 1 | 0 | 0 | 0 | 3 | 2 | 374 | 0 |
| 2113 | 0 | 0 | 0 | 0 | 3 | 2 | 290 | 0 |
| 2114 | 0 | 0 | 0 | 0 | 2 | 2 | 227 | 0 |
| 2115 | 0 | 0 | 0 | 0 | 2 | 2 | 182 | 0 |
| 2116 | 0 | 0 | 0 | 0 | 2 | 2 | 149 | 0 |
| 2117 | 0 | 0 | 0 | 0 | 1 | 2 | 124 | 0 |
| 2118 | 0 | 0 | 0 | 0 | 1 | 1 | 106 | 0 |
| 2119 | 0 | 0 | 0 | 0 | 1 | 1 | 93 | 0 |
| 2120 | 0 | 0 | 0 | 0 | 1 | 1 | 83 | 0 |
| 2121 | 0 | 0 | 0 | 0 | 1 | 1 | 75 | 0 |
| 2122 | 0 | 0 | 0 | 0 | 1 | 1 | 68 | 0 |
| 2123 | 0 | 0 | 0 | 0 | 0 | 1 | 63 | 0 |

Table 1B: Statement of Changes in Actuarial Accrued Liability

The actuarial liabilities shown in Table 1 are based on actuarial assumptions about future economic and demographic factors. Future statements of actuarial liabilities may reflect different results due to actual experience that has differed from assumptions, future revisions to actuarial assumptions, and potential future revisions to plan provisions. The actuarial accrued liability as of September 30, 2023 as shown in Table 1 reflects an overall actuarial loss of \$20.3 billion from the actuarial accrued liability which would have been expected based on the prior year valuation. The actuarial loss is due to experience that has varied from the assumptions used for the prior valuation. The actuarial assumptions for this valuation as of September 30, 2023 are unchanged from those used for the prior valuation.

(Dollars in billions)

| Actuarial Accrued Liability | | CSRS | FERS | Total |
|--|------------------------------------|-------------|-------------|--------------|
| 1. Actuarial Accrued Liability as of 9/30/2022 | | \$1,019.9 | \$1,152.1 | \$2,172.0 |
| 2. Plus: Total Expense | Normal Cost | 1.0 | 52.8 | 53.8 |
| | Interest Expense | 39.4 | 46.5 | 85.9 |
| | Loss (Gain) Due to Experience | 5.8 | 14.5 | 20.3 |
| | Loss (Gain) Due to Plan Amendments | 0.0 | 0.0 | 0.0 |
| | Loss (Gain) Due to Assumptions | 0.0 | 0.0 | 0.0 |
| 3. Less: Amounts Paid | | (73.7) | (30.8) | (104.5) |
| 4. Actuarial Accrued Liability as of 9/30/2023 | | \$992.4 | \$1,235.1 | \$2,227.5 |

Table 1C: Present Value of Future Benefits Obligations

The present value of future benefits and expenses shown in Table 1 is \$3,057.4 billion as of September 30, 2023, consisting of \$996.2 billion for CSRS and \$2,061.2 billion for FERS. These benefits obligations for participants as of September 30, 2023 are projected to be met under existing statutory funding provisions as follows:

(Dollars in billions)

| Present Values as of September 30, 2023 | CSRS | FERS | Total |
|---|-------------|-------------|--------------|
| PV Future Contributions from Employees & Employing Agencies: | \$ 1.3 | \$826.1 | \$827.4 |
| + PV Future Excess Contributions from Employing Agencies for FERS-FRAE: | 0.0 | 59.9 | 59.9 |
| + PV Future Treasury Amortization Payments (already established): | 43.7 | 267.5 | 311.2 |
| + PV Future Treasury Amortization Payments (to be established): | 1.0 | 388.2 | 389.2 |
| + PV Future Postal Service Amortization Payments (already established) ⁶ : | 57.9 | 44.9 | 102.8 |
| + PV Future Treasury Payments of Interest on Static UAL: | 294.8 | 0.0 | 294.8 |
| + PV Future Treasury Payments for Military Service costs: | 35.4 | 0.0 | 35.4 |
| = PV Future Statutory Funding Payments: | \$434.1 | \$1,586.6 | \$2,020.7 |
| + Assets (at Par Value): | 88.1 | 948.6 | 1,036.7 |
| = PV Total Amt Available under Statutory Funding Provisions: | \$522.2 | \$2,535.2 | \$3,057.4 |
| + PV Future Transfers to CSRS from FERS: | 474.0 | (474.0) | 0.0 |
| = PV Future Benefits and Expenses: | \$996.2 | \$2,061.2 | \$3,057.4 |

⁶ Includes amounts for payments overdue from the U.S. Postal Service (USPS) as of September 30, 2023.

Table 1D: Sensitivity to Actuarial Assumptions

The present values shown in Table 1 are estimates that are determined according to actuarial assumptions about future experience. Changes to the actuarial assumptions would result in changes to these present values. The following table illustrates the effect on the Actuarial Liability of changes to specific long-term and short-term actuarial assumptions:

(Dollars in billions)

| Actuarial Accrued Liability as of 9/30/2023 | CSRS | FERS | Total |
|--|-------------|-------------|--------------|
| Actuarial Accrued Liability as shown in Table 1 | \$992.4 | \$1,235.1 | \$2,227.5 |

| Actuarial Assumption | Dollar Change (Billions) to Actuarial Liability | | | Percent Change to Actuarial Liability | | |
|---|--|-------------|--------------|--|-------------|--------------|
| | CSRS | FERS | Total | CSRS | FERS | Total |
| Long Term Interest Rate plus 0.25 percent | (\$22.8) | (\$48.6) | (\$71.4) | (2.3%) | (3.9%) | (3.2%) |
| Long Term Interest Rate minus 0.25 percent | \$23.7 | \$51.6 | \$75.3 | 2.4% | 4.2% | 3.4% |
| Long Term Inflation Rate plus 0.25 percent | \$22.2 | \$29.7 | \$51.9 | 2.2% | 2.4% | 2.3% |
| Long Term Inflation Rate minus 0.25 percent | (\$21.4) | (\$28.6) | (\$50.0) | (2.2%) | (2.3%) | (2.2%) |
| Long Term General Salary Increase plus 0.25 percent | \$0.0 | \$7.8 | \$7.8 | 0.0% | 0.6% | 0.4% |
| Long Term General Salary Increase minus 0.25 percent | (\$0.0) | (\$7.7) | (\$7.7) | (0.0%) | (0.6%) | (0.4%) |
| Ultimate Rate of Mortality Improvement plus 0.25 percent | \$10.0 | \$20.0 | \$30.0 | 1.0% | 1.6% | 1.3% |
| Ultimate Rate of Mortality Improvement minus 0.25 percent | (\$9.1) | (\$17.7) | (\$26.8) | (0.9%) | (1.4%) | (1.2%) |

Table 2: Past and Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

Past Flow

(Dollars in billions)

| Fiscal Year | Income | | | | | Total Outlays | Net Assets End of Year | Dynamic Total UAL EOY | Combined Payroll |
|-------------|-------------------|-----------------|---------------------|-------------------|--------------|---------------------|------------------------|-----------------------|------------------|
| | Employee Contrib. | Agency Contrib. | Other Govt Contrib. | Investment Income | Total Income | | | | |
| 1996 | 4.4 | 10.4 | 23.4 | 29.5 | 67.7 | (39.9) | 398.9 | 512.4 | 107.8 |
| 1997 | 4.4 | 10.7 | 24.5 | 30.9 | 70.4 | (41.8) | 427.5 | 505.6 | 109.1 |
| 1998 | 4.3 | 11.3 | 24.7 | 32.5 | 72.8 | (43.2) | 457.1 | 496.1 | 109.6 |
| 1999 | 4.3 | 11.9 | 24.8 | 32.6 | 73.7 | (44.0) | 486.8 | 506.6 | 115.7 |
| 2000 | 4.7 | 12.4 | 25.1 | 33.8 | 76.0 | (45.2) | 521.5 | 509.5 | 120.8 |
| 2001 | 4.4 | 12.9 | 25.4 | 35.2 | 77.9 | (47.1) | 548.2 | 510.9 | 125.2 |
| 2002 | 4.3 | 13.7 | 26.0 | 36.1 | 80.1 | (48.7) | 579.5 | 523.6 | 131.3 |
| 2003 | 4.3 | 14.6 | 21.9 | 37.0 | 77.8 | (50.0) | 607.1 | 527.1 | 139.3 |
| 2004 | 4.2 | 16.2 | 25.9 | 35.8 | 82.1 | (52.0) | 637.1 | 534.8 | 145.6 |
| 2005 | 4.1 | 17.2 | 25.9 | 36.3 | 83.5 | (54.5) | 665.9 | 576.1 | 151.0 |
| 2006 | 3.9 | 18.0 | 28.4 | 36.6 | 87.0 | (57.6) | 695.0 | 581.8 | 155.5 |
| 2007 | 3.8 | 17.4 | 31.1 | 37.2 | 89.5 | (78.1) ⁷ | 706.4 | 634.5 | 161.2 |
| 2008 | 3.7 | 18.8 | 31.0 | 37.3 | 90.8 | (63.5) | 733.7 | 674.2 | 168.9 |
| 2009 | 3.7 | 20.5 | 31.5 | 37.1 | 92.7 | (67.6) | 758.7 | 673.1 | 181.1 |
| 2010 | 3.6 | 22.0 | 33.2 | 36.4 | 95.2 | (69.3) | 784.6 | 622.3 | 191.0 |
| 2011 | 3.5 | 23.9 | 31.3 | 35.4 | 94.1 | (70.3) | 808.4 | 761.5 | 197.3 |
| 2012 | 3.3 | 24.5 | 33.1 | 34.0 | 94.8 | (73.9) | 829.1 | 789.8 | 196.4 |
| 2013 | 3.3 | 24.6 | 33.3 | 31.4 | 92.6 | (77.1) | 844.6 | 785.0 | 195.4 |
| 2014 | 3.0 | 24.8 | 35.0 | 30.5 | 93.3 | (79.4) | 858.6 | 804.3 | 196.0 |
| 2015 | 3.5 | 28.0 | 36.7 | 28.4 | 96.6 | (81.7) | 873.3 | 789.6 | 199.7 |
| 2016 | 3.2 | 29.8 | 36.5 | 28.3 | 97.8 | (82.5) | 888.4 | 911.5 | 206.0 |
| 2017 | 3.9 | 30.2 | 43.8 | 25.6 | 103.5 | (83.6) | 908.7 | 968.1 | 209.2 |
| 2018 | 3.9 | 30.6 | 44.8 | 26.2 | 105.5 | (85.8) | 928.8 | 980.3 | 211.7 |
| 2019 | 4.4 | 31.3 | 46.4 | 25.6 | 107.6 | (88.7) | 948.2 | 1025.0 | 220.6 |
| 2020 | 4.8 | 37.5 | 45.9 | 24.5 | 112.7 | (99.2) ⁸ | 962.2 | 1024.9 | 229.5 |
| 2021 | 5.2 | 41.5 | 46.1 | 22.8 | 115.6 | (92.2) | 986.3 | 1062.8 | 236.3 |
| 2022 | 5.7 | 46.1 | 46.9 | 22.6 | 121.2 | (96.8) | 1010.7 | 1161.3 | 243.7 |
| 2023 | 6.5 | 49.1 | 50.5 | 24.4 | 130.5 | (104.5) | 1036.7 | 1190.8 | 260.8 |

⁷ FY 2007 Outlays include a transfer of \$17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

⁸ FY 2020 Outlays include an expense of \$8.2 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

(Dollars in billions)

| Fiscal Year | Income | | | | | Total Outlays | Net Assets End of Year | Dynamic Total UAL EOY | Combined Payroll |
|-------------|-------------------|-----------------|---------------------|-------------------|--------------|---------------|------------------------|-----------------------|------------------|
| | Employee Contrib. | Agency Contrib. | Other Govt Contrib. | Investment Income | Total Income | | | | |
| 2024 | \$7.3 | \$52.7 | \$58.9 | \$40.5 | \$159.4 | \$(107.8) | \$1088.3 | \$1179.0 | \$282.1 |
| 2025 | 7.9 | 54.6 | 59.4 | 42.6 | 164.5 | (110.5) | 1142.4 | 1166.0 | 293.0 |
| 2026 | 8.5 | 56.3 | 59.9 | 44.7 | 169.4 | (112.8) | 1199.0 | 1151.7 | 302.6 |
| 2027 | 9.1 | 57.9 | 60.3 | 47.0 | 174.3 | (115.2) | 1258.1 | 1136.3 | 312.3 |
| 2028 | 9.7 | 59.5 | 60.8 | 49.4 | 179.4 | (117.6) | 1319.9 | 1119.7 | 322.1 |
| 2029 | 10.4 | 61.2 | 61.1 | 51.8 | 184.5 | (119.8) | 1384.5 | 1101.8 | 332.1 |
| 2030 | 11.0 | 62.9 | 61.3 | 54.4 | 189.6 | (122.1) | 1452.0 | 1082.9 | 342.2 |
| 2031 | 11.7 | 64.6 | 61.6 | 57.1 | 195.0 | (124.4) | 1522.7 | 1062.7 | 352.6 |
| 2032 | 12.4 | 66.3 | 61.8 | 60.0 | 200.4 | (126.5) | 1596.6 | 1041.3 | 363.2 |
| 2033 | 13.0 | 68.1 | 61.9 | 62.9 | 206.0 | (128.6) | 1674.0 | 1018.8 | 374.1 |
| 2034 | 13.8 | 69.9 | 62.1 | 66.0 | 211.8 | (130.6) | 1755.2 | 995.0 | 385.2 |
| 2035 | 14.5 | 71.8 | 62.3 | 69.3 | 217.8 | (132.6) | 1840.4 | 969.9 | 396.5 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 18.2 | 81.4 | 63.3 | 88.1 | 251.1 | (143.1) | 2333.2 | 822.6 | 455.1 |
| 2045 | 22.1 | 91.7 | 55.9 | 111.5 | 281.2 | (155.4) | 2932.7 | 651.8 | 517.1 |
| 2050 | 25.8 | 103.6 | 46.3 | 137.6 | 313.3 | (171.2) | 3611.6 | 485.7 | 586.1 |
| 2055 | 29.6 | 117.3 | 36.5 | 167.6 | 351.0 | (194.2) | 4371.9 | 344.2 | 664.2 |
| 2060 | 33.7 | 131.1 | 27.7 | 199.9 | 392.4 | (223.8) | 5196.1 | 216.6 | 754.7 |
| 2065 | 38.5 | 144.2 | 19.7 | 233.6 | 436.1 | (258.9) | 6055.4 | 139.1 | 860.2 |
| 2070 | 43.9 | 164.5 | 12.5 | 269.8 | 490.8 | (299.7) | 6982.0 | 85.7 | 981.6 |
| 2075 | 50.1 | 187.7 | 6.8 | 309.0 | 553.6 | (345.7) | 7986.1 | 55.6 | 1119.9 |
| 2080 | 57.2 | 214.0 | 3.4 | 351.8 | 626.3 | (397.4) | 9086.7 | 42.7 | 1276.7 |
| 2085 | 65.1 | 243.8 | 2.1 | 399.1 | 710.1 | (456.3) | 10304.5 | 38.7 | 1454.8 |
| 2090 | 74.2 | 277.8 | 1.7 | 451.5 | 805.2 | (524.6) | 11653.5 | 37.2 | 1657.5 |
| 2095 | 84.5 | 316.5 | 1.6 | 509.2 | 911.9 | (603.8) | 13138.8 | 36.4 | 1888.5 |
| 2100 | 96.3 | 360.7 | 1.6 | 572.3 | 1030.9 | (695.6) | 14761.3 | 35.6 | 2152.1 |

Table 2A: Past and Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

Past Flow

[Percentage of Total Payroll (CSRS & FERS)]

| Fiscal Year | Income | | | | | Total Outlays | Net Assets End of Year | Dynamic Total UAL EOY | Combined Payroll |
|-------------|-------------------|-----------------|---------------------|-------------------|--------------|-----------------------|------------------------|-----------------------|------------------|
| | Employee Contrib. | Agency Contrib. | Other Govt Contrib. | Investment Income | Total Income | | | | |
| 1996 | 4.1% | 9.6% | 21.7% | 27.4% | 62.8% | (37.0)% | 370.2% | 475.3% | 100.0% |
| 1997 | 4.0% | 9.8% | 22.4% | 28.3% | 64.5% | (38.3)% | 392.0% | 463.6% | 100.0% |
| 1998 | 3.9% | 10.3% | 22.5% | 29.7% | 66.4% | (39.4)% | 417.1% | 452.7% | 100.0% |
| 1999 | 3.7% | 10.3% | 21.5% | 28.2% | 63.7% | (38.0)% | 420.9% | 438.0% | 100.0% |
| 2000 | 3.9% | 10.2% | 20.8% | 28.0% | 62.9% | (37.4)% | 431.8% | 421.9% | 100.0% |
| 2001 | 3.5% | 10.3% | 20.3% | 28.1% | 62.2% | (37.6)% | 437.8% | 408.1% | 100.0% |
| 2002 | 3.2% | 10.5% | 19.8% | 27.5% | 61.0% | (37.1)% | 441.4% | 398.8% | 100.0% |
| 2003 | 3.1% | 10.5% | 15.7% | 26.6% | 55.9% | (35.9)% | 435.9% | 378.5% | 100.0% |
| 2004 | 2.9% | 11.1% | 17.8% | 24.6% | 56.4% | (35.7)% | 437.6% | 367.3% | 100.0% |
| 2005 | 2.7% | 11.4% | 17.2% | 24.0% | 55.3% | (36.7)% | 441.0% | 381.5% | 100.0% |
| 2006 | 2.5% | 11.6% | 18.3% | 23.6% | 55.9% | (37.1)% | 447.0% | 374.2% | 100.0% |
| 2007 | 2.4% | 10.8% | 19.2% | 23.1% | 55.5% | (48.4)% ⁹ | 438.2% | 393.6% | 100.0% |
| 2008 | 2.2% | 11.1% | 18.4% | 22.1% | 53.8% | (37.6)% | 434.5% | 399.2% | 100.0% |
| 2009 | 2.0% | 11.3% | 17.4% | 20.5% | 51.2% | (37.3)% | 418.9% | 371.7% | 100.0% |
| 2010 | 1.9% | 11.5% | 17.4% | 19.1% | 49.8% | (36.3)% | 413.0% | 327.5% | 100.0% |
| 2011 | 1.8% | 12.1% | 15.9% | 17.9% | 47.7% | (35.6)% | 409.7% | 386.0% | 100.0% |
| 2012 | 1.7% | 12.5% | 16.9% | 17.3% | 48.3% | (37.6)% | 422.1% | 402.1% | 100.0% |
| 2013 | 1.7% | 12.6% | 17.0% | 16.1% | 47.4% | (39.5)% | 432.2% | 401.7% | 100.0% |
| 2014 | 1.5% | 12.7% | 17.9% | 15.6% | 47.6% | (40.5)% | 438.1% | 410.4% | 100.0% |
| 2015 | 1.8% | 14.0% | 18.4% | 14.2% | 48.3% | (40.9)% | 437.3% | 395.4% | 100.0% |
| 2016 | 1.6% | 14.5% | 17.7% | 13.7% | 47.4% | (40.0)% | 431.3% | 442.5% | 100.0% |
| 2017 | 1.9% | 14.4% | 20.9% | 12.2% | 49.5% | (40.0)% | 434.4% | 462.8% | 100.0% |
| 2018 | 1.8% | 14.5% | 21.2% | 12.4% | 49.8% | (40.5)% | 438.7% | 463.1% | 100.0% |
| 2019 | 2.0% | 14.2% | 21.0% | 11.6% | 48.8% | (40.2)% | 429.8% | 464.6% | 100.0% |
| 2020 | 2.1% | 16.3% | 20.0% | 10.7% | 49.1% | (43.2)% ¹⁰ | 419.3% | 446.6% | 100.0% |
| 2021 | 2.2% | 17.6% | 19.5% | 9.6% | 48.9% | (39.0)% | 417.4% | 449.8% | 100.0% |
| 2022 | 2.3% | 18.9% | 19.2% | 9.3% | 49.7% | (39.7)% | 414.7% | 476.5% | 100.0% |
| 2023 | 2.5% | 18.8% | 19.4% | 9.4% | 50.0% | (40.1)% | 397.5% | 456.6% | 100.0% |

⁹ FY 2007 Outlays include a transfer of \$17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

¹⁰ FY 2020 Outlays include an expense of \$8.2 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (Combined CSRS and FERS Systems)

[Percentage of Total Payroll (CSRS & FERS)]

| Fiscal Year | Income | | | | | Total Outlays | Net Assets End of Year | Dynamic Total UAL EOY | Combined Payroll |
|-------------|-------------------|-----------------|---------------------|-------------------|--------------|---------------|------------------------|-----------------------|------------------|
| | Employee Contrib. | Agency Contrib. | Other Govt Contrib. | Investment Income | Total Income | | | | |
| 2024 | 2.6% | 18.7% | 20.9% | 14.4% | 56.5% | (38.2)% | 385.8% | 418.0% | 100.0% |
| 2025 | 2.7% | 18.6% | 20.3% | 14.5% | 56.2% | (37.7)% | 389.9% | 398.0% | 100.0% |
| 2026 | 2.8% | 18.6% | 19.8% | 14.8% | 56.0% | (37.3)% | 396.2% | 380.6% | 100.0% |
| 2027 | 2.9% | 18.5% | 19.3% | 15.1% | 55.8% | (36.9)% | 402.9% | 363.9% | 100.0% |
| 2028 | 3.0% | 18.5% | 18.9% | 15.3% | 55.7% | (36.5)% | 409.8% | 347.6% | 100.0% |
| 2029 | 3.1% | 18.4% | 18.4% | 15.6% | 55.6% | (36.1)% | 416.9% | 331.8% | 100.0% |
| 2030 | 3.2% | 18.4% | 17.9% | 15.9% | 55.4% | (35.7)% | 424.3% | 316.4% | 100.0% |
| 2031 | 3.3% | 18.3% | 17.5% | 16.2% | 55.3% | (35.3)% | 431.8% | 301.4% | 100.0% |
| 2032 | 3.4% | 18.3% | 17.0% | 16.5% | 55.2% | (34.8)% | 439.6% | 286.7% | 100.0% |
| 2033 | 3.5% | 18.2% | 16.6% | 16.8% | 55.1% | (34.4)% | 447.5% | 272.3% | 100.0% |
| 2034 | 3.6% | 18.2% | 16.1% | 17.1% | 55.0% | (33.9)% | 455.7% | 258.3% | 100.0% |
| 2035 | 3.7% | 18.1% | 15.7% | 17.5% | 54.9% | (33.4)% | 464.2% | 244.6% | 100.0% |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 4.0% | 17.9% | 13.9% | 19.4% | 55.2% | (31.4)% | 512.6% | 180.7% | 100.0% |
| 2045 | 4.3% | 17.7% | 10.8% | 21.6% | 54.4% | (30.1)% | 567.2% | 126.1% | 100.0% |
| 2050 | 4.4% | 17.7% | 7.9% | 23.5% | 53.4% | (29.2)% | 616.2% | 82.9% | 100.0% |
| 2055 | 4.5% | 17.7% | 5.5% | 25.2% | 52.8% | (29.2)% | 658.2% | 51.8% | 100.0% |
| 2060 | 4.5% | 17.4% | 3.7% | 26.5% | 52.0% | (29.7)% | 688.5% | 28.7% | 100.0% |
| 2065 | 4.5% | 16.8% | 2.3% | 27.2% | 50.7% | (30.1)% | 704.0% | 16.2% | 100.0% |
| 2070 | 4.5% | 16.8% | 1.3% | 27.5% | 50.0% | (30.5)% | 711.3% | 8.7% | 100.0% |
| 2075 | 4.5% | 16.8% | 0.6% | 27.6% | 49.4% | (30.9)% | 713.1% | 5.0% | 100.0% |
| 2080 | 4.5% | 16.8% | 0.3% | 27.6% | 49.1% | (31.1)% | 711.7% | 3.3% | 100.0% |
| 2085 | 4.5% | 16.8% | 0.1% | 27.4% | 48.8% | (31.4)% | 708.3% | 2.7% | 100.0% |
| 2090 | 4.5% | 16.8% | 0.1% | 27.2% | 48.6% | (31.6)% | 703.1% | 2.2% | 100.0% |
| 2095 | 4.5% | 16.8% | 0.1% | 27.0% | 48.3% | (32.0)% | 695.7% | 1.9% | 100.0% |
| 2100 | 4.5% | 16.8% | 0.1% | 26.6% | 47.9% | (32.3)% | 685.9% | 1.7% | 100.0% |

Table 3: Past and Projected Flow of Plan Assets (FERS)

Past Flow

(Dollars in billions)

| Fiscal Year | Income | | | | | | Outlays | | | Net Assets End of Year | Dynamic FERS UAL EOY | FERS Payroll |
|-------------|-------------------|-----------------|-----------------|---------------|-------------------|--------------|----------------------|-------------------------|----------------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury Amort. | Postal Amort. | Investment Income | Total Income | FERS Benefit Payment | Transfer (to) from CSRS | Total Outlays | | | |
| 1996 | 0.5 | 6.3 | 0.0 | 0.0 | 3.9 | 10.7 | (0.6) | 0.0 | (0.6) | 69.9 | (5.8) | 50.2 |
| 1997 | 0.5 | 6.6 | 0.0 | 0.0 | 7.2 | 14.3 | (0.8) | 0.0 | (0.8) | 83.4 | (9.6) | 53.0 |
| 1998 | 0.5 | 6.7 | 0.0 | 0.0 | 6.8 | 14.0 | (0.9) | 0.0 | (0.9) | 96.5 | (7.9) | 54.4 |
| 1999 | 0.6 | 7.4 | 0.0 | 0.0 | 7.3 | 15.3 | (1.0) | 0.0 | (1.0) | 110.8 | (6.3) | 62.6 |
| 2000 | 0.9 | 8.0 | 0.0 | 0.0 | 8.2 | 17.1 | (1.2) | 0.0 | (1.2) | 126.8 | (11.3) | 68.1 |
| 2001 | 0.7 | 8.7 | 0.0 | 0.0 | 9.1 | 18.5 | (1.4) | 0.0 | (1.4) | 143.8 | (14.9) | 73.9 |
| 2002 | 0.7 | 9.6 | 0.0 | 0.0 | 9.9 | 20.2 | (1.6) | 0.0 | (1.6) | 162.4 | (9.3) | 80.4 |
| 2003 | 0.8 | 10.6 | 0.0 | 0.0 | 10.6 | 22.0 | (1.8) | 0.0 | (1.8) | 182.6 | (11.7) | 89.5 |
| 2004 | 0.9 | 11.6 | 0.0 | 0.0 | 11.3 | 23.8 | (2.1) | 0.0 | (2.1) | 204.3 | (12.1) | 97.6 |
| 2005 | 1.0 | 13.2 | 0.0 | 0.0 | 12.2 | 26.4 | (2.5) | 0.0 | (2.5) | 228.1 | (5.2) | 105.7 |
| 2006 | 1.0 | 14.1 | 0.2 | 0.0 | 12.9 | 28.3 | (2.9) | 0.0 | (2.9) | 253.4 | (6.1) | 113.4 |
| 2007 | 1.1 | 15.2 | 0.2 | 0.0 | 14.1 | 30.6 | (3.6) | 0.0 | (3.6) | 280.4 | 1.0 | 121.6 |
| 2008 | 1.2 | 16.7 | 0.7 | 0.0 | 15.6 | 34.2 | (4.1) | 0.0 | (4.1) | 310.5 | 0.9 | 131.6 |
| 2009 | 1.3 | 18.5 | 0.6 | 0.0 | 16.5 | 36.9 | (4.8) | 0.0 | (4.8) | 342.0 | 9.7 | 146.0 |
| 2010 | 1.4 | 20.1 | 1.2 | 0.0 | 16.7 | 39.4 | (5.4) | 0.0 | (5.4) | 376.0 | (12.2) | 159.1 |
| 2011 | 1.5 | 22.2 | 0.0 | 0.0 | 17.5 | 41.3 | (6.1) | 0.0 | (6.1) | 411.2 | 20.1 | 168.7 |
| 2012 | 1.5 | 23.1 | 1.5 | 0.0 | 16.8 | 43.0 | (7.2) | 0.0 | (7.2) | 446.9 | 38.9 | 172.0 |
| 2013 | 1.6 | 23.4 | 2.9 | 0.0 | 17.4 | 45.4 | (8.4) | 0.0 | (8.4) | 483.8 | 33.6 | 175.0 |
| 2014 | 1.8 | 23.7 | 2.3 | 0.0 | 17.1 | 44.9 | (9.7) | 0.0 | (9.7) | 519.0 | 49.9 | 178.6 |
| 2015 | 2.1 | 27.1 | 3.6 | 0.2 | 16.0 | 49.0 | (11.3) | (0.1) | (11.4) | 556.5 | 50.0 | 184.9 |
| 2016 | 2.6 | 29.0 | 2.9 | 0.2 | 16.7 | 51.4 | (12.7) | (0.2) | (12.9) | 595.2 | 120.5 | 193.5 |
| 2017 | 3.0 | 29.6 | 7.2 | 0.9 | 17.9 | 58.6 | (14.3) | (0.3) | (14.5) | 640.0 | 155.6 | 198.7 |
| 2018 | 3.4 | 30.1 | 8.3 | 1.0 | 19.4 | 62.2 | (16.4) | (0.3) | (16.7) | 685.8 | 164.3 | 203.1 |
| 2019 | 3.8 | 31.0 | 9.3 | 1.1 | 19.7 | 64.8 | (18.7) | (0.5) | (19.2) | 731.9 | 201.5 | 213.5 |
| 2020 | 4.4 | 37.2 | 11.1 | 0.0 | 19.9 | 72.6 | (21.2) | (0.5) | (25.1) ¹¹ | 777.9 | 209.3 | 223.7 |
| 2021 | 4.9 | 41.3 | 11.6 | 0.0 | 19.2 | 76.9 | (23.3) | (0.6) | (23.9) | 830.9 | 219.5 | 231.7 |
| 2022 | 5.4 | 45.8 | 12.0 | 0.5 | 19.6 | 83.4 | (26.6) | (0.8) | (27.4) | 886.7 | 265.4 | 240.2 |
| 2023 | 6.2 | 48.9 | 14.4 | 0.6 | 23.6 | 93.8 | (30.8) | (3.1) | (33.9) | 948.6 | 286.5 | 258.0 |

¹¹ FY 2020 Outlays include an expense of \$3.4 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (FERS)

(Dollars in billions)

| Fiscal Year | Income | | | | | | Outlays | | | Net Assets End of Year | Dynamic FERS UAL EOY | FERS Payroll |
|-------------|-------------------|-----------------|-----------------|---------------|-------------------|--------------|----------------------|-------------------------|---------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury Amort. | Postal Amort. | Investment Income | Total Income | FERS Benefit Payment | Transfer (to) from CSRS | Total Outlays | | | |
| 2024 | \$7.2 | \$52.6 | \$17.3 | \$2.3 | \$38.4 | \$117.7 | \$(33.4) | \$(28.0) | \$(61.5) | \$1004.9 | \$305.4 | \$279.5 |
| 2025 | 7.8 | 54.5 | 18.7 | 2.3 | 40.7 | 124.0 | (36.5) | (27.2) | (63.7) | 1065.2 | 322.6 | 290.9 |
| 2026 | 8.4 | 56.2 | 20.2 | 2.3 | 43.1 | 130.2 | (39.5) | (28.0) | (67.5) | 1127.9 | 339.7 | 300.9 |
| 2027 | 9.0 | 57.8 | 21.7 | 2.3 | 45.6 | 136.5 | (42.7) | (28.6) | (71.2) | 1193.1 | 356.3 | 310.9 |
| 2028 | 9.7 | 59.5 | 23.2 | 2.4 | 48.2 | 142.9 | (45.9) | (29.1) | (75.1) | 1260.9 | 372.5 | 321.0 |
| 2029 | 10.3 | 61.2 | 24.8 | 2.4 | 50.8 | 149.4 | (49.3) | (29.6) | (78.9) | 1331.5 | 388.1 | 331.2 |
| 2030 | 11.0 | 62.8 | 26.3 | 2.4 | 53.6 | 156.2 | (52.8) | (30.0) | (82.8) | 1404.8 | 403.0 | 341.5 |
| 2031 | 11.6 | 64.5 | 27.9 | 2.4 | 56.5 | 163.1 | (56.5) | (30.4) | (86.9) | 1481.0 | 417.2 | 352.0 |
| 2032 | 12.3 | 66.3 | 29.5 | 2.4 | 59.6 | 170.1 | (60.2) | (30.6) | (90.8) | 1560.4 | 430.4 | 362.8 |
| 2033 | 13.0 | 68.1 | 31.1 | 2.5 | 62.7 | 177.4 | (63.9) | (30.8) | (94.8) | 1643.0 | 442.6 | 373.7 |
| 2034 | 13.7 | 69.9 | 32.7 | 2.5 | 66.0 | 184.8 | (67.8) | (31.0) | (98.8) | 1729.0 | 453.7 | 384.9 |
| 2035 | 14.5 | 71.8 | 34.2 | 2.5 | 69.3 | 192.3 | (71.8) | (30.9) | (102.7) | 1818.6 | 463.5 | 396.2 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 18.2 | 81.4 | 41.7 | 2.6 | 88.1 | 232.1 | (94.4) | (28.0) | (122.4) | 2325.9 | 485.2 | 455.1 |
| 2045 | 22.1 | 91.7 | 44.3 | 2.5 | 111.5 | 272.0 | (121.1) | (21.7) | (142.8) | 2932.5 | 455.8 | 517.0 |
| 2050 | 25.8 | 103.6 | 40.0 | 1.5 | 137.6 | 308.5 | (150.7) | (17.3) | (168.0) | 3611.6 | 391.3 | 586.1 |
| 2055 | 29.6 | 117.3 | 33.7 | 0.7 | 167.6 | 348.9 | (184.2) | (9.2) | (193.4) | 4371.9 | 307.1 | 664.2 |
| 2060 | 33.7 | 131.1 | 26.1 | 1.2 | 199.6 | 391.8 | (220.0) | (5.1) | (225.0) | 5186.3 | 214.6 | 754.7 |
| 2065 | 38.5 | 144.2 | 18.2 | 1.5 | 233.5 | 435.9 | (257.8) | (0.1) | (258.0) | 6052.7 | 138.6 | 860.2 |
| 2070 | 43.9 | 164.5 | 10.8 | 1.7 | 269.8 | 490.7 | (299.5) | (0.0) | (299.5) | 6981.1 | 85.5 | 981.6 |
| 2075 | 50.1 | 187.7 | 5.0 | 1.8 | 309.0 | 553.6 | (345.7) | (0.0) | (345.7) | 7985.7 | 55.5 | 1119.9 |
| 2080 | 57.2 | 214.0 | 1.4 | 2.0 | 351.8 | 626.3 | (397.4) | (0.0) | (397.4) | 9086.4 | 42.6 | 1276.7 |
| 2085 | 65.1 | 243.8 | 0.0 | 2.0 | 399.1 | 710.1 | (456.3) | (0.0) | (456.3) | 10304.3 | 38.6 | 1454.8 |
| 2090 | 74.2 | 277.8 | 0.0 | 1.7 | 451.5 | 805.2 | (524.6) | (0.0) | (524.6) | 11653.4 | 37.2 | 1657.5 |
| 2095 | 84.5 | 316.5 | 0.0 | 1.6 | 509.2 | 911.9 | (603.8) | (0.0) | (603.8) | 13138.8 | 36.4 | 1888.5 |
| 2100 | 96.3 | 360.7 | 0.0 | 1.6 | 572.3 | 1030.9 | (695.5) | (0.0) | (695.5) | 14761.3 | 35.6 | 2152.1 |

Table 3A: Past and Projected Flow of Plan Assets (FERS)

Past Flow

[Percentage of Total Payroll]

| Fiscal Year | Income | | | | | | Outlays | | | Net Assets End of Year | Dynamic FERS UAL EOY | FERS Payroll |
|-------------|-------------------|-----------------|-----------------|---------------|-------------------|--------------|----------------------|-------------------------|-----------------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury Amort. | Postal Amort. | Investment Income | Total Income | FERS Benefit Payment | Transfer (to) from CSRS | Total Outlays | | | |
| 1996 | 0.4% | 5.8% | 0.0% | 0.0% | 3.7% | 9.9% | (0.6)% | 0.0% | (0.6)% | 64.9% | (5.4)% | 46.6% |
| 1997 | 0.4% | 6.1% | 0.0% | 0.0% | 6.6% | 13.1% | (0.7)% | 0.0% | (0.7)% | 76.5% | (8.8)% | 48.6% |
| 1998 | 0.5% | 6.1% | 0.0% | 0.0% | 6.2% | 12.8% | (0.8)% | 0.0% | (0.8)% | 88.1% | (7.2)% | 49.6% |
| 1999 | 0.6% | 6.4% | 0.0% | 0.0% | 6.3% | 13.2% | (0.9)% | 0.0% | (0.9)% | 95.8% | (5.4)% | 54.1% |
| 2000 | 0.7% | 6.6% | 0.0% | 0.0% | 6.8% | 14.1% | (1.0)% | 0.0% | (1.0)% | 105.0% | (9.4)% | 56.4% |
| 2001 | 0.6% | 6.9% | 0.0% | 0.0% | 7.3% | 14.8% | (1.1)% | 0.0% | (1.1)% | 114.8% | (11.9)% | 59.0% |
| 2002 | 0.5% | 7.3% | 0.0% | 0.0% | 7.6% | 15.4% | (1.2)% | 0.0% | (1.2)% | 123.7% | (7.1)% | 61.3% |
| 2003 | 0.6% | 7.6% | 0.0% | 0.0% | 7.6% | 15.8% | (1.3)% | 0.0% | (1.3)% | 131.1% | (8.4)% | 64.3% |
| 2004 | 0.6% | 8.0% | 0.0% | 0.0% | 7.7% | 16.3% | (1.4)% | 0.0% | (1.3)% | 140.3% | (8.3)% | 67.1% |
| 2005 | 0.6% | 8.7% | 0.0% | 0.0% | 8.1% | 17.5% | (1.7)% | 0.0% | (1.7)% | 151.1% | (3.4)% | 70.0% |
| 2006 | 0.7% | 9.1% | 0.1% | 0.0% | 8.3% | 18.2% | (1.9)% | 0.0% | (1.9)% | 163.0% | (3.9)% | 72.9% |
| 2007 | 0.7% | 9.4% | 0.2% | 0.0% | 8.7% | 19.0% | (2.2)% | 0.0% | (2.2)% | 174.0% | 0.6% | 75.5% |
| 2008 | 0.7% | 9.9% | 0.4% | 0.0% | 9.2% | 20.3% | (2.4)% | 0.0% | (2.4)% | 183.9% | 0.5% | 77.9% |
| 2009 | 0.7% | 10.2% | 0.3% | 0.0% | 9.1% | 20.4% | (2.6)% | 0.0% | (2.6)% | 188.8% | 5.4% | 80.6% |
| 2010 | 0.7% | 10.5% | 0.6% | 0.0% | 8.7% | 20.6% | (2.8)% | 0.0% | (2.8)% | 196.9% | (6.4)% | 83.2% |
| 2011 | 0.8% | 11.3% | 0.0% | 0.0% | 8.9% | 20.9% | (3.1)% | 0.0% | (3.1)% | 208.4% | 10.2% | 85.5% |
| 2012 | 0.8% | 11.8% | 0.8% | 0.0% | 8.6% | 21.9% | (3.7)% | 0.0% | (3.7)% | 227.5% | 19.8% | 87.6% |
| 2013 | 0.8% | 12.0% | 1.5% | 0.0% | 8.9% | 23.2% | (4.3)% | 0.0% | (4.3)% | 247.6% | 17.2% | 89.6% |
| 2014 | 0.9% | 12.1% | 1.2% | 0.0% | 8.7% | 22.9% | (4.9)% | 0.0% | (4.9)% | 264.8% | 25.5% | 91.1% |
| 2015 | 1.1% | 13.6% | 1.8% | 0.1% | 8.0% | 24.5% | (5.7)% | (0.1)% | (5.7)% | 278.7% | 25.0% | 92.6% |
| 2016 | 1.3% | 14.1% | 1.4% | 0.1% | 8.1% | 25.0% | (6.2)% | (0.1)% | (6.3)% | 288.9% | 58.5% | 93.9% |
| 2017 | 1.4% | 14.1% | 3.4% | 0.4% | 8.6% | 28.0% | (6.8)% | (0.1)% | (6.9)% | 305.9% | 74.4% | 95.0% |
| 2018 | 1.6% | 14.2% | 3.9% | 0.5% | 9.2% | 29.4% | (7.7)% | (0.1)% | (7.9)% | 323.9% | 77.6% | 95.9% |
| 2019 | 1.7% | 14.1% | 4.2% | 0.5% | 8.9% | 29.4% | (8.5)% | (0.2)% | (8.7)% | 331.8% | 91.3% | 96.8% |
| 2020 | 1.9% | 16.2% | 4.8% | 0.0% | 8.7% | 31.6% | (9.2)% | (0.2)% | (10.9)% ¹² | 339.0% | 91.2% | 97.5% |
| 2021 | 2.1% | 17.5% | 4.9% | 0.0% | 8.1% | 32.5% | (9.9)% | (0.3)% | (10.1)% | 351.6% | 92.9% | 98.1% |
| 2022 | 2.2% | 18.8% | 4.9% | 0.2% | 8.0% | 34.2% | (10.9)% | (0.3)% | (11.2)% | 363.8% | 108.9% | 98.6% |
| 2023 | 2.4% | 18.8% | 5.5% | 0.2% | 9.0% | 36.0% | (11.8)% | (1.2)% | (13.0)% | 363.7% | 109.9% | 98.9% |

¹² FY 2020 Outlays include an expense of \$3.4 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2014-2019

Projected Flow of Plan Assets (FERS)

[Percentage of Total Payroll]

| Fiscal Year | Income | | | | | | Outlays | | | Net Assets End of Year | Dynamic FERS UAL EOY | FERS Payroll |
|-------------|-------------------|-----------------|-----------------|---------------|-------------------|--------------|----------------------|-------------------------|---------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury Amort. | Postal Amort. | Investment Income | Total Income | FERS Benefit Payment | Transfer (to) from CSRS | Total Outlays | | | |
| 2024 | 2.5% | 18.6% | 6.1% | 0.8% | 13.6% | 41.7% | (11.9)% | (9.9)% | (21.8)% | 356.3% | 108.3% | 99.1% |
| 2025 | 2.7% | 18.6% | 6.4% | 0.8% | 13.9% | 42.3% | (12.5)% | (9.3)% | (21.7)% | 363.5% | 110.1% | 99.3% |
| 2026 | 2.8% | 18.6% | 6.7% | 0.8% | 14.2% | 43.0% | (13.0)% | (9.2)% | (22.3)% | 372.7% | 112.2% | 99.4% |
| 2027 | 2.9% | 18.5% | 6.9% | 0.8% | 14.6% | 43.7% | (13.7)% | (9.1)% | (22.8)% | 382.0% | 114.1% | 99.6% |
| 2028 | 3.0% | 18.5% | 7.2% | 0.7% | 14.9% | 44.4% | (14.3)% | (9.0)% | (23.3)% | 391.4% | 115.6% | 99.7% |
| 2029 | 3.1% | 18.4% | 7.5% | 0.7% | 15.3% | 45.0% | (14.8)% | (8.9)% | (23.8)% | 401.0% | 116.9% | 99.7% |
| 2030 | 3.2% | 18.4% | 7.7% | 0.7% | 15.7% | 45.6% | (15.4)% | (8.8)% | (24.2)% | 410.5% | 117.8% | 99.8% |
| 2031 | 3.3% | 18.3% | 7.9% | 0.7% | 16.0% | 46.2% | (16.0)% | (8.6)% | (24.6)% | 420.0% | 118.3% | 99.8% |
| 2032 | 3.4% | 18.3% | 8.1% | 0.7% | 16.4% | 46.8% | (16.6)% | (8.4)% | (25.0)% | 429.6% | 118.5% | 99.9% |
| 2033 | 3.5% | 18.2% | 8.3% | 0.7% | 16.8% | 47.4% | (17.1)% | (8.2)% | (25.3)% | 439.2% | 118.3% | 99.9% |
| 2034 | 3.6% | 18.1% | 8.5% | 0.6% | 17.1% | 48.0% | (17.6)% | (8.0)% | (25.6)% | 448.9% | 117.8% | 99.9% |
| 2035 | 3.6% | 18.1% | 8.6% | 0.6% | 17.5% | 48.5% | (18.1)% | (7.8)% | (25.9)% | 458.7% | 116.9% | 99.9% |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 4.0% | 17.9% | 9.2% | 0.6% | 19.4% | 51.0% | (20.7)% | (6.1)% | (26.9)% | 511.0% | 106.6% | 100.0% |
| 2045 | 4.3% | 17.7% | 8.6% | 0.5% | 21.6% | 52.6% | (23.4)% | (4.2)% | (27.6)% | 567.1% | 88.2% | 100.0% |
| 2050 | 4.4% | 17.7% | 6.8% | 0.3% | 23.5% | 52.6% | (25.7)% | (3.0)% | (28.7)% | 616.2% | 66.8% | 100.0% |
| 2055 | 4.5% | 17.7% | 5.1% | 0.1% | 25.2% | 52.5% | (27.7)% | (1.4)% | (29.1)% | 658.2% | 46.2% | 100.0% |
| 2060 | 4.5% | 17.4% | 3.5% | 0.2% | 26.4% | 51.9% | (29.2)% | (0.7)% | (29.8)% | 687.2% | 28.4% | 100.0% |
| 2065 | 4.5% | 16.8% | 2.1% | 0.2% | 27.1% | 50.7% | (30.0)% | (0.0)% | (30.0)% | 703.7% | 16.1% | 100.0% |
| 2070 | 4.5% | 16.8% | 1.1% | 0.2% | 27.5% | 50.0% | (30.5)% | (0.0)% | (30.5)% | 711.2% | 8.7% | 100.0% |
| 2075 | 4.5% | 16.8% | 0.4% | 0.2% | 27.6% | 49.4% | (30.9)% | (0.0)% | (30.9)% | 713.1% | 5.0% | 100.0% |
| 2080 | 4.5% | 16.8% | 0.1% | 0.2% | 27.6% | 49.1% | (31.1)% | (0.0)% | (31.1)% | 711.7% | 3.3% | 100.0% |
| 2085 | 4.5% | 16.8% | 0.0% | 0.1% | 27.4% | 48.8% | (31.4)% | (0.0)% | (31.4)% | 708.3% | 2.7% | 100.0% |
| 2090 | 4.5% | 16.8% | 0.0% | 0.1% | 27.2% | 48.6% | (31.6)% | (0.0)% | (31.6)% | 703.1% | 2.2% | 100.0% |
| 2095 | 4.5% | 16.8% | 0.0% | 0.1% | 27.0% | 48.3% | (32.0)% | (0.0)% | (32.0)% | 695.7% | 1.9% | 100.0% |
| 2100 | 4.5% | 16.8% | 0.0% | 0.1% | 26.6% | 47.9% | (32.3)% | (0.0)% | (32.3)% | 685.9% | 1.7% | 100.0% |

Table 4: Past and Projected Flow of Plan Assets (CSRS)

Past Flow

(Dollars in billions)

| Fiscal Year | Income | | | | | | | | | Total Outlays | Net Assets End of Year | Dynamic CSRS UAL EOY | CSRS Payroll |
|-------------|-------------------|-----------------|---------------------|---------------|----------------------|-----------------------|-------------------------|-------------------|--------------|----------------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury 30 Yr Pmt. | Postal Amort. | UAL Interest Payment | Military Service Pmt. | Transfer from (to) FERS | Investment Income | Total Income | | | | |
| 1996 | 4.0 | 4.1 | 10.1 | 1.0 | 9.1 | 3.2 | 0.0 | 25.6 | 57.1 | (39.2) | 329.0 | 518.2 | 57.6 |
| 1997 | 3.9 | 4.1 | 10.5 | 1.0 | 9.8 | 3.4 | 0.0 | 23.7 | 56.3 | (41.0) | 344.1 | 515.2 | 56.1 |
| 1998 | 3.8 | 4.6 | 10.9 | 0.9 | 9.4 | 3.4 | 0.0 | 25.8 | 58.8 | (42.3) | 360.6 | 504.0 | 55.2 |
| 1999 | 3.6 | 4.6 | 11.3 | 0.9 | 9.2 | 3.5 | 0.0 | 25.3 | 58.4 | (43.0) | 376.0 | 512.9 | 53.1 |
| 2000 | 3.8 | 4.4 | 11.7 | 1.0 | 9.0 | 3.5 | 0.0 | 25.6 | 58.9 | (44.0) | 394.7 | 520.8 | 52.7 |
| 2001 | 3.6 | 4.2 | 11.9 | 1.1 | 8.7 | 3.7 | 0.0 | 26.2 | 59.4 | (45.7) | 404.4 | 525.8 | 51.3 |
| 2002 | 3.5 | 4.2 | 12.3 | 1.2 | 8.8 | 3.7 | 0.0 | 26.2 | 59.9 | (47.1) | 417.1 | 532.9 | 50.9 |
| 2003 | 3.5 | 4.0 | 9.9 | 0.0 | 8.8 | 3.2 | 0.0 | 26.4 | 55.8 | (48.2) | 424.5 | 538.8 | 49.8 |
| 2004 | 3.3 | 4.6 | 10.2 | 0.2 | 12.2 | 3.3 | 0.0 | 24.5 | 58.3 | (49.9) | 432.8 | 546.9 | 47.9 |
| 2005 | 3.1 | 4.1 | 10.2 | 0.3 | 12.1 | 3.2 | 0.0 | 24.0 | 57.1 | (52.0) | 437.8 | 581.3 | 45.3 |
| 2006 | 2.9 | 3.9 | 10.4 | 0.3 | 14.2 | 3.3 | 0.0 | 23.7 | 58.7 | (54.7) | 441.5 | 587.9 | 42.1 |
| 2007 | 2.7 | 2.2 | 10.2 | 0.0 | 14.4 | 6.2 | 0.0 | 23.2 | 58.9 | (74.5) ¹³ | 426.0 | 634.5 | 39.5 |
| 2008 | 2.5 | 2.1 | 10.2 | 0.0 | 16.1 | 4.0 | 0.0 | 21.7 | 56.6 | (59.4) | 423.2 | 673.3 | 37.3 |
| 2009 | 2.3 | 2.0 | 10.2 | 0.0 | 16.4 | 4.1 | 0.0 | 20.6 | 55.8 | (62.9) | 416.7 | 663.4 | 35.1 |
| 2010 | 2.2 | 1.8 | 10.0 | 0.0 | 17.8 | 4.1 | 0.0 | 19.7 | 55.8 | (63.9) | 408.6 | 634.5 | 31.9 |
| 2011 | 2.0 | 1.7 | 9.5 | 0.0 | 17.7 | 4.0 | 0.0 | 17.8 | 52.8 | (64.2) | 397.2 | 741.4 | 28.6 |
| 2012 | 1.7 | 1.4 | 9.2 | 0.0 | 18.3 | 4.0 | 0.0 | 17.2 | 51.8 | (66.8) | 382.2 | 750.9 | 24.5 |
| 2013 | 1.6 | 1.2 | 8.9 | 0.0 | 17.4 | 3.9 | 0.0 | 14.0 | 47.2 | (68.6) | 360.8 | 751.4 | 20.4 |
| 2014 | 1.2 | 1.0 | 8.7 | 0.0 | 20.1 | 3.8 | 0.0 | 13.5 | 48.4 | (69.6) | 339.6 | 754.4 | 17.4 |
| 2015 | 1.3 | 0.9 | 8.5 | 0.0 | 20.6 | 3.8 | 0.1 | 12.3 | 47.6 | (70.4) | 316.8 | 739.6 | 14.8 |
| 2016 | 0.6 | 0.7 | 8.5 | 0.0 | 21.3 | 3.6 | 0.2 | 11.6 | 46.5 | (69.8) | 293.2 | 791.0 | 12.5 |
| 2017 | 0.9 | 0.6 | 8.3 | 1.7 | 22.1 | 3.5 | 0.3 | 7.6 | 45.1 | (69.3) | 268.7 | 812.5 | 10.5 |
| 2018 | 0.4 | 0.5 | 8.2 | 1.4 | 22.5 | 3.4 | 0.3 | 6.8 | 43.7 | (69.4) | 243.0 | 816.0 | 8.6 |
| 2019 | 0.5 | 0.3 | 7.9 | 1.6 | 23.1 | 3.3 | 0.5 | 6.0 | 43.3 | (70.0) | 216.3 | 823.5 | 7.0 |
| 2020 | 0.4 | 0.3 | 7.7 | 0.0 | 23.8 | 3.2 | 0.5 | 4.6 | 40.6 | (74.6) ¹⁴ | 184.3 | 815.6 | 5.8 |
| 2021 | 0.3 | 0.2 | 7.3 | 0.0 | 24.1 | 3.1 | 0.6 | 3.7 | 39.4 | (68.9) | 155.4 | 843.3 | 4.6 |
| 2022 | 0.3 | 0.3 | 6.9 | 0.0 | 24.4 | 3.0 | 0.8 | 3.0 | 38.7 | (70.2) | 124.0 | 895.9 | 3.5 |
| 2023 | 0.2 | 0.2 | 6.6 | 0.0 | 25.8 | 3.1 | 3.1 | 0.9 | 39.8 | (73.7) | 88.1 | 904.3 | 2.9 |

¹³ FY 2007 Outlays include a transfer of \$17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

¹⁴ FY 2020 Outlays include an expense of \$4.8 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2017-2019

Projected Flow of Plan Assets (CSRS)

(Dollars in billions)

| Fiscal Year | Income | | | | | | | | | Total Outlays | Net Assets End of Year | Dynamic CSRS UAL EOY | CSRS Payroll |
|-------------|-------------------|-----------------|---------------------|---------------|----------------------|-----------------------|-------------------------|-------------------|--------------|---------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury 30 Yr Pmt. | Postal Amort. | UAL Interest Payment | Military Service Pmt. | Transfer from (to) FERS | Investment Income | Total Income | | | | |
| 2024 | \$0.2 | \$0.1 | \$6.2 | \$3.2 | \$26.9 | \$3.1 | \$28.0 | \$2.1 | \$69.8 | \$(74.4) | \$83.5 | \$873.6 | \$2.5 |
| 2025 | 0.1 | 0.1 | 5.7 | 3.3 | 26.4 | 2.9 | 27.2 | 1.9 | 67.8 | (74.0) | 77.2 | 843.4 | 2.1 |
| 2026 | 0.1 | 0.1 | 5.5 | 3.3 | 25.8 | 2.8 | 28.0 | 1.7 | 67.3 | (73.4) | 71.1 | 812.1 | 1.7 |
| 2027 | 0.1 | 0.1 | 5.2 | 3.4 | 25.0 | 2.7 | 28.6 | 1.4 | 66.5 | (72.6) | 65.0 | 780.0 | 1.4 |
| 2028 | 0.1 | 0.1 | 4.9 | 3.4 | 24.3 | 2.6 | 29.1 | 1.2 | 65.6 | (71.6) | 59.0 | 747.1 | 1.1 |
| 2029 | 0.1 | 0.1 | 4.5 | 3.5 | 23.5 | 2.5 | 29.6 | 1.0 | 64.6 | (70.5) | 53.1 | 713.7 | 0.9 |
| 2030 | 0.0 | 0.0 | 4.0 | 3.5 | 22.6 | 2.4 | 30.0 | 0.8 | 63.4 | (69.3) | 47.2 | 679.8 | 0.7 |
| 2031 | 0.0 | 0.0 | 3.6 | 3.6 | 21.7 | 2.4 | 30.4 | 0.6 | 62.3 | (67.9) | 41.7 | 645.4 | 0.6 |
| 2032 | 0.0 | 0.0 | 3.1 | 3.6 | 20.8 | 2.3 | 30.6 | 0.4 | 60.9 | (66.4) | 36.2 | 610.9 | 0.5 |
| 2033 | 0.0 | 0.0 | 2.6 | 3.7 | 19.8 | 2.3 | 30.8 | 0.2 | 59.5 | (64.7) | 31.0 | 576.1 | 0.4 |
| 2034 | 0.0 | 0.0 | 2.2 | 3.8 | 18.8 | 2.2 | 31.0 | 0.0 | 58.0 | (62.8) | 26.2 | 541.3 | 0.3 |
| 2035 | 0.0 | 0.0 | 1.8 | 3.8 | 17.8 | 2.1 | 30.9 | 0.0 | 56.4 | (60.8) | 21.8 | 506.5 | 0.2 |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 0.0 | 0.0 | 0.5 | 4.4 | 12.4 | 1.7 | 28.0 | 0.0 | 47.0 | (48.7) | 7.3 | 337.4 | 0.1 |
| 2045 | 0.0 | 0.0 | 0.4 | 0.0 | 7.6 | 1.2 | 21.7 | 0.0 | 30.9 | (34.4) | 0.3 | 195.9 | 0.0 |
| 2050 | 0.0 | 0.0 | 0.2 | 0.0 | 3.9 | 0.7 | 17.3 | 0.0 | 22.1 | (20.6) | 0.0 | 94.4 | 0.0 |
| 2055 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 | 0.4 | 9.2 | 0.0 | 11.3 | (10.0) | 0.0 | 37.1 | 0.0 |
| 2060 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.1 | 5.1 | 0.3 | 5.7 | (3.8) | 9.8 | 2.0 | 0.0 |
| 2065 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.3 | (1.1) | 2.7 | 0.5 | 0.0 |
| 2070 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | (0.3) | 0.8 | 0.2 | 0.0 |
| 2075 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (0.1) | 0.4 | 0.1 | 0.0 |
| 2080 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (0.0) | 0.3 | 0.1 | 0.0 |
| 2085 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (0.0) | 0.2 | 0.0 | 0.0 |
| 2090 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | (0.0) | 0.1 | 0.0 | 0.0 |
| 2095 | 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 |
| 2100 | 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 |

Table 4A: Past and Projected Flow of Plan Assets (CSRS)

Past Flow

[Percentage of Total Payroll]

| Fiscal Year | Income | | | | | | | | | Total Outlays | Net Assets End of Year | Dynamic CSRS UAL EOY | CSRS Payroll |
|-------------|-------------------|-----------------|---------------------|---------------|----------------------|-----------------------|-------------------------|-------------------|--------------|-----------------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury 30 Yr Pmt. | Postal Amort. | UAL Interest Payment | Military Service Pmt. | Transfer from (to) FERS | Investment Income | Total Income | | | | |
| 1996 | 3.7% | 3.8% | 9.4% | 0.9% | 8.4% | 3.0% | 0.0% | 23.7% | 52.9% | (36.4)% | 305.3% | 480.7% | 53.4% |
| 1997 | 3.6% | 3.7% | 9.6% | 1.0% | 9.0% | 3.1% | 0.0% | 21.7% | 51.7% | (37.6)% | 315.5% | 472.4% | 51.4% |
| 1998 | 3.5% | 4.2% | 9.9% | 0.8% | 8.6% | 3.1% | 0.0% | 23.5% | 53.6% | (38.6)% | 329.1% | 459.9% | 50.4% |
| 1999 | 3.1% | 4.0% | 9.7% | 0.8% | 7.9% | 3.0% | 0.0% | 21.9% | 50.5% | (37.2)% | 325.1% | 443.4% | 45.9% |
| 2000 | 3.2% | 3.6% | 9.7% | 0.8% | 7.4% | 2.9% | 0.0% | 21.2% | 48.8% | (36.4)% | 326.8% | 431.3% | 43.6% |
| 2001 | 2.9% | 3.3% | 9.5% | 0.9% | 6.9% | 3.0% | 0.0% | 20.9% | 47.4% | (36.5)% | 323.0% | 420.0% | 41.0% |
| 2002 | 2.7% | 3.2% | 9.3% | 1.0% | 6.7% | 2.8% | 0.0% | 19.9% | 45.6% | (35.9)% | 317.7% | 405.9% | 38.7% |
| 2003 | 2.5% | 2.9% | 7.1% | 0.0% | 6.3% | 2.3% | 0.0% | 19.0% | 40.1% | (34.6)% | 304.8% | 386.9% | 35.7% |
| 2004 | 2.3% | 3.2% | 7.0% | 0.2% | 8.4% | 2.2% | 0.0% | 16.8% | 40.1% | (34.3)% | 297.3% | 375.6% | 32.9% |
| 2005 | 2.1% | 2.7% | 6.8% | 0.2% | 8.1% | 2.1% | 0.0% | 15.9% | 37.8% | (34.4)% | 290.0% | 385.0% | 30.0% |
| 2006 | 1.9% | 2.5% | 6.7% | 0.2% | 9.1% | 2.1% | 0.0% | 15.2% | 37.7% | (35.2)% | 284.0% | 378.2% | 27.1% |
| 2007 | 1.7% | 1.4% | 6.4% | 0.0% | 8.9% | 3.8% | 0.0% | 14.3% | 36.5% | (46.2)% ¹⁵ | 264.3% | 393.0% | 24.5% |
| 2008 | 1.5% | 1.2% | 6.0% | 0.0% | 9.5% | 2.4% | 0.0% | 12.9% | 33.5% | (35.2)% | 250.6% | 398.7% | 22.1% |
| 2009 | 1.3% | 1.1% | 5.6% | 0.0% | 9.1% | 2.3% | 0.0% | 11.4% | 30.8% | (34.7)% | 230.1% | 366.3% | 19.4% |
| 2010 | 1.2% | 0.9% | 5.2% | 0.0% | 9.3% | 2.1% | 0.0% | 10.3% | 29.2% | (33.5)% | 213.9% | 332.2% | 16.7% |
| 2011 | 1.0% | 0.9% | 4.8% | 0.0% | 9.0% | 2.0% | 0.0% | 9.0% | 26.8% | (32.5)% | 201.3% | 375.8% | 14.5% |
| 2012 | 0.9% | 0.7% | 4.7% | 0.0% | 9.3% | 2.0% | 0.0% | 8.8% | 26.4% | (34.0)% | 194.6% | 382.3% | 12.5% |
| 2013 | 0.8% | 0.6% | 4.6% | 0.0% | 8.9% | 2.0% | 0.0% | 7.2% | 24.2% | (35.1)% | 184.6% | 384.5% | 10.4% |
| 2014 | 0.6% | 0.5% | 4.4% | 0.0% | 10.3% | 1.9% | 0.0% | 6.9% | 24.7% | (35.5)% | 173.3% | 384.9% | 8.9% |
| 2015 | 0.7% | 0.5% | 4.3% | 0.0% | 10.3% | 1.9% | 0.1% | 6.2% | 23.8% | (35.3)% | 158.6% | 370.4% | 7.4% |
| 2016 | 0.3% | 0.3% | 4.1% | 0.0% | 10.3% | 1.7% | 0.1% | 5.6% | 22.6% | (33.9)% | 142.3% | 384.0% | 6.1% |
| 2017 | 0.4% | 0.3% | 4.0% | 0.8% | 10.6% | 1.7% | 0.1% | 3.6% | 21.6% | (33.1)% | 128.4% | 388.4% | 5.0% |
| 2018 | 0.2% | 0.2% | 3.9% | 0.7% | 10.6% | 1.6% | 0.1% | 3.2% | 20.6% | (32.8)% | 114.8% | 385.5% | 4.1% |
| 2019 | 0.2% | 0.1% | 3.6% | 0.7% | 10.5% | 1.5% | 0.2% | 2.7% | 19.6% | (31.7)% | 98.1% | 373.3% | 3.2% |
| 2020 | 0.2% | 0.1% | 3.4% | 0.0% | 10.4% | 1.4% | 0.2% | 2.0% | 17.7% | (32.5)% ¹⁶ | 80.3% | 355.4% | 2.5% |
| 2021 | 0.1% | 0.1% | 3.1% | 0.0% | 10.2% | 1.3% | 0.3% | 1.6% | 16.7% | (29.2)% | 65.8% | 356.9% | 1.9% |
| 2022 | 0.1% | 0.1% | 2.8% | 0.0% | 10.0% | 1.2% | 0.3% | 1.2% | 15.9% | (28.8)% | 50.9% | 367.6% | 1.4% |
| 2023 | 0.1% | 0.1% | 2.5% | 0.0% | 9.9% | 1.2% | 1.2% | 0.3% | 15.3% | (28.3)% | 33.8% | 346.7% | 1.1% |

¹⁵ FY 2007 Outlays include a transfer of \$17.1 billion to the Postal Service Retiree Health Benefits Fund on June 30, 2007

¹⁶ FY 2020 Outlays include an expense of \$4.8 billion for doubtful accounts, for unpaid amounts due from the Postal Service in FY 2017-2019

Projected Flow of Plan Assets (CSRS)

[Percentage of Total Payroll]

| Fiscal Year | Income | | | | | | | | | Total Outlays | Net Assets End of Year | Dynamic CSRS UAL EOY | CSRS Payroll |
|-------------|-------------------|-----------------|---------------------|---------------|----------------------|-----------------------|-------------------------|-------------------|--------------|---------------|------------------------|----------------------|--------------|
| | Employee Contrib. | Agency Contrib. | Treasury 30 Yr Pmt. | Postal Amort. | UAL Interest Payment | Military Service Pmt. | Transfer from (to) FERS | Investment Income | Total Income | | | | |
| 2024 | 0.1% | 0.1% | 2.2% | 1.2% | 9.5% | 1.1% | 9.9% | 0.7% | 24.7% | (26.4)% | 29.6% | 309.7% | 0.9% |
| 2025 | 0.0% | 0.0% | 2.0% | 1.1% | 9.0% | 1.0% | 9.3% | 0.6% | 23.1% | (25.3)% | 26.4% | 287.9% | 0.7% |
| 2026 | 0.0% | 0.0% | 1.8% | 1.1% | 8.5% | 0.9% | 9.2% | 0.6% | 22.2% | (24.2)% | 23.5% | 268.4% | 0.6% |
| 2027 | 0.0% | 0.0% | 1.7% | 1.1% | 8.0% | 0.9% | 9.1% | 0.5% | 21.3% | (23.2)% | 20.8% | 249.8% | 0.4% |
| 2028 | 0.0% | 0.0% | 1.5% | 1.1% | 7.5% | 0.8% | 9.0% | 0.4% | 20.4% | (22.2)% | 18.3% | 232.0% | 0.3% |
| 2029 | 0.0% | 0.0% | 1.4% | 1.0% | 7.1% | 0.7% | 8.9% | 0.3% | 19.4% | (21.2)% | 16.0% | 214.9% | 0.3% |
| 2030 | 0.0% | 0.0% | 1.2% | 1.0% | 6.6% | 0.7% | 8.8% | 0.2% | 18.5% | (20.2)% | 13.8% | 198.7% | 0.2% |
| 2031 | 0.0% | 0.0% | 1.0% | 1.0% | 6.2% | 0.7% | 8.6% | 0.2% | 17.7% | (19.3)% | 11.8% | 183.1% | 0.2% |
| 2032 | 0.0% | 0.0% | 0.9% | 1.0% | 5.7% | 0.6% | 8.4% | 0.1% | 16.8% | (18.3)% | 10.0% | 168.2% | 0.1% |
| 2033 | 0.0% | 0.0% | 0.7% | 1.0% | 5.3% | 0.6% | 8.2% | 0.1% | 15.9% | (17.3)% | 8.3% | 154.0% | 0.1% |
| 2034 | 0.0% | 0.0% | 0.6% | 1.0% | 4.9% | 0.6% | 8.0% | 0.0% | 15.1% | (16.3)% | 6.8% | 140.5% | 0.1% |
| 2035 | 0.0% | 0.0% | 0.5% | 1.0% | 4.5% | 0.5% | 7.8% | 0.0% | 14.2% | (15.3)% | 5.5% | 127.7% | 0.1% |
| ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... |
| 2040 | 0.0% | 0.0% | 0.1% | 1.0% | 2.7% | 0.4% | 6.1% | 0.0% | 10.3% | (10.7)% | 1.6% | 74.1% | 0.0% |
| 2045 | 0.0% | 0.0% | 0.1% | 0.0% | 1.5% | 0.2% | 4.2% | 0.0% | 6.0% | (6.6)% | 0.1% | 37.9% | 0.0% |
| 2050 | 0.0% | 0.0% | 0.0% | 0.0% | 0.7% | 0.1% | 3.0% | 0.0% | 3.8% | (3.5)% | 0.0% | 16.1% | 0.0% |
| 2055 | 0.0% | 0.0% | 0.0% | 0.0% | 0.3% | 0.1% | 1.4% | 0.0% | 1.7% | (1.5)% | 0.0% | 5.6% | 0.0% |
| 2060 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.7% | 0.0% | 0.8% | (0.5)% | 1.3% | 0.3% | 0.0% |
| 2065 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | (0.1)% | 0.3% | 0.1% | 0.0% |
| 2070 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | (0.0)% | 0.1% | 0.0% | 0.0% |
| 2075 | 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% |
| 2080 | 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% |
| 2085 | 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% |
| 2090 | 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% |
| 2095 | 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% |
| 2100 | 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% |

Tables 2, 2A, 3, 3A, 4, and 4A: Technical Notes

Tables 2, 2A, 3 and 3A reflect an open group projection that assumes a sufficient number of new employees are hired each year so that the total employee population remains constant, based on the active employee population as of September 30, 2023.

The dynamic Unfunded Actuarial Liability (UAL) amounts shown for past years in Tables 2, 3 and 4 were determined for each year according to the actuarial assumptions in place for that year, as outlined in Table 5. The Payroll amounts in Tables 2, 3 and 4 are reduced for assumed leave without pay.

The past Postal Amortized Payments and Total Income shown in Tables 2, 3 and 4 include receivables for the amounts due and unpaid from the United States Postal Service, for scheduled amortized amounts in FY 2014 through FY 2019. For past amounts shown in FY 2020 and beyond, all unpaid amounts due from the Postal Service are excluded from the Income and Assets. The projected Postal Amortized Payments shown in Table 2, 3 and 4 assume payment of all future scheduled amortized amounts.

For FERS, projected agency contributions shown in Tables 2 and 3 are generally assumed to equal the full normal cost less the employee contributions. However, for non-Postal FERS-FRAE, statute requires combined agency and employee contributions that exceed the normal cost. These excess contributions for FERS-FRAE are required to be allocated to CSRS. All FERS-FRAE contributions are included in the contribution amounts shown for FERS in Tables 2 and 3. The excess FERS-FRAE contributions projected to be allocated to CSRS are included in the projected transfer payments from FERS to CSRS shown in Tables 3 and 4.

The projections in Table 3 reflect future increases in the FERS UAL due to the use of amounts in the FERS asset balance for payment of CSRS benefits.

The Projected Flow of plan assets shown for future years in Tables 2, 3 and 4 is based on the following economic assumptions:

| Rate of Inflation for Determination of COLA | General Salary Increase¹⁷ | Rate of Interest on CSRDF Investments |
|--|---|--|
| FY 2024. 3.20% | FY 2024 Non-Postal...5.20% | FY 2024. 4.00% |
| | FY 2024 Postal 2.65% | |
| Future Years: 2.40% | Future Years: 2.65% | Future Years: 4.00% |

¹⁷ The General Salary Increase assumption incorporates the general pay raise component plus the locality pay differential component. A separate, additional assumption applies for individual merit & longevity pay increases; see Demographic Assumptions in Table 7.

Table 5: Valuation Assumption History

| Recommendation Date | Effective for Valuation Dates | Change in Demographic Assumptions | Long Term Economic Assumption | | |
|---------------------|-------------------------------|-----------------------------------|-------------------------------|-----------|---------------|
| | | | Interest | Inflation | Salary Growth |
| 10/1/1979 | 9/30/1979 - 9/30/1982 | No | 6.00% | 5.00% | 5.50% |
| 10/1/1983 | 9/30/1983 - 9/30/1986 | Yes | 6.50% | 5.00% | 5.50% |
| 10/1/1987 | 9/30/1987 - 9/30/1988 | No | 7.00% | 5.00% | 5.00% |
| 4/1/1989 | 9/30/1989 - 9/30/1992 | No | 7.00% | 5.00% | 5.00% |
| 12/31/1992 | 9/30/1993 - 9/30/1995 | No | 7.00% | 4.50% | 4.50% |
| 2/11/1997 | 9/30/1996 - 9/30/1999 | Yes | 7.00% | 4.00% | 4.25% |
| 3/16/2001 | 9/30/2000 - 9/30/2001 | No | 6.75% | 3.75% | 4.25% |
| 5/8/2003 | 9/30/2002 - 9/30/2004 | No | 6.25% | 3.25% | 4.00% |
| 6/8/2006 | 9/30/2005 - 9/30/2006 | Yes | 6.25% | 3.50% | 4.25% |
| 7/25/2008 | 9/30/2007 - 9/30/2008 | Yes | 6.25% | 3.50% | 4.25% |
| 6/11/2010 | 9/30/2009 - 9/30/2010 | No | 5.75% | 3.00% | 3.75% |
| 7/13/2012 | 9/30/2011 - 9/30/2011 | Yes | 5.25% | 3.00% | 3.25% |
| 6/18/2013 | 9/30/2012 - 9/30/2015 | Yes | 5.25% | 3.00% | 3.25% |
| 6/1/2017 | 9/30/2016 - 9/30/2016 | Yes | 4.50% | 2.50% | 2.75% |
| 4/12/2018 | 9/30/2017 - 9/30/2018 | Yes | 4.25% | 2.50% | 2.75% |
| 4/2/2020 | 9/30/2019 - 9/30/2020 | Yes | 4.00% | 2.40% | 2.65% |
| 5/10/2022 | 9/30/2021 - | Yes | 4.00% | 2.40% | 2.65% |

Table 6: Employee Population Data

Active Employee Population* as of September 30, 2023

| Employees | Non-Postal | Postal | Total | Avg Age | Avg Service |
|--------------|------------|---------|-----------|---------|-------------|
| CSRS | 19,200 | 7,100 | 26,300 | 67.8 | 41.9 |
| FERS | 2,375,800 | 520,900 | 2,896,700 | 47.0 | 12.0 |
| Total | 2,395,000 | 528,000 | 2,923,000 | 47.2 | 12.3 |

*Employee counts are determined on a full-time equivalent basis

CSRS Active Employees* as of September 30, 2023

| Age Nearest Birthday | Closest Whole Years of Service | | | | | | | Total |
|----------------------|--------------------------------|-------|---------|---------|---------|---------|--------|--------|
| | < 5 | 5 - 9 | 10 - 14 | 15 - 19 | 20 - 24 | 25 - 29 | 30+ | |
| < 55 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 55 - 59 | 0 | 8 | 4 | 14 | 26 | 43 | 539 | 635 |
| 60 - 64 | 0 | 43 | 74 | 129 | 229 | 273 | 6,322 | 7,071 |
| 65 - 69 | 0 | 46 | 86 | 161 | 275 | 279 | 8,931 | 9,778 |
| 70 - 74 | 0 | 22 | 31 | 46 | 104 | 105 | 5,451 | 5,759 |
| 75+ | 0 | 10 | 10 | 21 | 39 | 50 | 2,927 | 3,057 |
| CSRS Total | 0 | 129 | 206 | 372 | 673 | 749 | 24,170 | 26,300 |

*Employee counts are determined on a full-time equivalent basis

Average Salary as of September 30, 2023

| Age Nearest Birthday | Closest Whole Years of Service | | | | | | | Total |
|----------------------|--------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | < 5 | 5 - 9 | 10 - 14 | 15 - 19 | 20 - 24 | 25 - 29 | 30+ | |
| < 55 | -- | -- | -- | -- | -- | -- | -- | -- |
| 55 - 59 | -- | \$107,593 | \$101,749 | \$98,806 | \$101,530 | \$114,300 | \$119,139 | \$117,357 |
| 60 - 64 | -- | 95,526 | 90,968 | 102,144 | 104,617 | 105,929 | 109,183 | 108,506 |
| 65 - 69 | -- | 93,081 | 105,284 | 98,718 | 107,553 | 106,832 | 103,036 | 103,173 |
| 70 - 74 | -- | 112,945 | 114,657 | 121,281 | 111,564 | 113,198 | 104,366 | 104,882 |
| 75+ | -- | 166,922 | 134,509 | 133,472 | 113,428 | 121,285 | 114,000 | 114,485 |
| CSRS Total | -- | \$103,821 | \$102,878 | \$104,707 | \$107,276 | \$108,789 | \$106,631 | \$106,638 |

FERS Active Employees* as of September 30, 2023

| Age Nearest Birthday | Closest Whole Years of Service | | | | | | | Total |
|----------------------|--------------------------------|---------|---------|---------|---------|---------|---------|-----------|
| | < 5 | 5 - 9 | 10 - 14 | 15 - 19 | 20 - 24 | 25 - 29 | 30+ | |
| 15 - 19 | 1,372 | 0 | 0 | 0 | 0 | 0 | 0 | 1,372 |
| 20 - 24 | 49,749 | 743 | 0 | 0 | 0 | 0 | 0 | 50,492 |
| 25 - 29 | 134,048 | 27,512 | 260 | 0 | 0 | 0 | 0 | 161,819 |
| 30 - 34 | 155,880 | 96,223 | 15,007 | 1,053 | 0 | 0 | 0 | 268,163 |
| 35 - 39 | 137,037 | 114,038 | 68,690 | 33,222 | 1,108 | 0 | 0 | 354,095 |
| 40 - 44 | 113,639 | 98,368 | 78,785 | 88,440 | 29,223 | 1,101 | 0 | 409,556 |
| 45 - 49 | 90,087 | 74,092 | 57,731 | 75,342 | 61,785 | 19,555 | 956 | 379,547 |
| 50 - 54 | 76,791 | 70,496 | 55,335 | 65,166 | 60,178 | 51,701 | 25,885 | 405,553 |
| 55 - 59 | 55,845 | 56,723 | 55,521 | 63,975 | 48,589 | 46,261 | 77,076 | 403,989 |
| 60 - 64 | 33,059 | 38,723 | 40,623 | 53,308 | 38,107 | 29,204 | 70,743 | 303,767 |
| 65 - 69 | 10,714 | 14,683 | 15,766 | 20,517 | 16,119 | 11,443 | 27,853 | 117,095 |
| 70 - 74 | 2,854 | 3,595 | 4,233 | 5,269 | 4,363 | 3,173 | 7,497 | 30,983 |
| 75+ | 972 | 1,178 | 1,241 | 1,670 | 1,441 | 1,043 | 2,723 | 10,269 |
| FERS Total | 862,047 | 596,374 | 393,190 | 407,962 | 260,914 | 163,480 | 212,732 | 2,896,700 |

*Employee counts are determined on a full-time equivalent basis

Average Salary as of September 30, 2023

| Age Nearest Birthday | Closest Whole Years of Service | | | | | | | Total |
|----------------------|--------------------------------|----------|-----------|-----------|-----------|-----------|-----------|----------|
| | < 5 | 5 - 9 | 10 - 14 | 15 - 19 | 20 - 24 | 25 - 29 | 30+ | |
| 15 - 19 | \$41,478 | -- | -- | -- | -- | -- | -- | \$41,478 |
| 20 - 24 | 52,101 | \$60,763 | -- | -- | -- | -- | -- | 52,228 |
| 25 - 29 | 63,634 | 77,785 | \$80,566 | -- | -- | -- | -- | 66,067 |
| 30 - 34 | 71,091 | 83,179 | 95,541 | \$89,157 | -- | -- | -- | 76,868 |
| 35 - 39 | 78,101 | 89,798 | 106,164 | 107,594 | \$104,019 | -- | -- | 90,160 |
| 40 - 44 | 78,684 | 93,183 | 109,343 | 111,613 | 114,970 | \$110,244 | -- | 97,849 |
| 45 - 49 | 79,945 | 92,727 | 111,794 | 111,407 | 114,918 | 108,314 | \$119,510 | 100,784 |
| 50 - 54 | 81,393 | 92,041 | 108,753 | 109,555 | 112,887 | 107,437 | 118,626 | 101,872 |
| 55 - 59 | 81,117 | 92,283 | 106,974 | 106,345 | 110,321 | 104,857 | 117,863 | 103,475 |
| 60 - 64 | 80,704 | 92,150 | 107,327 | 105,937 | 108,017 | 104,930 | 114,284 | 103,727 |
| 65 - 69 | 87,064 | 94,423 | 111,399 | 108,623 | 110,027 | 105,729 | 112,341 | 106,038 |
| 70 - 74 | 85,778 | 100,423 | 113,311 | 110,710 | 112,723 | 106,980 | 116,900 | 108,975 |
| 75+ | 79,426 | 100,471 | 119,058 | 114,084 | 114,460 | 113,718 | 116,963 | 110,623 |
| FERS Total | \$74,021 | \$89,915 | \$108,132 | \$109,141 | \$112,204 | \$106,294 | \$116,005 | \$95,214 |

Table 7: Demographic Assumptions

Non-Postal, Male

Normal Retirement Rates – CSRS

| Age (ANB) | Years of Service | | | | | | |
|-----------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1508 | 0.3420 |
| 56 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1245 | 0.1705 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.2434 | 0.2051 | 0.1645 | 0.2040 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.1906 | 0.1098 | 0.1131 | 0.1989 |
| 62 | 0.2897 | 0.3702 | 0.3308 | 0.2722 | 0.1309 | 0.1209 | 0.2166 |
| 63 | 0.1538 | 0.1641 | 0.1655 | 0.1985 | 0.1210 | 0.1312 | 0.2168 |
| 64 | 0.1756 | 0.1937 | 0.1782 | 0.1900 | 0.1309 | 0.1221 | 0.2273 |
| 65 | 0.3046 | 0.3649 | 0.2527 | 0.2317 | 0.1723 | 0.1099 | 0.2470 |
| 66 - 69 | 0.2104 | 0.2300 | 0.2074 | 0.2087 | 0.1604 | 0.1418 | 0.2262 |
| 70-74 | 0.1775 | 0.2006 | 0.2203 | 0.1904 | 0.1677 | 0.1694 | 0.2115 |
| 75-84 | 0.1775 | 0.2006 | 0.2203 | 0.1904 | 0.1848 | 0.1980 | 0.1908 |

Normal Retirement Rates – FERS

| Age (ANB) | Years of Service | | | | | | |
|-----------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| MRA | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1937 | 0.3207 |
| 58 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1461 | 0.1452 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.2258 | 0.1487 | 0.1428 | 0.1423 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.1237 | 0.0777 | 0.0937 | 0.1288 |
| 62 | 0.2577 | 0.1787 | 0.1834 | 0.1975 | 0.1501 | 0.1828 | 0.2839 |
| 63 | 0.0782 | 0.0984 | 0.1027 | 0.1764 | 0.1171 | 0.1371 | 0.1964 |
| 64 | 0.0896 | 0.1073 | 0.1113 | 0.1620 | 0.1248 | 0.1377 | 0.1907 |
| 65 | 0.1106 | 0.1512 | 0.1526 | 0.1989 | 0.1644 | 0.1732 | 0.2477 |
| 66 - 69 | 0.1356 | 0.1732 | 0.1849 | 0.2518 | 0.1922 | 0.2142 | 0.2640 |
| 70-74 | 0.1392 | 0.1744 | 0.1786 | 0.2426 | 0.1910 | 0.2474 | 0.2304 |
| 75-84 | 0.1262 | 0.1890 | 0.1701 | 0.2776 | 0.1947 | 0.1654 | 0.2248 |

Involuntary Retirement (Non-Postal, Male)

| Age | CSRS | FERS |
|------------|-------------|-------------|
| 42 | 0.0053 | 0.0053 |
| 43 | 0.0053 | 0.0053 |
| 44 | 0.0053 | 0.0053 |
| 45 | 0.0053 | 0.0053 |
| 46 | 0.0047 | 0.0047 |
| 47 | 0.0065 | 0.0065 |
| 48 | 0.0054 | 0.0054 |
| 49 | 0.0073 | 0.0073 |
| 50 | 0.0062 | 0.0062 |
| 51 | 0.0064 | 0.0064 |
| 52 | 0.0064 | 0.0064 |
| 53 | 0.0080 | 0.0080 |
| 54 | 0.0093 | 0.0093 |
| 55 | 0.0100 | 0.0100 |
| 56 | 0.0120 | 0.0120 |
| 57 | 0.0104 | 0.0104 |
| 58 | 0.0094 | 0.0094 |
| 59 | 0.0083 | 0.0083 |

MRA+10 Retirement (Non-Postal, Male)

| Age | FERS |
|----------------|-------------|
| <=57 | 0.0187 |
| 58 | 0.0149 |
| 59 | 0.0182 |
| 60 | 0.0369 |
| 61 | 0.0393 |

Merit/Longevity Salary Increases (Non-Postal, Male)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-44 | 45-54 | 55+ |
| 0 | 0.1188 | 0.0977 | 0.0703 | 0.0531 | 0.0442 | 0.0354 |
| 1 | 0.1228 | 0.1040 | 0.0784 | 0.0585 | 0.0474 | 0.0377 |
| 2 | 0.1108 | 0.0937 | 0.0696 | 0.0516 | 0.0415 | 0.0335 |
| 3 | 0.0913 | 0.0772 | 0.0585 | 0.0433 | 0.0338 | 0.0268 |
| 4 | 0.0814 | 0.0651 | 0.0520 | 0.0392 | 0.0303 | 0.0237 |
| 5 | 0.0735 | 0.0580 | 0.0465 | 0.0361 | 0.0283 | 0.0223 |
| 6 | 0.0748 | 0.0515 | 0.0430 | 0.0339 | 0.0269 | 0.0208 |
| 7 | 0.0730 | 0.0489 | 0.0395 | 0.0321 | 0.0249 | 0.0192 |
| 8 | 0.0000 | 0.0479 | 0.0372 | 0.0300 | 0.0231 | 0.0178 |
| 9 | 0.0000 | 0.0469 | 0.0350 | 0.0288 | 0.0221 | 0.0169 |
| 10 | 0.0000 | 0.0470 | 0.0334 | 0.0274 | 0.0208 | 0.0157 |
| 11 | 0.0000 | 0.0455 | 0.0329 | 0.0263 | 0.0205 | 0.0156 |
| 12 | 0.0000 | 0.0470 | 0.0326 | 0.0252 | 0.0197 | 0.0148 |
| 13 | 0.0000 | 0.0000 | 0.0335 | 0.0243 | 0.0192 | 0.0136 |
| 14 | 0.0000 | 0.0000 | 0.0339 | 0.0236 | 0.0187 | 0.0138 |
| 15 | 0.0000 | 0.0000 | 0.0346 | 0.0227 | 0.0179 | 0.0132 |
| 16 | 0.0000 | 0.0000 | 0.0324 | 0.0224 | 0.0176 | 0.0128 |
| 17 | 0.0000 | 0.0000 | 0.0335 | 0.0222 | 0.0173 | 0.0128 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0220 | 0.0168 | 0.0124 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0214 | 0.0165 | 0.0121 |
| 20-24 | 0.0000 | 0.0000 | 0.0000 | 0.0209 | 0.0152 | 0.0112 |
| 25-29 | 0.0000 | 0.0000 | 0.0000 | 0.0203 | 0.0131 | 0.0092 |
| 30+ | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0123 | 0.0077 |

Assumed Distribution of New Entrants (Non-Postal, Male)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-------|------|-------|-------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | 449 | 11 | 0 | 0 | 0 |
| 21-25 | 5,738 | 635 | 17 | 0 | 0 |
| 26-30 | 6,752 | 2,372 | 275 | 10 | 0 |
| 31-35 | 5,706 | 2,771 | 410 | 101 | 3 |
| 36-40 | 4,443 | 2,025 | 279 | 123 | 19 |
| 41-45 | 5,092 | 1,979 | 215 | 96 | 30 |
| 46-50 | 4,954 | 1,914 | 188 | 87 | 25 |
| 51-55 | 3,758 | 1,440 | 155 | 68 | 23 |
| 56-60 | 2,481 | 955 | 99 | 47 | 16 |
| 61-65 | 1,098 | 484 | 42 | 17 | 8 |
| 66-70 | 309 | 136 | 14 | 5 | 2 |
| 71-75 | 73 | 29 | 3 | 1 | 1 |

Assumed New Entrants: Average Salary (as of FY 2020) (Non-Postal, Male)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-----------|-----------|-----------|-----------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | \$35,173 | \$30,837 | - | - | - |
| 21-25 | \$46,603 | \$42,684 | \$45,613 | - | - |
| 26-30 | \$54,281 | \$52,100 | \$53,455 | \$59,938 | - |
| 31-35 | \$67,923 | \$61,105 | \$64,457 | \$62,412 | \$69,177 |
| 36-40 | \$72,968 | \$66,244 | \$73,749 | \$76,719 | \$77,914 |
| 41-45 | \$71,568 | \$65,272 | \$75,687 | \$83,297 | \$92,171 |
| 46-50 | \$73,475 | \$65,107 | \$75,961 | \$80,665 | \$99,009 |
| 51-55 | \$76,720 | \$66,029 | \$75,566 | \$84,232 | \$92,931 |
| 56-60 | \$77,566 | \$63,324 | \$75,664 | \$89,898 | \$90,008 |
| 61-65 | \$86,540 | \$69,380 | \$86,383 | \$101,864 | \$104,842 |
| 66-70 | \$96,241 | \$82,152 | \$96,552 | \$103,372 | \$113,302 |
| 71-75 | \$110,363 | \$113,967 | \$106,790 | \$138,364 | \$130,401 |

Withdrawal Rates (Offset for Re-entry) (Non-Postal, Male)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45+ |
| 0 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 1 | 0.1164 | 0.0885 | 0.0774 | 0.0702 | 0.0577 | 0.0613 |
| 2 | 0.0876 | 0.0701 | 0.0623 | 0.0563 | 0.0440 | 0.0420 |
| 3 | 0.0785 | 0.0611 | 0.0514 | 0.0496 | 0.0384 | 0.0354 |
| 4 | 0.0616 | 0.0516 | 0.0435 | 0.0426 | 0.0320 | 0.0257 |
| 5 | 0.0630 | 0.0483 | 0.0375 | 0.0365 | 0.0292 | 0.0216 |
| 6 | 0.0617 | 0.0432 | 0.0324 | 0.0304 | 0.0280 | 0.0183 |
| 7 | 0.0337 | 0.0403 | 0.0277 | 0.0268 | 0.0237 | 0.0168 |
| 8 | 0.0000 | 0.0349 | 0.0249 | 0.0245 | 0.0222 | 0.0153 |
| 9 | 0.0000 | 0.0353 | 0.0234 | 0.0222 | 0.0196 | 0.0121 |
| 10 | 0.0000 | 0.0297 | 0.0220 | 0.0184 | 0.0174 | 0.0123 |
| 11 | 0.0000 | 0.0267 | 0.0209 | 0.0176 | 0.0173 | 0.0104 |
| 12 | 0.0000 | 0.0141 | 0.0208 | 0.0151 | 0.0138 | 0.0094 |
| 13 | 0.0000 | 0.0000 | 0.0186 | 0.0127 | 0.0130 | 0.0085 |
| 14 | 0.0000 | 0.0000 | 0.0199 | 0.0118 | 0.0125 | 0.0082 |
| 15 | 0.0000 | 0.0000 | 0.0215 | 0.0123 | 0.0085 | 0.0060 |
| 16 | 0.0000 | 0.0000 | 0.0196 | 0.0108 | 0.0088 | 0.0068 |
| 17 | 0.0000 | 0.0000 | 0.0094 | 0.0126 | 0.0071 | 0.0049 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0121 | 0.0083 | 0.0047 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0068 | 0.0044 | 0.0049 |
| 20+ | 0.0000 | 0.0000 | 0.0000 | 0.0078 | 0.0051 | 0.0017 |

Fraction of Withdrawing Employees Electing Refunds (Non-Postal, Male)

| Service | CSRS | FERS | FERS-RAE | FERS-FRAE | Fraction of Withdrawing Employees with Workers Compensation |
|----------------|-------------|-------------|-----------------|------------------|--|
| 0 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 |
| 1 | 0.9940 | 0.9940 | 0.9940 | 0.9940 | 0.0060 |
| 2 | 0.9920 | 0.9920 | 0.9920 | 0.9920 | 0.0080 |
| 3 | 0.9900 | 0.9900 | 0.9900 | 0.9900 | 0.0100 |
| 4 | 0.9880 | 0.9880 | 0.9880 | 0.9880 | 0.0120 |
| 5 | 0.9940 | 0.8900 | 0.9720 | 0.9800 | 0.0140 |
| 6 | 0.9680 | 0.8350 | 0.9220 | 0.9350 | 0.0170 |
| 7 | 0.9430 | 0.7810 | 0.8720 | 0.8910 | 0.0190 |
| 8 | 0.9170 | 0.7260 | 0.8220 | 0.8460 | 0.0220 |
| 9 | 0.8920 | 0.6720 | 0.7720 | 0.8010 | 0.0250 |
| 10 | 0.8660 | 0.6170 | 0.7220 | 0.7560 | 0.0280 |
| 11 | 0.8400 | 0.5630 | 0.6720 | 0.7120 | 0.0310 |
| 12 | 0.8150 | 0.5080 | 0.6220 | 0.6670 | 0.0350 |
| 13 | 0.7890 | 0.4540 | 0.5730 | 0.6220 | 0.0380 |
| 14 | 0.7640 | 0.3990 | 0.5230 | 0.5770 | 0.0410 |
| 15 | 0.7380 | 0.3450 | 0.4730 | 0.5330 | 0.0450 |
| 16 | 0.7120 | 0.2900 | 0.4230 | 0.4880 | 0.0530 |
| 17 | 0.6870 | 0.2360 | 0.3730 | 0.4430 | 0.0660 |
| 18 | 0.6610 | 0.1810 | 0.3230 | 0.3980 | 0.0900 |
| 19 | 0.6360 | 0.1270 | 0.2730 | 0.3540 | 0.1250 |
| 20+ | 0.6100 | 0.0720 | 0.2230 | 0.3090 | 0.1740 |

Employee Death Rate (Non-Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 21 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 22 | 0.00022 | 0.00022 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.00020 | 0.0100 |
| 23 | 0.00030 | 0.00030 | 0.00029 | 0.00029 | 0.00029 | 0.00029 | 0.00028 | 0.00028 | 0.00028 | 0.0100 |
| 24 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00033 | 0.0100 |
| 25 | 0.00039 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.0100 |
| 26 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.0100 |
| 27 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.0100 |
| 28 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.00035 | 0.0100 |
| 29 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.0100 |
| 30 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.0100 |
| 31 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.0100 |
| 32 | 0.00043 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.00041 | 0.00041 | 0.00041 | 0.00040 | 0.0100 |
| 33 | 0.00041 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.00038 | 0.0100 |
| 34 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.0100 |
| 35 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.0100 |
| 36 | 0.00039 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.0100 |
| 37 | 0.00044 | 0.00044 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.00041 | 0.00041 | 0.0100 |
| 38 | 0.00049 | 0.00049 | 0.00048 | 0.00047 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.00045 | 0.0100 |
| 39 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.00049 | 0.00049 | 0.00048 | 0.00048 | 0.0100 |
| 40 | 0.00055 | 0.00054 | 0.00053 | 0.00052 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.0100 |
| 41 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00055 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.0100 |
| 42 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00057 | 0.0100 |
| 43 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.0100 |
| 44 | 0.00072 | 0.00071 | 0.00069 | 0.00068 | 0.00067 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.0100 |
| 45 | 0.00078 | 0.00077 | 0.00076 | 0.00074 | 0.00073 | 0.00072 | 0.00072 | 0.00071 | 0.00070 | 0.0100 |
| 46 | 0.00086 | 0.00085 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 47 | 0.00093 | 0.00092 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.0100 |
| 48 | 0.00101 | 0.00099 | 0.00098 | 0.00096 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00091 | 0.0100 |
| 49 | 0.00107 | 0.00105 | 0.00104 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.0100 |
| 50 | 0.00110 | 0.00108 | 0.00106 | 0.00104 | 0.00103 | 0.00102 | 0.00100 | 0.00099 | 0.00098 | 0.0100 |
| 51 | 0.00113 | 0.00111 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.0100 |
| 52 | 0.00119 | 0.00117 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.0100 |
| 53 | 0.00129 | 0.00126 | 0.00124 | 0.00123 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00115 | 0.0100 |
| 54 | 0.00140 | 0.00138 | 0.00136 | 0.00134 | 0.00132 | 0.00130 | 0.00128 | 0.00127 | 0.00126 | 0.0100 |
| 55 | 0.00150 | 0.00148 | 0.00145 | 0.00143 | 0.00141 | 0.00139 | 0.00138 | 0.00136 | 0.00135 | 0.0100 |
| 56 | 0.00158 | 0.00155 | 0.00153 | 0.00151 | 0.00148 | 0.00147 | 0.00145 | 0.00143 | 0.00142 | 0.0100 |
| 57 | 0.00164 | 0.00161 | 0.00158 | 0.00156 | 0.00154 | 0.00152 | 0.00150 | 0.00148 | 0.00147 | 0.0100 |
| 58 | 0.00169 | 0.00166 | 0.00164 | 0.00161 | 0.00159 | 0.00157 | 0.00155 | 0.00153 | 0.00152 | 0.0100 |
| 59 | 0.00174 | 0.00171 | 0.00168 | 0.00166 | 0.00164 | 0.00161 | 0.00159 | 0.00158 | 0.00156 | 0.0100 |
| 60 | 0.00180 | 0.00177 | 0.00174 | 0.00171 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.00161 | 0.0100 |
| 61 | 0.00190 | 0.00187 | 0.00184 | 0.00181 | 0.00179 | 0.00177 | 0.00174 | 0.00173 | 0.00171 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 62 | 0.00204 | 0.00201 | 0.00197 | 0.00194 | 0.00192 | 0.00189 | 0.00187 | 0.00185 | 0.00183 | 0.0100 |
| 63 | 0.00217 | 0.00213 | 0.00209 | 0.00206 | 0.00203 | 0.00201 | 0.00198 | 0.00196 | 0.00194 | 0.0100 |
| 64 | 0.00228 | 0.00224 | 0.00220 | 0.00217 | 0.00214 | 0.00211 | 0.00209 | 0.00206 | 0.00204 | 0.0100 |
| 65 | 0.00243 | 0.00239 | 0.00235 | 0.00232 | 0.00228 | 0.00225 | 0.00223 | 0.00220 | 0.00218 | 0.0100 |
| 66 | 0.00271 | 0.00266 | 0.00262 | 0.00258 | 0.00255 | 0.00251 | 0.00248 | 0.00246 | 0.00243 | 0.0100 |
| 67 | 0.00318 | 0.00312 | 0.00307 | 0.00303 | 0.00298 | 0.00294 | 0.00291 | 0.00288 | 0.00285 | 0.0100 |
| 68 | 0.00384 | 0.00378 | 0.00372 | 0.00366 | 0.00361 | 0.00356 | 0.00352 | 0.00348 | 0.00345 | 0.0100 |
| 69 | 0.00468 | 0.00460 | 0.00453 | 0.00446 | 0.00440 | 0.00434 | 0.00429 | 0.00424 | 0.00420 | 0.0100 |
| 70 | 0.00553 | 0.00543 | 0.00534 | 0.00526 | 0.00519 | 0.00512 | 0.00506 | 0.00501 | 0.00496 | 0.0100 |
| 71 | 0.00624 | 0.00613 | 0.00604 | 0.00595 | 0.00586 | 0.00579 | 0.00572 | 0.00565 | 0.00560 | 0.0100 |
| 72 | 0.00674 | 0.00663 | 0.00652 | 0.00643 | 0.00634 | 0.00625 | 0.00618 | 0.00611 | 0.00605 | 0.0100 |
| 73 | 0.00703 | 0.00691 | 0.00680 | 0.00670 | 0.00660 | 0.00652 | 0.00644 | 0.00637 | 0.00630 | 0.0100 |
| 74 | 0.00715 | 0.00703 | 0.00692 | 0.00682 | 0.00672 | 0.00663 | 0.00655 | 0.00648 | 0.00642 | 0.0100 |
| 75 | 0.00728 | 0.00716 | 0.00704 | 0.00694 | 0.00684 | 0.00675 | 0.00667 | 0.00660 | 0.00653 | 0.0100 |
| 76 | 0.00763 | 0.00750 | 0.00738 | 0.00727 | 0.00717 | 0.00707 | 0.00699 | 0.00691 | 0.00684 | 0.0100 |
| 77 | 0.00831 | 0.00817 | 0.00804 | 0.00792 | 0.00781 | 0.00771 | 0.00762 | 0.00753 | 0.00746 | 0.0100 |
| 78 | 0.00931 | 0.00915 | 0.00901 | 0.00887 | 0.00875 | 0.00863 | 0.00853 | 0.00844 | 0.00835 | 0.0100 |
| 79 | 0.01055 | 0.01037 | 0.01020 | 0.01005 | 0.00991 | 0.00978 | 0.00966 | 0.00955 | 0.00946 | 0.0100 |
| 80 | 0.01194 | 0.01174 | 0.01155 | 0.01138 | 0.01122 | 0.01107 | 0.01094 | 0.01082 | 0.01071 | 0.0100 |
| 81 | 0.01345 | 0.01322 | 0.01301 | 0.01282 | 0.01264 | 0.01247 | 0.01232 | 0.01219 | 0.01207 | 0.0100 |
| 82 | 0.01515 | 0.01489 | 0.01465 | 0.01443 | 0.01423 | 0.01405 | 0.01388 | 0.01373 | 0.01359 | 0.0100 |
| 83 | 0.01709 | 0.01680 | 0.01653 | 0.01629 | 0.01606 | 0.01585 | 0.01566 | 0.01549 | 0.01533 | 0.0100 |
| 84 | 0.01933 | 0.01900 | 0.01870 | 0.01842 | 0.01816 | 0.01793 | 0.01771 | 0.01752 | 0.01734 | 0.0100 |
| 85 | 0.02192 | 0.02154 | 0.02120 | 0.02088 | 0.02059 | 0.02032 | 0.02008 | 0.01986 | 0.01966 | 0.0100 |
| 86 | 0.02488 | 0.02446 | 0.02407 | 0.02371 | 0.02338 | 0.02308 | 0.02280 | 0.02256 | 0.02233 | 0.0099 |
| 87 | 0.02841 | 0.02795 | 0.02752 | 0.02712 | 0.02675 | 0.02642 | 0.02611 | 0.02583 | 0.02558 | 0.0097 |
| 88 | 0.03275 | 0.03226 | 0.03181 | 0.03139 | 0.03100 | 0.03064 | 0.03030 | 0.02999 | 0.02970 | 0.0096 |
| 89 | 0.03774 | 0.03725 | 0.03679 | 0.03635 | 0.03594 | 0.03555 | 0.03518 | 0.03483 | 0.03450 | 0.0094 |
| 90 | 0.04345 | 0.04297 | 0.04251 | 0.04207 | 0.04164 | 0.04122 | 0.04082 | 0.04043 | 0.04006 | 0.0093 |
| 91 | 0.04993 | 0.04949 | 0.04905 | 0.04861 | 0.04818 | 0.04774 | 0.04731 | 0.04688 | 0.04646 | 0.0091 |
| 92 | 0.05725 | 0.05687 | 0.05648 | 0.05606 | 0.05564 | 0.05519 | 0.05474 | 0.05426 | 0.05378 | 0.0089 |
| 93 | 0.06548 | 0.06520 | 0.06488 | 0.06451 | 0.06411 | 0.06367 | 0.06319 | 0.06268 | 0.06213 | 0.0088 |
| 94 | 0.07414 | 0.07395 | 0.07369 | 0.07338 | 0.07299 | 0.07255 | 0.07205 | 0.07149 | 0.07087 | 0.0086 |
| 95 | 0.08241 | 0.08220 | 0.08193 | 0.08158 | 0.08116 | 0.08068 | 0.08013 | 0.07952 | 0.07884 | 0.0085 |
| 96 | 0.09126 | 0.09104 | 0.09074 | 0.09038 | 0.08994 | 0.08943 | 0.08885 | 0.08820 | 0.08749 | 0.0081 |
| 97 | 0.10067 | 0.10044 | 0.10013 | 0.09975 | 0.09928 | 0.09875 | 0.09814 | 0.09746 | 0.09671 | 0.0077 |
| 98 | 0.11065 | 0.11041 | 0.11009 | 0.10968 | 0.10920 | 0.10865 | 0.10801 | 0.10730 | 0.10652 | 0.0073 |
| 99 | 0.12119 | 0.12094 | 0.12061 | 0.12019 | 0.11969 | 0.11912 | 0.11846 | 0.11772 | 0.11691 | 0.0069 |
| 100 | 0.13230 | 0.13204 | 0.13170 | 0.13127 | 0.13076 | 0.13016 | 0.12949 | 0.12873 | 0.12789 | 0.0065 |
| 101 | 0.14397 | 0.14371 | 0.14336 | 0.14292 | 0.14240 | 0.14179 | 0.14110 | 0.14032 | 0.13947 | 0.0061 |
| 102 | 0.15621 | 0.15594 | 0.15558 | 0.15514 | 0.15461 | 0.15399 | 0.15329 | 0.15251 | 0.15164 | 0.0057 |
| 103 | 0.16901 | 0.16874 | 0.16838 | 0.16794 | 0.16740 | 0.16678 | 0.16607 | 0.16528 | 0.16441 | 0.0053 |
| 104 | 0.18237 | 0.18211 | 0.18175 | 0.18130 | 0.18077 | 0.18015 | 0.17945 | 0.17865 | 0.17778 | 0.0049 |
| 105 | 0.18240 | 0.18215 | 0.18182 | 0.18141 | 0.18092 | 0.18035 | 0.17970 | 0.17898 | 0.17817 | 0.0045 |

Rate of Employee Death with Spouse Survivor (Non-Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 29 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.0100 |
| 30 | 0.00002 | 0.00002 | 0.00002 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.0100 |
| 31 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 32 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.0100 |
| 33 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00004 | 0.00004 | 0.0100 |
| 34 | 0.00007 | 0.00007 | 0.00007 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.0100 |
| 35 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.0100 |
| 36 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00009 | 0.00009 | 0.0100 |
| 37 | 0.00012 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 38 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00012 | 0.00012 | 0.0100 |
| 39 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.0100 |
| 40 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.0100 |
| 41 | 0.00021 | 0.00020 | 0.00020 | 0.00020 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.0100 |
| 42 | 0.00023 | 0.00022 | 0.00022 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.0100 |
| 43 | 0.00025 | 0.00025 | 0.00025 | 0.00024 | 0.00024 | 0.00024 | 0.00023 | 0.00023 | 0.00023 | 0.0100 |
| 44 | 0.00027 | 0.00027 | 0.00026 | 0.00026 | 0.00026 | 0.00025 | 0.00025 | 0.00025 | 0.00025 | 0.0100 |
| 45 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.00026 | 0.00026 | 0.00026 | 0.00026 | 0.00025 | 0.0100 |
| 46 | 0.00029 | 0.00029 | 0.00029 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.00027 | 0.00026 | 0.0100 |
| 47 | 0.00033 | 0.00033 | 0.00032 | 0.00032 | 0.00031 | 0.00031 | 0.00031 | 0.00030 | 0.00030 | 0.0100 |
| 48 | 0.00040 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.0100 |
| 49 | 0.00048 | 0.00047 | 0.00046 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.0100 |
| 50 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.0100 |
| 51 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.0100 |
| 52 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.0100 |
| 53 | 0.00079 | 0.00078 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00072 | 0.00071 | 0.0100 |
| 54 | 0.00089 | 0.00087 | 0.00086 | 0.00085 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.0100 |
| 55 | 0.00098 | 0.00097 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.0100 |
| 56 | 0.00107 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.0100 |
| 57 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00105 | 0.00104 | 0.0100 |
| 58 | 0.00128 | 0.00125 | 0.00123 | 0.00122 | 0.00120 | 0.00118 | 0.00117 | 0.00116 | 0.00114 | 0.0100 |
| 59 | 0.00139 | 0.00136 | 0.00134 | 0.00132 | 0.00130 | 0.00129 | 0.00127 | 0.00126 | 0.00124 | 0.0100 |
| 60 | 0.00149 | 0.00146 | 0.00144 | 0.00142 | 0.00140 | 0.00138 | 0.00136 | 0.00135 | 0.00133 | 0.0100 |
| 61 | 0.00157 | 0.00155 | 0.00152 | 0.00150 | 0.00148 | 0.00146 | 0.00144 | 0.00143 | 0.00141 | 0.0100 |
| 62 | 0.00168 | 0.00165 | 0.00162 | 0.00160 | 0.00158 | 0.00155 | 0.00154 | 0.00152 | 0.00150 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00180 | 0.00177 | 0.00174 | 0.00172 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.00162 | 0.0100 |
| 64 | 0.00194 | 0.00191 | 0.00188 | 0.00185 | 0.00182 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.0100 |
| 65 | 0.00209 | 0.00205 | 0.00202 | 0.00199 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 0.00187 | 0.0100 |
| 66 | 0.00225 | 0.00221 | 0.00217 | 0.00214 | 0.00211 | 0.00208 | 0.00206 | 0.00204 | 0.00202 | 0.0100 |
| 67 | 0.00243 | 0.00238 | 0.00235 | 0.00231 | 0.00228 | 0.00225 | 0.00222 | 0.00220 | 0.00218 | 0.0100 |
| 68 | 0.00261 | 0.00257 | 0.00253 | 0.00249 | 0.00246 | 0.00242 | 0.00240 | 0.00237 | 0.00235 | 0.0100 |
| 69 | 0.00278 | 0.00274 | 0.00269 | 0.00265 | 0.00261 | 0.00258 | 0.00255 | 0.00252 | 0.00250 | 0.0100 |
| 70 | 0.00294 | 0.00289 | 0.00284 | 0.00280 | 0.00276 | 0.00272 | 0.00269 | 0.00266 | 0.00263 | 0.0100 |
| 71 | 0.00313 | 0.00308 | 0.00303 | 0.00298 | 0.00294 | 0.00290 | 0.00287 | 0.00284 | 0.00281 | 0.0100 |
| 72 | 0.00343 | 0.00337 | 0.00332 | 0.00327 | 0.00322 | 0.00318 | 0.00314 | 0.00311 | 0.00308 | 0.0100 |
| 73 | 0.00386 | 0.00380 | 0.00374 | 0.00368 | 0.00363 | 0.00358 | 0.00354 | 0.00350 | 0.00347 | 0.0100 |
| 74 | 0.00440 | 0.00432 | 0.00425 | 0.00419 | 0.00413 | 0.00408 | 0.00403 | 0.00399 | 0.00395 | 0.0100 |
| 75 | 0.00499 | 0.00491 | 0.00483 | 0.00476 | 0.00469 | 0.00463 | 0.00458 | 0.00452 | 0.00448 | 0.0100 |
| 76 | 0.00562 | 0.00553 | 0.00544 | 0.00536 | 0.00528 | 0.00521 | 0.00515 | 0.00510 | 0.00504 | 0.0100 |
| 77 | 0.00625 | 0.00614 | 0.00605 | 0.00596 | 0.00587 | 0.00580 | 0.00573 | 0.00566 | 0.00561 | 0.0100 |
| 78 | 0.00684 | 0.00673 | 0.00662 | 0.00652 | 0.00643 | 0.00635 | 0.00627 | 0.00620 | 0.00614 | 0.0100 |
| 79 | 0.00739 | 0.00726 | 0.00714 | 0.00704 | 0.00694 | 0.00685 | 0.00677 | 0.00669 | 0.00662 | 0.0100 |
| 80 | 0.00790 | 0.00777 | 0.00764 | 0.00753 | 0.00742 | 0.00733 | 0.00724 | 0.00716 | 0.00709 | 0.0100 |
| 81 | 0.00846 | 0.00832 | 0.00818 | 0.00806 | 0.00795 | 0.00784 | 0.00775 | 0.00767 | 0.00759 | 0.0100 |
| 82 | 0.00915 | 0.00900 | 0.00885 | 0.00872 | 0.00860 | 0.00849 | 0.00838 | 0.00829 | 0.00821 | 0.0100 |
| 83 | 0.01007 | 0.00990 | 0.00974 | 0.00960 | 0.00946 | 0.00934 | 0.00923 | 0.00913 | 0.00904 | 0.0100 |
| 84 | 0.01130 | 0.01111 | 0.01093 | 0.01077 | 0.01062 | 0.01048 | 0.01036 | 0.01024 | 0.01014 | 0.0100 |
| 85 | 0.01290 | 0.01268 | 0.01248 | 0.01229 | 0.01212 | 0.01196 | 0.01182 | 0.01169 | 0.01157 | 0.0100 |
| 86 | 0.01490 | 0.01465 | 0.01442 | 0.01420 | 0.01400 | 0.01382 | 0.01366 | 0.01351 | 0.01338 | 0.0099 |
| 87 | 0.01741 | 0.01712 | 0.01686 | 0.01662 | 0.01639 | 0.01619 | 0.01600 | 0.01583 | 0.01568 | 0.0097 |
| 88 | 0.02056 | 0.02026 | 0.01998 | 0.01971 | 0.01947 | 0.01924 | 0.01903 | 0.01883 | 0.01865 | 0.0096 |
| 89 | 0.02426 | 0.02395 | 0.02365 | 0.02337 | 0.02311 | 0.02285 | 0.02262 | 0.02239 | 0.02218 | 0.0094 |
| 90 | 0.02853 | 0.02822 | 0.02792 | 0.02762 | 0.02734 | 0.02707 | 0.02681 | 0.02655 | 0.02631 | 0.0093 |
| 91 | 0.03339 | 0.03310 | 0.03280 | 0.03251 | 0.03222 | 0.03193 | 0.03164 | 0.03135 | 0.03107 | 0.0091 |
| 92 | 0.03888 | 0.03862 | 0.03835 | 0.03807 | 0.03778 | 0.03748 | 0.03717 | 0.03685 | 0.03652 | 0.0089 |
| 93 | 0.04503 | 0.04484 | 0.04462 | 0.04437 | 0.04409 | 0.04379 | 0.04346 | 0.04310 | 0.04273 | 0.0088 |
| 94 | 0.05152 | 0.05138 | 0.05121 | 0.05098 | 0.05072 | 0.05041 | 0.05006 | 0.04967 | 0.04924 | 0.0086 |
| 95 | 0.05775 | 0.05760 | 0.05740 | 0.05716 | 0.05687 | 0.05653 | 0.05615 | 0.05572 | 0.05524 | 0.0085 |
| 96 | 0.06438 | 0.06422 | 0.06402 | 0.06376 | 0.06345 | 0.06309 | 0.06268 | 0.06222 | 0.06172 | 0.0081 |
| 97 | 0.07141 | 0.07124 | 0.07103 | 0.07075 | 0.07043 | 0.07005 | 0.06961 | 0.06913 | 0.06860 | 0.0077 |
| 98 | 0.07884 | 0.07866 | 0.07843 | 0.07815 | 0.07780 | 0.07741 | 0.07695 | 0.07645 | 0.07589 | 0.0073 |
| 99 | 0.08666 | 0.08648 | 0.08624 | 0.08594 | 0.08558 | 0.08517 | 0.08470 | 0.08417 | 0.08359 | 0.0069 |
| 100 | 0.09487 | 0.09468 | 0.09444 | 0.09413 | 0.09376 | 0.09334 | 0.09285 | 0.09231 | 0.09171 | 0.0065 |
| 101 | 0.10348 | 0.10329 | 0.10304 | 0.10272 | 0.10235 | 0.10191 | 0.10141 | 0.10086 | 0.10024 | 0.0061 |
| 102 | 0.11248 | 0.11229 | 0.11203 | 0.11171 | 0.11133 | 0.11089 | 0.11038 | 0.10982 | 0.10919 | 0.0057 |
| 103 | 0.12188 | 0.12169 | 0.12143 | 0.12111 | 0.12072 | 0.12027 | 0.11976 | 0.11919 | 0.11856 | 0.0053 |
| 104 | 0.13167 | 0.13148 | 0.13122 | 0.13090 | 0.13052 | 0.13007 | 0.12956 | 0.12899 | 0.12836 | 0.0049 |
| 105 | 0.13169 | 0.13151 | 0.13128 | 0.13098 | 0.13063 | 0.13021 | 0.12975 | 0.12922 | 0.12864 | 0.0045 |

Non-Disability Annuitant Death Rate (Non-Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.0100 |
| 18 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00071 | 0.00070 | 0.00069 | 0.0100 |
| 19 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00071 | 0.00070 | 0.0100 |
| 20 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.0100 |
| 21 | 0.00079 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.0100 |
| 22 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.0100 |
| 23 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.0100 |
| 24 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.0100 |
| 25 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.0100 |
| 26 | 0.00083 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.0100 |
| 27 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.0100 |
| 28 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.0100 |
| 29 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 30 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.0100 |
| 31 | 0.00087 | 0.00086 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.00079 | 0.0100 |
| 32 | 0.00088 | 0.00087 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.0100 |
| 33 | 0.00089 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.0100 |
| 34 | 0.00090 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.0100 |
| 35 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.0100 |
| 36 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.0100 |
| 37 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.0100 |
| 38 | 0.00093 | 0.00092 | 0.00091 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.0100 |
| 39 | 0.00094 | 0.00093 | 0.00092 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.0100 |
| 40 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.0100 |
| 41 | 0.00096 | 0.00095 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.0100 |
| 42 | 0.00097 | 0.00096 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.0100 |
| 43 | 0.00098 | 0.00097 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.0100 |
| 44 | 0.00099 | 0.00098 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.0100 |
| 45 | 0.00100 | 0.00099 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.0100 |
| 46 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00092 | 0.00092 | 0.0100 |
| 47 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00094 | 0.00093 | 0.00092 | 0.0100 |
| 48 | 0.00144 | 0.00142 | 0.00140 | 0.00138 | 0.00136 | 0.00135 | 0.00133 | 0.00132 | 0.00130 | 0.0100 |
| 49 | 0.00180 | 0.00178 | 0.00175 | 0.00173 | 0.00171 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.0100 |
| 50 | 0.00211 | 0.00208 | 0.00205 | 0.00203 | 0.00200 | 0.00198 | 0.00196 | 0.00193 | 0.00191 | 0.0100 |
| 51 | 0.00237 | 0.00234 | 0.00231 | 0.00228 | 0.00225 | 0.00222 | 0.00220 | 0.00217 | 0.00215 | 0.0100 |
| 52 | 0.00259 | 0.00256 | 0.00252 | 0.00249 | 0.00246 | 0.00243 | 0.00240 | 0.00237 | 0.00235 | 0.0100 |
| 53 | 0.00279 | 0.00275 | 0.00271 | 0.00268 | 0.00264 | 0.00261 | 0.00258 | 0.00255 | 0.00253 | 0.0100 |
| 54 | 0.00298 | 0.00294 | 0.00290 | 0.00286 | 0.00283 | 0.00279 | 0.00276 | 0.00273 | 0.00270 | 0.0100 |
| 55 | 0.00322 | 0.00317 | 0.00313 | 0.00309 | 0.00305 | 0.00301 | 0.00298 | 0.00294 | 0.00291 | 0.0100 |
| 56 | 0.00351 | 0.00346 | 0.00342 | 0.00337 | 0.00333 | 0.00329 | 0.00325 | 0.00322 | 0.00318 | 0.0100 |
| 57 | 0.00388 | 0.00383 | 0.00378 | 0.00373 | 0.00368 | 0.00364 | 0.00360 | 0.00356 | 0.00352 | 0.0100 |
| 58 | 0.00432 | 0.00426 | 0.00420 | 0.00415 | 0.00410 | 0.00405 | 0.00400 | 0.00396 | 0.00391 | 0.0100 |
| 59 | 0.00483 | 0.00478 | 0.00472 | 0.00466 | 0.00460 | 0.00455 | 0.00450 | 0.00445 | 0.00440 | 0.0100 |
| 60 | 0.00538 | 0.00532 | 0.00527 | 0.00521 | 0.00515 | 0.00509 | 0.00504 | 0.00498 | 0.00493 | 0.0100 |
| 61 | 0.00591 | 0.00586 | 0.00580 | 0.00574 | 0.00568 | 0.00562 | 0.00556 | 0.00550 | 0.00545 | 0.0100 |
| 62 | 0.00645 | 0.00639 | 0.00634 | 0.00628 | 0.00621 | 0.00615 | 0.00608 | 0.00602 | 0.00596 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00704 | 0.00697 | 0.00690 | 0.00683 | 0.00677 | 0.00670 | 0.00663 | 0.00656 | 0.00649 | 0.0100 |
| 64 | 0.00764 | 0.00756 | 0.00748 | 0.00740 | 0.00733 | 0.00725 | 0.00718 | 0.00710 | 0.00703 | 0.0100 |
| 65 | 0.00822 | 0.00812 | 0.00803 | 0.00794 | 0.00786 | 0.00778 | 0.00769 | 0.00761 | 0.00754 | 0.0100 |
| 66 | 0.00887 | 0.00876 | 0.00866 | 0.00856 | 0.00846 | 0.00837 | 0.00828 | 0.00820 | 0.00811 | 0.0100 |
| 67 | 0.00971 | 0.00960 | 0.00949 | 0.00938 | 0.00927 | 0.00917 | 0.00907 | 0.00898 | 0.00889 | 0.0100 |
| 68 | 0.01071 | 0.01059 | 0.01047 | 0.01035 | 0.01023 | 0.01012 | 0.01001 | 0.00991 | 0.00981 | 0.0100 |
| 69 | 0.01181 | 0.01169 | 0.01156 | 0.01143 | 0.01130 | 0.01118 | 0.01106 | 0.01094 | 0.01083 | 0.0100 |
| 70 | 0.01298 | 0.01286 | 0.01272 | 0.01258 | 0.01245 | 0.01231 | 0.01218 | 0.01205 | 0.01193 | 0.0100 |
| 71 | 0.01426 | 0.01413 | 0.01399 | 0.01384 | 0.01370 | 0.01355 | 0.01340 | 0.01326 | 0.01313 | 0.0100 |
| 72 | 0.01578 | 0.01563 | 0.01548 | 0.01533 | 0.01517 | 0.01501 | 0.01485 | 0.01470 | 0.01455 | 0.0100 |
| 73 | 0.01759 | 0.01742 | 0.01725 | 0.01708 | 0.01691 | 0.01674 | 0.01657 | 0.01639 | 0.01623 | 0.0100 |
| 74 | 0.01966 | 0.01945 | 0.01926 | 0.01907 | 0.01888 | 0.01870 | 0.01851 | 0.01832 | 0.01813 | 0.0100 |
| 75 | 0.02204 | 0.02178 | 0.02155 | 0.02134 | 0.02113 | 0.02092 | 0.02072 | 0.02051 | 0.02030 | 0.0100 |
| 76 | 0.02477 | 0.02446 | 0.02418 | 0.02393 | 0.02369 | 0.02346 | 0.02323 | 0.02300 | 0.02277 | 0.0100 |
| 77 | 0.02790 | 0.02752 | 0.02719 | 0.02688 | 0.02660 | 0.02634 | 0.02608 | 0.02582 | 0.02556 | 0.0100 |
| 78 | 0.03143 | 0.03099 | 0.03058 | 0.03022 | 0.02989 | 0.02958 | 0.02928 | 0.02899 | 0.02871 | 0.0100 |
| 79 | 0.03555 | 0.03506 | 0.03459 | 0.03416 | 0.03377 | 0.03341 | 0.03307 | 0.03274 | 0.03242 | 0.0100 |
| 80 | 0.04043 | 0.03990 | 0.03939 | 0.03890 | 0.03845 | 0.03803 | 0.03764 | 0.03726 | 0.03689 | 0.0100 |
| 81 | 0.04611 | 0.04553 | 0.04498 | 0.04444 | 0.04392 | 0.04344 | 0.04299 | 0.04256 | 0.04213 | 0.0100 |
| 82 | 0.05270 | 0.05206 | 0.05145 | 0.05086 | 0.05028 | 0.04973 | 0.04921 | 0.04871 | 0.04822 | 0.0100 |
| 83 | 0.06007 | 0.05937 | 0.05870 | 0.05804 | 0.05741 | 0.05679 | 0.05619 | 0.05561 | 0.05506 | 0.0100 |
| 84 | 0.06808 | 0.06732 | 0.06657 | 0.06585 | 0.06514 | 0.06445 | 0.06378 | 0.06312 | 0.06249 | 0.0100 |
| 85 | 0.07672 | 0.07589 | 0.07507 | 0.07427 | 0.07349 | 0.07272 | 0.07197 | 0.07124 | 0.07052 | 0.0100 |
| 86 | 0.08619 | 0.08528 | 0.08439 | 0.08352 | 0.08266 | 0.08181 | 0.08099 | 0.08018 | 0.07938 | 0.0099 |
| 87 | 0.09689 | 0.09590 | 0.09492 | 0.09396 | 0.09302 | 0.09209 | 0.09118 | 0.09028 | 0.08940 | 0.0097 |
| 88 | 0.10913 | 0.10804 | 0.10697 | 0.10592 | 0.10488 | 0.10386 | 0.10286 | 0.10186 | 0.10089 | 0.0096 |
| 89 | 0.12300 | 0.12182 | 0.12065 | 0.11950 | 0.11836 | 0.11724 | 0.11613 | 0.11503 | 0.11395 | 0.0094 |
| 90 | 0.13847 | 0.13719 | 0.13593 | 0.13467 | 0.13343 | 0.13220 | 0.13098 | 0.12977 | 0.12857 | 0.0093 |
| 91 | 0.15558 | 0.15421 | 0.15285 | 0.15150 | 0.15015 | 0.14881 | 0.14747 | 0.14614 | 0.14482 | 0.0091 |
| 92 | 0.17432 | 0.17287 | 0.17142 | 0.16997 | 0.16852 | 0.16706 | 0.16561 | 0.16415 | 0.16270 | 0.0089 |
| 93 | 0.19452 | 0.19300 | 0.19147 | 0.18993 | 0.18837 | 0.18681 | 0.18523 | 0.18365 | 0.18206 | 0.0088 |
| 94 | 0.21610 | 0.21452 | 0.21291 | 0.21129 | 0.20964 | 0.20796 | 0.20627 | 0.20456 | 0.20282 | 0.0086 |
| 95 | 0.23877 | 0.23715 | 0.23548 | 0.23377 | 0.23203 | 0.23025 | 0.22844 | 0.22660 | 0.22472 | 0.0085 |
| 96 | 0.26186 | 0.26021 | 0.25850 | 0.25675 | 0.25496 | 0.25312 | 0.25124 | 0.24931 | 0.24735 | 0.0081 |
| 97 | 0.28459 | 0.28291 | 0.28118 | 0.27939 | 0.27756 | 0.27567 | 0.27373 | 0.27175 | 0.26972 | 0.0077 |
| 98 | 0.30639 | 0.30470 | 0.30294 | 0.30113 | 0.29927 | 0.29735 | 0.29538 | 0.29335 | 0.29127 | 0.0073 |
| 99 | 0.32660 | 0.32485 | 0.32304 | 0.32118 | 0.31927 | 0.31731 | 0.31530 | 0.31325 | 0.31114 | 0.0069 |
| 100 | 0.34536 | 0.34357 | 0.34171 | 0.33979 | 0.33784 | 0.33585 | 0.33381 | 0.33174 | 0.32964 | 0.0065 |
| 101 | 0.36302 | 0.36114 | 0.35925 | 0.35731 | 0.35532 | 0.35331 | 0.35128 | 0.34921 | 0.34712 | 0.0061 |
| 102 | 0.37980 | 0.37785 | 0.37590 | 0.37394 | 0.37195 | 0.36994 | 0.36791 | 0.36586 | 0.36380 | 0.0057 |
| 103 | 0.39589 | 0.39389 | 0.39189 | 0.38989 | 0.38791 | 0.38591 | 0.38390 | 0.38189 | 0.37988 | 0.0053 |
| 104 | 0.41143 | 0.40938 | 0.40735 | 0.40533 | 0.40333 | 0.40136 | 0.39939 | 0.39742 | 0.39547 | 0.0049 |
| 105 | 0.42650 | 0.42441 | 0.42235 | 0.42033 | 0.41833 | 0.41637 | 0.41445 | 0.41255 | 0.41068 | 0.0045 |
| 106 | 0.44119 | 0.43907 | 0.43699 | 0.43496 | 0.43298 | 0.43105 | 0.42917 | 0.42735 | 0.42556 | 0.0041 |
| 107 | 0.45553 | 0.45337 | 0.45128 | 0.44926 | 0.44731 | 0.44542 | 0.44360 | 0.44184 | 0.44016 | 0.0037 |
| 108 | 0.46956 | 0.46737 | 0.46528 | 0.46327 | 0.46134 | 0.45951 | 0.45776 | 0.45609 | 0.45451 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Death Rate for Spouse Survivors of Males (Non-Postal)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00067 | 0.00066 | 0.0100 |
| 18 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.00064 | 0.0100 |
| 19 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.0100 |
| 20 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.0100 |
| 21 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.0100 |
| 22 | 0.00064 | 0.00064 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.0100 |
| 23 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.0100 |
| 24 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.0100 |
| 25 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.0100 |
| 26 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.0100 |
| 27 | 0.00061 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.0100 |
| 28 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.0100 |
| 29 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00057 | 0.0100 |
| 30 | 0.00064 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00058 | 0.0100 |
| 31 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.0100 |
| 32 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.0100 |
| 33 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.00064 | 0.0100 |
| 34 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00069 | 0.00068 | 0.0100 |
| 35 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00074 | 0.00073 | 0.0100 |
| 36 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.0100 |
| 37 | 0.00096 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.0100 |
| 38 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.0100 |
| 39 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.0100 |
| 40 | 0.00134 | 0.00132 | 0.00130 | 0.00128 | 0.00127 | 0.00125 | 0.00124 | 0.00123 | 0.00121 | 0.0100 |
| 41 | 0.00151 | 0.00149 | 0.00147 | 0.00145 | 0.00143 | 0.00142 | 0.00140 | 0.00138 | 0.00137 | 0.0100 |
| 42 | 0.00171 | 0.00168 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00158 | 0.00156 | 0.00155 | 0.0100 |
| 43 | 0.00192 | 0.00189 | 0.00187 | 0.00184 | 0.00182 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.0100 |
| 44 | 0.00215 | 0.00212 | 0.00209 | 0.00207 | 0.00204 | 0.00202 | 0.00199 | 0.00197 | 0.00195 | 0.0100 |
| 45 | 0.00240 | 0.00236 | 0.00233 | 0.00230 | 0.00227 | 0.00224 | 0.00222 | 0.00219 | 0.00217 | 0.0100 |
| 46 | 0.00265 | 0.00261 | 0.00258 | 0.00255 | 0.00251 | 0.00248 | 0.00246 | 0.00243 | 0.00240 | 0.0100 |
| 47 | 0.00292 | 0.00288 | 0.00284 | 0.00280 | 0.00277 | 0.00273 | 0.00270 | 0.00267 | 0.00264 | 0.0100 |
| 48 | 0.00319 | 0.00315 | 0.00311 | 0.00307 | 0.00303 | 0.00299 | 0.00296 | 0.00292 | 0.00289 | 0.0100 |
| 49 | 0.00345 | 0.00340 | 0.00336 | 0.00332 | 0.00328 | 0.00324 | 0.00320 | 0.00316 | 0.00313 | 0.0100 |
| 50 | 0.00366 | 0.00362 | 0.00357 | 0.00353 | 0.00349 | 0.00344 | 0.00340 | 0.00337 | 0.00333 | 0.0100 |
| 51 | 0.00381 | 0.00377 | 0.00372 | 0.00368 | 0.00363 | 0.00359 | 0.00355 | 0.00351 | 0.00347 | 0.0100 |
| 52 | 0.00389 | 0.00384 | 0.00380 | 0.00375 | 0.00371 | 0.00367 | 0.00363 | 0.00359 | 0.00355 | 0.0100 |
| 53 | 0.00393 | 0.00389 | 0.00384 | 0.00380 | 0.00375 | 0.00371 | 0.00367 | 0.00363 | 0.00359 | 0.0100 |
| 54 | 0.00400 | 0.00396 | 0.00391 | 0.00387 | 0.00383 | 0.00378 | 0.00374 | 0.00370 | 0.00366 | 0.0100 |
| 55 | 0.00416 | 0.00412 | 0.00407 | 0.00403 | 0.00398 | 0.00394 | 0.00390 | 0.00386 | 0.00382 | 0.0100 |
| 56 | 0.00442 | 0.00438 | 0.00433 | 0.00429 | 0.00424 | 0.00419 | 0.00415 | 0.00411 | 0.00406 | 0.0100 |
| 57 | 0.00477 | 0.00472 | 0.00468 | 0.00463 | 0.00458 | 0.00453 | 0.00448 | 0.00444 | 0.00439 | 0.0100 |
| 58 | 0.00516 | 0.00511 | 0.00506 | 0.00501 | 0.00496 | 0.00491 | 0.00486 | 0.00481 | 0.00476 | 0.0100 |
| 59 | 0.00557 | 0.00552 | 0.00547 | 0.00542 | 0.00536 | 0.00531 | 0.00525 | 0.00520 | 0.00515 | 0.0100 |
| 60 | 0.00600 | 0.00595 | 0.00590 | 0.00584 | 0.00579 | 0.00573 | 0.00567 | 0.00561 | 0.00556 | 0.0100 |
| 61 | 0.00648 | 0.00643 | 0.00637 | 0.00632 | 0.00626 | 0.00620 | 0.00613 | 0.00607 | 0.00601 | 0.0100 |
| 62 | 0.00706 | 0.00701 | 0.00695 | 0.00689 | 0.00683 | 0.00676 | 0.00670 | 0.00663 | 0.00656 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00778 | 0.00772 | 0.00765 | 0.00759 | 0.00753 | 0.00746 | 0.00738 | 0.00731 | 0.00724 | 0.0100 |
| 64 | 0.00861 | 0.00854 | 0.00848 | 0.00841 | 0.00834 | 0.00826 | 0.00819 | 0.00811 | 0.00803 | 0.0100 |
| 65 | 0.00947 | 0.00940 | 0.00933 | 0.00925 | 0.00918 | 0.00910 | 0.00901 | 0.00893 | 0.00884 | 0.0100 |
| 66 | 0.01027 | 0.01019 | 0.01011 | 0.01003 | 0.00994 | 0.00985 | 0.00977 | 0.00967 | 0.00958 | 0.0100 |
| 67 | 0.01101 | 0.01093 | 0.01084 | 0.01075 | 0.01066 | 0.01056 | 0.01047 | 0.01037 | 0.01027 | 0.0100 |
| 68 | 0.01181 | 0.01171 | 0.01162 | 0.01152 | 0.01142 | 0.01132 | 0.01122 | 0.01111 | 0.01100 | 0.0100 |
| 69 | 0.01279 | 0.01268 | 0.01258 | 0.01247 | 0.01237 | 0.01225 | 0.01214 | 0.01203 | 0.01191 | 0.0100 |
| 70 | 0.01401 | 0.01390 | 0.01379 | 0.01367 | 0.01355 | 0.01343 | 0.01330 | 0.01318 | 0.01305 | 0.0100 |
| 71 | 0.01546 | 0.01534 | 0.01522 | 0.01509 | 0.01496 | 0.01482 | 0.01468 | 0.01454 | 0.01440 | 0.0100 |
| 72 | 0.01706 | 0.01693 | 0.01679 | 0.01665 | 0.01651 | 0.01636 | 0.01621 | 0.01606 | 0.01590 | 0.0100 |
| 73 | 0.01871 | 0.01857 | 0.01842 | 0.01827 | 0.01812 | 0.01796 | 0.01780 | 0.01763 | 0.01746 | 0.0100 |
| 74 | 0.02048 | 0.02034 | 0.02019 | 0.02003 | 0.01986 | 0.01969 | 0.01952 | 0.01934 | 0.01915 | 0.0100 |
| 75 | 0.02252 | 0.02237 | 0.02221 | 0.02204 | 0.02187 | 0.02169 | 0.02150 | 0.02130 | 0.02110 | 0.0100 |
| 76 | 0.02493 | 0.02478 | 0.02462 | 0.02445 | 0.02426 | 0.02407 | 0.02386 | 0.02365 | 0.02342 | 0.0100 |
| 77 | 0.02772 | 0.02757 | 0.02740 | 0.02722 | 0.02702 | 0.02681 | 0.02659 | 0.02635 | 0.02610 | 0.0100 |
| 78 | 0.03080 | 0.03064 | 0.03047 | 0.03027 | 0.03006 | 0.02984 | 0.02960 | 0.02934 | 0.02906 | 0.0100 |
| 79 | 0.03396 | 0.03380 | 0.03362 | 0.03342 | 0.03319 | 0.03295 | 0.03269 | 0.03240 | 0.03210 | 0.0100 |
| 80 | 0.03737 | 0.03713 | 0.03694 | 0.03673 | 0.03649 | 0.03622 | 0.03594 | 0.03563 | 0.03530 | 0.0100 |
| 81 | 0.04138 | 0.04104 | 0.04077 | 0.04054 | 0.04028 | 0.03999 | 0.03968 | 0.03934 | 0.03898 | 0.0100 |
| 82 | 0.04639 | 0.04595 | 0.04557 | 0.04525 | 0.04497 | 0.04466 | 0.04431 | 0.04394 | 0.04353 | 0.0100 |
| 83 | 0.05244 | 0.05190 | 0.05142 | 0.05099 | 0.05061 | 0.05027 | 0.04988 | 0.04946 | 0.04900 | 0.0100 |
| 84 | 0.05937 | 0.05875 | 0.05816 | 0.05762 | 0.05713 | 0.05669 | 0.05626 | 0.05579 | 0.05527 | 0.0100 |
| 85 | 0.06701 | 0.06633 | 0.06565 | 0.06500 | 0.06439 | 0.06384 | 0.06331 | 0.06278 | 0.06220 | 0.0100 |
| 86 | 0.07528 | 0.07456 | 0.07381 | 0.07308 | 0.07236 | 0.07169 | 0.07106 | 0.07044 | 0.06981 | 0.0099 |
| 87 | 0.08443 | 0.08368 | 0.08289 | 0.08208 | 0.08127 | 0.08050 | 0.07975 | 0.07903 | 0.07831 | 0.0097 |
| 88 | 0.09457 | 0.09381 | 0.09299 | 0.09212 | 0.09124 | 0.09036 | 0.08950 | 0.08868 | 0.08786 | 0.0096 |
| 89 | 0.10576 | 0.10501 | 0.10417 | 0.10326 | 0.10231 | 0.10134 | 0.10038 | 0.09945 | 0.09853 | 0.0094 |
| 90 | 0.11816 | 0.11742 | 0.11658 | 0.11564 | 0.11463 | 0.11359 | 0.11254 | 0.11149 | 0.11047 | 0.0093 |
| 91 | 0.13189 | 0.13115 | 0.13031 | 0.12935 | 0.12831 | 0.12720 | 0.12606 | 0.12491 | 0.12377 | 0.0091 |
| 92 | 0.14700 | 0.14624 | 0.14538 | 0.14442 | 0.14334 | 0.14218 | 0.14095 | 0.13970 | 0.13845 | 0.0089 |
| 93 | 0.16335 | 0.16253 | 0.16164 | 0.16065 | 0.15954 | 0.15833 | 0.15703 | 0.15569 | 0.15433 | 0.0088 |
| 94 | 0.18067 | 0.17978 | 0.17883 | 0.17779 | 0.17664 | 0.17539 | 0.17403 | 0.17259 | 0.17112 | 0.0086 |
| 95 | 0.19871 | 0.19776 | 0.19673 | 0.19562 | 0.19442 | 0.19312 | 0.19170 | 0.19018 | 0.18861 | 0.0085 |
| 96 | 0.21774 | 0.21679 | 0.21572 | 0.21455 | 0.21331 | 0.21197 | 0.21052 | 0.20897 | 0.20733 | 0.0081 |
| 97 | 0.23820 | 0.23725 | 0.23618 | 0.23498 | 0.23368 | 0.23230 | 0.23082 | 0.22923 | 0.22755 | 0.0077 |
| 98 | 0.26014 | 0.25915 | 0.25810 | 0.25691 | 0.25559 | 0.25416 | 0.25264 | 0.25102 | 0.24929 | 0.0073 |
| 99 | 0.28318 | 0.28214 | 0.28107 | 0.27991 | 0.27862 | 0.27718 | 0.27563 | 0.27397 | 0.27220 | 0.0069 |
| 100 | 0.30661 | 0.30554 | 0.30444 | 0.30330 | 0.30204 | 0.30065 | 0.29910 | 0.29742 | 0.29562 | 0.0065 |
| 101 | 0.32967 | 0.32860 | 0.32750 | 0.32637 | 0.32516 | 0.32382 | 0.32232 | 0.32066 | 0.31885 | 0.0061 |
| 102 | 0.35029 | 0.34915 | 0.34796 | 0.34674 | 0.34547 | 0.34412 | 0.34264 | 0.34100 | 0.33921 | 0.0057 |
| 103 | 0.36885 | 0.36771 | 0.36645 | 0.36514 | 0.36380 | 0.36241 | 0.36093 | 0.35933 | 0.35757 | 0.0053 |
| 104 | 0.38539 | 0.38435 | 0.38310 | 0.38175 | 0.38035 | 0.37892 | 0.37744 | 0.37586 | 0.37417 | 0.0049 |
| 105 | 0.39990 | 0.39899 | 0.39785 | 0.39653 | 0.39512 | 0.39366 | 0.39218 | 0.39065 | 0.38902 | 0.0045 |
| 106 | 0.41246 | 0.41168 | 0.41068 | 0.40947 | 0.40811 | 0.40668 | 0.40522 | 0.40372 | 0.40217 | 0.0041 |
| 107 | 0.42317 | 0.42251 | 0.42164 | 0.42059 | 0.41935 | 0.41800 | 0.41659 | 0.41515 | 0.41368 | 0.0037 |
| 108 | 0.43217 | 0.43160 | 0.43085 | 0.42994 | 0.42886 | 0.42764 | 0.42633 | 0.42498 | 0.42362 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Disability Annuitants (Non-Postal, Male)

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 17 | 0.00111 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00101 | 0.00100 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 18 | 0.00112 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.00102 | 0.00101 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 19 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 20 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.00103 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 21 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00104 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 22 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 23 | 0.00118 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 24 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 25 | 0.00120 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 26 | 0.00121 | 0.00120 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 27 | 0.00173 | 0.00171 | 0.00169 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00159 | 0.00157 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 28 | 0.00214 | 0.00211 | 0.00208 | 0.00205 | 0.00203 | 0.00200 | 0.00198 | 0.00196 | 0.00194 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 29 | 0.00243 | 0.00240 | 0.00237 | 0.00234 | 0.00231 | 0.00228 | 0.00225 | 0.00223 | 0.00220 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 30 | 0.00262 | 0.00259 | 0.00255 | 0.00252 | 0.00249 | 0.00246 | 0.00243 | 0.00240 | 0.00238 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 31 | 0.00274 | 0.00271 | 0.00267 | 0.00263 | 0.00260 | 0.00257 | 0.00254 | 0.00251 | 0.00249 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 32 | 0.00284 | 0.00280 | 0.00276 | 0.00272 | 0.00269 | 0.00266 | 0.00263 | 0.00260 | 0.00257 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 33 | 0.00295 | 0.00291 | 0.00287 | 0.00283 | 0.00280 | 0.00276 | 0.00273 | 0.00270 | 0.00267 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 34 | 0.00316 | 0.00311 | 0.00307 | 0.00303 | 0.00299 | 0.00296 | 0.00292 | 0.00289 | 0.00286 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 35 | 0.00353 | 0.00348 | 0.00344 | 0.00339 | 0.00335 | 0.00331 | 0.00327 | 0.00323 | 0.00320 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 36 | 0.00407 | 0.00401 | 0.00396 | 0.00391 | 0.00386 | 0.00381 | 0.00377 | 0.00373 | 0.00369 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 37 | 0.00471 | 0.00465 | 0.00459 | 0.00453 | 0.00447 | 0.00442 | 0.00437 | 0.00432 | 0.00427 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 38 | 0.00538 | 0.00531 | 0.00523 | 0.00517 | 0.00510 | 0.00504 | 0.00498 | 0.00493 | 0.00488 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 39 | 0.00599 | 0.00591 | 0.00583 | 0.00575 | 0.00568 | 0.00561 | 0.00555 | 0.00548 | 0.00543 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 40 | 0.00649 | 0.00640 | 0.00632 | 0.00624 | 0.00616 | 0.00608 | 0.00601 | 0.00595 | 0.00588 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 41 | 0.00687 | 0.00678 | 0.00669 | 0.00660 | 0.00652 | 0.00644 | 0.00636 | 0.00629 | 0.00623 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 42 | 0.00718 | 0.00708 | 0.00698 | 0.00689 | 0.00681 | 0.00673 | 0.00665 | 0.00657 | 0.00651 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 43 | 0.00755 | 0.00744 | 0.00734 | 0.00725 | 0.00716 | 0.00707 | 0.00699 | 0.00691 | 0.00684 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 44 | 0.00807 | 0.00796 | 0.00785 | 0.00775 | 0.00765 | 0.00756 | 0.00748 | 0.00739 | 0.00732 | 1.753 | 1.314 | 0.650 | 0.0100 |
| 45 | 0.00879 | 0.00866 | 0.00855 | 0.00843 | 0.00833 | 0.00823 | 0.00813 | 0.00804 | 0.00796 | 1.753 | 1.314 | 0.680 | 0.0100 |
| 46 | 0.00956 | 0.00942 | 0.00929 | 0.00917 | 0.00906 | 0.00895 | 0.00885 | 0.00875 | 0.00866 | 1.753 | 1.314 | 0.690 | 0.0100 |
| 47 | 0.01025 | 0.01011 | 0.00998 | 0.00985 | 0.00972 | 0.00961 | 0.00950 | 0.00939 | 0.00929 | 1.753 | 1.314 | 0.717 | 0.0100 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 48 | 0.01086 | 0.01071 | 0.01056 | 0.01043 | 0.01030 | 0.01017 | 0.01006 | 0.00994 | 0.00984 | 1.753 | 1.314 | 0.742 | 0.0100 |
| 49 | 0.01140 | 0.01124 | 0.01109 | 0.01095 | 0.01081 | 0.01068 | 0.01056 | 0.01044 | 0.01033 | 1.753 | 1.314 | 0.768 | 0.0100 |
| 50 | 0.01203 | 0.01187 | 0.01171 | 0.01156 | 0.01142 | 0.01128 | 0.01115 | 0.01103 | 0.01091 | 1.753 | 1.314 | 0.780 | 0.0100 |
| 51 | 0.01279 | 0.01262 | 0.01245 | 0.01230 | 0.01214 | 0.01200 | 0.01186 | 0.01173 | 0.01161 | 1.753 | 1.314 | 0.796 | 0.0100 |
| 52 | 0.01374 | 0.01356 | 0.01339 | 0.01322 | 0.01305 | 0.01290 | 0.01275 | 0.01261 | 0.01248 | 1.753 | 1.314 | 0.817 | 0.0100 |
| 53 | 0.01490 | 0.01470 | 0.01452 | 0.01434 | 0.01416 | 0.01399 | 0.01383 | 0.01368 | 0.01354 | 1.753 | 1.314 | 0.824 | 0.0100 |
| 54 | 0.01625 | 0.01604 | 0.01584 | 0.01564 | 0.01545 | 0.01527 | 0.01510 | 0.01493 | 0.01478 | 1.753 | 1.314 | 0.836 | 0.0100 |
| 55 | 0.01773 | 0.01750 | 0.01728 | 0.01707 | 0.01687 | 0.01667 | 0.01648 | 0.01630 | 0.01613 | 1.753 | 1.314 | 0.854 | 0.0100 |
| 56 | 0.01928 | 0.01903 | 0.01880 | 0.01857 | 0.01835 | 0.01813 | 0.01793 | 0.01773 | 0.01755 | 1.753 | 1.314 | 0.887 | 0.0100 |
| 57 | 0.02095 | 0.02069 | 0.02043 | 0.02019 | 0.01995 | 0.01972 | 0.01950 | 0.01929 | 0.01909 | 1.753 | 1.314 | 0.911 | 0.0100 |
| 58 | 0.02266 | 0.02241 | 0.02215 | 0.02191 | 0.02166 | 0.02143 | 0.02120 | 0.02097 | 0.02076 | 1.753 | 1.314 | 0.922 | 0.0100 |
| 59 | 0.02404 | 0.02379 | 0.02355 | 0.02330 | 0.02306 | 0.02282 | 0.02258 | 0.02235 | 0.02212 | 1.753 | 1.314 | 0.933 | 0.0100 |
| 60 | 0.02510 | 0.02486 | 0.02463 | 0.02439 | 0.02415 | 0.02391 | 0.02367 | 0.02343 | 0.02320 | 1.753 | 1.314 | 0.954 | 0.0100 |
| 61 | 0.02601 | 0.02579 | 0.02557 | 0.02534 | 0.02511 | 0.02487 | 0.02463 | 0.02439 | 0.02415 | 1.753 | 1.314 | 0.974 | 0.0100 |
| 62 | 0.02688 | 0.02668 | 0.02647 | 0.02625 | 0.02602 | 0.02579 | 0.02555 | 0.02530 | 0.02506 | 1.753 | 1.314 | 0.989 | 0.0100 |
| 63 | 0.02770 | 0.02753 | 0.02734 | 0.02713 | 0.02690 | 0.02667 | 0.02643 | 0.02618 | 0.02593 | 1.753 | 1.314 | 0.997 | 0.0100 |
| 64 | 0.02860 | 0.02846 | 0.02829 | 0.02809 | 0.02787 | 0.02764 | 0.02740 | 0.02715 | 0.02688 | 1.753 | 1.314 | 1.000 | 0.0100 |
| 65 | 0.03000 | 0.02989 | 0.02974 | 0.02956 | 0.02934 | 0.02911 | 0.02886 | 0.02860 | 0.02832 | 1.702 | 1.301 | 1.000 | 0.0100 |
| 66 | 0.03211 | 0.03204 | 0.03192 | 0.03175 | 0.03154 | 0.03130 | 0.03104 | 0.03077 | 0.03048 | 1.652 | 1.288 | 1.000 | 0.0098 |
| 67 | 0.03463 | 0.03458 | 0.03448 | 0.03433 | 0.03412 | 0.03388 | 0.03362 | 0.03333 | 0.03303 | 1.601 | 1.276 | 1.000 | 0.0095 |
| 68 | 0.03729 | 0.03723 | 0.03714 | 0.03700 | 0.03681 | 0.03657 | 0.03630 | 0.03600 | 0.03568 | 1.551 | 1.263 | 1.000 | 0.0093 |
| 69 | 0.03984 | 0.03977 | 0.03967 | 0.03954 | 0.03935 | 0.03912 | 0.03884 | 0.03853 | 0.03820 | 1.500 | 1.250 | 1.000 | 0.0090 |
| 70 | 0.04213 | 0.04206 | 0.04194 | 0.04180 | 0.04161 | 0.04138 | 0.04111 | 0.04080 | 0.04046 | 1.500 | 1.250 | 1.000 | 0.0088 |
| 71 | 0.04423 | 0.04414 | 0.04402 | 0.04386 | 0.04366 | 0.04343 | 0.04316 | 0.04285 | 0.04251 | 1.500 | 1.250 | 1.000 | 0.0085 |
| 72 | 0.04621 | 0.04611 | 0.04598 | 0.04580 | 0.04560 | 0.04536 | 0.04509 | 0.04478 | 0.04444 | 1.500 | 1.250 | 1.000 | 0.0083 |
| 73 | 0.04824 | 0.04812 | 0.04798 | 0.04780 | 0.04759 | 0.04734 | 0.04706 | 0.04675 | 0.04641 | 1.500 | 1.250 | 1.000 | 0.0080 |
| 74 | 0.05051 | 0.05040 | 0.05025 | 0.05007 | 0.04985 | 0.04960 | 0.04932 | 0.04901 | 0.04866 | 1.500 | 1.250 | 1.000 | 0.0078 |
| 75 | 0.05351 | 0.05340 | 0.05325 | 0.05307 | 0.05286 | 0.05260 | 0.05232 | 0.05200 | 0.05164 | 1.500 | 1.250 | 1.000 | 0.0075 |
| 76 | 0.05773 | 0.05763 | 0.05750 | 0.05732 | 0.05711 | 0.05685 | 0.05656 | 0.05623 | 0.05586 | 1.500 | 1.250 | 1.000 | 0.0073 |
| 77 | 0.06320 | 0.06312 | 0.06300 | 0.06283 | 0.06262 | 0.06236 | 0.06206 | 0.06171 | 0.06132 | 1.500 | 1.250 | 1.000 | 0.0070 |
| 78 | 0.06933 | 0.06927 | 0.06915 | 0.06898 | 0.06877 | 0.06850 | 0.06819 | 0.06783 | 0.06742 | 1.500 | 1.250 | 1.000 | 0.0068 |
| 79 | 0.07566 | 0.07559 | 0.07547 | 0.07529 | 0.07507 | 0.07479 | 0.07446 | 0.07408 | 0.07365 | 1.500 | 1.250 | 1.000 | 0.0065 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 80 | 0.08159 | 0.08150 | 0.08135 | 0.08116 | 0.08091 | 0.08061 | 0.08026 | 0.07986 | 0.07941 | 1.500 | 1.250 | 1.000 | 0.0063 |
| 81 | 0.08703 | 0.08690 | 0.08672 | 0.08649 | 0.08621 | 0.08589 | 0.08552 | 0.08510 | 0.08464 | 1.500 | 1.250 | 1.000 | 0.0060 |
| 82 | 0.09234 | 0.09216 | 0.09194 | 0.09167 | 0.09136 | 0.09101 | 0.09062 | 0.09018 | 0.08970 | 1.500 | 1.250 | 1.000 | 0.0058 |
| 83 | 0.09829 | 0.09807 | 0.09780 | 0.09750 | 0.09716 | 0.09679 | 0.09637 | 0.09592 | 0.09543 | 1.500 | 1.250 | 1.000 | 0.0055 |
| 84 | 0.10577 | 0.10551 | 0.10522 | 0.10489 | 0.10452 | 0.10412 | 0.10369 | 0.10321 | 0.10271 | 1.500 | 1.250 | 1.000 | 0.0053 |
| 85 | 0.11515 | 0.11487 | 0.11456 | 0.11421 | 0.11382 | 0.11340 | 0.11294 | 0.11245 | 0.11192 | 1.500 | 1.250 | 1.000 | 0.0050 |
| 86 | 0.12650 | 0.12621 | 0.12589 | 0.12552 | 0.12512 | 0.12468 | 0.12421 | 0.12369 | 0.12315 | 1.500 | 1.250 | 1.000 | 0.0048 |
| 87 | 0.13941 | 0.13913 | 0.13880 | 0.13843 | 0.13802 | 0.13757 | 0.13707 | 0.13654 | 0.13597 | 1.500 | 1.250 | 1.000 | 0.0045 |
| 88 | 0.15345 | 0.15317 | 0.15284 | 0.15247 | 0.15205 | 0.15159 | 0.15108 | 0.15053 | 0.14994 | 1.500 | 1.250 | 1.000 | 0.0043 |
| 89 | 0.16793 | 0.16765 | 0.16732 | 0.16695 | 0.16652 | 0.16605 | 0.16554 | 0.16497 | 0.16436 | 1.500 | 1.250 | 1.000 | 0.0040 |
| 90 | 0.18287 | 0.18259 | 0.18227 | 0.18190 | 0.18147 | 0.18100 | 0.18047 | 0.17990 | 0.17927 | 1.500 | 1.250 | 1.000 | 0.0037 |
| 91 | 0.19870 | 0.19845 | 0.19814 | 0.19778 | 0.19736 | 0.19689 | 0.19637 | 0.19579 | 0.19516 | 1.500 | 1.250 | 1.000 | 0.0035 |
| 92 | 0.21531 | 0.21498 | 0.21472 | 0.21439 | 0.21401 | 0.21356 | 0.21305 | 0.21248 | 0.21185 | 1.500 | 1.250 | 1.000 | 0.0032 |
| 93 | 0.23214 | 0.23174 | 0.23144 | 0.23119 | 0.23086 | 0.23047 | 0.22999 | 0.22945 | 0.22884 | 1.500 | 1.250 | 1.000 | 0.0030 |
| 94 | 0.24869 | 0.24825 | 0.24794 | 0.24771 | 0.24749 | 0.24718 | 0.24678 | 0.24629 | 0.24570 | 1.500 | 1.250 | 1.000 | 0.0027 |
| 95 | 0.26486 | 0.26444 | 0.26417 | 0.26400 | 0.26385 | 0.26368 | 0.26339 | 0.26298 | 0.26244 | 1.500 | 1.250 | 1.000 | 0.0025 |
| 96 | 0.27932 | 0.27874 | 0.27835 | 0.27810 | 0.27792 | 0.27774 | 0.27751 | 0.27715 | 0.27666 | 1.500 | 1.250 | 1.000 | 0.0022 |
| 97 | 0.29348 | 0.29263 | 0.29204 | 0.29163 | 0.29134 | 0.29109 | 0.29084 | 0.29052 | 0.29007 | 1.500 | 1.250 | 1.000 | 0.0020 |
| 98 | 0.30817 | 0.30706 | 0.30623 | 0.30564 | 0.30522 | 0.30490 | 0.30461 | 0.30429 | 0.30389 | 1.500 | 1.250 | 1.000 | 0.0017 |
| 99 | 0.32337 | 0.32199 | 0.32092 | 0.32013 | 0.31957 | 0.31915 | 0.31882 | 0.31849 | 0.31812 | 1.500 | 1.250 | 1.000 | 0.0015 |
| 100 | 0.33881 | 0.33721 | 0.33591 | 0.33492 | 0.33419 | 0.33367 | 0.33328 | 0.33294 | 0.33260 | 1.500 | 1.250 | 1.000 | 0.0012 |
| 101 | 0.35443 | 0.35266 | 0.35117 | 0.34999 | 0.34910 | 0.34846 | 0.34800 | 0.34765 | 0.34734 | 1.500 | 1.250 | 1.000 | 0.0010 |
| 102 | 0.37021 | 0.36835 | 0.36673 | 0.36539 | 0.36434 | 0.36358 | 0.36306 | 0.36269 | 0.36241 | 1.500 | 1.250 | 1.000 | 0.0007 |
| 103 | 0.38613 | 0.38427 | 0.38258 | 0.38113 | 0.37997 | 0.37910 | 0.37851 | 0.37812 | 0.37787 | 1.500 | 1.250 | 1.000 | 0.0005 |
| 104 | 0.40235 | 0.40061 | 0.39893 | 0.39744 | 0.39620 | 0.39525 | 0.39460 | 0.39419 | 0.39398 | 1.500 | 1.250 | 1.000 | 0.0002 |
| 105 | 0.41811 | 0.41662 | 0.41505 | 0.41359 | 0.41234 | 0.41135 | 0.41066 | 0.41025 | 0.41008 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 106 | 0.43301 | 0.43189 | 0.43055 | 0.42916 | 0.42790 | 0.42686 | 0.42610 | 0.42562 | 0.42541 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 107 | 0.44022 | 0.43961 | 0.43862 | 0.43744 | 0.43627 | 0.43525 | 0.43445 | 0.43393 | 0.43369 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 108 | 0.44683 | 0.44679 | 0.44624 | 0.44538 | 0.44439 | 0.44343 | 0.44265 | 0.44211 | 0.44185 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.500 | 1.250 | 1.000 | 0.0000 |

Disability (Male) and Survivors of Males (Non-Postal)

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|------------|----------------------------|------------|------------|
| | | Duration 1 | Duration 2 | Duration 3 | Duration 1 | Duration 2 | Duration 3 |
| 17 | 0.00020 | 0.00197 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.01593 |
| 18 | 0.00016 | 0.00240 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.01715 |
| 19 | 0.00012 | 0.00274 | 0.00084 | 0.00000 | 0.00000 | 0.00000 | 0.01792 |
| 20 | 0.00010 | 0.00301 | 0.00240 | 0.00000 | 0.00000 | 0.00000 | 0.01824 |
| 21 | 0.00009 | 0.00320 | 0.00373 | 0.00000 | 0.00000 | 0.00000 | 0.01812 |
| 22 | 0.00010 | 0.00330 | 0.00481 | 0.00000 | 0.00000 | 0.00078 | 0.01759 |
| 23 | 0.00012 | 0.00333 | 0.00560 | 0.00000 | 0.00000 | 0.00318 | 0.01672 |
| 24 | 0.00015 | 0.00327 | 0.00608 | 0.00000 | 0.00000 | 0.00572 | 0.01565 |
| 25 | 0.00020 | 0.00314 | 0.00625 | 0.00000 | 0.00000 | 0.00833 | 0.01452 |
| 26 | 0.00027 | 0.00292 | 0.00615 | 0.00055 | 0.00000 | 0.01093 | 0.01348 |
| 27 | 0.00036 | 0.00264 | 0.00589 | 0.00422 | 0.00122 | 0.01340 | 0.01262 |
| 28 | 0.00045 | 0.00232 | 0.00564 | 0.00748 | 0.00357 | 0.01562 | 0.01201 |
| 29 | 0.00053 | 0.00204 | 0.00557 | 0.01032 | 0.00617 | 0.01747 | 0.01168 |
| 30 | 0.00060 | 0.00186 | 0.00580 | 0.01275 | 0.00877 | 0.01887 | 0.01162 |
| 31 | 0.00067 | 0.00181 | 0.00631 | 0.01477 | 0.01106 | 0.01977 | 0.01184 |
| 32 | 0.00075 | 0.00183 | 0.00699 | 0.01643 | 0.01264 | 0.02029 | 0.01232 |
| 33 | 0.00085 | 0.00185 | 0.00766 | 0.01777 | 0.01316 | 0.02055 | 0.01302 |
| 34 | 0.00097 | 0.00180 | 0.00815 | 0.01880 | 0.01244 | 0.02064 | 0.01386 |
| 35 | 0.00110 | 0.00180 | 0.00836 | 0.01951 | 0.01082 | 0.02051 | 0.01475 |
| 36 | 0.00122 | 0.00192 | 0.00833 | 0.01985 | 0.00879 | 0.02001 | 0.01559 |
| 37 | 0.00133 | 0.00213 | 0.00811 | 0.01980 | 0.00677 | 0.01911 | 0.01625 |
| 38 | 0.00143 | 0.00226 | 0.00767 | 0.01937 | 0.00510 | 0.01805 | 0.01662 |
| 39 | 0.00152 | 0.00216 | 0.00705 | 0.01863 | 0.00405 | 0.01698 | 0.01655 |
| 40 | 0.00161 | 0.00185 | 0.00630 | 0.01762 | 0.00369 | 0.01584 | 0.01607 |
| 41 | 0.00170 | 0.00155 | 0.00546 | 0.01645 | 0.00381 | 0.01442 | 0.01526 |
| 42 | 0.00180 | 0.00142 | 0.00459 | 0.01519 | 0.00409 | 0.01265 | 0.01435 |
| 43 | 0.00190 | 0.00153 | 0.00369 | 0.01391 | 0.00434 | 0.01070 | 0.01349 |
| 44 | 0.00200 | 0.00193 | 0.00294 | 0.01267 | 0.00445 | 0.00878 | 0.01265 |
| 45 | 0.00207 | 0.00259 | 0.00253 | 0.01155 | 0.00444 | 0.00724 | 0.01164 |
| 46 | 0.00210 | 0.00327 | 0.00268 | 0.01054 | 0.00424 | 0.00637 | 0.01048 |
| 47 | 0.00210 | 0.00365 | 0.00342 | 0.00961 | 0.00376 | 0.00613 | 0.00938 |
| 48 | 0.00211 | 0.00361 | 0.00449 | 0.00876 | 0.00319 | 0.00625 | 0.00839 |
| 49 | 0.00218 | 0.00307 | 0.00551 | 0.00806 | 0.00282 | 0.00646 | 0.00740 |
| 50 | 0.00226 | 0.00216 | 0.00617 | 0.00750 | 0.00268 | 0.00651 | 0.00632 |
| 51 | 0.00235 | 0.00120 | 0.00636 | 0.00702 | 0.00249 | 0.00590 | 0.00518 |
| 52 | 0.00246 | 0.00051 | 0.00606 | 0.00660 | 0.00207 | 0.00447 | 0.00408 |
| 53 | 0.00260 | 0.00021 | 0.00529 | 0.00618 | 0.00161 | 0.00256 | 0.00313 |
| 54 | 0.00280 | 0.00020 | 0.00416 | 0.00567 | 0.00117 | 0.00049 | 0.00242 |
| 55 | 0.00305 | 0.00031 | 0.00286 | 0.00504 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00334 | 0.00044 | 0.00178 | 0.00437 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00366 | 0.00054 | 0.00118 | 0.00377 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00389 | 0.00068 | 0.00122 | 0.00329 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00395 | 0.00093 | 0.00195 | 0.00291 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00380 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 61 | 0.00338 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 62 | 0.00279 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 63 | 0.00218 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|------------|----------------------------|------------|------------|
| | | Duration 1 | Duration 2 | Duration 3 | Duration 1 | Duration 2 | Duration 3 |
| 64 | 0.00167 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 65 | 0.00133 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 66 | 0.00119 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 67 | 0.00123 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 68 | 0.00142 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 69 | 0.00172 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 70 | 0.00208 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 71 | 0.00244 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 72 | 0.00272 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 73 | 0.00289 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 74 | 0.00290 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 75 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 76 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 77 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 78 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 79 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 80 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 81 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 82 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 83 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 84 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 85 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 86 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 87 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 88 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 89 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 90 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 91 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 92 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 93 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 94 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 95 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 96 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 97 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 98 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

Survivor and Sick Leave Assumptions (Non-Postal, Male)

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 17 | 0.69318 | 0.19191 | 1.00000 | 0 | 0.0000 | 0.0000 |
| 18 | 0.69318 | 0.19191 | 1.00000 | 1 | 0.0000 | 0.0000 |
| 19 | 0.69318 | 0.19191 | 1.00000 | 2 | 0.0000 | 0.0000 |
| 20 | 0.69318 | 0.19191 | 1.00000 | 3 | 0.0000 | 0.0008 |
| 21 | 0.69318 | 0.19191 | 1.00000 | 4 | 0.0000 | 0.0018 |
| 22 | 0.69318 | 0.19191 | 1.00000 | 5 | 0.0351 | 0.0027 |
| 23 | 0.69318 | 0.19191 | 1.00000 | 6 | 0.0451 | 0.0037 |
| 24 | 0.69318 | 0.19191 | 1.00000 | 7 | 0.0563 | 0.0046 |
| 25 | 0.69318 | 0.19191 | 1.00000 | 8 | 0.0686 | 0.0055 |
| 26 | 0.69318 | 0.19191 | 1.00000 | 9 | 0.0818 | 0.0065 |
| 27 | 0.69318 | 0.25155 | 1.00000 | 10 | 0.0955 | 0.0075 |
| 28 | 0.69318 | 0.30626 | 1.00000 | 11 | 0.1093 | 0.0085 |
| 29 | 0.69318 | 0.35598 | 1.00000 | 12 | 0.1225 | 0.0095 |
| 30 | 0.69318 | 0.40053 | 1.00000 | 13 | 0.1348 | 0.0106 |
| 31 | 0.69318 | 0.43940 | 1.00000 | 14 | 0.1461 | 0.0118 |
| 32 | 0.69318 | 0.47171 | 1.00000 | 15 | 0.1562 | 0.0132 |
| 33 | 0.69318 | 0.49641 | 1.00000 | 16 | 0.1653 | 0.0148 |
| 34 | 0.69318 | 0.51303 | 1.00000 | 17 | 0.1736 | 0.0166 |
| 35 | 0.69318 | 0.52188 | 1.00000 | 18 | 0.1817 | 0.0186 |
| 36 | 0.69318 | 0.52448 | 1.00000 | 19 | 0.1904 | 0.0206 |
| 37 | 0.69318 | 0.52316 | 1.00000 | 20 | 0.2004 | 0.0225 |
| 38 | 0.69318 | 0.52007 | 1.00000 | 21 | 0.2113 | 0.0244 |
| 39 | 0.69318 | 0.51739 | 1.00000 | 22 | 0.2207 | 0.0262 |
| 40 | 0.69318 | 0.51709 | 1.00000 | 23 | 0.2279 | 0.0276 |
| 41 | 0.69318 | 0.52114 | 1.00000 | 24 | 0.2341 | 0.0283 |
| 42 | 0.69318 | 0.53096 | 1.00000 | 25 | 0.2424 | 0.0288 |
| 43 | 0.69318 | 0.54620 | 1.00000 | 26 | 0.2567 | 0.0294 |
| 44 | 0.69318 | 0.56395 | 1.00000 | 27 | 0.2798 | 0.0313 |
| 45 | 0.69318 | 0.57965 | 1.00000 | 28 | 0.3145 | 0.0356 |
| 46 | 0.69318 | 0.58927 | 1.00000 | 29 | 0.3625 | 0.0434 |
| 47 | 0.69318 | 0.59060 | 1.00000 | 30 | 0.4218 | 0.0559 |
| 48 | 0.69318 | 0.58397 | 1.00000 | 31 | 0.4856 | 0.0738 |
| 49 | 0.69318 | 0.57223 | 1.00000 | 32 | 0.5436 | 0.0974 |
| 50 | 0.70629 | 0.55991 | 1.00000 | 33 | 0.5921 | 0.1000 |
| 51 | 0.71441 | 0.55113 | 1.00000 | 34 | 0.6319 | 0.1000 |
| 52 | 0.71801 | 0.54829 | 1.00000 | 35 | 0.6671 | 0.1000 |
| 53 | 0.71791 | 0.55148 | 1.00000 | 36 | 0.7023 | 0.1000 |
| 54 | 0.71497 | 0.55781 | 1.00000 | 37 | 0.7391 | 0.1000 |
| 55 | 0.70994 | 0.56286 | 1.00000 | 38 | 0.7762 | 0.1000 |
| 56 | 0.70364 | 0.56373 | 1.00000 | 39 | 0.8105 | 0.1000 |
| 57 | 0.69725 | 0.56075 | 1.00000 | 40 | 0.8452 | 0.1000 |
| 58 | 0.69183 | 0.55594 | 1.00000 | 41 | 0.8889 | 0.1000 |
| 59 | 0.68767 | 0.55162 | 1.00000 | 42 | 0.9433 | 0.1000 |
| 60 | 0.68453 | 0.54957 | 1.00000 | 43 | 1.0009 | 0.1000 |
| 61 | 0.68188 | 0.55011 | 1.00000 | 44 | 1.0444 | 0.1000 |
| 62 | 0.67946 | 0.55238 | 1.00000 | 45 | 1.0708 | 0.1000 |

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 63 | 0.67816 | 0.55544 | 1.00000 | 46 | 1.0880 | 0.1000 |
| 64 | 0.67939 | 0.55864 | 1.00000 | 47 | 1.1024 | 0.1000 |
| 65 | 0.68368 | 0.56147 | 1.00000 | 48 | 1.1187 | 0.1000 |
| 66 | 0.69026 | 0.56363 | 1.00000 | 49 | 1.1388 | 0.1000 |
| 67 | 0.69739 | 0.56514 | 1.00000 | 50 | 1.1647 | 0.1000 |
| 68 | 0.70345 | 0.56605 | 1.00000 | 51 | 1.1978 | 0.1000 |
| 69 | 0.70808 | 0.56651 | 1.00000 | 52 | 1.2362 | 0.1000 |
| 70 | 0.71218 | 0.56665 | 1.00000 | 53 | 1.2753 | 0.1000 |
| 71 | 0.71681 | 0.56672 | 1.00000 | 54 | 1.3109 | 0.1000 |
| 72 | 0.72156 | 0.56708 | 1.00000 | 55 | 1.3394 | 0.1000 |
| 73 | 0.72550 | 0.56805 | 1.00000 | 56 | 1.3585 | 0.1000 |
| 74 | 0.72785 | 0.56981 | 1.00000 | 57 | 1.3683 | 0.1000 |
| 75 | 0.72877 | 0.57222 | 1.00000 | 58 | 1.3819 | 0.1000 |
| 76 | 0.72873 | 0.57469 | 0.99994 | 59 | 1.3958 | 0.1000 |
| 77 | 0.72778 | 0.57655 | 0.99870 | 60+ | 1.4097 | 0.1000 |
| 78 | 0.72565 | 0.57732 | 0.99707 | | | |
| 79 | 0.72199 | 0.57670 | 0.99496 | | | |
| 80 | 0.71667 | 0.57474 | 0.99263 | | | |
| 81 | 0.70993 | 0.57167 | 0.99060 | | | |
| 82 | 0.70221 | 0.56763 | 0.98912 | | | |
| 83 | 0.69364 | 0.56250 | 0.98780 | | | |
| 84 | 0.68396 | 0.55592 | 0.98605 | | | |
| 85 | 0.67225 | 0.54762 | 0.98288 | | | |
| 86 | 0.65717 | 0.53763 | 0.97756 | | | |
| 87 | 0.63849 | 0.52618 | 0.97158 | | | |
| 88 | 0.61701 | 0.51367 | 0.96637 | | | |
| 89 | 0.59391 | 0.50031 | 0.96256 | | | |
| 90 | 0.57023 | 0.48602 | 0.96012 | | | |
| 91 | 0.54666 | 0.47046 | 0.95867 | | | |
| 92 | 0.52341 | 0.45326 | 0.95746 | | | |
| 93 | 0.50027 | 0.43423 | 0.95580 | | | |
| 94 | 0.47691 | 0.41358 | 0.95330 | | | |
| 95 | 0.45297 | 0.39069 | 0.94981 | | | |
| 96 | 0.42822 | 0.36934 | 0.94536 | | | |
| 97 | 0.40266 | 0.34729 | 0.94030 | | | |
| 98 | 0.37649 | 0.32472 | 0.93501 | | | |
| 99 | 0.34998 | 0.30186 | 0.92960 | | | |
| 100 | 0.32338 | 0.27891 | 0.92400 | | | |
| 101 | 0.29684 | 0.25602 | 0.91793 | | | |
| 102 | 0.27044 | 0.23325 | 0.91104 | | | |
| 103 | 0.24419 | 0.21061 | 0.90295 | | | |
| 104 | 0.21811 | 0.18812 | 0.89320 | | | |
| 105 | 0.21811 | 0.18812 | 0.89320 | | | |
| 106 | 0.21811 | 0.18812 | 0.89320 | | | |
| 107 | 0.21811 | 0.18812 | 0.89320 | | | |
| 108 | 0.21811 | 0.18812 | 0.89320 | | | |
| 109 | 0.21811 | 0.18812 | 0.89320 | | | |

Non-Postal, Female

Normal Retirement Rates – CSRS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2697 | 0.3464 |
| 56 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2155 | 0.1730 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.3311 | 0.2659 | 0.2463 | 0.2069 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.2382 | 0.1362 | 0.1705 | 0.1937 |
| 62 | 0.2185 | 0.2684 | 0.3194 | 0.2837 | 0.1515 | 0.1899 | 0.2094 |
| 63 | 0.1169 | 0.1196 | 0.1489 | 0.2044 | 0.1485 | 0.1913 | 0.2019 |
| 64 | 0.1336 | 0.1368 | 0.1698 | 0.2170 | 0.1524 | 0.2076 | 0.2078 |
| 65 | 0.2311 | 0.2552 | 0.2180 | 0.2334 | 0.1848 | 0.2243 | 0.2250 |
| 66 - 69 | 0.1579 | 0.1721 | 0.1937 | 0.2095 | 0.1689 | 0.2170 | 0.2146 |
| 70-74 | 0.1403 | 0.1510 | 0.1849 | 0.2176 | 0.1823 | 0.2696 | 0.2117 |
| 75-84 | 0.1403 | 0.1510 | 0.1849 | 0.2176 | 0.1823 | 0.2696 | 0.2102 |

Normal Retirement Rates – FERS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| MRA | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2412 | 0.2706 |
| 58 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1911 | 0.1244 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.2486 | 0.1996 | 0.2001 | 0.1288 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.1572 | 0.1021 | 0.1326 | 0.1117 |
| 62 | 0.3018 | 0.2047 | 0.2073 | 0.2201 | 0.1807 | 0.2207 | 0.2202 |
| 63 | 0.0954 | 0.1003 | 0.1054 | 0.1951 | 0.1463 | 0.1637 | 0.1616 |
| 64 | 0.1128 | 0.1142 | 0.1166 | 0.1978 | 0.1568 | 0.1494 | 0.1611 |
| 65 | 0.1441 | 0.1628 | 0.1659 | 0.2504 | 0.1924 | 0.2118 | 0.1996 |
| 66 - 69 | 0.1692 | 0.1882 | 0.1873 | 0.2705 | 0.2275 | 0.2492 | 0.2206 |
| 70-74 | 0.1678 | 0.1951 | 0.1985 | 0.2671 | 0.2206 | 0.2455 | 0.2021 |
| 75-84 | 0.1897 | 0.1643 | 0.2020 | 0.2523 | 0.2276 | 0.2449 | 0.1857 |

Involuntary Retirement (Non-Postal, Female)

| Age | CSRS | FERS |
|------------|-------------|-------------|
| 42 | 0.0036 | 0.0036 |
| 43 | 0.0033 | 0.0033 |
| 44 | 0.0038 | 0.0038 |
| 45 | 0.0042 | 0.0042 |
| 46 | 0.0042 | 0.0042 |
| 47 | 0.0046 | 0.0046 |
| 48 | 0.0052 | 0.0052 |
| 49 | 0.0058 | 0.0058 |
| 50 | 0.0064 | 0.0064 |
| 51 | 0.0074 | 0.0074 |
| 52 | 0.0081 | 0.0081 |
| 53 | 0.0103 | 0.0103 |
| 54 | 0.0124 | 0.0124 |
| 55 | 0.0118 | 0.0118 |
| 56 | 0.0134 | 0.0134 |
| 57 | 0.0130 | 0.0130 |
| 58 | 0.0133 | 0.0133 |
| 59 | 0.0125 | 0.0125 |

MRA+10 Retirement (Non-Postal, Female)

| Age | FERS |
|----------------|-------------|
| <=57 | 0.0185 |
| 58 | 0.0143 |
| 59 | 0.0157 |
| 60 | 0.0383 |
| 61 | 0.0407 |

Merit/Longevity Salary Increases (Non-Postal, Female)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-44 | 45-54 | 55+ |
| 0 | 0.1188 | 0.0977 | 0.0703 | 0.0531 | 0.0442 | 0.0354 |
| 1 | 0.1228 | 0.1040 | 0.0784 | 0.0585 | 0.0474 | 0.0377 |
| 2 | 0.1108 | 0.0937 | 0.0696 | 0.0516 | 0.0415 | 0.0335 |
| 3 | 0.0913 | 0.0772 | 0.0585 | 0.0433 | 0.0338 | 0.0268 |
| 4 | 0.0814 | 0.0651 | 0.0520 | 0.0392 | 0.0303 | 0.0237 |
| 5 | 0.0735 | 0.0580 | 0.0465 | 0.0361 | 0.0283 | 0.0223 |
| 6 | 0.0748 | 0.0515 | 0.0430 | 0.0339 | 0.0269 | 0.0208 |
| 7 | 0.0730 | 0.0489 | 0.0395 | 0.0321 | 0.0249 | 0.0192 |
| 8 | 0.0000 | 0.0479 | 0.0372 | 0.0300 | 0.0231 | 0.0178 |
| 9 | 0.0000 | 0.0469 | 0.0350 | 0.0288 | 0.0221 | 0.0169 |
| 10 | 0.0000 | 0.0470 | 0.0334 | 0.0274 | 0.0208 | 0.0157 |
| 11 | 0.0000 | 0.0455 | 0.0329 | 0.0263 | 0.0205 | 0.0156 |
| 12 | 0.0000 | 0.0470 | 0.0326 | 0.0252 | 0.0197 | 0.0148 |
| 13 | 0.0000 | 0.0000 | 0.0335 | 0.0243 | 0.0192 | 0.0136 |
| 14 | 0.0000 | 0.0000 | 0.0339 | 0.0236 | 0.0187 | 0.0138 |
| 15 | 0.0000 | 0.0000 | 0.0346 | 0.0227 | 0.0179 | 0.0132 |
| 16 | 0.0000 | 0.0000 | 0.0324 | 0.0224 | 0.0176 | 0.0128 |
| 17 | 0.0000 | 0.0000 | 0.0335 | 0.0222 | 0.0173 | 0.0128 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0220 | 0.0168 | 0.0124 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0214 | 0.0165 | 0.0121 |
| 20-24 | 0.0000 | 0.0000 | 0.0000 | 0.0209 | 0.0152 | 0.0112 |
| 25-29 | 0.0000 | 0.0000 | 0.0000 | 0.0203 | 0.0131 | 0.0092 |
| 30+ | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0123 | 0.0077 |

Assumed Distribution of New Entrants (Non-Postal, Female)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-------|------|-------|-------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | 449 | 11 | 0 | 0 | 0 |
| 21-25 | 5,738 | 635 | 17 | 0 | 0 |
| 26-30 | 6,752 | 2,372 | 275 | 10 | 0 |
| 31-35 | 5,706 | 2,771 | 410 | 101 | 3 |
| 36-40 | 4,443 | 2,025 | 279 | 123 | 19 |
| 41-45 | 5,092 | 1,979 | 215 | 96 | 30 |
| 46-50 | 4,954 | 1,914 | 188 | 87 | 25 |
| 51-55 | 3,758 | 1,440 | 155 | 68 | 23 |
| 56-60 | 2,481 | 955 | 99 | 47 | 16 |
| 61-65 | 1,098 | 484 | 42 | 17 | 8 |
| 66-70 | 309 | 136 | 14 | 5 | 2 |
| 71-75 | 73 | 29 | 3 | 1 | 1 |

Assumed New Entrants: Average Salary (as of FY 2020) (Non-Postal, Female)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-----------|-----------|-----------|-----------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | \$35,173 | \$30,837 | - | - | - |
| 21-25 | \$46,603 | \$42,684 | \$45,613 | - | - |
| 26-30 | \$54,281 | \$52,100 | \$53,455 | \$59,938 | - |
| 31-35 | \$67,923 | \$61,105 | \$64,457 | \$62,412 | \$69,177 |
| 36-40 | \$72,968 | \$66,244 | \$73,749 | \$76,719 | \$77,914 |
| 41-45 | \$71,568 | \$65,272 | \$75,687 | \$83,297 | \$92,171 |
| 46-50 | \$73,475 | \$65,107 | \$75,961 | \$80,665 | \$99,009 |
| 51-55 | \$76,720 | \$66,029 | \$75,566 | \$84,232 | \$92,931 |
| 56-60 | \$77,566 | \$63,324 | \$75,664 | \$89,898 | \$90,008 |
| 61-65 | \$86,540 | \$69,380 | \$86,383 | \$101,864 | \$104,842 |
| 66-70 | \$96,241 | \$82,152 | \$96,552 | \$103,372 | \$113,302 |
| 71-75 | \$110,363 | \$113,967 | \$106,790 | \$138,364 | \$130,401 |

Withdrawal Rates (Offset for Re-entry) (Non-Postal, Female)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45+ |
| 0 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 1 | 0.1415 | 0.1048 | 0.0903 | 0.0792 | 0.0719 | 0.0728 |
| 2 | 0.1040 | 0.0816 | 0.0733 | 0.0656 | 0.0539 | 0.0493 |
| 3 | 0.0835 | 0.0692 | 0.0611 | 0.0547 | 0.0439 | 0.0390 |
| 4 | 0.0756 | 0.0587 | 0.0491 | 0.0439 | 0.0353 | 0.0285 |
| 5 | 0.0677 | 0.0489 | 0.0417 | 0.0373 | 0.0312 | 0.0257 |
| 6 | 0.0672 | 0.0457 | 0.0377 | 0.0319 | 0.0272 | 0.0217 |
| 7 | 0.0201 | 0.0387 | 0.0338 | 0.0292 | 0.0252 | 0.0194 |
| 8 | 0.0000 | 0.0385 | 0.0288 | 0.0281 | 0.0238 | 0.0176 |
| 9 | 0.0000 | 0.0383 | 0.0256 | 0.0245 | 0.0213 | 0.0149 |
| 10 | 0.0000 | 0.0261 | 0.0242 | 0.0224 | 0.0213 | 0.0140 |
| 11 | 0.0000 | 0.0257 | 0.0213 | 0.0205 | 0.0172 | 0.0123 |
| 12 | 0.0000 | 0.0209 | 0.0207 | 0.0190 | 0.0154 | 0.0113 |
| 13 | 0.0000 | 0.0000 | 0.0194 | 0.0152 | 0.0127 | 0.0104 |
| 14 | 0.0000 | 0.0000 | 0.0167 | 0.0133 | 0.0119 | 0.0091 |
| 15 | 0.0000 | 0.0000 | 0.0121 | 0.0102 | 0.0109 | 0.0085 |
| 16 | 0.0000 | 0.0000 | 0.0049 | 0.0102 | 0.0113 | 0.0085 |
| 17 | 0.0000 | 0.0000 | 0.0052 | 0.0081 | 0.0086 | 0.0073 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0059 | 0.0064 | 0.0060 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0098 | 0.0062 | 0.0062 |
| 20+ | 0.0000 | 0.0000 | 0.0000 | 0.0058 | 0.0050 | 0.0030 |

Fraction of Withdrawing Employees Electing Refunds (Non-Postal, Female)

| Service | CSRS | FERS | FERS-RAE | FERS-FRAE | Fraction of Withdrawing Employees with Workers Compensation |
|----------------|-------------|-------------|-----------------|------------------|--|
| 0 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 |
| 1 | 0.9940 | 0.9940 | 0.9940 | 0.9940 | 0.0060 |
| 2 | 0.9920 | 0.9920 | 0.9920 | 0.9920 | 0.0080 |
| 3 | 0.9900 | 0.9900 | 0.9900 | 0.9900 | 0.0100 |
| 4 | 0.9880 | 0.9880 | 0.9880 | 0.9880 | 0.0120 |
| 5 | 0.9940 | 0.8900 | 0.9720 | 0.9800 | 0.0140 |
| 6 | 0.9680 | 0.8350 | 0.9220 | 0.9350 | 0.0170 |
| 7 | 0.9430 | 0.7810 | 0.8720 | 0.8910 | 0.0190 |
| 8 | 0.9170 | 0.7260 | 0.8220 | 0.8460 | 0.0220 |
| 9 | 0.8920 | 0.6720 | 0.7720 | 0.8010 | 0.0250 |
| 10 | 0.8660 | 0.6170 | 0.7220 | 0.7560 | 0.0280 |
| 11 | 0.8400 | 0.5630 | 0.6720 | 0.7120 | 0.0310 |
| 12 | 0.8150 | 0.5080 | 0.6220 | 0.6670 | 0.0350 |
| 13 | 0.7890 | 0.4540 | 0.5730 | 0.6220 | 0.0380 |
| 14 | 0.7640 | 0.3990 | 0.5230 | 0.5770 | 0.0410 |
| 15 | 0.7380 | 0.3450 | 0.4730 | 0.5330 | 0.0450 |
| 16 | 0.7120 | 0.2900 | 0.4230 | 0.4880 | 0.0530 |
| 17 | 0.6870 | 0.2360 | 0.3730 | 0.4430 | 0.0660 |
| 18 | 0.6610 | 0.1810 | 0.3230 | 0.3980 | 0.0900 |
| 19 | 0.6360 | 0.1270 | 0.2730 | 0.3540 | 0.1250 |
| 20+ | 0.6100 | 0.0720 | 0.2230 | 0.3090 | 0.1740 |

Employee Death Rate (Non-Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00040 | 0.00039 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.0100 |
| 18 | 0.00032 | 0.00031 | 0.00031 | 0.00030 | 0.00030 | 0.00029 | 0.00029 | 0.00029 | 0.00028 | 0.0100 |
| 19 | 0.00025 | 0.00024 | 0.00024 | 0.00024 | 0.00023 | 0.00023 | 0.00023 | 0.00023 | 0.00022 | 0.0100 |
| 20 | 0.00019 | 0.00019 | 0.00019 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.0100 |
| 21 | 0.00015 | 0.00015 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00013 | 0.00013 | 0.0100 |
| 22 | 0.00012 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 23 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.0100 |
| 24 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.0100 |
| 25 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.0100 |
| 26 | 0.00013 | 0.00013 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00011 | 0.0100 |
| 27 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.0100 |
| 28 | 0.00015 | 0.00015 | 0.00015 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.0100 |
| 29 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00014 | 0.00014 | 0.0100 |
| 30 | 0.00017 | 0.00017 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.0100 |
| 31 | 0.00019 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.0100 |
| 32 | 0.00021 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.0100 |
| 33 | 0.00023 | 0.00023 | 0.00022 | 0.00022 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.0100 |
| 34 | 0.00026 | 0.00025 | 0.00025 | 0.00025 | 0.00024 | 0.00024 | 0.00024 | 0.00023 | 0.00023 | 0.0100 |
| 35 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.00027 | 0.00026 | 0.00026 | 0.00026 | 0.00025 | 0.0100 |
| 36 | 0.00030 | 0.00030 | 0.00029 | 0.00029 | 0.00028 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.0100 |
| 37 | 0.00032 | 0.00032 | 0.00031 | 0.00031 | 0.00030 | 0.00030 | 0.00029 | 0.00029 | 0.00029 | 0.0100 |
| 38 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00032 | 0.00032 | 0.00032 | 0.00031 | 0.0100 |
| 39 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.0100 |
| 40 | 0.00043 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00038 | 0.0100 |
| 41 | 0.00047 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.0100 |
| 42 | 0.00051 | 0.00050 | 0.00049 | 0.00049 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.0100 |
| 43 | 0.00055 | 0.00054 | 0.00053 | 0.00053 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.0100 |
| 44 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00055 | 0.00055 | 0.00054 | 0.00053 | 0.00053 | 0.0100 |
| 45 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.0100 |
| 46 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.0100 |
| 47 | 0.00074 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00067 | 0.00066 | 0.0100 |
| 48 | 0.00084 | 0.00083 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.0100 |
| 49 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00088 | 0.00087 | 0.00086 | 0.00086 | 0.0100 |
| 50 | 0.00105 | 0.00103 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.0100 |
| 51 | 0.00111 | 0.00109 | 0.00107 | 0.00106 | 0.00104 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.0100 |
| 52 | 0.00116 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00105 | 0.00104 | 0.0100 |
| 53 | 0.00121 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.0100 |
| 54 | 0.00125 | 0.00123 | 0.00121 | 0.00120 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00113 | 0.0100 |
| 55 | 0.00132 | 0.00130 | 0.00128 | 0.00126 | 0.00124 | 0.00123 | 0.00121 | 0.00120 | 0.00119 | 0.0100 |
| 56 | 0.00141 | 0.00139 | 0.00137 | 0.00135 | 0.00133 | 0.00132 | 0.00130 | 0.00129 | 0.00128 | 0.0100 |
| 57 | 0.00152 | 0.00150 | 0.00148 | 0.00146 | 0.00144 | 0.00142 | 0.00140 | 0.00139 | 0.00138 | 0.0100 |
| 58 | 0.00162 | 0.00160 | 0.00157 | 0.00155 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00146 | 0.0100 |
| 59 | 0.00168 | 0.00166 | 0.00163 | 0.00161 | 0.00159 | 0.00157 | 0.00155 | 0.00154 | 0.00152 | 0.0100 |
| 60 | 0.00172 | 0.00170 | 0.00167 | 0.00165 | 0.00163 | 0.00161 | 0.00159 | 0.00158 | 0.00156 | 0.0100 |
| 61 | 0.00176 | 0.00173 | 0.00171 | 0.00168 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00159 | 0.0100 |
| 62 | 0.00180 | 0.00177 | 0.00175 | 0.00173 | 0.00170 | 0.00168 | 0.00166 | 0.00164 | 0.00163 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00190 | 0.00187 | 0.00184 | 0.00182 | 0.00179 | 0.00177 | 0.00175 | 0.00173 | 0.00171 | 0.0100 |
| 64 | 0.00206 | 0.00203 | 0.00200 | 0.00197 | 0.00195 | 0.00193 | 0.00190 | 0.00188 | 0.00186 | 0.0100 |
| 65 | 0.00229 | 0.00226 | 0.00223 | 0.00220 | 0.00217 | 0.00214 | 0.00212 | 0.00209 | 0.00207 | 0.0100 |
| 66 | 0.00258 | 0.00254 | 0.00250 | 0.00246 | 0.00243 | 0.00240 | 0.00237 | 0.00235 | 0.00232 | 0.0100 |
| 67 | 0.00287 | 0.00282 | 0.00278 | 0.00274 | 0.00270 | 0.00267 | 0.00264 | 0.00261 | 0.00259 | 0.0100 |
| 68 | 0.00313 | 0.00308 | 0.00304 | 0.00299 | 0.00295 | 0.00292 | 0.00288 | 0.00285 | 0.00282 | 0.0100 |
| 69 | 0.00337 | 0.00331 | 0.00326 | 0.00322 | 0.00317 | 0.00313 | 0.00310 | 0.00306 | 0.00303 | 0.0100 |
| 70 | 0.00361 | 0.00355 | 0.00350 | 0.00345 | 0.00340 | 0.00336 | 0.00332 | 0.00328 | 0.00325 | 0.0100 |
| 71 | 0.00389 | 0.00383 | 0.00377 | 0.00372 | 0.00367 | 0.00362 | 0.00358 | 0.00354 | 0.00350 | 0.0100 |
| 72 | 0.00425 | 0.00419 | 0.00412 | 0.00406 | 0.00401 | 0.00395 | 0.00391 | 0.00387 | 0.00383 | 0.0100 |
| 73 | 0.00470 | 0.00462 | 0.00455 | 0.00449 | 0.00443 | 0.00437 | 0.00432 | 0.00427 | 0.00423 | 0.0100 |
| 74 | 0.00522 | 0.00513 | 0.00505 | 0.00498 | 0.00491 | 0.00485 | 0.00479 | 0.00474 | 0.00469 | 0.0100 |
| 75 | 0.00577 | 0.00568 | 0.00559 | 0.00551 | 0.00544 | 0.00537 | 0.00531 | 0.00525 | 0.00520 | 0.0100 |
| 76 | 0.00638 | 0.00627 | 0.00618 | 0.00609 | 0.00601 | 0.00593 | 0.00587 | 0.00580 | 0.00574 | 0.0100 |
| 77 | 0.00704 | 0.00693 | 0.00682 | 0.00673 | 0.00664 | 0.00656 | 0.00648 | 0.00641 | 0.00635 | 0.0100 |
| 78 | 0.00779 | 0.00767 | 0.00756 | 0.00746 | 0.00736 | 0.00727 | 0.00719 | 0.00711 | 0.00704 | 0.0100 |
| 79 | 0.00869 | 0.00856 | 0.00844 | 0.00833 | 0.00822 | 0.00812 | 0.00803 | 0.00794 | 0.00787 | 0.0100 |
| 80 | 0.00978 | 0.00964 | 0.00951 | 0.00938 | 0.00927 | 0.00916 | 0.00906 | 0.00896 | 0.00887 | 0.0100 |
| 81 | 0.01110 | 0.01095 | 0.01081 | 0.01068 | 0.01055 | 0.01043 | 0.01031 | 0.01021 | 0.01010 | 0.0100 |
| 82 | 0.01272 | 0.01256 | 0.01240 | 0.01226 | 0.01212 | 0.01198 | 0.01185 | 0.01173 | 0.01161 | 0.0100 |
| 83 | 0.01465 | 0.01448 | 0.01431 | 0.01415 | 0.01400 | 0.01385 | 0.01370 | 0.01356 | 0.01343 | 0.0100 |
| 84 | 0.01692 | 0.01674 | 0.01657 | 0.01639 | 0.01622 | 0.01605 | 0.01589 | 0.01573 | 0.01557 | 0.0100 |
| 85 | 0.01956 | 0.01937 | 0.01919 | 0.01900 | 0.01881 | 0.01863 | 0.01845 | 0.01826 | 0.01808 | 0.0100 |
| 86 | 0.02258 | 0.02240 | 0.02221 | 0.02201 | 0.02182 | 0.02162 | 0.02141 | 0.02121 | 0.02100 | 0.0099 |
| 87 | 0.02602 | 0.02584 | 0.02566 | 0.02546 | 0.02525 | 0.02504 | 0.02482 | 0.02459 | 0.02435 | 0.0097 |
| 88 | 0.02990 | 0.02974 | 0.02957 | 0.02937 | 0.02916 | 0.02893 | 0.02869 | 0.02844 | 0.02816 | 0.0096 |
| 89 | 0.03426 | 0.03413 | 0.03397 | 0.03379 | 0.03358 | 0.03334 | 0.03308 | 0.03280 | 0.03249 | 0.0094 |
| 90 | 0.03886 | 0.03875 | 0.03861 | 0.03843 | 0.03821 | 0.03797 | 0.03769 | 0.03737 | 0.03703 | 0.0093 |
| 91 | 0.04351 | 0.04339 | 0.04324 | 0.04304 | 0.04281 | 0.04253 | 0.04222 | 0.04188 | 0.04150 | 0.0091 |
| 92 | 0.04851 | 0.04838 | 0.04821 | 0.04799 | 0.04774 | 0.04744 | 0.04710 | 0.04672 | 0.04630 | 0.0089 |
| 93 | 0.05386 | 0.05372 | 0.05353 | 0.05329 | 0.05301 | 0.05268 | 0.05231 | 0.05190 | 0.05144 | 0.0088 |
| 94 | 0.05955 | 0.05939 | 0.05919 | 0.05893 | 0.05863 | 0.05827 | 0.05787 | 0.05742 | 0.05692 | 0.0086 |
| 95 | 0.06558 | 0.06541 | 0.06519 | 0.06491 | 0.06458 | 0.06420 | 0.06376 | 0.06327 | 0.06273 | 0.0085 |
| 96 | 0.07196 | 0.07178 | 0.07155 | 0.07126 | 0.07092 | 0.07051 | 0.07006 | 0.06955 | 0.06898 | 0.0081 |
| 97 | 0.07868 | 0.07850 | 0.07826 | 0.07796 | 0.07760 | 0.07718 | 0.07670 | 0.07617 | 0.07559 | 0.0077 |
| 98 | 0.08575 | 0.08556 | 0.08531 | 0.08500 | 0.08463 | 0.08420 | 0.08370 | 0.08315 | 0.08255 | 0.0073 |
| 99 | 0.09316 | 0.09297 | 0.09271 | 0.09239 | 0.09201 | 0.09156 | 0.09106 | 0.09049 | 0.08987 | 0.0069 |
| 100 | 0.10091 | 0.10072 | 0.10045 | 0.10013 | 0.09974 | 0.09928 | 0.09877 | 0.09819 | 0.09755 | 0.0065 |
| 101 | 0.10901 | 0.10881 | 0.10854 | 0.10821 | 0.10782 | 0.10736 | 0.10683 | 0.10625 | 0.10560 | 0.0061 |
| 102 | 0.11745 | 0.11725 | 0.11698 | 0.11665 | 0.11625 | 0.11578 | 0.11526 | 0.11467 | 0.11401 | 0.0057 |
| 103 | 0.12623 | 0.12603 | 0.12576 | 0.12543 | 0.12503 | 0.12457 | 0.12404 | 0.12345 | 0.12279 | 0.0053 |
| 104 | 0.13536 | 0.13516 | 0.13489 | 0.13456 | 0.13417 | 0.13371 | 0.13318 | 0.13260 | 0.13195 | 0.0049 |
| 105 | 0.13537 | 0.13519 | 0.13495 | 0.13464 | 0.13428 | 0.13386 | 0.13338 | 0.13284 | 0.13224 | 0.0045 |

Rate of Employee Death with Spouse Survivor (Non-Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 31 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.0100 |
| 32 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 33 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 34 | 0.00003 | 0.00003 | 0.00003 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 35 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.0100 |
| 36 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.0100 |
| 37 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00003 | 0.00003 | 0.00003 | 0.0100 |
| 38 | 0.00005 | 0.00005 | 0.00005 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.0100 |
| 39 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.0100 |
| 40 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.0100 |
| 41 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 42 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00014 | 0.00014 | 0.0100 |
| 43 | 0.00019 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.0100 |
| 44 | 0.00020 | 0.00020 | 0.00019 | 0.00019 | 0.00019 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.0100 |
| 45 | 0.00021 | 0.00020 | 0.00020 | 0.00020 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.00018 | 0.0100 |
| 46 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.0100 |
| 47 | 0.00025 | 0.00024 | 0.00024 | 0.00023 | 0.00023 | 0.00023 | 0.00023 | 0.00022 | 0.00022 | 0.0100 |
| 48 | 0.00029 | 0.00029 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.00027 | 0.00026 | 0.00026 | 0.0100 |
| 49 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00032 | 0.00032 | 0.00031 | 0.00031 | 0.00031 | 0.0100 |
| 50 | 0.00039 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.0100 |
| 51 | 0.00043 | 0.00043 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.0100 |
| 52 | 0.00047 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.0100 |
| 53 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.0100 |
| 54 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.0100 |
| 55 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.0100 |
| 56 | 0.00050 | 0.00049 | 0.00049 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.00045 | 0.0100 |
| 57 | 0.00054 | 0.00053 | 0.00053 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.00049 | 0.0100 |
| 58 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.00053 | 0.0100 |
| 59 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 60 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 61 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 62 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00056 | 0.00055 | 0.00055 | 0.00054 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 64 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.0100 |
| 65 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.0100 |
| 66 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.0100 |
| 67 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.0100 |
| 68 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.0100 |
| 69 | 0.00086 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 70 | 0.00088 | 0.00087 | 0.00086 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.0100 |
| 71 | 0.00092 | 0.00091 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.0100 |
| 72 | 0.00097 | 0.00096 | 0.00094 | 0.00093 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.0100 |
| 73 | 0.00104 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00095 | 0.00094 | 0.00093 | 0.0100 |
| 74 | 0.00111 | 0.00110 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00102 | 0.00101 | 0.00100 | 0.0100 |
| 75 | 0.00119 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.0100 |
| 76 | 0.00127 | 0.00125 | 0.00123 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.0100 |
| 77 | 0.00135 | 0.00133 | 0.00131 | 0.00129 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.00122 | 0.0100 |
| 78 | 0.00145 | 0.00143 | 0.00141 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00132 | 0.00131 | 0.0100 |
| 79 | 0.00157 | 0.00155 | 0.00153 | 0.00151 | 0.00149 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.0100 |
| 80 | 0.00174 | 0.00171 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.00161 | 0.00159 | 0.00158 | 0.0100 |
| 81 | 0.00195 | 0.00192 | 0.00190 | 0.00187 | 0.00185 | 0.00183 | 0.00181 | 0.00179 | 0.00177 | 0.0100 |
| 82 | 0.00222 | 0.00219 | 0.00216 | 0.00214 | 0.00211 | 0.00209 | 0.00207 | 0.00205 | 0.00202 | 0.0100 |
| 83 | 0.00255 | 0.00252 | 0.00249 | 0.00246 | 0.00244 | 0.00241 | 0.00239 | 0.00236 | 0.00234 | 0.0100 |
| 84 | 0.00295 | 0.00292 | 0.00289 | 0.00286 | 0.00283 | 0.00280 | 0.00277 | 0.00275 | 0.00272 | 0.0100 |
| 85 | 0.00343 | 0.00340 | 0.00337 | 0.00333 | 0.00330 | 0.00327 | 0.00324 | 0.00320 | 0.00317 | 0.0100 |
| 86 | 0.00399 | 0.00396 | 0.00393 | 0.00389 | 0.00386 | 0.00382 | 0.00379 | 0.00375 | 0.00371 | 0.0099 |
| 87 | 0.00465 | 0.00462 | 0.00458 | 0.00455 | 0.00451 | 0.00447 | 0.00443 | 0.00439 | 0.00435 | 0.0097 |
| 88 | 0.00540 | 0.00537 | 0.00534 | 0.00530 | 0.00527 | 0.00523 | 0.00518 | 0.00514 | 0.00509 | 0.0096 |
| 89 | 0.00626 | 0.00623 | 0.00620 | 0.00617 | 0.00613 | 0.00609 | 0.00604 | 0.00599 | 0.00593 | 0.0094 |
| 90 | 0.00718 | 0.00716 | 0.00713 | 0.00710 | 0.00706 | 0.00701 | 0.00696 | 0.00690 | 0.00684 | 0.0093 |
| 91 | 0.00813 | 0.00810 | 0.00807 | 0.00804 | 0.00799 | 0.00794 | 0.00788 | 0.00782 | 0.00775 | 0.0091 |
| 92 | 0.00915 | 0.00913 | 0.00910 | 0.00906 | 0.00901 | 0.00895 | 0.00889 | 0.00881 | 0.00874 | 0.0089 |
| 93 | 0.01026 | 0.01024 | 0.01020 | 0.01015 | 0.01010 | 0.01004 | 0.00997 | 0.00989 | 0.00980 | 0.0088 |
| 94 | 0.01145 | 0.01142 | 0.01138 | 0.01133 | 0.01127 | 0.01121 | 0.01113 | 0.01104 | 0.01095 | 0.0086 |
| 95 | 0.01272 | 0.01269 | 0.01264 | 0.01259 | 0.01253 | 0.01245 | 0.01237 | 0.01227 | 0.01217 | 0.0085 |
| 96 | 0.01407 | 0.01404 | 0.01399 | 0.01393 | 0.01387 | 0.01379 | 0.01370 | 0.01360 | 0.01349 | 0.0081 |
| 97 | 0.01550 | 0.01546 | 0.01542 | 0.01536 | 0.01528 | 0.01520 | 0.01511 | 0.01500 | 0.01489 | 0.0077 |
| 98 | 0.01701 | 0.01697 | 0.01692 | 0.01686 | 0.01679 | 0.01670 | 0.01660 | 0.01649 | 0.01637 | 0.0073 |
| 99 | 0.01860 | 0.01856 | 0.01851 | 0.01844 | 0.01837 | 0.01828 | 0.01818 | 0.01806 | 0.01794 | 0.0069 |
| 100 | 0.02027 | 0.02023 | 0.02017 | 0.02011 | 0.02003 | 0.01994 | 0.01983 | 0.01972 | 0.01959 | 0.0065 |
| 101 | 0.02201 | 0.02197 | 0.02192 | 0.02185 | 0.02177 | 0.02168 | 0.02157 | 0.02146 | 0.02132 | 0.0061 |
| 102 | 0.02384 | 0.02380 | 0.02375 | 0.02368 | 0.02360 | 0.02350 | 0.02340 | 0.02328 | 0.02314 | 0.0057 |
| 103 | 0.02575 | 0.02571 | 0.02565 | 0.02559 | 0.02550 | 0.02541 | 0.02530 | 0.02518 | 0.02505 | 0.0053 |
| 104 | 0.02774 | 0.02770 | 0.02764 | 0.02757 | 0.02749 | 0.02740 | 0.02729 | 0.02717 | 0.02704 | 0.0049 |
| 105 | 0.02774 | 0.02770 | 0.02765 | 0.02759 | 0.02752 | 0.02743 | 0.02733 | 0.02722 | 0.02710 | 0.0045 |

Non-Disability Annuitant Death Rate (Non-Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00067 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.0100 |
| 18 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.0100 |
| 19 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00064 | 0.00063 | 0.00062 | 0.0100 |
| 20 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00064 | 0.00063 | 0.0100 |
| 21 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00064 | 0.0100 |
| 22 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.00064 | 0.0100 |
| 23 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.0100 |
| 24 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.0100 |
| 25 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00068 | 0.00067 | 0.00066 | 0.0100 |
| 26 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00068 | 0.00067 | 0.0100 |
| 27 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00068 | 0.0100 |
| 28 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.0100 |
| 29 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00070 | 0.00069 | 0.0100 |
| 30 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00070 | 0.0100 |
| 31 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.0100 |
| 32 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.00071 | 0.0100 |
| 33 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.0100 |
| 34 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.0100 |
| 35 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.0100 |
| 36 | 0.00082 | 0.00081 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.0100 |
| 37 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.0100 |
| 38 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.0100 |
| 39 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.0100 |
| 40 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 41 | 0.00086 | 0.00085 | 0.00084 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.00079 | 0.00078 | 0.0100 |
| 42 | 0.00087 | 0.00086 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.0100 |
| 43 | 0.00088 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.0100 |
| 44 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.0100 |
| 45 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.0100 |
| 46 | 0.00096 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.0100 |
| 47 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.0100 |
| 48 | 0.00121 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 0.00111 | 0.00109 | 0.0100 |
| 49 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00132 | 0.00130 | 0.00129 | 0.00127 | 0.00126 | 0.0100 |
| 50 | 0.00161 | 0.00159 | 0.00157 | 0.00155 | 0.00153 | 0.00151 | 0.00149 | 0.00148 | 0.00146 | 0.0100 |
| 51 | 0.00187 | 0.00184 | 0.00182 | 0.00180 | 0.00177 | 0.00175 | 0.00173 | 0.00171 | 0.00169 | 0.0100 |
| 52 | 0.00216 | 0.00213 | 0.00210 | 0.00207 | 0.00204 | 0.00202 | 0.00200 | 0.00197 | 0.00195 | 0.0100 |
| 53 | 0.00245 | 0.00241 | 0.00238 | 0.00235 | 0.00232 | 0.00229 | 0.00226 | 0.00224 | 0.00222 | 0.0100 |
| 54 | 0.00272 | 0.00268 | 0.00264 | 0.00261 | 0.00258 | 0.00255 | 0.00252 | 0.00249 | 0.00246 | 0.0100 |
| 55 | 0.00297 | 0.00293 | 0.00289 | 0.00285 | 0.00282 | 0.00278 | 0.00275 | 0.00272 | 0.00269 | 0.0100 |
| 56 | 0.00321 | 0.00317 | 0.00313 | 0.00308 | 0.00305 | 0.00301 | 0.00297 | 0.00294 | 0.00291 | 0.0100 |
| 57 | 0.00345 | 0.00340 | 0.00336 | 0.00331 | 0.00327 | 0.00323 | 0.00320 | 0.00316 | 0.00313 | 0.0100 |
| 58 | 0.00369 | 0.00364 | 0.00359 | 0.00354 | 0.00350 | 0.00346 | 0.00342 | 0.00338 | 0.00334 | 0.0100 |
| 59 | 0.00389 | 0.00385 | 0.00380 | 0.00375 | 0.00370 | 0.00366 | 0.00361 | 0.00357 | 0.00354 | 0.0100 |
| 60 | 0.00409 | 0.00405 | 0.00400 | 0.00395 | 0.00390 | 0.00385 | 0.00381 | 0.00377 | 0.00373 | 0.0100 |
| 61 | 0.00439 | 0.00434 | 0.00430 | 0.00424 | 0.00419 | 0.00414 | 0.00410 | 0.00405 | 0.00401 | 0.0100 |
| 62 | 0.00483 | 0.00478 | 0.00473 | 0.00468 | 0.00462 | 0.00457 | 0.00452 | 0.00447 | 0.00442 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00539 | 0.00534 | 0.00529 | 0.00523 | 0.00517 | 0.00512 | 0.00506 | 0.00500 | 0.00495 | 0.0100 |
| 64 | 0.00598 | 0.00593 | 0.00587 | 0.00582 | 0.00575 | 0.00569 | 0.00563 | 0.00557 | 0.00551 | 0.0100 |
| 65 | 0.00656 | 0.00650 | 0.00644 | 0.00638 | 0.00631 | 0.00625 | 0.00618 | 0.00611 | 0.00605 | 0.0100 |
| 66 | 0.00712 | 0.00705 | 0.00698 | 0.00692 | 0.00685 | 0.00679 | 0.00672 | 0.00665 | 0.00658 | 0.0100 |
| 67 | 0.00772 | 0.00764 | 0.00757 | 0.00750 | 0.00742 | 0.00735 | 0.00728 | 0.00721 | 0.00713 | 0.0100 |
| 68 | 0.00842 | 0.00833 | 0.00825 | 0.00817 | 0.00809 | 0.00801 | 0.00794 | 0.00786 | 0.00778 | 0.0100 |
| 69 | 0.00934 | 0.00924 | 0.00915 | 0.00906 | 0.00897 | 0.00888 | 0.00880 | 0.00871 | 0.00862 | 0.0100 |
| 70 | 0.01048 | 0.01037 | 0.01026 | 0.01015 | 0.01005 | 0.00995 | 0.00986 | 0.00976 | 0.00966 | 0.0100 |
| 71 | 0.01180 | 0.01167 | 0.01154 | 0.01142 | 0.01131 | 0.01119 | 0.01108 | 0.01098 | 0.01087 | 0.0100 |
| 72 | 0.01321 | 0.01307 | 0.01293 | 0.01280 | 0.01267 | 0.01254 | 0.01242 | 0.01230 | 0.01217 | 0.0100 |
| 73 | 0.01472 | 0.01456 | 0.01441 | 0.01426 | 0.01411 | 0.01397 | 0.01384 | 0.01370 | 0.01357 | 0.0100 |
| 74 | 0.01640 | 0.01622 | 0.01605 | 0.01589 | 0.01573 | 0.01557 | 0.01542 | 0.01527 | 0.01512 | 0.0100 |
| 75 | 0.01841 | 0.01821 | 0.01802 | 0.01783 | 0.01766 | 0.01748 | 0.01731 | 0.01714 | 0.01697 | 0.0100 |
| 76 | 0.02085 | 0.02062 | 0.02040 | 0.02019 | 0.01999 | 0.01979 | 0.01960 | 0.01941 | 0.01922 | 0.0100 |
| 77 | 0.02369 | 0.02343 | 0.02319 | 0.02295 | 0.02272 | 0.02249 | 0.02227 | 0.02206 | 0.02184 | 0.0100 |
| 78 | 0.02685 | 0.02657 | 0.02629 | 0.02602 | 0.02576 | 0.02551 | 0.02526 | 0.02501 | 0.02476 | 0.0100 |
| 79 | 0.03032 | 0.03001 | 0.02970 | 0.02940 | 0.02910 | 0.02881 | 0.02852 | 0.02824 | 0.02797 | 0.0100 |
| 80 | 0.03414 | 0.03379 | 0.03345 | 0.03311 | 0.03278 | 0.03245 | 0.03213 | 0.03181 | 0.03150 | 0.0100 |
| 81 | 0.03839 | 0.03801 | 0.03763 | 0.03725 | 0.03688 | 0.03651 | 0.03615 | 0.03579 | 0.03544 | 0.0100 |
| 82 | 0.04329 | 0.04286 | 0.04243 | 0.04201 | 0.04160 | 0.04119 | 0.04078 | 0.04037 | 0.03997 | 0.0100 |
| 83 | 0.04894 | 0.04845 | 0.04797 | 0.04750 | 0.04704 | 0.04657 | 0.04611 | 0.04566 | 0.04520 | 0.0100 |
| 84 | 0.05536 | 0.05480 | 0.05426 | 0.05373 | 0.05320 | 0.05268 | 0.05217 | 0.05165 | 0.05114 | 0.0100 |
| 85 | 0.06249 | 0.06187 | 0.06125 | 0.06065 | 0.06006 | 0.05947 | 0.05889 | 0.05831 | 0.05773 | 0.0100 |
| 86 | 0.07047 | 0.06978 | 0.06910 | 0.06842 | 0.06775 | 0.06710 | 0.06645 | 0.06581 | 0.06517 | 0.0099 |
| 87 | 0.07959 | 0.07884 | 0.07808 | 0.07732 | 0.07658 | 0.07584 | 0.07512 | 0.07440 | 0.07368 | 0.0097 |
| 88 | 0.09002 | 0.08920 | 0.08836 | 0.08752 | 0.08669 | 0.08587 | 0.08505 | 0.08425 | 0.08345 | 0.0096 |
| 89 | 0.10181 | 0.10090 | 0.09999 | 0.09907 | 0.09814 | 0.09722 | 0.09631 | 0.09541 | 0.09452 | 0.0094 |
| 90 | 0.11499 | 0.11400 | 0.11300 | 0.11199 | 0.11097 | 0.10996 | 0.10894 | 0.10794 | 0.10694 | 0.0093 |
| 91 | 0.12943 | 0.12835 | 0.12726 | 0.12616 | 0.12505 | 0.12393 | 0.12281 | 0.12170 | 0.12059 | 0.0091 |
| 92 | 0.14488 | 0.14371 | 0.14252 | 0.14133 | 0.14012 | 0.13890 | 0.13768 | 0.13646 | 0.13524 | 0.0089 |
| 93 | 0.16122 | 0.15996 | 0.15868 | 0.15739 | 0.15608 | 0.15477 | 0.15344 | 0.15211 | 0.15078 | 0.0088 |
| 94 | 0.17851 | 0.17717 | 0.17580 | 0.17441 | 0.17301 | 0.17160 | 0.17017 | 0.16872 | 0.16728 | 0.0086 |
| 95 | 0.19681 | 0.19539 | 0.19394 | 0.19247 | 0.19097 | 0.18946 | 0.18792 | 0.18637 | 0.18481 | 0.0085 |
| 96 | 0.21621 | 0.21474 | 0.21324 | 0.21170 | 0.21014 | 0.20856 | 0.20696 | 0.20534 | 0.20370 | 0.0081 |
| 97 | 0.23665 | 0.23515 | 0.23361 | 0.23203 | 0.23042 | 0.22879 | 0.22713 | 0.22544 | 0.22373 | 0.0077 |
| 98 | 0.25789 | 0.25637 | 0.25481 | 0.25321 | 0.25158 | 0.24990 | 0.24819 | 0.24646 | 0.24469 | 0.0073 |
| 99 | 0.27956 | 0.27805 | 0.27650 | 0.27489 | 0.27325 | 0.27156 | 0.26982 | 0.26805 | 0.26625 | 0.0069 |
| 100 | 0.30146 | 0.29999 | 0.29846 | 0.29688 | 0.29524 | 0.29356 | 0.29182 | 0.29003 | 0.28820 | 0.0065 |
| 101 | 0.32353 | 0.32215 | 0.32068 | 0.31914 | 0.31754 | 0.31588 | 0.31415 | 0.31237 | 0.31053 | 0.0061 |
| 102 | 0.34583 | 0.34458 | 0.34322 | 0.34176 | 0.34021 | 0.33860 | 0.33691 | 0.33514 | 0.33331 | 0.0057 |
| 103 | 0.36771 | 0.36655 | 0.36525 | 0.36383 | 0.36232 | 0.36073 | 0.35906 | 0.35732 | 0.35551 | 0.0053 |
| 104 | 0.38927 | 0.38812 | 0.38684 | 0.38543 | 0.38392 | 0.38233 | 0.38067 | 0.37895 | 0.37716 | 0.0049 |
| 105 | 0.41137 | 0.41026 | 0.40900 | 0.40762 | 0.40613 | 0.40456 | 0.40292 | 0.40123 | 0.39948 | 0.0045 |
| 106 | 0.43415 | 0.43309 | 0.43187 | 0.43053 | 0.42908 | 0.42754 | 0.42594 | 0.42429 | 0.42259 | 0.0041 |
| 107 | 0.45769 | 0.45669 | 0.45553 | 0.45424 | 0.45284 | 0.45136 | 0.44981 | 0.44822 | 0.44659 | 0.0037 |
| 108 | 0.48200 | 0.48111 | 0.48003 | 0.47881 | 0.47748 | 0.47607 | 0.47459 | 0.47307 | 0.47153 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Death Rate for Spouse Survivors of Females (Non-Postal)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00104 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.0100 |
| 18 | 0.00111 | 0.00110 | 0.00108 | 0.00107 | 0.00106 | 0.00104 | 0.00103 | 0.00102 | 0.00101 | 0.0100 |
| 19 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.0100 |
| 20 | 0.00114 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.0100 |
| 21 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.0100 |
| 22 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.0100 |
| 23 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00108 | 0.00107 | 0.00106 | 0.0100 |
| 24 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.0100 |
| 25 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.0100 |
| 26 | 0.00121 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.0100 |
| 27 | 0.00122 | 0.00120 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 0.00110 | 0.0100 |
| 28 | 0.00123 | 0.00121 | 0.00120 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00113 | 0.00112 | 0.0100 |
| 29 | 0.00124 | 0.00123 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.00113 | 0.0100 |
| 30 | 0.00126 | 0.00124 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.0100 |
| 31 | 0.00146 | 0.00144 | 0.00142 | 0.00140 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.0100 |
| 32 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00158 | 0.00156 | 0.00154 | 0.00152 | 0.00151 | 0.0100 |
| 33 | 0.00186 | 0.00183 | 0.00181 | 0.00179 | 0.00176 | 0.00174 | 0.00172 | 0.00170 | 0.00169 | 0.0100 |
| 34 | 0.00205 | 0.00202 | 0.00199 | 0.00197 | 0.00194 | 0.00192 | 0.00190 | 0.00188 | 0.00186 | 0.0100 |
| 35 | 0.00223 | 0.00220 | 0.00217 | 0.00214 | 0.00211 | 0.00209 | 0.00206 | 0.00204 | 0.00202 | 0.0100 |
| 36 | 0.00239 | 0.00236 | 0.00233 | 0.00230 | 0.00227 | 0.00224 | 0.00221 | 0.00219 | 0.00217 | 0.0100 |
| 37 | 0.00254 | 0.00250 | 0.00247 | 0.00244 | 0.00241 | 0.00238 | 0.00235 | 0.00233 | 0.00230 | 0.0100 |
| 38 | 0.00267 | 0.00263 | 0.00259 | 0.00256 | 0.00253 | 0.00250 | 0.00247 | 0.00244 | 0.00242 | 0.0100 |
| 39 | 0.00277 | 0.00273 | 0.00270 | 0.00266 | 0.00263 | 0.00260 | 0.00257 | 0.00254 | 0.00251 | 0.0100 |
| 40 | 0.00286 | 0.00282 | 0.00278 | 0.00275 | 0.00271 | 0.00268 | 0.00265 | 0.00262 | 0.00259 | 0.0100 |
| 41 | 0.00294 | 0.00290 | 0.00286 | 0.00282 | 0.00279 | 0.00275 | 0.00272 | 0.00269 | 0.00267 | 0.0100 |
| 42 | 0.00301 | 0.00297 | 0.00293 | 0.00289 | 0.00285 | 0.00282 | 0.00279 | 0.00276 | 0.00273 | 0.0100 |
| 43 | 0.00307 | 0.00302 | 0.00298 | 0.00294 | 0.00291 | 0.00287 | 0.00284 | 0.00281 | 0.00278 | 0.0100 |
| 44 | 0.00312 | 0.00308 | 0.00304 | 0.00300 | 0.00296 | 0.00292 | 0.00289 | 0.00286 | 0.00283 | 0.0100 |
| 45 | 0.00319 | 0.00315 | 0.00310 | 0.00306 | 0.00303 | 0.00299 | 0.00296 | 0.00292 | 0.00289 | 0.0100 |
| 46 | 0.00331 | 0.00326 | 0.00322 | 0.00318 | 0.00314 | 0.00310 | 0.00306 | 0.00303 | 0.00300 | 0.0100 |
| 47 | 0.00355 | 0.00350 | 0.00345 | 0.00341 | 0.00336 | 0.00332 | 0.00329 | 0.00325 | 0.00322 | 0.0100 |
| 48 | 0.00395 | 0.00389 | 0.00384 | 0.00379 | 0.00374 | 0.00370 | 0.00365 | 0.00361 | 0.00358 | 0.0100 |
| 49 | 0.00447 | 0.00441 | 0.00435 | 0.00429 | 0.00424 | 0.00419 | 0.00414 | 0.00409 | 0.00405 | 0.0100 |
| 50 | 0.00507 | 0.00499 | 0.00493 | 0.00486 | 0.00480 | 0.00474 | 0.00469 | 0.00464 | 0.00459 | 0.0100 |
| 51 | 0.00568 | 0.00560 | 0.00553 | 0.00545 | 0.00539 | 0.00532 | 0.00526 | 0.00520 | 0.00515 | 0.0100 |
| 52 | 0.00627 | 0.00618 | 0.00610 | 0.00602 | 0.00594 | 0.00587 | 0.00580 | 0.00574 | 0.00568 | 0.0100 |
| 53 | 0.00681 | 0.00672 | 0.00663 | 0.00654 | 0.00646 | 0.00638 | 0.00631 | 0.00624 | 0.00617 | 0.0100 |
| 54 | 0.00734 | 0.00724 | 0.00714 | 0.00705 | 0.00696 | 0.00687 | 0.00680 | 0.00672 | 0.00665 | 0.0100 |
| 55 | 0.00791 | 0.00780 | 0.00770 | 0.00760 | 0.00750 | 0.00741 | 0.00733 | 0.00725 | 0.00717 | 0.0100 |
| 56 | 0.00849 | 0.00838 | 0.00827 | 0.00817 | 0.00806 | 0.00797 | 0.00788 | 0.00779 | 0.00771 | 0.0100 |
| 57 | 0.00904 | 0.00893 | 0.00882 | 0.00871 | 0.00860 | 0.00850 | 0.00840 | 0.00831 | 0.00822 | 0.0100 |
| 58 | 0.00955 | 0.00944 | 0.00933 | 0.00922 | 0.00911 | 0.00900 | 0.00889 | 0.00880 | 0.00870 | 0.0100 |
| 59 | 0.01007 | 0.00996 | 0.00985 | 0.00974 | 0.00963 | 0.00952 | 0.00941 | 0.00930 | 0.00921 | 0.0100 |
| 60 | 0.01062 | 0.01052 | 0.01042 | 0.01031 | 0.01020 | 0.01009 | 0.00998 | 0.00987 | 0.00977 | 0.0100 |
| 61 | 0.01121 | 0.01111 | 0.01102 | 0.01091 | 0.01081 | 0.01070 | 0.01059 | 0.01048 | 0.01037 | 0.0100 |
| 62 | 0.01202 | 0.01193 | 0.01184 | 0.01174 | 0.01163 | 0.01152 | 0.01141 | 0.01130 | 0.01118 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.01327 | 0.01319 | 0.01310 | 0.01300 | 0.01290 | 0.01278 | 0.01266 | 0.01254 | 0.01242 | 0.0100 |
| 64 | 0.01495 | 0.01487 | 0.01478 | 0.01468 | 0.01457 | 0.01445 | 0.01433 | 0.01419 | 0.01406 | 0.0100 |
| 65 | 0.01678 | 0.01670 | 0.01660 | 0.01649 | 0.01637 | 0.01624 | 0.01610 | 0.01596 | 0.01580 | 0.0100 |
| 66 | 0.01867 | 0.01858 | 0.01847 | 0.01836 | 0.01822 | 0.01808 | 0.01793 | 0.01777 | 0.01760 | 0.0100 |
| 67 | 0.02010 | 0.02000 | 0.01989 | 0.01976 | 0.01963 | 0.01948 | 0.01931 | 0.01914 | 0.01896 | 0.0100 |
| 68 | 0.02090 | 0.02080 | 0.02068 | 0.02056 | 0.02042 | 0.02026 | 0.02009 | 0.01991 | 0.01973 | 0.0100 |
| 69 | 0.02178 | 0.02167 | 0.02155 | 0.02142 | 0.02128 | 0.02112 | 0.02094 | 0.02076 | 0.02056 | 0.0100 |
| 70 | 0.02363 | 0.02351 | 0.02338 | 0.02323 | 0.02308 | 0.02290 | 0.02272 | 0.02252 | 0.02231 | 0.0100 |
| 71 | 0.02648 | 0.02634 | 0.02620 | 0.02603 | 0.02586 | 0.02567 | 0.02546 | 0.02524 | 0.02500 | 0.0100 |
| 72 | 0.02976 | 0.02960 | 0.02943 | 0.02925 | 0.02905 | 0.02883 | 0.02860 | 0.02835 | 0.02809 | 0.0100 |
| 73 | 0.03292 | 0.03273 | 0.03253 | 0.03232 | 0.03210 | 0.03186 | 0.03160 | 0.03133 | 0.03104 | 0.0100 |
| 74 | 0.03569 | 0.03547 | 0.03524 | 0.03501 | 0.03477 | 0.03451 | 0.03423 | 0.03393 | 0.03361 | 0.0100 |
| 75 | 0.03891 | 0.03866 | 0.03841 | 0.03814 | 0.03787 | 0.03758 | 0.03728 | 0.03695 | 0.03661 | 0.0100 |
| 76 | 0.04285 | 0.04255 | 0.04225 | 0.04195 | 0.04165 | 0.04132 | 0.04099 | 0.04063 | 0.04025 | 0.0100 |
| 77 | 0.04687 | 0.04652 | 0.04618 | 0.04584 | 0.04549 | 0.04514 | 0.04476 | 0.04437 | 0.04395 | 0.0100 |
| 78 | 0.05100 | 0.05061 | 0.05022 | 0.04983 | 0.04944 | 0.04905 | 0.04863 | 0.04820 | 0.04775 | 0.0100 |
| 79 | 0.05533 | 0.05488 | 0.05444 | 0.05400 | 0.05356 | 0.05312 | 0.05267 | 0.05220 | 0.05171 | 0.0100 |
| 80 | 0.06015 | 0.05964 | 0.05915 | 0.05865 | 0.05816 | 0.05767 | 0.05717 | 0.05665 | 0.05612 | 0.0100 |
| 81 | 0.06584 | 0.06528 | 0.06472 | 0.06417 | 0.06361 | 0.06306 | 0.06250 | 0.06193 | 0.06134 | 0.0100 |
| 82 | 0.07250 | 0.07188 | 0.07125 | 0.07062 | 0.07000 | 0.06938 | 0.06875 | 0.06812 | 0.06747 | 0.0100 |
| 83 | 0.08066 | 0.07996 | 0.07926 | 0.07855 | 0.07785 | 0.07714 | 0.07643 | 0.07572 | 0.07499 | 0.0100 |
| 84 | 0.09045 | 0.08967 | 0.08888 | 0.08808 | 0.08728 | 0.08648 | 0.08568 | 0.08487 | 0.08405 | 0.0100 |
| 85 | 0.10083 | 0.09997 | 0.09909 | 0.09820 | 0.09731 | 0.09640 | 0.09550 | 0.09459 | 0.09367 | 0.0100 |
| 86 | 0.11088 | 0.10998 | 0.10905 | 0.10810 | 0.10714 | 0.10617 | 0.10518 | 0.10419 | 0.10320 | 0.0099 |
| 87 | 0.12086 | 0.11996 | 0.11901 | 0.11804 | 0.11703 | 0.11601 | 0.11497 | 0.11391 | 0.11283 | 0.0097 |
| 88 | 0.13185 | 0.13094 | 0.12999 | 0.12899 | 0.12794 | 0.12687 | 0.12576 | 0.12463 | 0.12348 | 0.0096 |
| 89 | 0.14495 | 0.14406 | 0.14309 | 0.14206 | 0.14097 | 0.13984 | 0.13866 | 0.13745 | 0.13620 | 0.0094 |
| 90 | 0.16110 | 0.16021 | 0.15923 | 0.15817 | 0.15703 | 0.15582 | 0.15456 | 0.15325 | 0.15189 | 0.0093 |
| 91 | 0.18005 | 0.17918 | 0.17819 | 0.17709 | 0.17589 | 0.17461 | 0.17325 | 0.17182 | 0.17033 | 0.0091 |
| 92 | 0.20074 | 0.19990 | 0.19892 | 0.19779 | 0.19655 | 0.19519 | 0.19373 | 0.19218 | 0.19055 | 0.0089 |
| 93 | 0.22205 | 0.22127 | 0.22031 | 0.21918 | 0.21790 | 0.21647 | 0.21492 | 0.21326 | 0.21150 | 0.0088 |
| 94 | 0.24306 | 0.24237 | 0.24146 | 0.24036 | 0.23906 | 0.23760 | 0.23597 | 0.23421 | 0.23232 | 0.0086 |
| 95 | 0.26247 | 0.26178 | 0.26086 | 0.25972 | 0.25838 | 0.25685 | 0.25514 | 0.25327 | 0.25127 | 0.0085 |
| 96 | 0.28043 | 0.27976 | 0.27885 | 0.27772 | 0.27637 | 0.27482 | 0.27309 | 0.27120 | 0.26915 | 0.0081 |
| 97 | 0.29659 | 0.29597 | 0.29509 | 0.29397 | 0.29264 | 0.29110 | 0.28937 | 0.28747 | 0.28541 | 0.0077 |
| 98 | 0.31198 | 0.31144 | 0.31061 | 0.30953 | 0.30822 | 0.30670 | 0.30498 | 0.30309 | 0.30103 | 0.0073 |
| 99 | 0.32789 | 0.32748 | 0.32673 | 0.32569 | 0.32441 | 0.32292 | 0.32122 | 0.31935 | 0.31731 | 0.0069 |
| 100 | 0.34490 | 0.34462 | 0.34398 | 0.34302 | 0.34179 | 0.34033 | 0.33866 | 0.33680 | 0.33478 | 0.0065 |
| 101 | 0.36275 | 0.36263 | 0.36212 | 0.36127 | 0.36011 | 0.35870 | 0.35706 | 0.35524 | 0.35324 | 0.0061 |
| 102 | 0.38074 | 0.38078 | 0.38043 | 0.37970 | 0.37864 | 0.37730 | 0.37572 | 0.37393 | 0.37197 | 0.0057 |
| 103 | 0.39809 | 0.39830 | 0.39810 | 0.39752 | 0.39659 | 0.39535 | 0.39385 | 0.39213 | 0.39022 | 0.0053 |
| 104 | 0.41412 | 0.41449 | 0.41446 | 0.41404 | 0.41325 | 0.41214 | 0.41074 | 0.40911 | 0.40728 | 0.0049 |
| 105 | 0.42822 | 0.42874 | 0.42887 | 0.42861 | 0.42798 | 0.42702 | 0.42575 | 0.42423 | 0.42250 | 0.0045 |
| 106 | 0.43982 | 0.44046 | 0.44073 | 0.44063 | 0.44017 | 0.43936 | 0.43824 | 0.43686 | 0.43525 | 0.0041 |
| 107 | 0.44853 | 0.44925 | 0.44965 | 0.44969 | 0.44939 | 0.44875 | 0.44780 | 0.44657 | 0.44511 | 0.0037 |
| 108 | 0.45414 | 0.45490 | 0.45539 | 0.45556 | 0.45541 | 0.45494 | 0.45416 | 0.45310 | 0.45181 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Disability Annuitants (Non-Postal, Female)

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 17 | 0.00111 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.00101 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 18 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 19 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 20 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 21 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 22 | 0.00117 | 0.00115 | 0.00113 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 23 | 0.00118 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 24 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 25 | 0.00120 | 0.00119 | 0.00117 | 0.00115 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 26 | 0.00121 | 0.00120 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 27 | 0.00209 | 0.00206 | 0.00203 | 0.00201 | 0.00198 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 28 | 0.00285 | 0.00281 | 0.00277 | 0.00273 | 0.00270 | 0.00267 | 0.00264 | 0.00261 | 0.00258 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 29 | 0.00349 | 0.00344 | 0.00339 | 0.00335 | 0.00330 | 0.00327 | 0.00323 | 0.00319 | 0.00316 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 30 | 0.00401 | 0.00395 | 0.00390 | 0.00385 | 0.00380 | 0.00375 | 0.00371 | 0.00367 | 0.00363 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 31 | 0.00443 | 0.00437 | 0.00431 | 0.00425 | 0.00420 | 0.00415 | 0.00410 | 0.00405 | 0.00401 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 32 | 0.00479 | 0.00472 | 0.00466 | 0.00460 | 0.00454 | 0.00448 | 0.00443 | 0.00438 | 0.00434 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 33 | 0.00514 | 0.00507 | 0.00500 | 0.00494 | 0.00488 | 0.00482 | 0.00476 | 0.00471 | 0.00466 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 34 | 0.00553 | 0.00546 | 0.00538 | 0.00531 | 0.00525 | 0.00518 | 0.00512 | 0.00507 | 0.00501 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 35 | 0.00595 | 0.00587 | 0.00579 | 0.00571 | 0.00564 | 0.00557 | 0.00551 | 0.00545 | 0.00539 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 36 | 0.00639 | 0.00630 | 0.00621 | 0.00613 | 0.00605 | 0.00598 | 0.00591 | 0.00585 | 0.00579 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 37 | 0.00683 | 0.00673 | 0.00664 | 0.00656 | 0.00648 | 0.00640 | 0.00632 | 0.00625 | 0.00619 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 38 | 0.00727 | 0.00717 | 0.00707 | 0.00698 | 0.00689 | 0.00681 | 0.00673 | 0.00666 | 0.00659 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 39 | 0.00772 | 0.00761 | 0.00751 | 0.00741 | 0.00732 | 0.00723 | 0.00714 | 0.00707 | 0.00699 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 40 | 0.00818 | 0.00806 | 0.00796 | 0.00785 | 0.00775 | 0.00766 | 0.00757 | 0.00749 | 0.00741 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 41 | 0.00865 | 0.00853 | 0.00841 | 0.00830 | 0.00820 | 0.00810 | 0.00801 | 0.00792 | 0.00784 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 42 | 0.00911 | 0.00899 | 0.00886 | 0.00875 | 0.00864 | 0.00854 | 0.00844 | 0.00835 | 0.00826 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 43 | 0.00953 | 0.00939 | 0.00927 | 0.00915 | 0.00903 | 0.00892 | 0.00882 | 0.00873 | 0.00863 | 1.726 | 1.546 | 0.700 | 0.0100 |
| 44 | 0.00982 | 0.00968 | 0.00955 | 0.00943 | 0.00931 | 0.00920 | 0.00909 | 0.00899 | 0.00890 | 1.726 | 1.546 | 0.650 | 0.0100 |
| 45 | 0.00998 | 0.00984 | 0.00971 | 0.00958 | 0.00946 | 0.00935 | 0.00924 | 0.00914 | 0.00904 | 1.726 | 1.546 | 0.690 | 0.0100 |
| 46 | 0.01008 | 0.00994 | 0.00981 | 0.00968 | 0.00956 | 0.00944 | 0.00934 | 0.00923 | 0.00914 | 1.726 | 1.546 | 0.709 | 0.0100 |
| 47 | 0.01034 | 0.01020 | 0.01006 | 0.00993 | 0.00980 | 0.00969 | 0.00958 | 0.00947 | 0.00937 | 1.726 | 1.546 | 0.723 | 0.0100 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 48 | 0.01088 | 0.01073 | 0.01058 | 0.01045 | 0.01031 | 0.01019 | 0.01007 | 0.00996 | 0.00986 | 1.726 | 1.546 | 0.732 | 0.0100 |
| 49 | 0.01166 | 0.01149 | 0.01133 | 0.01119 | 0.01105 | 0.01091 | 0.01079 | 0.01067 | 0.01056 | 1.726 | 1.546 | 0.745 | 0.0100 |
| 50 | 0.01257 | 0.01239 | 0.01222 | 0.01206 | 0.01191 | 0.01177 | 0.01163 | 0.01150 | 0.01138 | 1.726 | 1.546 | 0.764 | 0.0100 |
| 51 | 0.01364 | 0.01344 | 0.01326 | 0.01308 | 0.01292 | 0.01276 | 0.01261 | 0.01247 | 0.01234 | 1.726 | 1.546 | 0.776 | 0.0100 |
| 52 | 0.01496 | 0.01474 | 0.01454 | 0.01434 | 0.01416 | 0.01399 | 0.01383 | 0.01368 | 0.01353 | 1.726 | 1.546 | 0.781 | 0.0100 |
| 53 | 0.01647 | 0.01623 | 0.01601 | 0.01579 | 0.01559 | 0.01540 | 0.01523 | 0.01506 | 0.01490 | 1.726 | 1.546 | 0.786 | 0.0100 |
| 54 | 0.01774 | 0.01748 | 0.01723 | 0.01700 | 0.01679 | 0.01658 | 0.01639 | 0.01621 | 0.01604 | 1.726 | 1.546 | 0.810 | 0.0100 |
| 55 | 0.01836 | 0.01809 | 0.01783 | 0.01759 | 0.01737 | 0.01715 | 0.01695 | 0.01677 | 0.01659 | 1.726 | 1.546 | 0.840 | 0.0100 |
| 56 | 0.01846 | 0.01818 | 0.01793 | 0.01768 | 0.01746 | 0.01724 | 0.01704 | 0.01685 | 0.01668 | 1.726 | 1.546 | 0.875 | 0.0100 |
| 57 | 0.01841 | 0.01813 | 0.01788 | 0.01763 | 0.01741 | 0.01719 | 0.01699 | 0.01680 | 0.01662 | 1.726 | 1.546 | 0.903 | 0.0100 |
| 58 | 0.01848 | 0.01820 | 0.01794 | 0.01770 | 0.01747 | 0.01725 | 0.01705 | 0.01686 | 0.01668 | 1.726 | 1.546 | 0.917 | 0.0100 |
| 59 | 0.01868 | 0.01839 | 0.01812 | 0.01786 | 0.01763 | 0.01740 | 0.01720 | 0.01700 | 0.01682 | 1.726 | 1.546 | 0.926 | 0.0100 |
| 60 | 0.01928 | 0.01899 | 0.01872 | 0.01847 | 0.01823 | 0.01801 | 0.01780 | 0.01760 | 0.01742 | 1.726 | 1.546 | 0.943 | 0.0100 |
| 61 | 0.02007 | 0.01980 | 0.01954 | 0.01930 | 0.01906 | 0.01884 | 0.01863 | 0.01843 | 0.01824 | 1.726 | 1.546 | 0.968 | 0.0100 |
| 62 | 0.02106 | 0.02081 | 0.02057 | 0.02034 | 0.02011 | 0.01989 | 0.01968 | 0.01948 | 0.01928 | 1.726 | 1.546 | 0.988 | 0.0100 |
| 63 | 0.02229 | 0.02208 | 0.02187 | 0.02165 | 0.02143 | 0.02122 | 0.02100 | 0.02080 | 0.02059 | 1.726 | 1.546 | 0.996 | 0.0100 |
| 64 | 0.02366 | 0.02348 | 0.02329 | 0.02309 | 0.02288 | 0.02267 | 0.02245 | 0.02224 | 0.02202 | 1.726 | 1.546 | 1.000 | 0.0100 |
| 65 | 0.02500 | 0.02486 | 0.02469 | 0.02450 | 0.02430 | 0.02409 | 0.02387 | 0.02365 | 0.02342 | 1.591 | 1.427 | 1.000 | 0.0100 |
| 66 | 0.02614 | 0.02599 | 0.02583 | 0.02565 | 0.02545 | 0.02523 | 0.02501 | 0.02478 | 0.02455 | 1.456 | 1.308 | 1.000 | 0.0098 |
| 67 | 0.02731 | 0.02716 | 0.02700 | 0.02681 | 0.02662 | 0.02640 | 0.02618 | 0.02595 | 0.02571 | 1.320 | 1.188 | 1.000 | 0.0095 |
| 68 | 0.02873 | 0.02858 | 0.02841 | 0.02823 | 0.02803 | 0.02782 | 0.02759 | 0.02735 | 0.02710 | 1.185 | 1.069 | 1.000 | 0.0093 |
| 69 | 0.03067 | 0.03052 | 0.03034 | 0.03016 | 0.02995 | 0.02973 | 0.02950 | 0.02925 | 0.02900 | 1.050 | 0.950 | 1.000 | 0.0090 |
| 70 | 0.03328 | 0.03312 | 0.03293 | 0.03273 | 0.03252 | 0.03229 | 0.03204 | 0.03179 | 0.03152 | 1.050 | 0.950 | 1.000 | 0.0088 |
| 71 | 0.03625 | 0.03609 | 0.03589 | 0.03568 | 0.03545 | 0.03521 | 0.03495 | 0.03468 | 0.03440 | 1.050 | 0.950 | 1.000 | 0.0085 |
| 72 | 0.03913 | 0.03898 | 0.03878 | 0.03856 | 0.03832 | 0.03807 | 0.03780 | 0.03752 | 0.03722 | 1.050 | 0.950 | 1.000 | 0.0083 |
| 73 | 0.04157 | 0.04144 | 0.04126 | 0.04104 | 0.04079 | 0.04053 | 0.04025 | 0.03996 | 0.03965 | 1.050 | 0.950 | 1.000 | 0.0080 |
| 74 | 0.04364 | 0.04355 | 0.04340 | 0.04319 | 0.04294 | 0.04267 | 0.04239 | 0.04209 | 0.04178 | 1.050 | 0.950 | 1.000 | 0.0078 |
| 75 | 0.04564 | 0.04560 | 0.04548 | 0.04530 | 0.04506 | 0.04479 | 0.04450 | 0.04420 | 0.04388 | 1.050 | 0.950 | 1.000 | 0.0075 |
| 76 | 0.04774 | 0.04774 | 0.04766 | 0.04751 | 0.04729 | 0.04703 | 0.04674 | 0.04643 | 0.04611 | 1.050 | 0.950 | 1.000 | 0.0073 |
| 77 | 0.05030 | 0.05033 | 0.05030 | 0.05018 | 0.04999 | 0.04974 | 0.04945 | 0.04914 | 0.04881 | 1.050 | 0.950 | 1.000 | 0.0070 |
| 78 | 0.05362 | 0.05365 | 0.05363 | 0.05354 | 0.05338 | 0.05315 | 0.05287 | 0.05255 | 0.05221 | 1.050 | 0.950 | 1.000 | 0.0068 |
| 79 | 0.05751 | 0.05752 | 0.05748 | 0.05739 | 0.05724 | 0.05702 | 0.05674 | 0.05642 | 0.05607 | 1.050 | 0.950 | 1.000 | 0.0065 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 80 | 0.06175 | 0.06173 | 0.06166 | 0.06155 | 0.06139 | 0.06118 | 0.06090 | 0.06057 | 0.06021 | 1.050 | 0.950 | 1.000 | 0.0063 |
| 81 | 0.06627 | 0.06621 | 0.06611 | 0.06597 | 0.06578 | 0.06555 | 0.06527 | 0.06494 | 0.06457 | 1.050 | 0.950 | 1.000 | 0.0060 |
| 82 | 0.07130 | 0.07120 | 0.07105 | 0.07088 | 0.07066 | 0.07040 | 0.07011 | 0.06978 | 0.06940 | 1.050 | 0.950 | 1.000 | 0.0058 |
| 83 | 0.07730 | 0.07716 | 0.07698 | 0.07677 | 0.07653 | 0.07625 | 0.07593 | 0.07558 | 0.07520 | 1.050 | 0.950 | 1.000 | 0.0055 |
| 84 | 0.08447 | 0.08430 | 0.08410 | 0.08386 | 0.08359 | 0.08328 | 0.08295 | 0.08258 | 0.08218 | 1.050 | 0.950 | 1.000 | 0.0053 |
| 85 | 0.09269 | 0.09250 | 0.09227 | 0.09201 | 0.09172 | 0.09140 | 0.09104 | 0.09066 | 0.09024 | 1.050 | 0.950 | 1.000 | 0.0050 |
| 86 | 0.10197 | 0.10177 | 0.10153 | 0.10126 | 0.10095 | 0.10061 | 0.10024 | 0.09983 | 0.09939 | 1.050 | 0.950 | 1.000 | 0.0048 |
| 87 | 0.11229 | 0.11208 | 0.11183 | 0.11155 | 0.11123 | 0.11088 | 0.11049 | 0.11006 | 0.10960 | 1.050 | 0.950 | 1.000 | 0.0045 |
| 88 | 0.12338 | 0.12316 | 0.12290 | 0.12261 | 0.12228 | 0.12191 | 0.12151 | 0.12107 | 0.12059 | 1.050 | 0.950 | 1.000 | 0.0043 |
| 89 | 0.13518 | 0.13495 | 0.13468 | 0.13437 | 0.13403 | 0.13364 | 0.13322 | 0.13277 | 0.13227 | 1.050 | 0.950 | 1.000 | 0.0040 |
| 90 | 0.14776 | 0.14751 | 0.14722 | 0.14690 | 0.14654 | 0.14614 | 0.14570 | 0.14523 | 0.14473 | 1.050 | 0.950 | 1.000 | 0.0037 |
| 91 | 0.16144 | 0.16117 | 0.16087 | 0.16053 | 0.16015 | 0.15974 | 0.15929 | 0.15880 | 0.15829 | 1.050 | 0.950 | 1.000 | 0.0035 |
| 92 | 0.17662 | 0.17634 | 0.17603 | 0.17567 | 0.17529 | 0.17486 | 0.17440 | 0.17391 | 0.17338 | 1.050 | 0.950 | 1.000 | 0.0032 |
| 93 | 0.19364 | 0.19337 | 0.19305 | 0.19270 | 0.19231 | 0.19188 | 0.19142 | 0.19092 | 0.19039 | 1.050 | 0.950 | 1.000 | 0.0030 |
| 94 | 0.21279 | 0.21254 | 0.21225 | 0.21192 | 0.21155 | 0.21114 | 0.21068 | 0.21019 | 0.20965 | 1.050 | 0.950 | 1.000 | 0.0027 |
| 95 | 0.23389 | 0.23371 | 0.23349 | 0.23321 | 0.23288 | 0.23250 | 0.23207 | 0.23159 | 0.23106 | 1.050 | 0.950 | 1.000 | 0.0025 |
| 96 | 0.25634 | 0.25628 | 0.25616 | 0.25597 | 0.25572 | 0.25540 | 0.25502 | 0.25458 | 0.25407 | 1.050 | 0.950 | 1.000 | 0.0022 |
| 97 | 0.27915 | 0.27927 | 0.27931 | 0.27926 | 0.27913 | 0.27891 | 0.27861 | 0.27822 | 0.27775 | 1.050 | 0.950 | 1.000 | 0.0020 |
| 98 | 0.30140 | 0.30177 | 0.30203 | 0.30218 | 0.30221 | 0.30213 | 0.30194 | 0.30164 | 0.30122 | 1.050 | 0.950 | 1.000 | 0.0017 |
| 99 | 0.32097 | 0.32152 | 0.32194 | 0.32223 | 0.32239 | 0.32242 | 0.32232 | 0.32210 | 0.32174 | 1.050 | 0.950 | 1.000 | 0.0015 |
| 100 | 0.33687 | 0.33746 | 0.33793 | 0.33826 | 0.33848 | 0.33856 | 0.33852 | 0.33835 | 0.33805 | 1.050 | 0.950 | 1.000 | 0.0012 |
| 101 | 0.34978 | 0.35041 | 0.35092 | 0.35130 | 0.35157 | 0.35171 | 0.35172 | 0.35162 | 0.35139 | 1.050 | 0.950 | 1.000 | 0.0010 |
| 102 | 0.35946 | 0.36013 | 0.36068 | 0.36111 | 0.36143 | 0.36162 | 0.36171 | 0.36167 | 0.36152 | 1.050 | 0.950 | 1.000 | 0.0007 |
| 103 | 0.36252 | 0.36321 | 0.36379 | 0.36426 | 0.36463 | 0.36488 | 0.36503 | 0.36507 | 0.36499 | 1.050 | 0.950 | 1.000 | 0.0005 |
| 104 | 0.36560 | 0.36631 | 0.36692 | 0.36744 | 0.36785 | 0.36816 | 0.36837 | 0.36848 | 0.36849 | 1.050 | 0.950 | 1.000 | 0.0002 |
| 105 | 0.36877 | 0.36950 | 0.37015 | 0.37070 | 0.37117 | 0.37154 | 0.37182 | 0.37200 | 0.37210 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 106 | 0.37223 | 0.37286 | 0.37351 | 0.37407 | 0.37454 | 0.37491 | 0.37519 | 0.37538 | 0.37547 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 107 | 0.37607 | 0.37660 | 0.37716 | 0.37772 | 0.37819 | 0.37857 | 0.37885 | 0.37904 | 0.37914 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 108 | 0.38038 | 0.38080 | 0.38127 | 0.38175 | 0.38223 | 0.38261 | 0.38290 | 0.38309 | 0.38318 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.050 | 0.950 | 1.000 | 0.0000 |

Disability (Female) and Survivors of Females (Non-Postal)

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|------------|----------------------------|------------|------------|
| | | Duration 1 | Duration 2 | Duration 3 | Duration 1 | Duration 2 | Duration 3 |
| 17 | 0.00013 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18 | 0.00010 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19 | 0.00007 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 20 | 0.00006 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 21 | 0.00007 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00311 | 0.00000 |
| 22 | 0.00009 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00633 | 0.00000 |
| 23 | 0.00012 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00966 | 0.00000 |
| 24 | 0.00016 | 0.00000 | 0.00000 | 0.00000 | 0.00545 | 0.01310 | 0.00000 |
| 25 | 0.00022 | 0.00000 | 0.00000 | 0.00000 | 0.01192 | 0.01664 | 0.00000 |
| 26 | 0.00029 | 0.00000 | 0.00000 | 0.00000 | 0.01723 | 0.02027 | 0.00000 |
| 27 | 0.00036 | 0.00000 | 0.00000 | 0.00000 | 0.02139 | 0.02398 | 0.00000 |
| 28 | 0.00044 | 0.00000 | 0.00245 | 0.00024 | 0.02437 | 0.02775 | 0.00000 |
| 29 | 0.00052 | 0.00000 | 0.00494 | 0.00287 | 0.02616 | 0.03156 | 0.00000 |
| 30 | 0.00061 | 0.00043 | 0.00670 | 0.00508 | 0.02677 | 0.03537 | 0.00000 |
| 31 | 0.00068 | 0.00128 | 0.00768 | 0.00686 | 0.02619 | 0.03916 | 0.00619 |
| 32 | 0.00075 | 0.00218 | 0.00781 | 0.00820 | 0.02446 | 0.04290 | 0.03492 |
| 33 | 0.00081 | 0.00300 | 0.00708 | 0.00911 | 0.02169 | 0.04657 | 0.05792 |
| 34 | 0.00087 | 0.00358 | 0.00569 | 0.00960 | 0.01816 | 0.05019 | 0.07507 |
| 35 | 0.00095 | 0.00375 | 0.00400 | 0.00970 | 0.01451 | 0.05365 | 0.08623 |
| 36 | 0.00106 | 0.00340 | 0.00242 | 0.00946 | 0.01138 | 0.05672 | 0.09120 |
| 37 | 0.00119 | 0.00265 | 0.00126 | 0.00896 | 0.00921 | 0.05897 | 0.09005 |
| 38 | 0.00134 | 0.00178 | 0.00067 | 0.00829 | 0.00814 | 0.06010 | 0.08348 |
| 39 | 0.00149 | 0.00104 | 0.00066 | 0.00756 | 0.00810 | 0.05983 | 0.07281 |
| 40 | 0.00162 | 0.00059 | 0.00114 | 0.00689 | 0.00889 | 0.05841 | 0.06039 |
| 41 | 0.00175 | 0.00040 | 0.00193 | 0.00638 | 0.01018 | 0.05631 | 0.04892 |
| 42 | 0.00188 | 0.00039 | 0.00279 | 0.00605 | 0.01162 | 0.05350 | 0.04033 |
| 43 | 0.00200 | 0.00038 | 0.00344 | 0.00586 | 0.01280 | 0.04961 | 0.03508 |
| 44 | 0.00213 | 0.00030 | 0.00374 | 0.00572 | 0.01336 | 0.04471 | 0.03330 |
| 45 | 0.00226 | 0.00016 | 0.00373 | 0.00549 | 0.01348 | 0.03943 | 0.03397 |
| 46 | 0.00240 | 0.00007 | 0.00355 | 0.00517 | 0.01345 | 0.03506 | 0.03522 |
| 47 | 0.00255 | 0.00009 | 0.00326 | 0.00482 | 0.01314 | 0.03229 | 0.03538 |
| 48 | 0.00271 | 0.00027 | 0.00300 | 0.00450 | 0.01209 | 0.03074 | 0.03314 |
| 49 | 0.00288 | 0.00059 | 0.00277 | 0.00422 | 0.01037 | 0.02976 | 0.02872 |
| 50 | 0.00304 | 0.00092 | 0.00252 | 0.00391 | 0.00827 | 0.02880 | 0.02315 |
| 51 | 0.00320 | 0.00108 | 0.00222 | 0.00354 | 0.00599 | 0.02688 | 0.01768 |
| 52 | 0.00335 | 0.00094 | 0.00182 | 0.00318 | 0.00382 | 0.02271 | 0.01282 |
| 53 | 0.00350 | 0.00064 | 0.00140 | 0.00287 | 0.00182 | 0.01489 | 0.00945 |
| 54 | 0.00372 | 0.00031 | 0.00109 | 0.00257 | 0.00015 | 0.00315 | 0.00895 |
| 55 | 0.00405 | 0.00004 | 0.00101 | 0.00228 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00442 | 0.00000 | 0.00128 | 0.00203 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00473 | 0.00003 | 0.00197 | 0.00179 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00492 | 0.00046 | 0.00322 | 0.00154 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00494 | 0.00126 | 0.00505 | 0.00132 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00474 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 61 | 0.00432 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 62 | 0.00380 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 63 | 0.00326 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|------------|----------------------------|------------|------------|
| | | Duration 1 | Duration 2 | Duration 3 | Duration 1 | Duration 2 | Duration 3 |
| 64 | 0.00277 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 65 | 0.00237 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 66 | 0.00207 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 67 | 0.00189 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 68 | 0.00180 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 69 | 0.00179 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 70 | 0.00185 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 71 | 0.00197 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 72 | 0.00210 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 73 | 0.00225 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 74 | 0.00239 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 75 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 76 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 77 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 78 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 79 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 80 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 81 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 82 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 83 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 84 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 85 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 86 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 87 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 88 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 89 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 90 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 91 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 92 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 93 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 94 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 95 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 96 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 97 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 98 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109 | 0.00252 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

Survivor and Sick Leave Assumptions (Non-Postal, Female)

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 17 | 0.29762 | 0.19755 | 1.00000 | 0 | 0.0000 | 0.0000 |
| 18 | 0.29762 | 0.19755 | 1.00000 | 1 | 0.0000 | 0.0000 |
| 19 | 0.29762 | 0.19755 | 1.00000 | 2 | 0.0000 | 0.0001 |
| 20 | 0.29762 | 0.19755 | 1.00000 | 3 | 0.0000 | 0.0004 |
| 21 | 0.29762 | 0.19755 | 1.00000 | 4 | 0.0000 | 0.0006 |
| 22 | 0.29762 | 0.19755 | 1.00000 | 5 | 0.0199 | 0.0008 |
| 23 | 0.29762 | 0.19755 | 1.00000 | 6 | 0.0275 | 0.0010 |
| 24 | 0.29762 | 0.19755 | 1.00000 | 7 | 0.0352 | 0.0011 |
| 25 | 0.29762 | 0.19755 | 1.00000 | 8 | 0.0428 | 0.0012 |
| 26 | 0.29762 | 0.19755 | 1.00000 | 9 | 0.0504 | 0.0014 |
| 27 | 0.29762 | 0.21340 | 1.00000 | 10 | 0.0580 | 0.0017 |
| 28 | 0.29762 | 0.22891 | 1.00000 | 11 | 0.0653 | 0.0022 |
| 29 | 0.29762 | 0.24403 | 1.00000 | 12 | 0.0725 | 0.0029 |
| 30 | 0.29762 | 0.25865 | 1.00000 | 13 | 0.0795 | 0.0039 |
| 31 | 0.29762 | 0.27264 | 1.00000 | 14 | 0.0862 | 0.0050 |
| 32 | 0.29762 | 0.28599 | 1.00000 | 15 | 0.0925 | 0.0060 |
| 33 | 0.29762 | 0.29878 | 1.00000 | 16 | 0.0982 | 0.0068 |
| 34 | 0.29762 | 0.31125 | 1.00000 | 17 | 0.1030 | 0.0073 |
| 35 | 0.29762 | 0.32353 | 1.00000 | 18 | 0.1071 | 0.0075 |
| 36 | 0.29762 | 0.33544 | 1.00000 | 19 | 0.1106 | 0.0072 |
| 37 | 0.29762 | 0.34624 | 1.00000 | 20 | 0.1142 | 0.0067 |
| 38 | 0.29762 | 0.35482 | 1.00000 | 21 | 0.1180 | 0.0063 |
| 39 | 0.29762 | 0.36023 | 1.00000 | 22 | 0.1220 | 0.0062 |
| 40 | 0.29762 | 0.36184 | 1.00000 | 23 | 0.1263 | 0.0062 |
| 41 | 0.29762 | 0.36004 | 1.00000 | 24 | 0.1315 | 0.0065 |
| 42 | 0.29762 | 0.35655 | 1.00000 | 25 | 0.1388 | 0.0070 |
| 43 | 0.29762 | 0.35392 | 1.00000 | 26 | 0.1494 | 0.0077 |
| 44 | 0.29762 | 0.35421 | 1.00000 | 27 | 0.1646 | 0.0088 |
| 45 | 0.29762 | 0.35757 | 1.00000 | 28 | 0.1851 | 0.0107 |
| 46 | 0.29762 | 0.36193 | 1.00000 | 29 | 0.2108 | 0.0137 |
| 47 | 0.29762 | 0.36448 | 1.00000 | 30 | 0.2401 | 0.0184 |
| 48 | 0.29762 | 0.36358 | 1.00000 | 31 | 0.2700 | 0.0257 |
| 49 | 0.29762 | 0.35915 | 1.00000 | 32 | 0.2960 | 0.0359 |
| 50 | 0.29577 | 0.35209 | 1.00000 | 33 | 0.3158 | 0.0482 |
| 51 | 0.29738 | 0.34404 | 1.00000 | 34 | 0.3294 | 0.0610 |
| 52 | 0.30354 | 0.33728 | 1.00000 | 35 | 0.3398 | 0.0724 |
| 53 | 0.31485 | 0.33319 | 1.00000 | 36 | 0.3523 | 0.0804 |
| 54 | 0.33078 | 0.33145 | 1.00000 | 37 | 0.3702 | 0.0847 |
| 55 | 0.34930 | 0.33073 | 1.00000 | 38 | 0.3934 | 0.0900 |
| 56 | 0.36738 | 0.33006 | 1.00000 | 39 | 0.4194 | 0.0950 |
| 57 | 0.38184 | 0.32818 | 1.00000 | 40 | 0.4471 | 0.1000 |
| 58 | 0.39125 | 0.32393 | 1.00000 | 41 | 0.4767 | 0.1000 |
| 59 | 0.39608 | 0.31781 | 1.00000 | 42 | 0.5049 | 0.1000 |
| 60 | 0.39767 | 0.31163 | 1.00000 | 43 | 0.5294 | 0.1000 |
| 61 | 0.39717 | 0.30708 | 1.00000 | 44 | 0.5467 | 0.1000 |
| 62 | 0.39521 | 0.30387 | 1.00000 | 45 | 0.5587 | 0.1000 |

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 63 | 0.39228 | 0.30123 | 1.00000 | 46 | 0.5686 | 0.1000 |
| 64 | 0.38904 | 0.29825 | 1.00000 | 47 | 0.5787 | 0.1000 |
| 65 | 0.38554 | 0.29422 | 0.99099 | 48 | 0.5910 | 0.1000 |
| 66 | 0.38154 | 0.28980 | 0.98963 | 49 | 0.6071 | 0.1000 |
| 67 | 0.37638 | 0.28562 | 0.98648 | 50 | 0.6280 | 0.1000 |
| 68 | 0.36971 | 0.28140 | 0.98228 | 51 | 0.6545 | 0.1000 |
| 69 | 0.36190 | 0.27621 | 0.97887 | 52 | 0.6870 | 0.1000 |
| 70 | 0.35363 | 0.27054 | 0.97714 | 53 | 0.7258 | 0.1000 |
| 71 | 0.34537 | 0.26468 | 0.97664 | 54 | 0.7711 | 0.1000 |
| 72 | 0.33673 | 0.25815 | 0.97499 | 55 | 0.8228 | 0.1000 |
| 73 | 0.32683 | 0.25050 | 0.97060 | 56 | 0.8807 | 0.1000 |
| 74 | 0.31511 | 0.24190 | 0.96415 | 57 | 0.9443 | 0.1000 |
| 75 | 0.30158 | 0.23333 | 0.95705 | 58 | 1.0129 | 0.1000 |
| 76 | 0.28671 | 0.22553 | 0.95070 | 59 | 1.0863 | 0.1000 |
| 77 | 0.27118 | 0.21784 | 0.94581 | 60+ | 1.1644 | 0.1000 |
| 78 | 0.25534 | 0.20865 | 0.94160 | | | |
| 79 | 0.23927 | 0.19724 | 0.93709 | | | |
| 80 | 0.22301 | 0.18464 | 0.93204 | | | |
| 81 | 0.20665 | 0.17257 | 0.92664 | | | |
| 82 | 0.19034 | 0.16203 | 0.92104 | | | |
| 83 | 0.17432 | 0.15360 | 0.91584 | | | |
| 84 | 0.15886 | 0.14765 | 0.91133 | | | |
| 85 | 0.14426 | 0.12418 | 0.90813 | | | |
| 86 | 0.13077 | 0.11256 | 0.90644 | | | |
| 87 | 0.11851 | 0.10201 | 0.90624 | | | |
| 88 | 0.10757 | 0.09259 | 0.90768 | | | |
| 89 | 0.09799 | 0.08435 | 0.91098 | | | |
| 90 | 0.08976 | 0.07727 | 0.91601 | | | |
| 91 | 0.08276 | 0.07124 | 0.92199 | | | |
| 92 | 0.07675 | 0.06606 | 0.92736 | | | |
| 93 | 0.07143 | 0.06149 | 0.93071 | | | |
| 94 | 0.06653 | 0.05727 | 0.93147 | | | |
| 95 | 0.06191 | 0.05329 | 0.93055 | | | |
| 96 | 0.05754 | 0.04953 | 0.92944 | | | |
| 97 | 0.05350 | 0.04605 | 0.92976 | | | |
| 98 | 0.04992 | 0.04297 | 0.93303 | | | |
| 99 | 0.04694 | 0.04041 | 0.94038 | | | |
| 100 | 0.04472 | 0.03850 | 0.95274 | | | |
| 101 | 0.04338 | 0.03734 | 0.96989 | | | |
| 102 | 0.04297 | 0.03699 | 0.99070 | | | |
| 103 | 0.04355 | 0.03749 | 1.00000 | | | |
| 104 | 0.04511 | 0.03883 | 1.00000 | | | |
| 105 | 0.04511 | 0.03883 | 1.00000 | | | |
| 106 | 0.04511 | 0.03883 | 1.00000 | | | |
| 107 | 0.04511 | 0.03883 | 1.00000 | | | |
| 108 | 0.04511 | 0.03883 | 1.00000 | | | |
| 109 | 0.04511 | 0.03883 | 1.00000 | | | |

Postal, Male

Normal Retirement Rates – CSRS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1723 | 0.2503 |
| 56 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1302 | 0.1432 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.4275 | 0.2773 | 0.1880 | 0.1780 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.3122 | 0.1424 | 0.1414 | 0.1859 |
| 62 | 0.2897 | 0.3702 | 0.4186 | 0.3968 | 0.1834 | 0.1875 | 0.2026 |
| 63 | 0.1538 | 0.1641 | 0.1850 | 0.2280 | 0.1702 | 0.1842 | 0.2013 |
| 64 | 0.1756 | 0.1937 | 0.2017 | 0.2687 | 0.1745 | 0.2028 | 0.2114 |
| 65 | 0.3046 | 0.3649 | 0.3227 | 0.3630 | 0.2565 | 0.2744 | 0.2276 |
| 66 - 69 | 0.2104 | 0.2300 | 0.2148 | 0.2536 | 0.2092 | 0.2991 | 0.2048 |
| 70-74 | 0.1775 | 0.2006 | 0.1579 | 0.2166 | 0.1974 | 0.1927 | 0.1977 |
| 75-84 | 0.1775 | 0.2006 | 0.1579 | 0.2166 | 0.1974 | 0.1927 | 0.1859 |

Normal Retirement Rates – FERS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| MRA | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2176 | 0.3256 |
| 58 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1404 | 0.1469 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.1924 | 0.1460 | 0.1718 | 0.1536 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.1410 | 0.1091 | 0.1434 | 0.1555 |
| 62 | 0.2128 | 0.1633 | 0.1965 | 0.2358 | 0.1994 | 0.2568 | 0.2842 |
| 63 | 0.0893 | 0.0888 | 0.1120 | 0.1929 | 0.1515 | 0.1999 | 0.2117 |
| 64 | 0.0917 | 0.0990 | 0.1248 | 0.1784 | 0.1667 | 0.2214 | 0.2246 |
| 65 | 0.1356 | 0.1592 | 0.1755 | 0.2549 | 0.2396 | 0.2438 | 0.3005 |
| 66 - 69 | 0.1523 | 0.1718 | 0.1963 | 0.2687 | 0.2506 | 0.2885 | 0.3027 |
| 70-74 | 0.1817 | 0.1736 | 0.1823 | 0.2415 | 0.2222 | 0.2094 | 0.2532 |
| 75-84 | 0.2311 | 0.1688 | 0.1967 | 0.2666 | 0.2101 | 0.2686 | 0.2482 |

Involuntary Retirement (Postal, Male)

| Age | CSRS | FERS |
|------------|-------------|-------------|
| 42 | 0.0054 | 0.0054 |
| 43 | 0.0054 | 0.0054 |
| 44 | 0.0054 | 0.0054 |
| 45 | 0.0054 | 0.0054 |
| 46 | 0.0070 | 0.0070 |
| 47 | 0.0064 | 0.0064 |
| 48 | 0.0045 | 0.0045 |
| 49 | 0.0053 | 0.0053 |
| 50 | 0.0047 | 0.0047 |
| 51 | 0.0060 | 0.0060 |
| 52 | 0.0067 | 0.0067 |
| 53 | 0.0066 | 0.0066 |
| 54 | 0.0102 | 0.0102 |
| 55 | 0.0091 | 0.0091 |
| 56 | 0.0094 | 0.0094 |
| 57 | 0.0088 | 0.0088 |
| 58 | 0.0095 | 0.0095 |
| 59 | 0.0092 | 0.0092 |

MRA+10 Retirement (Postal, Male)

| Age | FERS |
|----------------|-------------|
| <=57 | 0.0190 |
| 58 | 0.0144 |
| 59 | 0.0151 |
| 60 | 0.0297 |
| 61 | 0.0356 |

Merit/Longevity Salary Increases (Postal, Male)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-44 | 45-54 | 55+ |
| 0 | 0.0517 | 0.0518 | 0.0472 | 0.0414 | 0.0331 | 0.0295 |
| 1 | 0.0590 | 0.0594 | 0.0610 | 0.0597 | 0.0562 | 0.0524 |
| 2 | 0.0425 | 0.0426 | 0.0428 | 0.0396 | 0.0372 | 0.0344 |
| 3 | 0.0433 | 0.0427 | 0.0435 | 0.0403 | 0.0377 | 0.0360 |
| 4 | 0.0399 | 0.0456 | 0.0490 | 0.0494 | 0.0477 | 0.0460 |
| 5 | 0.0241 | 0.0213 | 0.0206 | 0.0191 | 0.0178 | 0.0169 |
| 6 | 0.0214 | 0.0168 | 0.0162 | 0.0149 | 0.0143 | 0.0141 |
| 7 | 0.0561 | 0.0159 | 0.0147 | 0.0135 | 0.0130 | 0.0132 |
| 8 | 0.0000 | 0.0151 | 0.0138 | 0.0131 | 0.0122 | 0.0125 |
| 9 | 0.0000 | 0.0154 | 0.0147 | 0.0137 | 0.0123 | 0.0113 |
| 10 | 0.0000 | 0.0136 | 0.0136 | 0.0127 | 0.0112 | 0.0106 |
| 11 | 0.0000 | 0.0125 | 0.0111 | 0.0110 | 0.0096 | 0.0095 |
| 12 | 0.0000 | 0.0072 | 0.0086 | 0.0082 | 0.0066 | 0.0056 |
| 13 | 0.0000 | 0.0000 | 0.0044 | 0.0039 | 0.0024 | 0.0014 |
| 14 | 0.0000 | 0.0000 | 0.0045 | 0.0026 | 0.0012 | 0.0012 |
| 15 | 0.0000 | 0.0000 | 0.0057 | 0.0031 | 0.0019 | 0.0012 |
| 16 | 0.0000 | 0.0000 | 0.0055 | 0.0040 | 0.0025 | 0.0015 |
| 17 | 0.0000 | 0.0000 | 0.0000 | 0.0031 | 0.0021 | 0.0013 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0019 | 0.0010 | 0.0005 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0031 | 0.0019 | 0.0008 |
| 20-24 | 0.0000 | 0.0000 | 0.0000 | 0.0040 | 0.0023 | 0.0007 |
| 25-29 | 0.0000 | 0.0000 | 0.0000 | 0.0036 | 0.0017 | 0.0005 |
| 30+ | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0023 | 0.0006 |

Assumed Distribution of New Entrants (Postal, Male)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-------|------|-------|-------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | 284 | 4 | 0 | 0 | 0 |
| 21-25 | 9,239 | 413 | 17 | 0 | 0 |
| 26-30 | 15,078 | 3,952 | 466 | 19 | 0 |
| 31-35 | 12,080 | 4,401 | 686 | 161 | 4 |
| 36-40 | 9,123 | 3,155 | 485 | 222 | 33 |
| 41-45 | 7,598 | 2,189 | 277 | 137 | 46 |
| 46-50 | 6,731 | 1,855 | 213 | 104 | 37 |
| 51-55 | 5,344 | 1,410 | 174 | 86 | 32 |
| 56-60 | 3,837 | 959 | 119 | 67 | 23 |
| 61-65 | 1,737 | 495 | 54 | 25 | 12 |
| 66-70 | 416 | 126 | 15 | 6 | 2 |
| 71-75 | 107 | 36 | 3 | 2 | 1 |

Assumed New Entrants: Average Salary (as of FY 2020) (Postal, Male)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|----------|----------|----------|----------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | \$40,443 | \$43,176 | - | - | - |
| 21-25 | \$42,037 | \$42,157 | \$42,134 | - | - |
| 26-30 | \$42,554 | \$42,626 | \$42,685 | \$42,976 | - |
| 31-35 | \$43,641 | \$43,642 | \$43,648 | \$43,747 | \$43,885 |
| 36-40 | \$44,309 | \$44,310 | \$44,309 | \$44,304 | \$44,320 |
| 41-45 | \$44,900 | \$44,899 | \$44,895 | \$44,889 | \$44,892 |
| 46-50 | \$45,604 | \$45,605 | \$45,609 | \$45,602 | \$45,607 |
| 51-55 | \$46,218 | \$46,220 | \$46,218 | \$46,217 | \$46,223 |
| 56-60 | \$46,458 | \$46,458 | \$46,461 | \$46,452 | \$46,441 |
| 61-65 | \$47,254 | \$47,264 | \$47,260 | \$47,266 | \$47,414 |
| 66-70 | \$46,341 | \$46,328 | \$46,366 | \$46,376 | \$46,470 |
| 71-75 | \$45,405 | \$45,339 | \$45,473 | \$45,141 | \$45,268 |

Withdrawal Rates (Offset for Re-entry) (Postal, Male)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45+ |
| 0 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 1 | 0.0888 | 0.0628 | 0.0439 | 0.0379 | 0.0322 | 0.0314 |
| 2 | 0.0802 | 0.0661 | 0.0422 | 0.0306 | 0.0262 | 0.0269 |
| 3 | 0.0484 | 0.0536 | 0.0371 | 0.0276 | 0.0234 | 0.0217 |
| 4 | 0.0357 | 0.0455 | 0.0291 | 0.0224 | 0.0192 | 0.0167 |
| 5 | 0.0745 | 0.0306 | 0.0237 | 0.0158 | 0.0159 | 0.0116 |
| 6 | 0.0000 | 0.0299 | 0.0211 | 0.0163 | 0.0153 | 0.0104 |
| 7 | 0.0000 | 0.0259 | 0.0209 | 0.0168 | 0.0149 | 0.0106 |
| 8 | 0.0000 | 0.0220 | 0.0205 | 0.0141 | 0.0118 | 0.0082 |
| 9 | 0.0000 | 0.0328 | 0.0216 | 0.0155 | 0.0118 | 0.0087 |
| 10 | 0.0000 | 0.0316 | 0.0165 | 0.0156 | 0.0110 | 0.0082 |
| 11 | 0.0000 | 0.0230 | 0.0200 | 0.0129 | 0.0119 | 0.0078 |
| 12 | 0.0000 | 0.0000 | 0.0149 | 0.0110 | 0.0102 | 0.0067 |
| 13 | 0.0000 | 0.0000 | 0.0167 | 0.0134 | 0.0104 | 0.0064 |
| 14 | 0.0000 | 0.0000 | 0.0170 | 0.0130 | 0.0110 | 0.0069 |
| 15 | 0.0000 | 0.0000 | 0.0085 | 0.0119 | 0.0085 | 0.0066 |
| 16 | 0.0000 | 0.0000 | 0.0234 | 0.0121 | 0.0102 | 0.0061 |
| 17 | 0.0000 | 0.0000 | 0.0000 | 0.0115 | 0.0081 | 0.0062 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0091 | 0.0090 | 0.0067 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0088 | 0.0093 | 0.0055 |
| 20+ | 0.0000 | 0.0000 | 0.0000 | 0.0136 | 0.0082 | 0.0044 |

Fraction of Withdrawing Employees Electing Refunds (Postal, Male)

| Service | CSRS | FERS | FERS-RAE | FERS-FRAE | Fraction of Withdrawing Employees with Workers Compensation |
|----------------|-------------|-------------|-----------------|------------------|--|
| 0 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 |
| 1 | 0.9890 | 0.9890 | 0.9890 | 0.9890 | 0.0110 |
| 2 | 0.9870 | 0.9870 | 0.9870 | 0.9870 | 0.0130 |
| 3 | 0.9840 | 0.9840 | 0.9840 | 0.9840 | 0.0160 |
| 4 | 0.9820 | 0.9820 | 0.9820 | 0.9820 | 0.0180 |
| 5 | 0.9940 | 0.8350 | 0.9570 | 0.9700 | 0.0210 |
| 6 | 0.9680 | 0.7880 | 0.9120 | 0.9300 | 0.0230 |
| 7 | 0.9430 | 0.7420 | 0.8680 | 0.8910 | 0.0260 |
| 8 | 0.9170 | 0.6950 | 0.8230 | 0.8510 | 0.0280 |
| 9 | 0.8920 | 0.6490 | 0.7790 | 0.8110 | 0.0300 |
| 10 | 0.8660 | 0.6020 | 0.7340 | 0.7710 | 0.0320 |
| 11 | 0.8400 | 0.5560 | 0.6890 | 0.7320 | 0.0350 |
| 12 | 0.8150 | 0.5090 | 0.6450 | 0.6920 | 0.0370 |
| 13 | 0.7890 | 0.4630 | 0.6000 | 0.6520 | 0.0390 |
| 14 | 0.7640 | 0.4160 | 0.5560 | 0.6120 | 0.0410 |
| 15 | 0.7380 | 0.3700 | 0.5110 | 0.5730 | 0.0420 |
| 16 | 0.7120 | 0.3230 | 0.4660 | 0.5330 | 0.0440 |
| 17 | 0.6870 | 0.2770 | 0.4220 | 0.4930 | 0.0470 |
| 18 | 0.6610 | 0.2300 | 0.3770 | 0.4530 | 0.0540 |
| 19 | 0.6360 | 0.1840 | 0.3330 | 0.4140 | 0.0650 |
| 20+ | 0.6100 | 0.1370 | 0.2880 | 0.3740 | 0.0800 |

Employee Death Rate (Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00162 | 0.00160 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00152 | 0.00151 | 0.00149 | 0.0100 |
| 18 | 0.00132 | 0.00131 | 0.00129 | 0.00128 | 0.00127 | 0.00125 | 0.00124 | 0.00123 | 0.00122 | 0.0100 |
| 19 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.0100 |
| 20 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.00079 | 0.00078 | 0.0100 |
| 21 | 0.00067 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.0100 |
| 22 | 0.00054 | 0.00054 | 0.00053 | 0.00053 | 0.00052 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.0100 |
| 23 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.0100 |
| 24 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.0100 |
| 25 | 0.00041 | 0.00040 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.00038 | 0.0100 |
| 26 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.0100 |
| 27 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.0100 |
| 28 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.00049 | 0.00049 | 0.00048 | 0.00048 | 0.0100 |
| 29 | 0.00056 | 0.00055 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.00053 | 0.00052 | 0.00052 | 0.0100 |
| 30 | 0.00059 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 31 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.0100 |
| 32 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.0100 |
| 33 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.0100 |
| 34 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.0100 |
| 35 | 0.00063 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00059 | 0.0100 |
| 36 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.0100 |
| 37 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.0100 |
| 38 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.0100 |
| 39 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00070 | 0.00069 | 0.0100 |
| 40 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.0100 |
| 41 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.0100 |
| 42 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.0100 |
| 43 | 0.00089 | 0.00088 | 0.00086 | 0.00085 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.0100 |
| 44 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.0100 |
| 45 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.0100 |
| 46 | 0.00111 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.0100 |
| 47 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00111 | 0.00110 | 0.0100 |
| 48 | 0.00133 | 0.00131 | 0.00129 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.00121 | 0.00120 | 0.0100 |
| 49 | 0.00145 | 0.00143 | 0.00141 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00132 | 0.00131 | 0.0100 |
| 50 | 0.00158 | 0.00156 | 0.00153 | 0.00151 | 0.00149 | 0.00147 | 0.00146 | 0.00144 | 0.00143 | 0.0100 |
| 51 | 0.00174 | 0.00171 | 0.00168 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00158 | 0.00156 | 0.0100 |
| 52 | 0.00188 | 0.00185 | 0.00183 | 0.00180 | 0.00178 | 0.00175 | 0.00173 | 0.00171 | 0.00170 | 0.0100 |
| 53 | 0.00201 | 0.00197 | 0.00195 | 0.00192 | 0.00189 | 0.00187 | 0.00185 | 0.00183 | 0.00181 | 0.0100 |
| 54 | 0.00210 | 0.00207 | 0.00204 | 0.00201 | 0.00198 | 0.00196 | 0.00193 | 0.00191 | 0.00189 | 0.0100 |
| 55 | 0.00220 | 0.00216 | 0.00213 | 0.00210 | 0.00207 | 0.00205 | 0.00202 | 0.00200 | 0.00198 | 0.0100 |
| 56 | 0.00231 | 0.00227 | 0.00224 | 0.00221 | 0.00218 | 0.00215 | 0.00212 | 0.00210 | 0.00208 | 0.0100 |
| 57 | 0.00246 | 0.00242 | 0.00238 | 0.00235 | 0.00232 | 0.00229 | 0.00226 | 0.00224 | 0.00221 | 0.0100 |
| 58 | 0.00262 | 0.00258 | 0.00254 | 0.00250 | 0.00247 | 0.00244 | 0.00241 | 0.00239 | 0.00236 | 0.0100 |
| 59 | 0.00278 | 0.00274 | 0.00270 | 0.00266 | 0.00262 | 0.00259 | 0.00256 | 0.00253 | 0.00251 | 0.0100 |
| 60 | 0.00294 | 0.00289 | 0.00285 | 0.00280 | 0.00277 | 0.00273 | 0.00270 | 0.00267 | 0.00264 | 0.0100 |
| 61 | 0.00309 | 0.00304 | 0.00299 | 0.00295 | 0.00291 | 0.00287 | 0.00284 | 0.00280 | 0.00278 | 0.0100 |
| 62 | 0.00324 | 0.00319 | 0.00314 | 0.00309 | 0.00305 | 0.00301 | 0.00297 | 0.00294 | 0.00291 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00339 | 0.00334 | 0.00328 | 0.00324 | 0.00319 | 0.00315 | 0.00311 | 0.00308 | 0.00305 | 0.0100 |
| 64 | 0.00359 | 0.00353 | 0.00347 | 0.00342 | 0.00337 | 0.00333 | 0.00329 | 0.00325 | 0.00322 | 0.0100 |
| 65 | 0.00386 | 0.00379 | 0.00373 | 0.00368 | 0.00363 | 0.00358 | 0.00354 | 0.00350 | 0.00346 | 0.0100 |
| 66 | 0.00422 | 0.00415 | 0.00408 | 0.00402 | 0.00396 | 0.00391 | 0.00387 | 0.00382 | 0.00378 | 0.0100 |
| 67 | 0.00468 | 0.00460 | 0.00453 | 0.00446 | 0.00440 | 0.00434 | 0.00429 | 0.00424 | 0.00420 | 0.0100 |
| 68 | 0.00527 | 0.00518 | 0.00510 | 0.00502 | 0.00495 | 0.00488 | 0.00483 | 0.00477 | 0.00472 | 0.0100 |
| 69 | 0.00595 | 0.00585 | 0.00575 | 0.00567 | 0.00559 | 0.00552 | 0.00545 | 0.00539 | 0.00534 | 0.0100 |
| 70 | 0.00667 | 0.00656 | 0.00645 | 0.00636 | 0.00627 | 0.00618 | 0.00611 | 0.00604 | 0.00598 | 0.0100 |
| 71 | 0.00737 | 0.00725 | 0.00713 | 0.00703 | 0.00693 | 0.00684 | 0.00675 | 0.00668 | 0.00661 | 0.0100 |
| 72 | 0.00805 | 0.00792 | 0.00779 | 0.00767 | 0.00756 | 0.00747 | 0.00738 | 0.00730 | 0.00722 | 0.0100 |
| 73 | 0.00872 | 0.00857 | 0.00843 | 0.00831 | 0.00819 | 0.00808 | 0.00799 | 0.00790 | 0.00782 | 0.0100 |
| 74 | 0.00940 | 0.00924 | 0.00909 | 0.00895 | 0.00883 | 0.00871 | 0.00861 | 0.00851 | 0.00843 | 0.0100 |
| 75 | 0.01011 | 0.00994 | 0.00978 | 0.00963 | 0.00950 | 0.00937 | 0.00926 | 0.00916 | 0.00907 | 0.0100 |
| 76 | 0.01092 | 0.01074 | 0.01057 | 0.01041 | 0.01026 | 0.01013 | 0.01001 | 0.00990 | 0.00980 | 0.0100 |
| 77 | 0.01191 | 0.01170 | 0.01152 | 0.01134 | 0.01118 | 0.01104 | 0.01091 | 0.01079 | 0.01068 | 0.0100 |
| 78 | 0.01311 | 0.01289 | 0.01268 | 0.01249 | 0.01232 | 0.01216 | 0.01201 | 0.01188 | 0.01176 | 0.0100 |
| 79 | 0.01458 | 0.01433 | 0.01410 | 0.01389 | 0.01369 | 0.01352 | 0.01335 | 0.01321 | 0.01308 | 0.0100 |
| 80 | 0.01634 | 0.01606 | 0.01580 | 0.01557 | 0.01535 | 0.01515 | 0.01497 | 0.01480 | 0.01465 | 0.0100 |
| 81 | 0.01842 | 0.01811 | 0.01782 | 0.01755 | 0.01731 | 0.01708 | 0.01688 | 0.01669 | 0.01652 | 0.0100 |
| 82 | 0.02085 | 0.02049 | 0.02017 | 0.01986 | 0.01958 | 0.01933 | 0.01910 | 0.01889 | 0.01870 | 0.0100 |
| 83 | 0.02362 | 0.02322 | 0.02285 | 0.02251 | 0.02219 | 0.02190 | 0.02164 | 0.02140 | 0.02119 | 0.0100 |
| 84 | 0.02688 | 0.02644 | 0.02602 | 0.02564 | 0.02529 | 0.02497 | 0.02467 | 0.02440 | 0.02416 | 0.0100 |
| 85 | 0.03065 | 0.03018 | 0.02973 | 0.02931 | 0.02893 | 0.02857 | 0.02824 | 0.02793 | 0.02765 | 0.0100 |
| 86 | 0.03491 | 0.03440 | 0.03392 | 0.03347 | 0.03305 | 0.03266 | 0.03230 | 0.03196 | 0.03164 | 0.0099 |
| 87 | 0.03966 | 0.03913 | 0.03863 | 0.03815 | 0.03770 | 0.03727 | 0.03687 | 0.03650 | 0.03614 | 0.0097 |
| 88 | 0.04494 | 0.04440 | 0.04387 | 0.04337 | 0.04289 | 0.04244 | 0.04200 | 0.04158 | 0.04119 | 0.0096 |
| 89 | 0.05078 | 0.05023 | 0.04970 | 0.04918 | 0.04868 | 0.04819 | 0.04772 | 0.04726 | 0.04682 | 0.0094 |
| 90 | 0.05720 | 0.05666 | 0.05614 | 0.05561 | 0.05510 | 0.05459 | 0.05408 | 0.05358 | 0.05308 | 0.0093 |
| 91 | 0.06423 | 0.06373 | 0.06323 | 0.06271 | 0.06219 | 0.06166 | 0.06112 | 0.06058 | 0.06003 | 0.0091 |
| 92 | 0.07192 | 0.07148 | 0.07101 | 0.07052 | 0.07001 | 0.06946 | 0.06890 | 0.06831 | 0.06770 | 0.0089 |
| 93 | 0.08030 | 0.07995 | 0.07955 | 0.07910 | 0.07860 | 0.07806 | 0.07747 | 0.07684 | 0.07616 | 0.0088 |
| 94 | 0.08933 | 0.08910 | 0.08879 | 0.08841 | 0.08795 | 0.08741 | 0.08681 | 0.08613 | 0.08539 | 0.0086 |
| 95 | 0.09754 | 0.09729 | 0.09696 | 0.09655 | 0.09606 | 0.09549 | 0.09484 | 0.09411 | 0.09331 | 0.0085 |
| 96 | 0.10618 | 0.10592 | 0.10558 | 0.10515 | 0.10464 | 0.10404 | 0.10337 | 0.10262 | 0.10178 | 0.0081 |
| 97 | 0.11522 | 0.11495 | 0.11460 | 0.11416 | 0.11363 | 0.11302 | 0.11232 | 0.11154 | 0.11069 | 0.0077 |
| 98 | 0.12467 | 0.12440 | 0.12404 | 0.12358 | 0.12304 | 0.12241 | 0.12170 | 0.12090 | 0.12002 | 0.0073 |
| 99 | 0.13454 | 0.13426 | 0.13389 | 0.13343 | 0.13287 | 0.13223 | 0.13150 | 0.13068 | 0.12978 | 0.0069 |
| 100 | 0.14481 | 0.14452 | 0.14415 | 0.14368 | 0.14312 | 0.14247 | 0.14173 | 0.14090 | 0.13998 | 0.0065 |
| 101 | 0.15549 | 0.15520 | 0.15482 | 0.15435 | 0.15379 | 0.15313 | 0.15238 | 0.15155 | 0.15062 | 0.0061 |
| 102 | 0.16657 | 0.16629 | 0.16591 | 0.16544 | 0.16487 | 0.16421 | 0.16346 | 0.16263 | 0.16170 | 0.0057 |
| 103 | 0.17807 | 0.17779 | 0.17741 | 0.17694 | 0.17638 | 0.17572 | 0.17498 | 0.17414 | 0.17322 | 0.0053 |
| 104 | 0.18997 | 0.18969 | 0.18932 | 0.18886 | 0.18830 | 0.18766 | 0.18692 | 0.18610 | 0.18519 | 0.0049 |
| 105 | 0.19000 | 0.18974 | 0.18940 | 0.18897 | 0.18846 | 0.18787 | 0.18719 | 0.18643 | 0.18560 | 0.0045 |

Rate of Employee Death with Spouse Survivor (Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 29 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 30 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.00004 | 0.0100 |
| 31 | 0.00007 | 0.00007 | 0.00007 | 0.00007 | 0.00007 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.0100 |
| 32 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.00009 | 0.0100 |
| 33 | 0.00012 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 34 | 0.00014 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.0100 |
| 35 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.0100 |
| 36 | 0.00017 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.0100 |
| 37 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.00017 | 0.0100 |
| 38 | 0.00020 | 0.00020 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.00019 | 0.00018 | 0.00018 | 0.0100 |
| 39 | 0.00022 | 0.00022 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.00020 | 0.0100 |
| 40 | 0.00025 | 0.00025 | 0.00025 | 0.00025 | 0.00024 | 0.00024 | 0.00024 | 0.00024 | 0.00024 | 0.0100 |
| 41 | 0.00029 | 0.00029 | 0.00029 | 0.00029 | 0.00028 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.0100 |
| 42 | 0.00034 | 0.00033 | 0.00033 | 0.00033 | 0.00032 | 0.00032 | 0.00032 | 0.00031 | 0.00031 | 0.0100 |
| 43 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.0100 |
| 44 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.00038 | 0.0100 |
| 45 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.0100 |
| 46 | 0.00050 | 0.00050 | 0.00049 | 0.00048 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.0100 |
| 47 | 0.00055 | 0.00055 | 0.00054 | 0.00053 | 0.00052 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.0100 |
| 48 | 0.00061 | 0.00060 | 0.00059 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 49 | 0.00067 | 0.00066 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.0100 |
| 50 | 0.00075 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.0100 |
| 51 | 0.00084 | 0.00083 | 0.00082 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00077 | 0.00076 | 0.0100 |
| 52 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.0100 |
| 53 | 0.00103 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.0100 |
| 54 | 0.00110 | 0.00108 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.00099 | 0.0100 |
| 55 | 0.00117 | 0.00115 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.0100 |
| 56 | 0.00125 | 0.00123 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.00113 | 0.0100 |
| 57 | 0.00135 | 0.00133 | 0.00131 | 0.00129 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.00122 | 0.0100 |
| 58 | 0.00147 | 0.00145 | 0.00143 | 0.00141 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.0100 |
| 59 | 0.00160 | 0.00158 | 0.00155 | 0.00153 | 0.00151 | 0.00149 | 0.00147 | 0.00146 | 0.00144 | 0.0100 |
| 60 | 0.00172 | 0.00170 | 0.00167 | 0.00165 | 0.00162 | 0.00160 | 0.00158 | 0.00157 | 0.00155 | 0.0100 |
| 61 | 0.00183 | 0.00180 | 0.00177 | 0.00175 | 0.00172 | 0.00170 | 0.00168 | 0.00166 | 0.00164 | 0.0100 |
| 62 | 0.00191 | 0.00188 | 0.00185 | 0.00183 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.00172 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00198 | 0.00195 | 0.00192 | 0.00189 | 0.00186 | 0.00184 | 0.00182 | 0.00180 | 0.00178 | 0.0100 |
| 64 | 0.00208 | 0.00204 | 0.00201 | 0.00198 | 0.00195 | 0.00193 | 0.00190 | 0.00188 | 0.00186 | 0.0100 |
| 65 | 0.00223 | 0.00220 | 0.00216 | 0.00213 | 0.00210 | 0.00207 | 0.00205 | 0.00202 | 0.00200 | 0.0100 |
| 66 | 0.00247 | 0.00243 | 0.00239 | 0.00236 | 0.00232 | 0.00229 | 0.00226 | 0.00224 | 0.00222 | 0.0100 |
| 67 | 0.00279 | 0.00275 | 0.00270 | 0.00266 | 0.00263 | 0.00259 | 0.00256 | 0.00253 | 0.00251 | 0.0100 |
| 68 | 0.00319 | 0.00313 | 0.00308 | 0.00304 | 0.00299 | 0.00295 | 0.00292 | 0.00289 | 0.00286 | 0.0100 |
| 69 | 0.00361 | 0.00355 | 0.00350 | 0.00344 | 0.00340 | 0.00335 | 0.00331 | 0.00328 | 0.00324 | 0.0100 |
| 70 | 0.00403 | 0.00396 | 0.00390 | 0.00384 | 0.00379 | 0.00374 | 0.00369 | 0.00365 | 0.00362 | 0.0100 |
| 71 | 0.00440 | 0.00433 | 0.00426 | 0.00419 | 0.00413 | 0.00408 | 0.00403 | 0.00399 | 0.00395 | 0.0100 |
| 72 | 0.00472 | 0.00464 | 0.00456 | 0.00450 | 0.00443 | 0.00437 | 0.00432 | 0.00427 | 0.00423 | 0.0100 |
| 73 | 0.00499 | 0.00491 | 0.00483 | 0.00476 | 0.00469 | 0.00463 | 0.00457 | 0.00452 | 0.00448 | 0.0100 |
| 74 | 0.00524 | 0.00515 | 0.00507 | 0.00499 | 0.00492 | 0.00486 | 0.00480 | 0.00475 | 0.00470 | 0.0100 |
| 75 | 0.00548 | 0.00539 | 0.00530 | 0.00522 | 0.00515 | 0.00508 | 0.00502 | 0.00497 | 0.00492 | 0.0100 |
| 76 | 0.00576 | 0.00566 | 0.00557 | 0.00549 | 0.00541 | 0.00534 | 0.00528 | 0.00522 | 0.00517 | 0.0100 |
| 77 | 0.00611 | 0.00601 | 0.00591 | 0.00582 | 0.00574 | 0.00567 | 0.00560 | 0.00554 | 0.00548 | 0.0100 |
| 78 | 0.00658 | 0.00646 | 0.00636 | 0.00626 | 0.00618 | 0.00610 | 0.00602 | 0.00596 | 0.00590 | 0.0100 |
| 79 | 0.00718 | 0.00706 | 0.00695 | 0.00685 | 0.00675 | 0.00666 | 0.00658 | 0.00651 | 0.00644 | 0.0100 |
| 80 | 0.00796 | 0.00783 | 0.00770 | 0.00759 | 0.00748 | 0.00738 | 0.00729 | 0.00721 | 0.00714 | 0.0100 |
| 81 | 0.00893 | 0.00878 | 0.00864 | 0.00851 | 0.00839 | 0.00828 | 0.00818 | 0.00809 | 0.00801 | 0.0100 |
| 82 | 0.01010 | 0.00993 | 0.00977 | 0.00962 | 0.00949 | 0.00936 | 0.00925 | 0.00915 | 0.00906 | 0.0100 |
| 83 | 0.01147 | 0.01128 | 0.01110 | 0.01093 | 0.01078 | 0.01064 | 0.01051 | 0.01040 | 0.01029 | 0.0100 |
| 84 | 0.01313 | 0.01291 | 0.01271 | 0.01252 | 0.01235 | 0.01219 | 0.01205 | 0.01192 | 0.01180 | 0.0100 |
| 85 | 0.01508 | 0.01484 | 0.01462 | 0.01442 | 0.01423 | 0.01405 | 0.01389 | 0.01374 | 0.01360 | 0.0100 |
| 86 | 0.01731 | 0.01706 | 0.01682 | 0.01660 | 0.01639 | 0.01619 | 0.01601 | 0.01585 | 0.01569 | 0.0099 |
| 87 | 0.01983 | 0.01957 | 0.01931 | 0.01908 | 0.01885 | 0.01864 | 0.01844 | 0.01825 | 0.01807 | 0.0097 |
| 88 | 0.02267 | 0.02239 | 0.02213 | 0.02188 | 0.02163 | 0.02140 | 0.02118 | 0.02097 | 0.02077 | 0.0096 |
| 89 | 0.02583 | 0.02555 | 0.02528 | 0.02501 | 0.02476 | 0.02451 | 0.02427 | 0.02404 | 0.02381 | 0.0094 |
| 90 | 0.02933 | 0.02905 | 0.02878 | 0.02852 | 0.02825 | 0.02799 | 0.02773 | 0.02747 | 0.02722 | 0.0093 |
| 91 | 0.03319 | 0.03293 | 0.03267 | 0.03241 | 0.03214 | 0.03186 | 0.03158 | 0.03130 | 0.03102 | 0.0091 |
| 92 | 0.03744 | 0.03721 | 0.03697 | 0.03671 | 0.03644 | 0.03616 | 0.03587 | 0.03556 | 0.03524 | 0.0089 |
| 93 | 0.04210 | 0.04191 | 0.04170 | 0.04147 | 0.04121 | 0.04092 | 0.04062 | 0.04028 | 0.03993 | 0.0088 |
| 94 | 0.04714 | 0.04702 | 0.04686 | 0.04666 | 0.04641 | 0.04613 | 0.04581 | 0.04546 | 0.04506 | 0.0086 |
| 95 | 0.05180 | 0.05167 | 0.05149 | 0.05128 | 0.05101 | 0.05071 | 0.05037 | 0.04998 | 0.04956 | 0.0085 |
| 96 | 0.05672 | 0.05658 | 0.05640 | 0.05617 | 0.05590 | 0.05558 | 0.05522 | 0.05482 | 0.05438 | 0.0081 |
| 97 | 0.06190 | 0.06176 | 0.06157 | 0.06133 | 0.06105 | 0.06072 | 0.06034 | 0.05992 | 0.05946 | 0.0077 |
| 98 | 0.06733 | 0.06719 | 0.06699 | 0.06675 | 0.06645 | 0.06611 | 0.06573 | 0.06530 | 0.06482 | 0.0073 |
| 99 | 0.07302 | 0.07287 | 0.07267 | 0.07242 | 0.07212 | 0.07177 | 0.07138 | 0.07093 | 0.07044 | 0.0069 |
| 100 | 0.07897 | 0.07882 | 0.07861 | 0.07836 | 0.07805 | 0.07770 | 0.07729 | 0.07684 | 0.07634 | 0.0065 |
| 101 | 0.08518 | 0.08502 | 0.08481 | 0.08455 | 0.08424 | 0.08389 | 0.08348 | 0.08302 | 0.08251 | 0.0061 |
| 102 | 0.09164 | 0.09148 | 0.09127 | 0.09101 | 0.09070 | 0.09034 | 0.08993 | 0.08947 | 0.08896 | 0.0057 |
| 103 | 0.09836 | 0.09820 | 0.09799 | 0.09773 | 0.09742 | 0.09706 | 0.09665 | 0.09619 | 0.09568 | 0.0053 |
| 104 | 0.10533 | 0.10517 | 0.10497 | 0.10471 | 0.10440 | 0.10405 | 0.10364 | 0.10318 | 0.10268 | 0.0049 |
| 105 | 0.10534 | 0.10520 | 0.10501 | 0.10477 | 0.10449 | 0.10416 | 0.10379 | 0.10337 | 0.10290 | 0.0045 |

Non-Disability Annuitant Death Rate (Postal, Male)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.00130 | 0.00129 | 0.00128 | 0.00126 | 0.00125 | 0.0100 |
| 18 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.00130 | 0.00129 | 0.00128 | 0.00126 | 0.0100 |
| 19 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.00130 | 0.00129 | 0.00128 | 0.0100 |
| 20 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.00130 | 0.00129 | 0.0100 |
| 21 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.00130 | 0.0100 |
| 22 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00131 | 0.0100 |
| 23 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.0100 |
| 24 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.0100 |
| 25 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.00135 | 0.0100 |
| 26 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.0100 |
| 27 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.00138 | 0.0100 |
| 28 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.00140 | 0.0100 |
| 29 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.00141 | 0.0100 |
| 30 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00142 | 0.0100 |
| 31 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.0100 |
| 32 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.00145 | 0.0100 |
| 33 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.00147 | 0.0100 |
| 34 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.00148 | 0.0100 |
| 35 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.00150 | 0.0100 |
| 36 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.00151 | 0.0100 |
| 37 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.00153 | 0.0100 |
| 38 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.00154 | 0.0100 |
| 39 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00156 | 0.0100 |
| 40 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.0100 |
| 41 | 0.00172 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.0100 |
| 42 | 0.00174 | 0.00172 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.0100 |
| 43 | 0.00176 | 0.00174 | 0.00172 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.00162 | 0.0100 |
| 44 | 0.00178 | 0.00176 | 0.00174 | 0.00172 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.00164 | 0.0100 |
| 45 | 0.00179 | 0.00178 | 0.00176 | 0.00174 | 0.00172 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.0100 |
| 46 | 0.00181 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.00173 | 0.00171 | 0.00169 | 0.00167 | 0.0100 |
| 47 | 0.00190 | 0.00188 | 0.00186 | 0.00184 | 0.00182 | 0.00180 | 0.00179 | 0.00177 | 0.00175 | 0.0100 |
| 48 | 0.00204 | 0.00202 | 0.00200 | 0.00198 | 0.00196 | 0.00194 | 0.00192 | 0.00190 | 0.00188 | 0.0100 |
| 49 | 0.00225 | 0.00223 | 0.00221 | 0.00218 | 0.00216 | 0.00214 | 0.00212 | 0.00210 | 0.00208 | 0.0100 |
| 50 | 0.00253 | 0.00250 | 0.00247 | 0.00245 | 0.00243 | 0.00240 | 0.00238 | 0.00235 | 0.00233 | 0.0100 |
| 51 | 0.00286 | 0.00284 | 0.00281 | 0.00278 | 0.00275 | 0.00272 | 0.00269 | 0.00267 | 0.00264 | 0.0100 |
| 52 | 0.00326 | 0.00323 | 0.00319 | 0.00316 | 0.00313 | 0.00310 | 0.00306 | 0.00303 | 0.00300 | 0.0100 |
| 53 | 0.00369 | 0.00366 | 0.00362 | 0.00358 | 0.00354 | 0.00351 | 0.00347 | 0.00344 | 0.00340 | 0.0100 |
| 54 | 0.00416 | 0.00412 | 0.00407 | 0.00403 | 0.00399 | 0.00395 | 0.00391 | 0.00387 | 0.00383 | 0.0100 |
| 55 | 0.00465 | 0.00460 | 0.00455 | 0.00450 | 0.00445 | 0.00441 | 0.00436 | 0.00432 | 0.00427 | 0.0100 |
| 56 | 0.00517 | 0.00511 | 0.00505 | 0.00500 | 0.00494 | 0.00489 | 0.00484 | 0.00479 | 0.00474 | 0.0100 |
| 57 | 0.00568 | 0.00561 | 0.00555 | 0.00549 | 0.00543 | 0.00537 | 0.00531 | 0.00525 | 0.00520 | 0.0100 |
| 58 | 0.00615 | 0.00608 | 0.00601 | 0.00594 | 0.00587 | 0.00580 | 0.00574 | 0.00568 | 0.00562 | 0.0100 |
| 59 | 0.00653 | 0.00645 | 0.00637 | 0.00629 | 0.00622 | 0.00614 | 0.00608 | 0.00601 | 0.00595 | 0.0100 |
| 60 | 0.00683 | 0.00674 | 0.00665 | 0.00657 | 0.00649 | 0.00642 | 0.00634 | 0.00627 | 0.00621 | 0.0100 |
| 61 | 0.00715 | 0.00706 | 0.00698 | 0.00690 | 0.00682 | 0.00674 | 0.00667 | 0.00660 | 0.00653 | 0.0100 |
| 62 | 0.00765 | 0.00756 | 0.00748 | 0.00739 | 0.00731 | 0.00723 | 0.00715 | 0.00708 | 0.00701 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00839 | 0.00831 | 0.00822 | 0.00813 | 0.00805 | 0.00796 | 0.00788 | 0.00780 | 0.00772 | 0.0100 |
| 64 | 0.00933 | 0.00925 | 0.00917 | 0.00908 | 0.00899 | 0.00890 | 0.00881 | 0.00872 | 0.00863 | 0.0100 |
| 65 | 0.01032 | 0.01024 | 0.01015 | 0.01006 | 0.00996 | 0.00986 | 0.00976 | 0.00966 | 0.00957 | 0.0100 |
| 66 | 0.01131 | 0.01124 | 0.01115 | 0.01105 | 0.01094 | 0.01083 | 0.01073 | 0.01062 | 0.01051 | 0.0100 |
| 67 | 0.01238 | 0.01230 | 0.01221 | 0.01211 | 0.01200 | 0.01189 | 0.01177 | 0.01165 | 0.01154 | 0.0100 |
| 68 | 0.01362 | 0.01354 | 0.01345 | 0.01335 | 0.01324 | 0.01311 | 0.01299 | 0.01286 | 0.01273 | 0.0100 |
| 69 | 0.01509 | 0.01499 | 0.01490 | 0.01480 | 0.01468 | 0.01455 | 0.01441 | 0.01427 | 0.01413 | 0.0100 |
| 70 | 0.01676 | 0.01663 | 0.01652 | 0.01641 | 0.01628 | 0.01615 | 0.01600 | 0.01585 | 0.01569 | 0.0100 |
| 71 | 0.01873 | 0.01857 | 0.01843 | 0.01829 | 0.01816 | 0.01802 | 0.01786 | 0.01769 | 0.01752 | 0.0100 |
| 72 | 0.02100 | 0.02082 | 0.02065 | 0.02049 | 0.02032 | 0.02016 | 0.01999 | 0.01981 | 0.01962 | 0.0100 |
| 73 | 0.02357 | 0.02336 | 0.02316 | 0.02296 | 0.02277 | 0.02258 | 0.02239 | 0.02219 | 0.02197 | 0.0100 |
| 74 | 0.02631 | 0.02608 | 0.02584 | 0.02561 | 0.02538 | 0.02516 | 0.02495 | 0.02472 | 0.02449 | 0.0100 |
| 75 | 0.02917 | 0.02892 | 0.02865 | 0.02839 | 0.02813 | 0.02788 | 0.02763 | 0.02738 | 0.02712 | 0.0100 |
| 76 | 0.03223 | 0.03195 | 0.03166 | 0.03137 | 0.03108 | 0.03079 | 0.03050 | 0.03022 | 0.02993 | 0.0100 |
| 77 | 0.03583 | 0.03551 | 0.03520 | 0.03487 | 0.03455 | 0.03422 | 0.03390 | 0.03358 | 0.03325 | 0.0100 |
| 78 | 0.04020 | 0.03985 | 0.03950 | 0.03914 | 0.03877 | 0.03841 | 0.03804 | 0.03767 | 0.03730 | 0.0100 |
| 79 | 0.04527 | 0.04487 | 0.04447 | 0.04407 | 0.04366 | 0.04325 | 0.04283 | 0.04242 | 0.04200 | 0.0100 |
| 80 | 0.05077 | 0.05032 | 0.04987 | 0.04942 | 0.04896 | 0.04850 | 0.04804 | 0.04757 | 0.04710 | 0.0100 |
| 81 | 0.05662 | 0.05610 | 0.05560 | 0.05509 | 0.05458 | 0.05407 | 0.05355 | 0.05303 | 0.05251 | 0.0100 |
| 82 | 0.06289 | 0.06229 | 0.06172 | 0.06115 | 0.06058 | 0.06002 | 0.05944 | 0.05887 | 0.05829 | 0.0100 |
| 83 | 0.06975 | 0.06906 | 0.06840 | 0.06776 | 0.06713 | 0.06650 | 0.06586 | 0.06522 | 0.06458 | 0.0100 |
| 84 | 0.07743 | 0.07666 | 0.07591 | 0.07519 | 0.07448 | 0.07378 | 0.07308 | 0.07238 | 0.07166 | 0.0100 |
| 85 | 0.08630 | 0.08548 | 0.08466 | 0.08385 | 0.08306 | 0.08228 | 0.08151 | 0.08073 | 0.07994 | 0.0100 |
| 86 | 0.09672 | 0.09583 | 0.09494 | 0.09406 | 0.09318 | 0.09232 | 0.09146 | 0.09060 | 0.08973 | 0.0099 |
| 87 | 0.10882 | 0.10787 | 0.10691 | 0.10595 | 0.10499 | 0.10403 | 0.10307 | 0.10212 | 0.10116 | 0.0097 |
| 88 | 0.12282 | 0.12180 | 0.12076 | 0.11972 | 0.11866 | 0.11760 | 0.11653 | 0.11547 | 0.11440 | 0.0096 |
| 89 | 0.13844 | 0.13734 | 0.13622 | 0.13509 | 0.13393 | 0.13277 | 0.13159 | 0.13041 | 0.12921 | 0.0094 |
| 90 | 0.15509 | 0.15396 | 0.15275 | 0.15152 | 0.15027 | 0.14900 | 0.14771 | 0.14640 | 0.14508 | 0.0093 |
| 91 | 0.17225 | 0.17104 | 0.16979 | 0.16847 | 0.16712 | 0.16574 | 0.16434 | 0.16292 | 0.16147 | 0.0091 |
| 92 | 0.18990 | 0.18854 | 0.18721 | 0.18584 | 0.18439 | 0.18291 | 0.18139 | 0.17985 | 0.17828 | 0.0089 |
| 93 | 0.20840 | 0.20696 | 0.20548 | 0.20401 | 0.20250 | 0.20091 | 0.19928 | 0.19762 | 0.19593 | 0.0088 |
| 94 | 0.22823 | 0.22669 | 0.22511 | 0.22348 | 0.22187 | 0.22020 | 0.21845 | 0.21667 | 0.21485 | 0.0086 |
| 95 | 0.24958 | 0.24794 | 0.24626 | 0.24452 | 0.24274 | 0.24095 | 0.23911 | 0.23720 | 0.23524 | 0.0085 |
| 96 | 0.27221 | 0.27048 | 0.26871 | 0.26689 | 0.26502 | 0.26311 | 0.26118 | 0.25921 | 0.25717 | 0.0081 |
| 97 | 0.29573 | 0.29394 | 0.29209 | 0.29019 | 0.28824 | 0.28626 | 0.28422 | 0.28217 | 0.28007 | 0.0077 |
| 98 | 0.31963 | 0.31789 | 0.31599 | 0.31402 | 0.31201 | 0.30996 | 0.30786 | 0.30572 | 0.30356 | 0.0073 |
| 99 | 0.34326 | 0.34162 | 0.33977 | 0.33777 | 0.33572 | 0.33362 | 0.33148 | 0.32930 | 0.32708 | 0.0069 |
| 100 | 0.36592 | 0.36447 | 0.36274 | 0.36081 | 0.35874 | 0.35662 | 0.35446 | 0.35226 | 0.35002 | 0.0065 |
| 101 | 0.38650 | 0.38522 | 0.38363 | 0.38178 | 0.37976 | 0.37762 | 0.37544 | 0.37324 | 0.37100 | 0.0061 |
| 102 | 0.40505 | 0.40394 | 0.40251 | 0.40079 | 0.39886 | 0.39678 | 0.39461 | 0.39242 | 0.39021 | 0.0057 |
| 103 | 0.42167 | 0.42064 | 0.41937 | 0.41783 | 0.41603 | 0.41405 | 0.41196 | 0.40980 | 0.40764 | 0.0053 |
| 104 | 0.43653 | 0.43547 | 0.43430 | 0.43292 | 0.43130 | 0.42946 | 0.42748 | 0.42542 | 0.42333 | 0.0049 |
| 105 | 0.44976 | 0.44861 | 0.44743 | 0.44616 | 0.44471 | 0.44304 | 0.44121 | 0.43927 | 0.43730 | 0.0045 |
| 106 | 0.46136 | 0.46009 | 0.45885 | 0.45760 | 0.45627 | 0.45478 | 0.45312 | 0.45133 | 0.44949 | 0.0041 |
| 107 | 0.47118 | 0.46981 | 0.46849 | 0.46722 | 0.46593 | 0.46457 | 0.46309 | 0.46148 | 0.45979 | 0.0037 |
| 108 | 0.47891 | 0.47755 | 0.47617 | 0.47485 | 0.47357 | 0.47229 | 0.47095 | 0.46952 | 0.46800 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Death Rate for Spouse Survivors of Males (Postal)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00074 | 0.0100 |
| 18 | 0.00083 | 0.00082 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00077 | 0.00076 | 0.00075 | 0.0100 |
| 19 | 0.00084 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.0100 |
| 20 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.0100 |
| 21 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 22 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00078 | 0.0100 |
| 23 | 0.00087 | 0.00086 | 0.00085 | 0.00083 | 0.00082 | 0.00081 | 0.00081 | 0.00080 | 0.00079 | 0.0100 |
| 24 | 0.00088 | 0.00087 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.0100 |
| 25 | 0.00105 | 0.00104 | 0.00103 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.0100 |
| 26 | 0.00122 | 0.00121 | 0.00119 | 0.00117 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00111 | 0.0100 |
| 27 | 0.00138 | 0.00136 | 0.00134 | 0.00133 | 0.00131 | 0.00129 | 0.00128 | 0.00127 | 0.00125 | 0.0100 |
| 28 | 0.00153 | 0.00151 | 0.00149 | 0.00147 | 0.00145 | 0.00143 | 0.00142 | 0.00140 | 0.00139 | 0.0100 |
| 29 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00158 | 0.00156 | 0.00154 | 0.00152 | 0.00151 | 0.0100 |
| 30 | 0.00178 | 0.00176 | 0.00174 | 0.00171 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.00162 | 0.0100 |
| 31 | 0.00189 | 0.00186 | 0.00183 | 0.00181 | 0.00179 | 0.00177 | 0.00175 | 0.00173 | 0.00171 | 0.0100 |
| 32 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 0.00186 | 0.00184 | 0.00182 | 0.00180 | 0.00178 | 0.0100 |
| 33 | 0.00202 | 0.00199 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 0.00187 | 0.00185 | 0.00183 | 0.0100 |
| 34 | 0.00204 | 0.00201 | 0.00199 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 0.00187 | 0.00185 | 0.0100 |
| 35 | 0.00204 | 0.00201 | 0.00198 | 0.00195 | 0.00193 | 0.00191 | 0.00188 | 0.00186 | 0.00184 | 0.0100 |
| 36 | 0.00199 | 0.00197 | 0.00194 | 0.00191 | 0.00189 | 0.00187 | 0.00185 | 0.00183 | 0.00181 | 0.0100 |
| 37 | 0.00192 | 0.00189 | 0.00187 | 0.00184 | 0.00182 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.0100 |
| 38 | 0.00181 | 0.00179 | 0.00176 | 0.00174 | 0.00172 | 0.00170 | 0.00168 | 0.00166 | 0.00164 | 0.0100 |
| 39 | 0.00169 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00158 | 0.00156 | 0.00155 | 0.00153 | 0.0100 |
| 40 | 0.00156 | 0.00154 | 0.00152 | 0.00150 | 0.00148 | 0.00146 | 0.00144 | 0.00143 | 0.00141 | 0.0100 |
| 41 | 0.00144 | 0.00142 | 0.00140 | 0.00139 | 0.00137 | 0.00135 | 0.00134 | 0.00132 | 0.00131 | 0.0100 |
| 42 | 0.00137 | 0.00135 | 0.00133 | 0.00132 | 0.00130 | 0.00128 | 0.00127 | 0.00126 | 0.00124 | 0.0100 |
| 43 | 0.00136 | 0.00134 | 0.00132 | 0.00130 | 0.00129 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.0100 |
| 44 | 0.00142 | 0.00140 | 0.00139 | 0.00137 | 0.00135 | 0.00133 | 0.00132 | 0.00130 | 0.00129 | 0.0100 |
| 45 | 0.00158 | 0.00156 | 0.00154 | 0.00152 | 0.00150 | 0.00148 | 0.00146 | 0.00145 | 0.00143 | 0.0100 |
| 46 | 0.00183 | 0.00181 | 0.00178 | 0.00176 | 0.00174 | 0.00172 | 0.00170 | 0.00168 | 0.00166 | 0.0100 |
| 47 | 0.00218 | 0.00215 | 0.00212 | 0.00209 | 0.00207 | 0.00204 | 0.00202 | 0.00200 | 0.00198 | 0.0100 |
| 48 | 0.00261 | 0.00257 | 0.00254 | 0.00251 | 0.00248 | 0.00245 | 0.00242 | 0.00239 | 0.00237 | 0.0100 |
| 49 | 0.00309 | 0.00305 | 0.00301 | 0.00298 | 0.00294 | 0.00290 | 0.00287 | 0.00284 | 0.00281 | 0.0100 |
| 50 | 0.00359 | 0.00355 | 0.00350 | 0.00346 | 0.00342 | 0.00338 | 0.00334 | 0.00330 | 0.00327 | 0.0100 |
| 51 | 0.00405 | 0.00400 | 0.00396 | 0.00391 | 0.00386 | 0.00381 | 0.00377 | 0.00373 | 0.00369 | 0.0100 |
| 52 | 0.00443 | 0.00438 | 0.00432 | 0.00427 | 0.00422 | 0.00417 | 0.00413 | 0.00408 | 0.00404 | 0.0100 |
| 53 | 0.00469 | 0.00464 | 0.00458 | 0.00453 | 0.00448 | 0.00443 | 0.00438 | 0.00433 | 0.00429 | 0.0100 |
| 54 | 0.00485 | 0.00480 | 0.00475 | 0.00469 | 0.00464 | 0.00459 | 0.00454 | 0.00449 | 0.00444 | 0.0100 |
| 55 | 0.00497 | 0.00492 | 0.00487 | 0.00482 | 0.00476 | 0.00471 | 0.00466 | 0.00461 | 0.00456 | 0.0100 |
| 56 | 0.00513 | 0.00508 | 0.00503 | 0.00498 | 0.00493 | 0.00488 | 0.00482 | 0.00477 | 0.00472 | 0.0100 |
| 57 | 0.00535 | 0.00530 | 0.00525 | 0.00520 | 0.00515 | 0.00510 | 0.00505 | 0.00499 | 0.00494 | 0.0100 |
| 58 | 0.00563 | 0.00558 | 0.00554 | 0.00549 | 0.00543 | 0.00538 | 0.00533 | 0.00527 | 0.00522 | 0.0100 |
| 59 | 0.00600 | 0.00596 | 0.00591 | 0.00586 | 0.00580 | 0.00575 | 0.00569 | 0.00563 | 0.00558 | 0.0100 |
| 60 | 0.00653 | 0.00649 | 0.00643 | 0.00638 | 0.00632 | 0.00626 | 0.00620 | 0.00614 | 0.00608 | 0.0100 |
| 61 | 0.00726 | 0.00721 | 0.00715 | 0.00709 | 0.00703 | 0.00696 | 0.00690 | 0.00683 | 0.00676 | 0.0100 |
| 62 | 0.00815 | 0.00809 | 0.00803 | 0.00796 | 0.00789 | 0.00782 | 0.00774 | 0.00766 | 0.00759 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00911 | 0.00904 | 0.00897 | 0.00890 | 0.00882 | 0.00874 | 0.00866 | 0.00857 | 0.00849 | 0.0100 |
| 64 | 0.01003 | 0.00995 | 0.00987 | 0.00979 | 0.00971 | 0.00962 | 0.00953 | 0.00944 | 0.00935 | 0.0100 |
| 65 | 0.01080 | 0.01072 | 0.01064 | 0.01055 | 0.01047 | 0.01038 | 0.01028 | 0.01018 | 0.01008 | 0.0100 |
| 66 | 0.01150 | 0.01142 | 0.01133 | 0.01124 | 0.01115 | 0.01105 | 0.01095 | 0.01085 | 0.01075 | 0.0100 |
| 67 | 0.01232 | 0.01224 | 0.01215 | 0.01206 | 0.01196 | 0.01186 | 0.01176 | 0.01165 | 0.01154 | 0.0100 |
| 68 | 0.01350 | 0.01341 | 0.01332 | 0.01323 | 0.01312 | 0.01302 | 0.01290 | 0.01279 | 0.01267 | 0.0100 |
| 69 | 0.01511 | 0.01502 | 0.01492 | 0.01482 | 0.01471 | 0.01460 | 0.01448 | 0.01435 | 0.01421 | 0.0100 |
| 70 | 0.01703 | 0.01695 | 0.01685 | 0.01674 | 0.01662 | 0.01650 | 0.01636 | 0.01622 | 0.01607 | 0.0100 |
| 71 | 0.01903 | 0.01895 | 0.01885 | 0.01874 | 0.01861 | 0.01848 | 0.01833 | 0.01817 | 0.01800 | 0.0100 |
| 72 | 0.02100 | 0.02091 | 0.02081 | 0.02070 | 0.02057 | 0.02043 | 0.02027 | 0.02010 | 0.01991 | 0.0100 |
| 73 | 0.02293 | 0.02285 | 0.02275 | 0.02264 | 0.02250 | 0.02235 | 0.02218 | 0.02200 | 0.02179 | 0.0100 |
| 74 | 0.02488 | 0.02481 | 0.02471 | 0.02459 | 0.02445 | 0.02430 | 0.02412 | 0.02392 | 0.02370 | 0.0100 |
| 75 | 0.02706 | 0.02698 | 0.02689 | 0.02677 | 0.02662 | 0.02646 | 0.02626 | 0.02605 | 0.02581 | 0.0100 |
| 76 | 0.02969 | 0.02962 | 0.02952 | 0.02939 | 0.02924 | 0.02906 | 0.02885 | 0.02862 | 0.02836 | 0.0100 |
| 77 | 0.03284 | 0.03277 | 0.03266 | 0.03253 | 0.03236 | 0.03217 | 0.03194 | 0.03168 | 0.03140 | 0.0100 |
| 78 | 0.03631 | 0.03623 | 0.03612 | 0.03598 | 0.03579 | 0.03558 | 0.03533 | 0.03504 | 0.03473 | 0.0100 |
| 79 | 0.04007 | 0.03998 | 0.03986 | 0.03970 | 0.03950 | 0.03926 | 0.03899 | 0.03867 | 0.03832 | 0.0100 |
| 80 | 0.04412 | 0.04402 | 0.04388 | 0.04370 | 0.04348 | 0.04321 | 0.04291 | 0.04256 | 0.04218 | 0.0100 |
| 81 | 0.04840 | 0.04828 | 0.04812 | 0.04792 | 0.04767 | 0.04738 | 0.04704 | 0.04666 | 0.04624 | 0.0100 |
| 82 | 0.05296 | 0.05283 | 0.05264 | 0.05241 | 0.05213 | 0.05181 | 0.05143 | 0.05101 | 0.05055 | 0.0100 |
| 83 | 0.05819 | 0.05803 | 0.05782 | 0.05756 | 0.05725 | 0.05689 | 0.05647 | 0.05601 | 0.05550 | 0.0100 |
| 84 | 0.06444 | 0.06426 | 0.06402 | 0.06372 | 0.06337 | 0.06297 | 0.06251 | 0.06200 | 0.06143 | 0.0100 |
| 85 | 0.07156 | 0.07136 | 0.07109 | 0.07076 | 0.07037 | 0.06992 | 0.06941 | 0.06884 | 0.06821 | 0.0100 |
| 86 | 0.07959 | 0.07937 | 0.07908 | 0.07872 | 0.07829 | 0.07780 | 0.07724 | 0.07661 | 0.07593 | 0.0099 |
| 87 | 0.08884 | 0.08861 | 0.08829 | 0.08790 | 0.08744 | 0.08690 | 0.08629 | 0.08560 | 0.08485 | 0.0097 |
| 88 | 0.09932 | 0.09901 | 0.09868 | 0.09826 | 0.09776 | 0.09717 | 0.09650 | 0.09575 | 0.09492 | 0.0096 |
| 89 | 0.11099 | 0.11056 | 0.11015 | 0.10970 | 0.10917 | 0.10853 | 0.10780 | 0.10698 | 0.10608 | 0.0094 |
| 90 | 0.12408 | 0.12356 | 0.12302 | 0.12249 | 0.12192 | 0.12124 | 0.12045 | 0.11955 | 0.11856 | 0.0093 |
| 91 | 0.13858 | 0.13800 | 0.13737 | 0.13671 | 0.13604 | 0.13531 | 0.13445 | 0.13348 | 0.13239 | 0.0091 |
| 92 | 0.15464 | 0.15403 | 0.15333 | 0.15256 | 0.15176 | 0.15092 | 0.14999 | 0.14893 | 0.14774 | 0.0089 |
| 93 | 0.17208 | 0.17148 | 0.17074 | 0.16989 | 0.16896 | 0.16797 | 0.16693 | 0.16578 | 0.16448 | 0.0088 |
| 94 | 0.19059 | 0.19003 | 0.18928 | 0.18837 | 0.18734 | 0.18623 | 0.18504 | 0.18375 | 0.18234 | 0.0086 |
| 95 | 0.20985 | 0.20935 | 0.20861 | 0.20768 | 0.20658 | 0.20535 | 0.20402 | 0.20259 | 0.20104 | 0.0085 |
| 96 | 0.22966 | 0.22923 | 0.22855 | 0.22763 | 0.22651 | 0.22523 | 0.22382 | 0.22229 | 0.22065 | 0.0081 |
| 97 | 0.24958 | 0.24919 | 0.24856 | 0.24768 | 0.24658 | 0.24527 | 0.24381 | 0.24221 | 0.24049 | 0.0077 |
| 98 | 0.26902 | 0.26862 | 0.26803 | 0.26720 | 0.26613 | 0.26483 | 0.26334 | 0.26170 | 0.25993 | 0.0073 |
| 99 | 0.28761 | 0.28717 | 0.28657 | 0.28577 | 0.28474 | 0.28348 | 0.28201 | 0.28035 | 0.27856 | 0.0069 |
| 100 | 0.30526 | 0.30477 | 0.30413 | 0.30333 | 0.30233 | 0.30111 | 0.29967 | 0.29804 | 0.29624 | 0.0065 |
| 101 | 0.32181 | 0.32129 | 0.32060 | 0.31977 | 0.31878 | 0.31760 | 0.31621 | 0.31461 | 0.31285 | 0.0061 |
| 102 | 0.33691 | 0.33639 | 0.33568 | 0.33482 | 0.33382 | 0.33266 | 0.33132 | 0.32978 | 0.32806 | 0.0057 |
| 103 | 0.35020 | 0.34967 | 0.34898 | 0.34812 | 0.34711 | 0.34596 | 0.34466 | 0.34319 | 0.34154 | 0.0053 |
| 104 | 0.36132 | 0.36078 | 0.36011 | 0.35928 | 0.35829 | 0.35716 | 0.35590 | 0.35449 | 0.35292 | 0.0049 |
| 105 | 0.37007 | 0.36950 | 0.36883 | 0.36804 | 0.36711 | 0.36603 | 0.36482 | 0.36348 | 0.36200 | 0.0045 |
| 106 | 0.37625 | 0.37567 | 0.37500 | 0.37424 | 0.37337 | 0.37236 | 0.37123 | 0.36997 | 0.36859 | 0.0041 |
| 107 | 0.37969 | 0.37910 | 0.37845 | 0.37771 | 0.37689 | 0.37597 | 0.37494 | 0.37379 | 0.37252 | 0.0037 |
| 108 | 0.38022 | 0.37964 | 0.37901 | 0.37832 | 0.37755 | 0.37672 | 0.37579 | 0.37476 | 0.37363 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Disability Annuitants (Postal, Male)

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 17 | 0.00111 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.00102 | 0.00101 | 0.00100 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 18 | 0.00112 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 0.00105 | 0.00103 | 0.00102 | 0.00101 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 19 | 0.00113 | 0.00111 | 0.00110 | 0.00108 | 0.00107 | 0.00106 | 0.00104 | 0.00103 | 0.00102 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 20 | 0.00114 | 0.00112 | 0.00111 | 0.00109 | 0.00108 | 0.00107 | 0.00105 | 0.00104 | 0.00103 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 21 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00105 | 0.00104 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 22 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00110 | 0.00109 | 0.00108 | 0.00106 | 0.00105 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 23 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00111 | 0.00110 | 0.00109 | 0.00107 | 0.00106 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 24 | 0.00119 | 0.00117 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00107 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 25 | 0.00120 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 26 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00113 | 0.00112 | 0.00111 | 0.00110 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 27 | 0.00122 | 0.00120 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 0.00111 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 28 | 0.00123 | 0.00122 | 0.00120 | 0.00119 | 0.00117 | 0.00116 | 0.00114 | 0.00113 | 0.00112 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 29 | 0.00125 | 0.00123 | 0.00121 | 0.00120 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.00113 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 30 | 0.00126 | 0.00124 | 0.00123 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 31 | 0.00127 | 0.00125 | 0.00124 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 32 | 0.00128 | 0.00127 | 0.00125 | 0.00123 | 0.00122 | 0.00120 | 0.00119 | 0.00118 | 0.00116 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 33 | 0.00130 | 0.00128 | 0.00126 | 0.00125 | 0.00123 | 0.00122 | 0.00120 | 0.00119 | 0.00118 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 34 | 0.00131 | 0.00129 | 0.00128 | 0.00126 | 0.00124 | 0.00123 | 0.00121 | 0.00120 | 0.00119 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 35 | 0.00214 | 0.00211 | 0.00208 | 0.00205 | 0.00203 | 0.00200 | 0.00198 | 0.00196 | 0.00194 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 36 | 0.00301 | 0.00297 | 0.00293 | 0.00289 | 0.00286 | 0.00282 | 0.00279 | 0.00276 | 0.00273 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 37 | 0.00389 | 0.00384 | 0.00379 | 0.00374 | 0.00369 | 0.00365 | 0.00360 | 0.00356 | 0.00353 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 38 | 0.00469 | 0.00463 | 0.00456 | 0.00451 | 0.00445 | 0.00440 | 0.00435 | 0.00430 | 0.00425 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 39 | 0.00533 | 0.00526 | 0.00519 | 0.00512 | 0.00505 | 0.00499 | 0.00494 | 0.00488 | 0.00483 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 40 | 0.00574 | 0.00566 | 0.00558 | 0.00551 | 0.00544 | 0.00537 | 0.00531 | 0.00525 | 0.00520 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 41 | 0.00588 | 0.00580 | 0.00572 | 0.00565 | 0.00558 | 0.00551 | 0.00545 | 0.00539 | 0.00533 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 42 | 0.00581 | 0.00573 | 0.00565 | 0.00558 | 0.00551 | 0.00544 | 0.00538 | 0.00532 | 0.00527 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 43 | 0.00567 | 0.00559 | 0.00551 | 0.00544 | 0.00537 | 0.00531 | 0.00525 | 0.00519 | 0.00514 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 44 | 0.00566 | 0.00558 | 0.00550 | 0.00543 | 0.00536 | 0.00530 | 0.00524 | 0.00518 | 0.00513 | 1.309 | 1.583 | 0.800 | 0.0100 |
| 45 | 0.00593 | 0.00585 | 0.00577 | 0.00569 | 0.00562 | 0.00555 | 0.00549 | 0.00543 | 0.00537 | 1.309 | 1.583 | 0.824 | 0.0100 |
| 46 | 0.00653 | 0.00644 | 0.00635 | 0.00627 | 0.00619 | 0.00612 | 0.00605 | 0.00598 | 0.00592 | 1.309 | 1.583 | 0.836 | 0.0100 |
| 47 | 0.00739 | 0.00729 | 0.00719 | 0.00710 | 0.00701 | 0.00692 | 0.00684 | 0.00677 | 0.00670 | 1.309 | 1.583 | 0.843 | 0.0100 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 48 | 0.00841 | 0.00829 | 0.00818 | 0.00807 | 0.00797 | 0.00788 | 0.00779 | 0.00770 | 0.00762 | 1.309 | 1.583 | 0.851 | 0.0100 |
| 49 | 0.00950 | 0.00936 | 0.00924 | 0.00912 | 0.00900 | 0.00889 | 0.00879 | 0.00869 | 0.00860 | 1.309 | 1.583 | 0.859 | 0.0100 |
| 50 | 0.01059 | 0.01044 | 0.01030 | 0.01016 | 0.01004 | 0.00992 | 0.00980 | 0.00969 | 0.00959 | 1.309 | 1.583 | 0.864 | 0.0100 |
| 51 | 0.01165 | 0.01149 | 0.01133 | 0.01118 | 0.01104 | 0.01091 | 0.01079 | 0.01067 | 0.01056 | 1.309 | 1.583 | 0.878 | 0.0100 |
| 52 | 0.01272 | 0.01254 | 0.01237 | 0.01221 | 0.01206 | 0.01191 | 0.01178 | 0.01165 | 0.01152 | 1.309 | 1.583 | 0.875 | 0.0100 |
| 53 | 0.01388 | 0.01369 | 0.01350 | 0.01333 | 0.01316 | 0.01300 | 0.01285 | 0.01271 | 0.01258 | 1.309 | 1.583 | 0.881 | 0.0100 |
| 54 | 0.01504 | 0.01483 | 0.01463 | 0.01444 | 0.01426 | 0.01408 | 0.01392 | 0.01377 | 0.01362 | 1.309 | 1.583 | 0.890 | 0.0100 |
| 55 | 0.01592 | 0.01569 | 0.01548 | 0.01528 | 0.01509 | 0.01491 | 0.01474 | 0.01458 | 0.01442 | 1.309 | 1.583 | 0.904 | 0.0100 |
| 56 | 0.01636 | 0.01613 | 0.01591 | 0.01570 | 0.01550 | 0.01532 | 0.01514 | 0.01498 | 0.01482 | 1.309 | 1.583 | 0.925 | 0.0100 |
| 57 | 0.01669 | 0.01646 | 0.01624 | 0.01603 | 0.01583 | 0.01564 | 0.01546 | 0.01529 | 0.01512 | 1.309 | 1.583 | 0.947 | 0.0100 |
| 58 | 0.01722 | 0.01698 | 0.01675 | 0.01653 | 0.01632 | 0.01613 | 0.01594 | 0.01577 | 0.01560 | 1.309 | 1.583 | 0.957 | 0.0100 |
| 59 | 0.01812 | 0.01786 | 0.01762 | 0.01739 | 0.01717 | 0.01697 | 0.01677 | 0.01659 | 0.01641 | 1.309 | 1.583 | 0.964 | 0.0100 |
| 60 | 0.01951 | 0.01923 | 0.01897 | 0.01873 | 0.01849 | 0.01827 | 0.01806 | 0.01786 | 0.01767 | 1.309 | 1.583 | 0.973 | 0.0100 |
| 61 | 0.02125 | 0.02095 | 0.02067 | 0.02040 | 0.02014 | 0.01990 | 0.01967 | 0.01946 | 0.01925 | 1.309 | 1.583 | 0.984 | 0.0100 |
| 62 | 0.02309 | 0.02276 | 0.02246 | 0.02216 | 0.02189 | 0.02162 | 0.02137 | 0.02114 | 0.02092 | 1.309 | 1.583 | 0.994 | 0.0100 |
| 63 | 0.02477 | 0.02443 | 0.02410 | 0.02379 | 0.02349 | 0.02321 | 0.02294 | 0.02269 | 0.02245 | 1.309 | 1.583 | 0.998 | 0.0100 |
| 64 | 0.02663 | 0.02630 | 0.02597 | 0.02565 | 0.02535 | 0.02506 | 0.02478 | 0.02451 | 0.02426 | 1.309 | 1.583 | 1.000 | 0.0100 |
| 65 | 0.02864 | 0.02833 | 0.02800 | 0.02768 | 0.02736 | 0.02706 | 0.02677 | 0.02649 | 0.02621 | 1.347 | 1.516 | 1.000 | 0.0100 |
| 66 | 0.03073 | 0.03044 | 0.03013 | 0.02981 | 0.02949 | 0.02918 | 0.02887 | 0.02858 | 0.02830 | 1.385 | 1.450 | 1.000 | 0.0098 |
| 67 | 0.03321 | 0.03295 | 0.03265 | 0.03234 | 0.03202 | 0.03169 | 0.03138 | 0.03107 | 0.03077 | 1.423 | 1.383 | 1.000 | 0.0095 |
| 68 | 0.03590 | 0.03566 | 0.03539 | 0.03509 | 0.03477 | 0.03444 | 0.03411 | 0.03378 | 0.03347 | 1.462 | 1.317 | 1.000 | 0.0093 |
| 69 | 0.03864 | 0.03842 | 0.03817 | 0.03789 | 0.03757 | 0.03724 | 0.03691 | 0.03657 | 0.03623 | 1.500 | 1.250 | 1.000 | 0.0090 |
| 70 | 0.04153 | 0.04133 | 0.04110 | 0.04083 | 0.04053 | 0.04020 | 0.03986 | 0.03951 | 0.03916 | 1.500 | 1.250 | 1.000 | 0.0088 |
| 71 | 0.04495 | 0.04475 | 0.04453 | 0.04427 | 0.04398 | 0.04365 | 0.04331 | 0.04294 | 0.04258 | 1.500 | 1.250 | 1.000 | 0.0085 |
| 72 | 0.04890 | 0.04869 | 0.04846 | 0.04821 | 0.04792 | 0.04760 | 0.04725 | 0.04687 | 0.04649 | 1.500 | 1.250 | 1.000 | 0.0083 |
| 73 | 0.05321 | 0.05297 | 0.05273 | 0.05247 | 0.05218 | 0.05186 | 0.05150 | 0.05111 | 0.05071 | 1.500 | 1.250 | 1.000 | 0.0080 |
| 74 | 0.05752 | 0.05726 | 0.05698 | 0.05670 | 0.05641 | 0.05608 | 0.05572 | 0.05533 | 0.05491 | 1.500 | 1.250 | 1.000 | 0.0078 |
| 75 | 0.06167 | 0.06137 | 0.06107 | 0.06076 | 0.06044 | 0.06010 | 0.05973 | 0.05933 | 0.05891 | 1.500 | 1.250 | 1.000 | 0.0075 |
| 76 | 0.06585 | 0.06553 | 0.06519 | 0.06485 | 0.06450 | 0.06414 | 0.06376 | 0.06335 | 0.06291 | 1.500 | 1.250 | 1.000 | 0.0073 |
| 77 | 0.07023 | 0.06991 | 0.06954 | 0.06916 | 0.06877 | 0.06838 | 0.06798 | 0.06755 | 0.06711 | 1.500 | 1.250 | 1.000 | 0.0070 |
| 78 | 0.07452 | 0.07422 | 0.07385 | 0.07344 | 0.07302 | 0.07259 | 0.07216 | 0.07172 | 0.07126 | 1.500 | 1.250 | 1.000 | 0.0068 |
| 79 | 0.07875 | 0.07850 | 0.07815 | 0.07774 | 0.07729 | 0.07683 | 0.07637 | 0.07590 | 0.07543 | 1.500 | 1.250 | 1.000 | 0.0065 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 80 | 0.08328 | 0.08303 | 0.08273 | 0.08233 | 0.08188 | 0.08140 | 0.08091 | 0.08043 | 0.07994 | 1.500 | 1.250 | 1.000 | 0.0063 |
| 81 | 0.08845 | 0.08818 | 0.08788 | 0.08753 | 0.08710 | 0.08662 | 0.08612 | 0.08562 | 0.08511 | 1.500 | 1.250 | 1.000 | 0.0060 |
| 82 | 0.09464 | 0.09437 | 0.09407 | 0.09374 | 0.09336 | 0.09290 | 0.09240 | 0.09188 | 0.09136 | 1.500 | 1.250 | 1.000 | 0.0058 |
| 83 | 0.10233 | 0.10208 | 0.10180 | 0.10148 | 0.10111 | 0.10070 | 0.10022 | 0.09969 | 0.09915 | 1.500 | 1.250 | 1.000 | 0.0055 |
| 84 | 0.11179 | 0.11158 | 0.11133 | 0.11103 | 0.11068 | 0.11029 | 0.10984 | 0.10932 | 0.10877 | 1.500 | 1.250 | 1.000 | 0.0053 |
| 85 | 0.12321 | 0.12305 | 0.12284 | 0.12257 | 0.12224 | 0.12186 | 0.12142 | 0.12092 | 0.12035 | 1.500 | 1.250 | 1.000 | 0.0050 |
| 86 | 0.13724 | 0.13715 | 0.13698 | 0.13675 | 0.13645 | 0.13607 | 0.13563 | 0.13513 | 0.13455 | 1.500 | 1.250 | 1.000 | 0.0048 |
| 87 | 0.15376 | 0.15373 | 0.15361 | 0.15342 | 0.15314 | 0.15278 | 0.15233 | 0.15181 | 0.15121 | 1.500 | 1.250 | 1.000 | 0.0045 |
| 88 | 0.17169 | 0.17172 | 0.17166 | 0.17150 | 0.17125 | 0.17090 | 0.17046 | 0.16992 | 0.16929 | 1.500 | 1.250 | 1.000 | 0.0043 |
| 89 | 0.18948 | 0.18958 | 0.18958 | 0.18947 | 0.18925 | 0.18892 | 0.18849 | 0.18795 | 0.18730 | 1.500 | 1.250 | 1.000 | 0.0040 |
| 90 | 0.20629 | 0.20649 | 0.20658 | 0.20654 | 0.20637 | 0.20609 | 0.20568 | 0.20515 | 0.20451 | 1.500 | 1.250 | 1.000 | 0.0037 |
| 91 | 0.22188 | 0.22217 | 0.22233 | 0.22235 | 0.22224 | 0.22199 | 0.22161 | 0.22111 | 0.22046 | 1.500 | 1.250 | 1.000 | 0.0035 |
| 92 | 0.23665 | 0.23697 | 0.23715 | 0.23720 | 0.23711 | 0.23689 | 0.23653 | 0.23603 | 0.23540 | 1.500 | 1.250 | 1.000 | 0.0032 |
| 93 | 0.25181 | 0.25216 | 0.25237 | 0.25245 | 0.25239 | 0.25218 | 0.25184 | 0.25136 | 0.25075 | 1.500 | 1.250 | 1.000 | 0.0030 |
| 94 | 0.26827 | 0.26847 | 0.26872 | 0.26882 | 0.26879 | 0.26862 | 0.26830 | 0.26784 | 0.26725 | 1.500 | 1.250 | 1.000 | 0.0027 |
| 95 | 0.28693 | 0.28696 | 0.28707 | 0.28721 | 0.28721 | 0.28707 | 0.28678 | 0.28635 | 0.28578 | 1.500 | 1.250 | 1.000 | 0.0025 |
| 96 | 0.30828 | 0.30818 | 0.30815 | 0.30816 | 0.30820 | 0.30809 | 0.30784 | 0.30744 | 0.30689 | 1.500 | 1.250 | 1.000 | 0.0022 |
| 97 | 0.33259 | 0.33238 | 0.33221 | 0.33210 | 0.33204 | 0.33197 | 0.33176 | 0.33139 | 0.33088 | 1.500 | 1.250 | 1.000 | 0.0020 |
| 98 | 0.35969 | 0.35938 | 0.35911 | 0.35889 | 0.35872 | 0.35857 | 0.35840 | 0.35808 | 0.35760 | 1.500 | 1.250 | 1.000 | 0.0017 |
| 99 | 0.38912 | 0.38874 | 0.38838 | 0.38808 | 0.38782 | 0.38759 | 0.38737 | 0.38710 | 0.38667 | 1.500 | 1.250 | 1.000 | 0.0015 |
| 100 | 0.42040 | 0.41998 | 0.41957 | 0.41920 | 0.41887 | 0.41858 | 0.41831 | 0.41803 | 0.41766 | 1.500 | 1.250 | 1.000 | 0.0012 |
| 101 | 0.42597 | 0.42558 | 0.42517 | 0.42478 | 0.42443 | 0.42413 | 0.42385 | 0.42358 | 0.42326 | 1.500 | 1.250 | 1.000 | 0.0010 |
| 102 | 0.43193 | 0.43162 | 0.43125 | 0.43088 | 0.43053 | 0.43023 | 0.42996 | 0.42972 | 0.42946 | 1.500 | 1.250 | 1.000 | 0.0007 |
| 103 | 0.43845 | 0.43825 | 0.43797 | 0.43765 | 0.43733 | 0.43705 | 0.43681 | 0.43661 | 0.43642 | 1.500 | 1.250 | 1.000 | 0.0005 |
| 104 | 0.44506 | 0.44502 | 0.44485 | 0.44461 | 0.44436 | 0.44413 | 0.44393 | 0.44379 | 0.44367 | 1.500 | 1.250 | 1.000 | 0.0002 |
| 105 | 0.45152 | 0.45169 | 0.45168 | 0.45156 | 0.45140 | 0.45124 | 0.45111 | 0.45103 | 0.45100 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 106 | 0.45775 | 0.45817 | 0.45833 | 0.45832 | 0.45822 | 0.45809 | 0.45796 | 0.45788 | 0.45784 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 107 | 0.46371 | 0.46442 | 0.46480 | 0.46493 | 0.46492 | 0.46484 | 0.46474 | 0.46466 | 0.46461 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 108 | 0.46934 | 0.47039 | 0.47102 | 0.47134 | 0.47145 | 0.47145 | 0.47139 | 0.47132 | 0.47128 | 1.500 | 1.250 | 1.000 | 0.0000 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.500 | 1.250 | 1.000 | 0.0000 |

Disability (Male) and Survivor of Males (Postal)

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|-------------|----------------------------|------------|-------------|
| | | Duration 1 | Duration 2 | Duration 3+ | Duration 1 | Duration 2 | Duration 3+ |
| 17 | 0.00294 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18 | 0.00241 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19 | 0.00194 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 20 | 0.00155 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 21 | 0.00122 | 0.00000 | 0.00000 | 0.00055 | 0.00000 | 0.00000 | 0.00000 |
| 22 | 0.00095 | 0.00000 | 0.00000 | 0.00127 | 0.00729 | 0.00000 | 0.00000 |
| 23 | 0.00076 | 0.00000 | 0.00000 | 0.00192 | 0.02783 | 0.00000 | 0.00000 |
| 24 | 0.00063 | 0.00000 | 0.00000 | 0.00248 | 0.04626 | 0.00000 | 0.00000 |
| 25 | 0.00057 | 0.00000 | 0.00000 | 0.00297 | 0.06206 | 0.00000 | 0.00000 |
| 26 | 0.00057 | 0.00000 | 0.00000 | 0.00338 | 0.07453 | 0.00000 | 0.00311 |
| 27 | 0.00062 | 0.00004 | 0.00000 | 0.00371 | 0.08285 | 0.00000 | 0.00676 |
| 28 | 0.00071 | 0.00014 | 0.00000 | 0.00397 | 0.08629 | 0.00000 | 0.01047 |
| 29 | 0.00083 | 0.00021 | 0.00203 | 0.00415 | 0.08455 | 0.00091 | 0.01407 |
| 30 | 0.00096 | 0.00024 | 0.00383 | 0.00425 | 0.07775 | 0.00318 | 0.01736 |
| 31 | 0.00108 | 0.00026 | 0.00522 | 0.00429 | 0.06658 | 0.00584 | 0.02012 |
| 32 | 0.00119 | 0.00023 | 0.00619 | 0.00426 | 0.05269 | 0.00875 | 0.02213 |
| 33 | 0.00130 | 0.00018 | 0.00673 | 0.00418 | 0.03822 | 0.01171 | 0.02326 |
| 34 | 0.00143 | 0.00010 | 0.00682 | 0.00409 | 0.02524 | 0.01447 | 0.02350 |
| 35 | 0.00159 | 0.00000 | 0.00646 | 0.00402 | 0.01520 | 0.01672 | 0.02296 |
| 36 | 0.00179 | 0.00000 | 0.00570 | 0.00397 | 0.00875 | 0.01821 | 0.02182 |
| 37 | 0.00200 | 0.00000 | 0.00467 | 0.00392 | 0.00576 | 0.01882 | 0.02032 |
| 38 | 0.00221 | 0.00000 | 0.00353 | 0.00384 | 0.00543 | 0.01865 | 0.01867 |
| 39 | 0.00241 | 0.00000 | 0.00243 | 0.00374 | 0.00659 | 0.01797 | 0.01698 |
| 40 | 0.00261 | 0.00000 | 0.00147 | 0.00362 | 0.00806 | 0.01694 | 0.01533 |
| 41 | 0.00283 | 0.00000 | 0.00075 | 0.00354 | 0.00910 | 0.01555 | 0.01377 |
| 42 | 0.00307 | 0.00011 | 0.00031 | 0.00350 | 0.00915 | 0.01370 | 0.01235 |
| 43 | 0.00333 | 0.00071 | 0.00018 | 0.00352 | 0.00795 | 0.01156 | 0.01116 |
| 44 | 0.00359 | 0.00151 | 0.00034 | 0.00359 | 0.00590 | 0.00962 | 0.01025 |
| 45 | 0.00380 | 0.00241 | 0.00075 | 0.00371 | 0.00376 | 0.00830 | 0.00954 |
| 46 | 0.00397 | 0.00321 | 0.00134 | 0.00378 | 0.00212 | 0.00764 | 0.00896 |
| 47 | 0.00414 | 0.00372 | 0.00200 | 0.00377 | 0.00119 | 0.00732 | 0.00836 |
| 48 | 0.00434 | 0.00380 | 0.00262 | 0.00365 | 0.00096 | 0.00691 | 0.00769 |
| 49 | 0.00455 | 0.00343 | 0.00307 | 0.00354 | 0.00116 | 0.00634 | 0.00687 |
| 50 | 0.00476 | 0.00282 | 0.00324 | 0.00351 | 0.00137 | 0.00560 | 0.00596 |
| 51 | 0.00495 | 0.00223 | 0.00314 | 0.00354 | 0.00133 | 0.00477 | 0.00510 |
| 52 | 0.00510 | 0.00188 | 0.00287 | 0.00351 | 0.00097 | 0.00374 | 0.00427 |
| 53 | 0.00525 | 0.00180 | 0.00249 | 0.00330 | 0.00046 | 0.00234 | 0.00331 |
| 54 | 0.00548 | 0.00187 | 0.00203 | 0.00283 | 0.00000 | 0.00041 | 0.00219 |
| 55 | 0.00583 | 0.00195 | 0.00156 | 0.00225 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00626 | 0.00200 | 0.00116 | 0.00178 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00664 | 0.00198 | 0.00097 | 0.00148 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00686 | 0.00187 | 0.00112 | 0.00137 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00693 | 0.00164 | 0.00169 | 0.00141 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00683 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 61 | 0.00654 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 62 | 0.00608 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|-------------|----------------------------|------------|-------------|
| | | Duration 1 | Duration 2 | Duration 3+ | Duration 1 | Duration 2 | Duration 3+ |
| 63 | 0.00550 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 64 | 0.00486 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 65 | 0.00420 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 66 | 0.00358 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 67 | 0.00302 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 68 | 0.00253 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 69 | 0.00211 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 70 | 0.00176 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 71 | 0.00148 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 72 | 0.00126 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 73 | 0.00110 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 74 | 0.00099 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 75 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 76 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 77 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 78 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 79 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 80 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 81 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 82 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 83 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 84 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 85 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 86 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 87 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 88 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 89 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 90 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 91 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 92 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 93 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 94 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 95 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 96 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 97 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 98 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109 | 0.00093 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

Survivor and Sick Leave Assumptions (Postal, Male)

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 17 | 0.57342 | 0.19490 | 1.00000 | 0 | 0.0000 | 0.0000 |
| 18 | 0.57342 | 0.19490 | 1.00000 | 1 | 0.0000 | 0.0000 |
| 19 | 0.57342 | 0.19490 | 1.00000 | 2 | 0.0000 | 0.0003 |
| 20 | 0.57342 | 0.19490 | 1.00000 | 3 | 0.0000 | 0.0008 |
| 21 | 0.57342 | 0.19490 | 1.00000 | 4 | 0.0000 | 0.0012 |
| 22 | 0.57342 | 0.19490 | 1.00000 | 5 | 0.0419 | 0.0017 |
| 23 | 0.57342 | 0.19490 | 1.00000 | 6 | 0.0462 | 0.0021 |
| 24 | 0.57342 | 0.19490 | 1.00000 | 7 | 0.0509 | 0.0025 |
| 25 | 0.57342 | 0.19490 | 1.00000 | 8 | 0.0560 | 0.0029 |
| 26 | 0.57342 | 0.19490 | 1.00000 | 9 | 0.0614 | 0.0032 |
| 27 | 0.57342 | 0.19490 | 1.00000 | 10 | 0.0674 | 0.0034 |
| 28 | 0.57342 | 0.19490 | 1.00000 | 11 | 0.0739 | 0.0035 |
| 29 | 0.57342 | 0.19490 | 1.00000 | 12 | 0.0812 | 0.0036 |
| 30 | 0.57342 | 0.25312 | 1.00000 | 13 | 0.0895 | 0.0036 |
| 31 | 0.57342 | 0.30291 | 1.00000 | 14 | 0.0989 | 0.0036 |
| 32 | 0.57342 | 0.34414 | 1.00000 | 15 | 0.1096 | 0.0038 |
| 33 | 0.57342 | 0.37678 | 1.00000 | 16 | 0.1218 | 0.0042 |
| 34 | 0.57342 | 0.40118 | 1.00000 | 17 | 0.1352 | 0.0050 |
| 35 | 0.57342 | 0.41877 | 1.00000 | 18 | 0.1498 | 0.0058 |
| 36 | 0.57342 | 0.43197 | 1.00000 | 19 | 0.1649 | 0.0067 |
| 37 | 0.57342 | 0.44310 | 1.00000 | 20 | 0.1793 | 0.0071 |
| 38 | 0.57342 | 0.45382 | 1.00000 | 21 | 0.1915 | 0.0069 |
| 39 | 0.57342 | 0.46524 | 1.00000 | 22 | 0.2005 | 0.0061 |
| 40 | 0.57342 | 0.47795 | 1.00000 | 23 | 0.2064 | 0.0051 |
| 41 | 0.57342 | 0.49237 | 1.00000 | 24 | 0.2109 | 0.0044 |
| 42 | 0.57342 | 0.50865 | 1.00000 | 25 | 0.2168 | 0.0050 |
| 43 | 0.57342 | 0.52619 | 1.00000 | 26 | 0.2274 | 0.0078 |
| 44 | 0.57342 | 0.54329 | 1.00000 | 27 | 0.2456 | 0.0133 |
| 45 | 0.57342 | 0.55729 | 1.00000 | 28 | 0.2731 | 0.0211 |
| 46 | 0.57342 | 0.56538 | 1.00000 | 29 | 0.3096 | 0.0302 |
| 47 | 0.57342 | 0.56596 | 1.00000 | 30 | 0.3528 | 0.0387 |
| 48 | 0.57342 | 0.56039 | 1.00000 | 31 | 0.3984 | 0.0442 |
| 49 | 0.57342 | 0.55254 | 1.00000 | 32 | 0.4415 | 0.0500 |
| 50 | 0.55618 | 0.54653 | 1.00000 | 33 | 0.4796 | 0.0550 |
| 51 | 0.54334 | 0.54412 | 1.00000 | 34 | 0.5122 | 0.0600 |
| 52 | 0.53576 | 0.54436 | 1.00000 | 35 | 0.5407 | 0.0650 |
| 53 | 0.53426 | 0.54470 | 1.00000 | 36 | 0.5670 | 0.0700 |
| 54 | 0.53889 | 0.54310 | 1.00000 | 37 | 0.5925 | 0.0750 |
| 55 | 0.54873 | 0.53952 | 1.00000 | 38 | 0.6179 | 0.0800 |
| 56 | 0.56177 | 0.53584 | 1.00000 | 39 | 0.6445 | 0.0850 |
| 57 | 0.57559 | 0.53409 | 1.00000 | 40 | 0.6740 | 0.0900 |
| 58 | 0.58853 | 0.53537 | 1.00000 | 41 | 0.7066 | 0.0950 |
| 59 | 0.60004 | 0.53904 | 1.00000 | 42 | 0.7406 | 0.1000 |
| 60 | 0.61023 | 0.54335 | 1.00000 | 43 | 0.7725 | 0.1000 |
| 61 | 0.61906 | 0.54851 | 1.00000 | 44 | 0.7987 | 0.1000 |
| 62 | 0.62638 | 0.55473 | 1.00000 | 45 | 0.8191 | 0.1000 |

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 63 | 0.63221 | 0.56121 | 1.00000 | 46 | 0.8353 | 0.1000 |
| 64 | 0.63716 | 0.56667 | 1.00000 | 47 | 0.8485 | 0.1000 |
| 65 | 0.64206 | 0.57038 | 1.00000 | 48 | 0.8600 | 0.1000 |
| 66 | 0.64771 | 0.57270 | 1.00000 | 49 | 0.8709 | 0.1000 |
| 67 | 0.65425 | 0.57501 | 1.00000 | 50 | 0.8828 | 0.1000 |
| 68 | 0.66045 | 0.57866 | 1.00000 | 51 | 0.8966 | 0.1000 |
| 69 | 0.66486 | 0.58339 | 1.00000 | 52 | 0.9126 | 0.1000 |
| 70 | 0.66673 | 0.58738 | 1.00000 | 53 | 0.9296 | 0.1000 |
| 71 | 0.66618 | 0.58854 | 1.00000 | 54 | 0.9460 | 0.1000 |
| 72 | 0.66391 | 0.58625 | 1.00000 | 55 | 0.9599 | 0.1000 |
| 73 | 0.66156 | 0.58265 | 1.00000 | 56 | 0.9699 | 0.1000 |
| 74 | 0.66011 | 0.58055 | 1.00000 | 57 | 0.9748 | 0.1000 |
| 75 | 0.66024 | 0.58149 | 1.00000 | 58 | 0.9845 | 0.1000 |
| 76 | 0.66168 | 0.58478 | 1.00000 | 59 | 0.9944 | 0.1000 |
| 77 | 0.66311 | 0.58824 | 1.00000 | 60+ | 1.0043 | 0.1000 |
| 78 | 0.66349 | 0.58933 | 1.00000 | | | |
| 79 | 0.66218 | 0.58699 | 0.99803 | | | |
| 80 | 0.65907 | 0.58128 | 0.99530 | | | |
| 81 | 0.65444 | 0.57289 | 0.99299 | | | |
| 82 | 0.64822 | 0.56324 | 0.99049 | | | |
| 83 | 0.64011 | 0.55384 | 0.98749 | | | |
| 84 | 0.62939 | 0.54589 | 0.98326 | | | |
| 85 | 0.61558 | 0.53934 | 0.97805 | | | |
| 86 | 0.59844 | 0.53305 | 0.97217 | | | |
| 87 | 0.57803 | 0.52531 | 0.96589 | | | |
| 88 | 0.55491 | 0.51486 | 0.96000 | | | |
| 89 | 0.52988 | 0.50138 | 0.95488 | | | |
| 90 | 0.50412 | 0.48568 | 0.95140 | | | |
| 91 | 0.47890 | 0.46869 | 0.94996 | | | |
| 92 | 0.45503 | 0.45091 | 0.95016 | | | |
| 93 | 0.43260 | 0.43261 | 0.95071 | | | |
| 94 | 0.41120 | 0.41384 | 0.95053 | | | |
| 95 | 0.39026 | 0.39450 | 0.94908 | | | |
| 96 | 0.36927 | 0.37460 | 0.94622 | | | |
| 97 | 0.34777 | 0.35415 | 0.94178 | | | |
| 98 | 0.32542 | 0.33318 | 0.93573 | | | |
| 99 | 0.30199 | 0.31170 | 0.92801 | | | |
| 100 | 0.27734 | 0.28964 | 0.91836 | | | |
| 101 | 0.25139 | 0.26690 | 0.90644 | | | |
| 102 | 0.22414 | 0.24340 | 0.89161 | | | |
| 103 | 0.19560 | 0.21910 | 0.87263 | | | |
| 104 | 0.16575 | 0.19398 | 0.84740 | | | |
| 105 | 0.16575 | 0.19398 | 0.84740 | | | |
| 106 | 0.16575 | 0.19398 | 0.84740 | | | |
| 107 | 0.16575 | 0.19398 | 0.84740 | | | |
| 108 | 0.16575 | 0.19398 | 0.84740 | | | |
| 109 | 0.16575 | 0.19398 | 0.84740 | | | |

Postal, Female

Normal Retirement Rates – CSRS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| 55 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2062 | 0.3184 |
| 56 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.1928 | 0.1734 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.3891 | 0.3759 | 0.2224 | 0.1932 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.2447 | 0.1689 | 0.1946 | 0.1805 |
| 62 | 0.2185 | 0.2684 | 0.3523 | 0.3433 | 0.1849 | 0.1851 | 0.1993 |
| 63 | 0.1169 | 0.1196 | 0.1335 | 0.1778 | 0.1580 | 0.1783 | 0.1850 |
| 64 | 0.1336 | 0.1368 | 0.1445 | 0.2041 | 0.1602 | 0.2083 | 0.2053 |
| 65 | 0.2311 | 0.2552 | 0.2293 | 0.2527 | 0.2119 | 0.2427 | 0.2192 |
| 66 - 69 | 0.1579 | 0.1721 | 0.1359 | 0.2040 | 0.1677 | 0.2244 | 0.1970 |
| 70-74 | 0.1403 | 0.1510 | 0.1158 | 0.1861 | 0.1686 | 0.2472 | 0.2070 |
| 75-84 | 0.1403 | 0.1510 | 0.1158 | 0.1861 | 0.1686 | 0.2472 | 0.2160 |

Normal Retirement Rates – FERS

| Age (ANB) | Years of Service | | | | | | |
|----------------|------------------|--------|--------|--------|--------|--------|--------|
| | 5 - 9 | 10-14 | 15-19 | 20 | 21-29 | 30 | 31+ |
| MRA | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.3066 | 0.3755 |
| 58 - 59 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.2217 | 0.1741 |
| 60 | 0.0000 | 0.0000 | 0.0000 | 0.2688 | 0.2270 | 0.2383 | 0.1866 |
| 61 | 0.0000 | 0.0000 | 0.0000 | 0.1681 | 0.1404 | 0.1964 | 0.1657 |
| 62 | 0.3169 | 0.2234 | 0.2419 | 0.3097 | 0.2458 | 0.2852 | 0.3043 |
| 63 | 0.1131 | 0.1329 | 0.1310 | 0.2187 | 0.1843 | 0.2191 | 0.2246 |
| 64 | 0.1301 | 0.1406 | 0.1339 | 0.2427 | 0.1888 | 0.2554 | 0.2334 |
| 65 | 0.1892 | 0.1971 | 0.2069 | 0.3035 | 0.2584 | 0.2792 | 0.3052 |
| 66 - 69 | 0.2180 | 0.1982 | 0.2137 | 0.2861 | 0.2699 | 0.2832 | 0.2915 |
| 70-74 | 0.2470 | 0.2155 | 0.2081 | 0.2561 | 0.2243 | 0.2077 | 0.2328 |
| 75-84 | 0.2143 | 0.2736 | 0.1723 | 0.2333 | 0.2280 | 0.2627 | 0.1729 |

Involuntary Retirement (Postal, Female)

| Age | CSRS | FERS |
|------------|-------------|-------------|
| 42 | 0.0082 | 0.0082 |
| 43 | 0.0082 | 0.0082 |
| 44 | 0.0082 | 0.0082 |
| 45 | 0.0082 | 0.0082 |
| 46 | 0.0106 | 0.0106 |
| 47 | 0.0086 | 0.0086 |
| 48 | 0.0100 | 0.0100 |
| 49 | 0.0107 | 0.0107 |
| 50 | 0.0092 | 0.0092 |
| 51 | 0.0113 | 0.0113 |
| 52 | 0.0128 | 0.0128 |
| 53 | 0.0148 | 0.0148 |
| 54 | 0.0185 | 0.0185 |
| 55 | 0.0182 | 0.0182 |
| 56 | 0.0208 | 0.0208 |
| 57 | 0.0226 | 0.0226 |
| 58 | 0.0219 | 0.0219 |
| 59 | 0.0208 | 0.0208 |

MRA+10 Retirement (Postal, Female)

| Age | FERS |
|----------------|-------------|
| <=57 | 0.0249 |
| 58 | 0.0178 |
| 59 | 0.0197 |
| 60 | 0.0449 |
| 61 | 0.0482 |

Merit/Longevity Salary Increases (Postal, Female)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-44 | 45-54 | 55+ |
| 0 | 0.0517 | 0.0518 | 0.0472 | 0.0414 | 0.0331 | 0.0295 |
| 1 | 0.0590 | 0.0594 | 0.0610 | 0.0597 | 0.0562 | 0.0524 |
| 2 | 0.0425 | 0.0426 | 0.0428 | 0.0396 | 0.0372 | 0.0344 |
| 3 | 0.0433 | 0.0427 | 0.0435 | 0.0403 | 0.0377 | 0.0360 |
| 4 | 0.0399 | 0.0456 | 0.0490 | 0.0494 | 0.0477 | 0.0460 |
| 5 | 0.0241 | 0.0213 | 0.0206 | 0.0191 | 0.0178 | 0.0169 |
| 6 | 0.0214 | 0.0168 | 0.0162 | 0.0149 | 0.0143 | 0.0141 |
| 7 | 0.0561 | 0.0159 | 0.0147 | 0.0135 | 0.0130 | 0.0132 |
| 8 | 0.0000 | 0.0151 | 0.0138 | 0.0131 | 0.0122 | 0.0125 |
| 9 | 0.0000 | 0.0154 | 0.0147 | 0.0137 | 0.0123 | 0.0113 |
| 10 | 0.0000 | 0.0136 | 0.0136 | 0.0127 | 0.0112 | 0.0106 |
| 11 | 0.0000 | 0.0125 | 0.0111 | 0.0110 | 0.0096 | 0.0095 |
| 12 | 0.0000 | 0.0072 | 0.0086 | 0.0082 | 0.0066 | 0.0056 |
| 13 | 0.0000 | 0.0000 | 0.0044 | 0.0039 | 0.0024 | 0.0014 |
| 14 | 0.0000 | 0.0000 | 0.0045 | 0.0026 | 0.0012 | 0.0012 |
| 15 | 0.0000 | 0.0000 | 0.0057 | 0.0031 | 0.0019 | 0.0012 |
| 16 | 0.0000 | 0.0000 | 0.0055 | 0.0040 | 0.0025 | 0.0015 |
| 17 | 0.0000 | 0.0000 | 0.0000 | 0.0031 | 0.0021 | 0.0013 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0019 | 0.0010 | 0.0005 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0031 | 0.0019 | 0.0008 |
| 20-24 | 0.0000 | 0.0000 | 0.0000 | 0.0040 | 0.0023 | 0.0007 |
| 25-29 | 0.0000 | 0.0000 | 0.0000 | 0.0036 | 0.0017 | 0.0005 |
| 30+ | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0023 | 0.0006 |

Assumed Distribution of New Entrants (Postal, Female)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|-------|------|-------|-------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | 163 | 2 | 0 | 0 | 0 |
| 21-25 | 7,468 | 7 | 0 | 0 | 0 |
| 26-30 | 14,721 | 825 | 95 | 4 | 0 |
| 31-35 | 12,378 | 1,119 | 202 | 41 | 2 |
| 36-40 | 10,489 | 924 | 179 | 82 | 13 |
| 41-45 | 9,158 | 667 | 126 | 58 | 21 |
| 46-50 | 8,207 | 555 | 101 | 49 | 20 |
| 51-55 | 6,786 | 370 | 77 | 34 | 16 |
| 56-60 | 4,327 | 168 | 37 | 17 | 7 |
| 61-65 | 1,649 | 62 | 17 | 6 | 3 |
| 66-70 | 309 | 15 | 6 | 2 | 2 |
| 71-75 | 73 | 4 | 2 | 0 | 0 |

Assumed New Entrants: Average Salary (as of FY 2020) (Postal, Female)

| Age (ANB) | Amount Prior Service (Years) | | | | |
|-----------|------------------------------|----------|----------|----------|----------|
| | 0-1 | 2-5 | 6-10 | 11-15 | 16-20 |
| 17-20 | \$40,104 | \$41,520 | - | - | - |
| 21-25 | \$42,079 | \$42,144 | \$42,144 | - | - |
| 26-30 | \$42,549 | \$42,678 | \$42,752 | \$42,963 | - |
| 31-35 | \$44,053 | \$44,054 | \$44,091 | \$44,206 | \$44,513 |
| 36-40 | \$45,256 | \$45,250 | \$45,243 | \$45,295 | \$45,370 |
| 41-45 | \$46,374 | \$46,362 | \$46,355 | \$46,383 | \$46,389 |
| 46-50 | \$46,866 | \$46,863 | \$46,866 | \$46,854 | \$46,884 |
| 51-55 | \$47,158 | \$47,163 | \$47,166 | \$47,175 | \$47,176 |
| 56-60 | \$47,359 | \$47,377 | \$47,360 | \$47,323 | \$47,366 |
| 61-65 | \$47,560 | \$47,611 | \$47,638 | \$47,484 | \$47,575 |
| 66-70 | \$47,249 | \$47,025 | \$46,985 | \$46,853 | \$46,811 |
| 71-75 | \$45,077 | \$45,320 | \$45,248 | - | - |

Withdrawal Rates (Offset for Re-entry) (Postal, Female)

| Service | Age Nearest Birthday | | | | | |
|---------|----------------------|--------|--------|--------|--------|--------|
| | 17-24 | 25-29 | 30-34 | 35-39 | 40-44 | 45+ |
| 0 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| 1 | 0.1126 | 0.0842 | 0.0549 | 0.0404 | 0.0253 | 0.0271 |
| 2 | 0.1168 | 0.0778 | 0.0580 | 0.0386 | 0.0273 | 0.0253 |
| 3 | 0.0717 | 0.0710 | 0.0469 | 0.0334 | 0.0260 | 0.0250 |
| 4 | 0.0644 | 0.0542 | 0.0368 | 0.0263 | 0.0231 | 0.0189 |
| 5 | 0.0647 | 0.0401 | 0.0285 | 0.0235 | 0.0166 | 0.0145 |
| 6 | 0.1626 | 0.0327 | 0.0321 | 0.0238 | 0.0170 | 0.0152 |
| 7 | 0.0000 | 0.0359 | 0.0292 | 0.0211 | 0.0162 | 0.0133 |
| 8 | 0.0000 | 0.0446 | 0.0279 | 0.0194 | 0.0153 | 0.0141 |
| 9 | 0.0000 | 0.0143 | 0.0258 | 0.0165 | 0.0146 | 0.0120 |
| 10 | 0.0000 | 0.0139 | 0.0227 | 0.0191 | 0.0143 | 0.0116 |
| 11 | 0.0000 | 0.0280 | 0.0284 | 0.0203 | 0.0169 | 0.0113 |
| 12 | 0.0000 | 0.0000 | 0.0201 | 0.0170 | 0.0169 | 0.0106 |
| 13 | 0.0000 | 0.0000 | 0.0242 | 0.0160 | 0.0142 | 0.0104 |
| 14 | 0.0000 | 0.0000 | 0.0140 | 0.0188 | 0.0137 | 0.0106 |
| 15 | 0.0000 | 0.0000 | 0.0200 | 0.0157 | 0.0135 | 0.0084 |
| 16 | 0.0000 | 0.0000 | 0.0180 | 0.0172 | 0.0108 | 0.0087 |
| 17 | 0.0000 | 0.0000 | 0.0000 | 0.0125 | 0.0115 | 0.0090 |
| 18 | 0.0000 | 0.0000 | 0.0000 | 0.0171 | 0.0118 | 0.0075 |
| 19 | 0.0000 | 0.0000 | 0.0000 | 0.0156 | 0.0103 | 0.0077 |
| 20+ | 0.0000 | 0.0000 | 0.0000 | 0.0169 | 0.0119 | 0.0062 |

Fraction of Withdrawing Employees Electing Refunds (Postal, Female)

| Service | CSRS | FERS | FERS-RAE | FERS-FRAE | Fraction of Withdrawing Employees with Workers Compensation |
|----------------|-------------|-------------|-----------------|------------------|--|
| 0 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 0.0000 |
| 1 | 0.9890 | 0.9890 | 0.9890 | 0.9890 | 0.0110 |
| 2 | 0.9870 | 0.9870 | 0.9870 | 0.9870 | 0.0130 |
| 3 | 0.9840 | 0.9840 | 0.9840 | 0.9840 | 0.0160 |
| 4 | 0.9820 | 0.9820 | 0.9820 | 0.9820 | 0.0180 |
| 5 | 0.9940 | 0.8350 | 0.9570 | 0.9700 | 0.0210 |
| 6 | 0.9680 | 0.7880 | 0.9120 | 0.9300 | 0.0230 |
| 7 | 0.9430 | 0.7420 | 0.8680 | 0.8910 | 0.0260 |
| 8 | 0.9170 | 0.6950 | 0.8230 | 0.8510 | 0.0280 |
| 9 | 0.8920 | 0.6490 | 0.7790 | 0.8110 | 0.0300 |
| 10 | 0.8660 | 0.6020 | 0.7340 | 0.7710 | 0.0320 |
| 11 | 0.8400 | 0.5560 | 0.6890 | 0.7320 | 0.0350 |
| 12 | 0.8150 | 0.5090 | 0.6450 | 0.6920 | 0.0370 |
| 13 | 0.7890 | 0.4630 | 0.6000 | 0.6520 | 0.0390 |
| 14 | 0.7640 | 0.4160 | 0.5560 | 0.6120 | 0.0410 |
| 15 | 0.7380 | 0.3700 | 0.5110 | 0.5730 | 0.0420 |
| 16 | 0.7120 | 0.3230 | 0.4660 | 0.5330 | 0.0440 |
| 17 | 0.6870 | 0.2770 | 0.4220 | 0.4930 | 0.0470 |
| 18 | 0.6610 | 0.2300 | 0.3770 | 0.4530 | 0.0540 |
| 19 | 0.6360 | 0.1840 | 0.3330 | 0.4140 | 0.0650 |
| 20+ | 0.6100 | 0.1370 | 0.2880 | 0.3740 | 0.0800 |

Employee Death Rate (Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.0100 |
| 21 | 0.00015 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00013 | 0.00013 | 0.00013 | 0.0100 |
| 22 | 0.00022 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00020 | 0.00020 | 0.00020 | 0.00020 | 0.0100 |
| 23 | 0.00028 | 0.00027 | 0.00027 | 0.00026 | 0.00026 | 0.00026 | 0.00025 | 0.00025 | 0.00025 | 0.0100 |
| 24 | 0.00032 | 0.00031 | 0.00031 | 0.00030 | 0.00030 | 0.00030 | 0.00029 | 0.00029 | 0.00029 | 0.0100 |
| 25 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00032 | 0.00032 | 0.00032 | 0.00031 | 0.0100 |
| 26 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.0100 |
| 27 | 0.00038 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.0100 |
| 28 | 0.00038 | 0.00038 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.0100 |
| 29 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.0100 |
| 30 | 0.00039 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.0100 |
| 31 | 0.00039 | 0.00039 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.00035 | 0.0100 |
| 32 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.0100 |
| 33 | 0.00037 | 0.00037 | 0.00036 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.0100 |
| 34 | 0.00036 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00033 | 0.00032 | 0.0100 |
| 35 | 0.00036 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.00033 | 0.00032 | 0.0100 |
| 36 | 0.00038 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.0100 |
| 37 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.0100 |
| 38 | 0.00046 | 0.00046 | 0.00045 | 0.00045 | 0.00044 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.0100 |
| 39 | 0.00051 | 0.00050 | 0.00050 | 0.00049 | 0.00048 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.0100 |
| 40 | 0.00056 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.00052 | 0.00052 | 0.00051 | 0.00051 | 0.0100 |
| 41 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00057 | 0.00056 | 0.0100 |
| 42 | 0.00066 | 0.00066 | 0.00065 | 0.00064 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.0100 |
| 43 | 0.00072 | 0.00071 | 0.00071 | 0.00070 | 0.00069 | 0.00069 | 0.00068 | 0.00067 | 0.00067 | 0.0100 |
| 44 | 0.00078 | 0.00077 | 0.00077 | 0.00076 | 0.00075 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.0100 |
| 45 | 0.00085 | 0.00085 | 0.00084 | 0.00083 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00080 | 0.0100 |
| 46 | 0.00094 | 0.00093 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00089 | 0.00088 | 0.0100 |
| 47 | 0.00102 | 0.00101 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.0100 |
| 48 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.0100 |
| 49 | 0.00115 | 0.00115 | 0.00114 | 0.00113 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.0100 |
| 50 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00113 | 0.00112 | 0.00111 | 0.0100 |
| 51 | 0.00123 | 0.00122 | 0.00121 | 0.00120 | 0.00119 | 0.00118 | 0.00117 | 0.00115 | 0.00114 | 0.0100 |
| 52 | 0.00129 | 0.00128 | 0.00127 | 0.00125 | 0.00124 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.0100 |
| 53 | 0.00138 | 0.00137 | 0.00135 | 0.00134 | 0.00133 | 0.00132 | 0.00130 | 0.00129 | 0.00128 | 0.0100 |
| 54 | 0.00149 | 0.00147 | 0.00146 | 0.00144 | 0.00143 | 0.00141 | 0.00140 | 0.00139 | 0.00137 | 0.0100 |
| 55 | 0.00158 | 0.00157 | 0.00155 | 0.00153 | 0.00152 | 0.00150 | 0.00149 | 0.00147 | 0.00146 | 0.0100 |
| 56 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.00155 | 0.00154 | 0.00152 | 0.0100 |
| 57 | 0.00172 | 0.00169 | 0.00168 | 0.00166 | 0.00164 | 0.00162 | 0.00160 | 0.00159 | 0.00157 | 0.0100 |
| 58 | 0.00177 | 0.00175 | 0.00172 | 0.00170 | 0.00169 | 0.00167 | 0.00165 | 0.00163 | 0.00162 | 0.0100 |
| 59 | 0.00182 | 0.00179 | 0.00177 | 0.00175 | 0.00173 | 0.00171 | 0.00169 | 0.00167 | 0.00166 | 0.0100 |
| 60 | 0.00187 | 0.00185 | 0.00183 | 0.00180 | 0.00178 | 0.00176 | 0.00174 | 0.00173 | 0.00171 | 0.0100 |
| 61 | 0.00196 | 0.00194 | 0.00191 | 0.00189 | 0.00187 | 0.00184 | 0.00182 | 0.00181 | 0.00179 | 0.0100 |
| 62 | 0.00208 | 0.00205 | 0.00202 | 0.00200 | 0.00197 | 0.00195 | 0.00193 | 0.00191 | 0.00189 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00221 | 0.00218 | 0.00215 | 0.00213 | 0.00210 | 0.00208 | 0.00206 | 0.00204 | 0.00201 | 0.0100 |
| 64 | 0.00238 | 0.00235 | 0.00232 | 0.00229 | 0.00227 | 0.00224 | 0.00222 | 0.00219 | 0.00217 | 0.0100 |
| 65 | 0.00262 | 0.00259 | 0.00256 | 0.00253 | 0.00251 | 0.00248 | 0.00245 | 0.00243 | 0.00240 | 0.0100 |
| 66 | 0.00299 | 0.00296 | 0.00293 | 0.00290 | 0.00287 | 0.00284 | 0.00281 | 0.00278 | 0.00275 | 0.0100 |
| 67 | 0.00351 | 0.00347 | 0.00344 | 0.00341 | 0.00337 | 0.00334 | 0.00330 | 0.00327 | 0.00324 | 0.0100 |
| 68 | 0.00417 | 0.00413 | 0.00410 | 0.00406 | 0.00402 | 0.00398 | 0.00394 | 0.00391 | 0.00387 | 0.0100 |
| 69 | 0.00494 | 0.00491 | 0.00487 | 0.00483 | 0.00479 | 0.00474 | 0.00470 | 0.00465 | 0.00461 | 0.0100 |
| 70 | 0.00576 | 0.00572 | 0.00569 | 0.00564 | 0.00560 | 0.00555 | 0.00551 | 0.00545 | 0.00540 | 0.0100 |
| 71 | 0.00656 | 0.00653 | 0.00649 | 0.00645 | 0.00641 | 0.00636 | 0.00631 | 0.00625 | 0.00619 | 0.0100 |
| 72 | 0.00728 | 0.00726 | 0.00723 | 0.00719 | 0.00715 | 0.00710 | 0.00704 | 0.00698 | 0.00691 | 0.0100 |
| 73 | 0.00784 | 0.00781 | 0.00778 | 0.00774 | 0.00770 | 0.00764 | 0.00758 | 0.00751 | 0.00744 | 0.0100 |
| 74 | 0.00834 | 0.00831 | 0.00828 | 0.00824 | 0.00819 | 0.00813 | 0.00807 | 0.00799 | 0.00791 | 0.0100 |
| 75 | 0.00885 | 0.00882 | 0.00878 | 0.00874 | 0.00869 | 0.00863 | 0.00856 | 0.00848 | 0.00840 | 0.0100 |
| 76 | 0.00943 | 0.00941 | 0.00937 | 0.00932 | 0.00927 | 0.00920 | 0.00913 | 0.00904 | 0.00895 | 0.0100 |
| 77 | 0.01017 | 0.01014 | 0.01010 | 0.01005 | 0.00998 | 0.00992 | 0.00984 | 0.00975 | 0.00965 | 0.0100 |
| 78 | 0.01108 | 0.01105 | 0.01101 | 0.01095 | 0.01089 | 0.01081 | 0.01072 | 0.01063 | 0.01052 | 0.0100 |
| 79 | 0.01222 | 0.01218 | 0.01213 | 0.01207 | 0.01200 | 0.01191 | 0.01182 | 0.01171 | 0.01159 | 0.0100 |
| 80 | 0.01358 | 0.01354 | 0.01349 | 0.01342 | 0.01334 | 0.01324 | 0.01314 | 0.01302 | 0.01289 | 0.0100 |
| 81 | 0.01520 | 0.01515 | 0.01509 | 0.01502 | 0.01493 | 0.01482 | 0.01471 | 0.01457 | 0.01443 | 0.0100 |
| 82 | 0.01710 | 0.01705 | 0.01698 | 0.01690 | 0.01679 | 0.01668 | 0.01654 | 0.01639 | 0.01623 | 0.0100 |
| 83 | 0.01930 | 0.01925 | 0.01917 | 0.01907 | 0.01896 | 0.01883 | 0.01868 | 0.01851 | 0.01832 | 0.0100 |
| 84 | 0.02183 | 0.02177 | 0.02168 | 0.02157 | 0.02144 | 0.02129 | 0.02112 | 0.02093 | 0.02072 | 0.0100 |
| 85 | 0.02470 | 0.02463 | 0.02453 | 0.02441 | 0.02426 | 0.02409 | 0.02390 | 0.02368 | 0.02345 | 0.0100 |
| 86 | 0.02793 | 0.02785 | 0.02774 | 0.02760 | 0.02744 | 0.02725 | 0.02704 | 0.02680 | 0.02653 | 0.0099 |
| 87 | 0.03153 | 0.03144 | 0.03132 | 0.03117 | 0.03098 | 0.03077 | 0.03054 | 0.03027 | 0.02997 | 0.0097 |
| 88 | 0.03551 | 0.03541 | 0.03527 | 0.03510 | 0.03490 | 0.03467 | 0.03441 | 0.03411 | 0.03378 | 0.0096 |
| 89 | 0.03988 | 0.03976 | 0.03961 | 0.03943 | 0.03921 | 0.03895 | 0.03866 | 0.03833 | 0.03797 | 0.0094 |
| 90 | 0.04464 | 0.04451 | 0.04435 | 0.04414 | 0.04390 | 0.04361 | 0.04329 | 0.04293 | 0.04253 | 0.0093 |
| 91 | 0.04980 | 0.04966 | 0.04948 | 0.04925 | 0.04898 | 0.04867 | 0.04832 | 0.04792 | 0.04749 | 0.0091 |
| 92 | 0.05536 | 0.05521 | 0.05501 | 0.05476 | 0.05447 | 0.05413 | 0.05374 | 0.05331 | 0.05283 | 0.0089 |
| 93 | 0.06132 | 0.06116 | 0.06094 | 0.06068 | 0.06036 | 0.05998 | 0.05956 | 0.05909 | 0.05857 | 0.0088 |
| 94 | 0.06769 | 0.06752 | 0.06728 | 0.06699 | 0.06664 | 0.06624 | 0.06578 | 0.06527 | 0.06471 | 0.0086 |
| 95 | 0.07447 | 0.07428 | 0.07403 | 0.07371 | 0.07334 | 0.07290 | 0.07241 | 0.07185 | 0.07124 | 0.0085 |
| 96 | 0.08166 | 0.08147 | 0.08120 | 0.08087 | 0.08048 | 0.08002 | 0.07950 | 0.07893 | 0.07829 | 0.0081 |
| 97 | 0.08927 | 0.08906 | 0.08879 | 0.08845 | 0.08804 | 0.08756 | 0.08702 | 0.08642 | 0.08575 | 0.0077 |
| 98 | 0.09728 | 0.09707 | 0.09678 | 0.09643 | 0.09601 | 0.09552 | 0.09496 | 0.09434 | 0.09365 | 0.0073 |
| 99 | 0.10571 | 0.10549 | 0.10520 | 0.10483 | 0.10440 | 0.10389 | 0.10332 | 0.10268 | 0.10197 | 0.0069 |
| 100 | 0.11454 | 0.11432 | 0.11402 | 0.11365 | 0.11321 | 0.11269 | 0.11211 | 0.11145 | 0.11073 | 0.0065 |
| 101 | 0.12379 | 0.12356 | 0.12326 | 0.12289 | 0.12244 | 0.12191 | 0.12132 | 0.12065 | 0.11992 | 0.0061 |
| 102 | 0.13345 | 0.13322 | 0.13292 | 0.13254 | 0.13208 | 0.13156 | 0.13096 | 0.13028 | 0.12954 | 0.0057 |
| 103 | 0.14352 | 0.14329 | 0.14299 | 0.14261 | 0.14215 | 0.14163 | 0.14103 | 0.14035 | 0.13961 | 0.0053 |
| 104 | 0.15400 | 0.15377 | 0.15347 | 0.15310 | 0.15265 | 0.15212 | 0.15153 | 0.15086 | 0.15012 | 0.0049 |
| 105 | 0.15402 | 0.15381 | 0.15353 | 0.15319 | 0.15277 | 0.15229 | 0.15174 | 0.15113 | 0.15045 | 0.0045 |

Rate of Employee Death with Spouse Survivor (Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | |
| 17 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 18 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 19 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 20 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 21 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 22 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 23 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 24 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 25 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 26 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 27 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 28 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 29 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 30 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.0100 |
| 31 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.0100 |
| 32 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.00001 | 0.0100 |
| 33 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.00002 | 0.0100 |
| 34 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.00003 | 0.0100 |
| 35 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00005 | 0.00004 | 0.00004 | 0.00004 | 0.0100 |
| 36 | 0.00007 | 0.00007 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.00006 | 0.0100 |
| 37 | 0.00009 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.00008 | 0.0100 |
| 38 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00010 | 0.00009 | 0.00009 | 0.00009 | 0.0100 |
| 39 | 0.00012 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.00011 | 0.0100 |
| 40 | 0.00013 | 0.00013 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.00012 | 0.0100 |
| 41 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00014 | 0.00013 | 0.00013 | 0.00013 | 0.00013 | 0.0100 |
| 42 | 0.00016 | 0.00016 | 0.00016 | 0.00016 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.00015 | 0.0100 |
| 43 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00018 | 0.00017 | 0.00017 | 0.00017 | 0.0100 |
| 44 | 0.00022 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.00021 | 0.00020 | 0.00020 | 0.0100 |
| 45 | 0.00025 | 0.00025 | 0.00025 | 0.00025 | 0.00024 | 0.00024 | 0.00024 | 0.00024 | 0.00023 | 0.0100 |
| 46 | 0.00029 | 0.00028 | 0.00028 | 0.00028 | 0.00028 | 0.00028 | 0.00027 | 0.00027 | 0.00027 | 0.0100 |
| 47 | 0.00032 | 0.00032 | 0.00032 | 0.00031 | 0.00031 | 0.00031 | 0.00030 | 0.00030 | 0.00030 | 0.0100 |
| 48 | 0.00035 | 0.00035 | 0.00035 | 0.00035 | 0.00034 | 0.00034 | 0.00034 | 0.00033 | 0.00033 | 0.0100 |
| 49 | 0.00038 | 0.00038 | 0.00038 | 0.00037 | 0.00037 | 0.00037 | 0.00036 | 0.00036 | 0.00036 | 0.0100 |
| 50 | 0.00041 | 0.00040 | 0.00040 | 0.00040 | 0.00039 | 0.00039 | 0.00039 | 0.00038 | 0.00038 | 0.0100 |
| 51 | 0.00043 | 0.00043 | 0.00042 | 0.00042 | 0.00042 | 0.00041 | 0.00041 | 0.00040 | 0.00040 | 0.0100 |
| 52 | 0.00045 | 0.00045 | 0.00045 | 0.00044 | 0.00044 | 0.00043 | 0.00043 | 0.00043 | 0.00042 | 0.0100 |
| 53 | 0.00048 | 0.00048 | 0.00048 | 0.00047 | 0.00047 | 0.00046 | 0.00046 | 0.00045 | 0.00045 | 0.0100 |
| 54 | 0.00052 | 0.00052 | 0.00051 | 0.00051 | 0.00050 | 0.00050 | 0.00049 | 0.00049 | 0.00048 | 0.0100 |
| 55 | 0.00056 | 0.00056 | 0.00055 | 0.00054 | 0.00054 | 0.00053 | 0.00053 | 0.00052 | 0.00052 | 0.0100 |
| 56 | 0.00059 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00056 | 0.00056 | 0.00055 | 0.00055 | 0.0100 |
| 57 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.00057 | 0.00057 | 0.0100 |
| 58 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00058 | 0.00058 | 0.0100 |
| 59 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.0100 |
| 60 | 0.00064 | 0.00063 | 0.00062 | 0.00061 | 0.00061 | 0.00060 | 0.00059 | 0.00059 | 0.00058 | 0.0100 |
| 61 | 0.00065 | 0.00064 | 0.00063 | 0.00062 | 0.00062 | 0.00061 | 0.00060 | 0.00060 | 0.00059 | 0.0100 |
| 62 | 0.00067 | 0.00066 | 0.00065 | 0.00065 | 0.00064 | 0.00063 | 0.00063 | 0.00062 | 0.00061 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00071 | 0.00070 | 0.00069 | 0.00068 | 0.00067 | 0.00066 | 0.00066 | 0.00065 | 0.00064 | 0.0100 |
| 64 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.00071 | 0.00070 | 0.00070 | 0.00069 | 0.0100 |
| 65 | 0.00081 | 0.00080 | 0.00080 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00075 | 0.00075 | 0.0100 |
| 66 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.0100 |
| 67 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.0100 |
| 68 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.00103 | 0.00102 | 0.0100 |
| 69 | 0.00123 | 0.00122 | 0.00121 | 0.00120 | 0.00119 | 0.00118 | 0.00116 | 0.00115 | 0.00114 | 0.0100 |
| 70 | 0.00136 | 0.00135 | 0.00134 | 0.00134 | 0.00132 | 0.00131 | 0.00130 | 0.00129 | 0.00128 | 0.0100 |
| 71 | 0.00151 | 0.00150 | 0.00149 | 0.00148 | 0.00147 | 0.00146 | 0.00145 | 0.00144 | 0.00142 | 0.0100 |
| 72 | 0.00166 | 0.00165 | 0.00165 | 0.00164 | 0.00163 | 0.00162 | 0.00161 | 0.00159 | 0.00157 | 0.0100 |
| 73 | 0.00180 | 0.00180 | 0.00179 | 0.00178 | 0.00177 | 0.00176 | 0.00174 | 0.00173 | 0.00171 | 0.0100 |
| 74 | 0.00196 | 0.00195 | 0.00194 | 0.00193 | 0.00192 | 0.00191 | 0.00189 | 0.00188 | 0.00186 | 0.0100 |
| 75 | 0.00212 | 0.00212 | 0.00211 | 0.00210 | 0.00209 | 0.00207 | 0.00205 | 0.00204 | 0.00202 | 0.0100 |
| 76 | 0.00230 | 0.00230 | 0.00229 | 0.00228 | 0.00226 | 0.00225 | 0.00223 | 0.00221 | 0.00219 | 0.0100 |
| 77 | 0.00250 | 0.00249 | 0.00248 | 0.00247 | 0.00246 | 0.00244 | 0.00242 | 0.00240 | 0.00237 | 0.0100 |
| 78 | 0.00272 | 0.00271 | 0.00270 | 0.00268 | 0.00267 | 0.00265 | 0.00263 | 0.00260 | 0.00258 | 0.0100 |
| 79 | 0.00295 | 0.00294 | 0.00293 | 0.00292 | 0.00290 | 0.00288 | 0.00286 | 0.00283 | 0.00280 | 0.0100 |
| 80 | 0.00322 | 0.00321 | 0.00320 | 0.00318 | 0.00316 | 0.00314 | 0.00311 | 0.00309 | 0.00306 | 0.0100 |
| 81 | 0.00353 | 0.00352 | 0.00350 | 0.00348 | 0.00346 | 0.00344 | 0.00341 | 0.00338 | 0.00335 | 0.0100 |
| 82 | 0.00389 | 0.00388 | 0.00386 | 0.00384 | 0.00382 | 0.00379 | 0.00376 | 0.00373 | 0.00369 | 0.0100 |
| 83 | 0.00431 | 0.00430 | 0.00428 | 0.00426 | 0.00424 | 0.00421 | 0.00417 | 0.00413 | 0.00409 | 0.0100 |
| 84 | 0.00481 | 0.00480 | 0.00478 | 0.00475 | 0.00473 | 0.00469 | 0.00466 | 0.00461 | 0.00457 | 0.0100 |
| 85 | 0.00539 | 0.00538 | 0.00536 | 0.00533 | 0.00530 | 0.00526 | 0.00522 | 0.00517 | 0.00512 | 0.0100 |
| 86 | 0.00607 | 0.00605 | 0.00603 | 0.00600 | 0.00596 | 0.00592 | 0.00587 | 0.00582 | 0.00576 | 0.0099 |
| 87 | 0.00684 | 0.00682 | 0.00679 | 0.00676 | 0.00672 | 0.00667 | 0.00662 | 0.00656 | 0.00650 | 0.0097 |
| 88 | 0.00771 | 0.00769 | 0.00766 | 0.00762 | 0.00758 | 0.00753 | 0.00747 | 0.00740 | 0.00733 | 0.0096 |
| 89 | 0.00868 | 0.00866 | 0.00863 | 0.00859 | 0.00854 | 0.00848 | 0.00842 | 0.00835 | 0.00827 | 0.0094 |
| 90 | 0.00977 | 0.00974 | 0.00970 | 0.00966 | 0.00961 | 0.00954 | 0.00947 | 0.00939 | 0.00931 | 0.0093 |
| 91 | 0.01096 | 0.01093 | 0.01089 | 0.01084 | 0.01078 | 0.01071 | 0.01063 | 0.01055 | 0.01045 | 0.0091 |
| 92 | 0.01226 | 0.01223 | 0.01219 | 0.01213 | 0.01207 | 0.01199 | 0.01191 | 0.01181 | 0.01170 | 0.0089 |
| 93 | 0.01368 | 0.01364 | 0.01360 | 0.01354 | 0.01346 | 0.01338 | 0.01329 | 0.01318 | 0.01307 | 0.0088 |
| 94 | 0.01521 | 0.01517 | 0.01512 | 0.01505 | 0.01497 | 0.01488 | 0.01478 | 0.01467 | 0.01454 | 0.0086 |
| 95 | 0.01685 | 0.01681 | 0.01675 | 0.01668 | 0.01660 | 0.01650 | 0.01639 | 0.01626 | 0.01612 | 0.0085 |
| 96 | 0.01861 | 0.01857 | 0.01851 | 0.01843 | 0.01835 | 0.01824 | 0.01812 | 0.01799 | 0.01784 | 0.0081 |
| 97 | 0.02049 | 0.02044 | 0.02038 | 0.02030 | 0.02021 | 0.02010 | 0.01998 | 0.01984 | 0.01969 | 0.0077 |
| 98 | 0.02248 | 0.02244 | 0.02237 | 0.02229 | 0.02219 | 0.02208 | 0.02195 | 0.02180 | 0.02164 | 0.0073 |
| 99 | 0.02459 | 0.02454 | 0.02448 | 0.02439 | 0.02429 | 0.02417 | 0.02404 | 0.02389 | 0.02372 | 0.0069 |
| 100 | 0.02682 | 0.02677 | 0.02670 | 0.02661 | 0.02651 | 0.02639 | 0.02625 | 0.02610 | 0.02593 | 0.0065 |
| 101 | 0.02916 | 0.02911 | 0.02904 | 0.02895 | 0.02884 | 0.02872 | 0.02858 | 0.02842 | 0.02825 | 0.0061 |
| 102 | 0.03162 | 0.03157 | 0.03149 | 0.03140 | 0.03130 | 0.03117 | 0.03103 | 0.03087 | 0.03070 | 0.0057 |
| 103 | 0.03420 | 0.03414 | 0.03407 | 0.03398 | 0.03387 | 0.03375 | 0.03360 | 0.03344 | 0.03326 | 0.0053 |
| 104 | 0.03689 | 0.03683 | 0.03676 | 0.03667 | 0.03656 | 0.03644 | 0.03630 | 0.03614 | 0.03596 | 0.0049 |
| 105 | 0.03689 | 0.03684 | 0.03678 | 0.03669 | 0.03659 | 0.03648 | 0.03635 | 0.03620 | 0.03604 | 0.0045 |

Non-Disability Annuitant Death Rate (Postal, Female)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.00071 | 0.0100 |
| 18 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.00072 | 0.0100 |
| 19 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.00073 | 0.0100 |
| 20 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.00073 | 0.0100 |
| 21 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.00074 | 0.0100 |
| 22 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.00075 | 0.0100 |
| 23 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.00076 | 0.0100 |
| 24 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.00076 | 0.0100 |
| 25 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.00077 | 0.0100 |
| 26 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.00078 | 0.0100 |
| 27 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.00079 | 0.0100 |
| 28 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.00079 | 0.0100 |
| 29 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 0.0100 |
| 30 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.0100 |
| 31 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.00082 | 0.0100 |
| 32 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.00083 | 0.0100 |
| 33 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 0.0100 |
| 34 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.0100 |
| 35 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.0100 |
| 36 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.0100 |
| 37 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.0100 |
| 38 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.0100 |
| 39 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.00089 | 0.0100 |
| 40 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.00090 | 0.0100 |
| 41 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00091 | 0.0100 |
| 42 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.0100 |
| 43 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.0100 |
| 44 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.0100 |
| 45 | 0.00102 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.0100 |
| 46 | 0.00103 | 0.00102 | 0.00101 | 0.00100 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.0100 |
| 47 | 0.00149 | 0.00147 | 0.00146 | 0.00144 | 0.00143 | 0.00141 | 0.00140 | 0.00139 | 0.00137 | 0.0100 |
| 48 | 0.00186 | 0.00184 | 0.00182 | 0.00181 | 0.00179 | 0.00177 | 0.00175 | 0.00173 | 0.00172 | 0.0100 |
| 49 | 0.00215 | 0.00213 | 0.00211 | 0.00209 | 0.00207 | 0.00205 | 0.00203 | 0.00201 | 0.00199 | 0.0100 |
| 50 | 0.00236 | 0.00234 | 0.00231 | 0.00229 | 0.00227 | 0.00224 | 0.00222 | 0.00220 | 0.00218 | 0.0100 |
| 51 | 0.00248 | 0.00245 | 0.00243 | 0.00240 | 0.00238 | 0.00236 | 0.00233 | 0.00231 | 0.00229 | 0.0100 |
| 52 | 0.00250 | 0.00247 | 0.00245 | 0.00242 | 0.00240 | 0.00237 | 0.00235 | 0.00233 | 0.00230 | 0.0100 |
| 53 | 0.00242 | 0.00240 | 0.00237 | 0.00235 | 0.00233 | 0.00230 | 0.00228 | 0.00226 | 0.00223 | 0.0100 |
| 54 | 0.00231 | 0.00228 | 0.00226 | 0.00223 | 0.00221 | 0.00219 | 0.00216 | 0.00214 | 0.00212 | 0.0100 |
| 55 | 0.00229 | 0.00226 | 0.00224 | 0.00221 | 0.00219 | 0.00216 | 0.00214 | 0.00212 | 0.00209 | 0.0100 |
| 56 | 0.00248 | 0.00245 | 0.00242 | 0.00239 | 0.00236 | 0.00233 | 0.00231 | 0.00228 | 0.00226 | 0.0100 |
| 57 | 0.00288 | 0.00285 | 0.00281 | 0.00277 | 0.00274 | 0.00271 | 0.00268 | 0.00265 | 0.00262 | 0.0100 |
| 58 | 0.00338 | 0.00333 | 0.00329 | 0.00324 | 0.00320 | 0.00317 | 0.00313 | 0.00309 | 0.00306 | 0.0100 |
| 59 | 0.00384 | 0.00379 | 0.00374 | 0.00369 | 0.00364 | 0.00360 | 0.00356 | 0.00352 | 0.00348 | 0.0100 |
| 60 | 0.00418 | 0.00412 | 0.00407 | 0.00401 | 0.00396 | 0.00392 | 0.00387 | 0.00383 | 0.00379 | 0.0100 |
| 61 | 0.00449 | 0.00443 | 0.00437 | 0.00431 | 0.00426 | 0.00420 | 0.00416 | 0.00411 | 0.00407 | 0.0100 |
| 62 | 0.00485 | 0.00478 | 0.00472 | 0.00466 | 0.00460 | 0.00455 | 0.00449 | 0.00444 | 0.00440 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.00534 | 0.00527 | 0.00520 | 0.00514 | 0.00507 | 0.00501 | 0.00495 | 0.00490 | 0.00485 | 0.0100 |
| 64 | 0.00596 | 0.00589 | 0.00582 | 0.00575 | 0.00568 | 0.00561 | 0.00554 | 0.00548 | 0.00542 | 0.0100 |
| 65 | 0.00666 | 0.00659 | 0.00651 | 0.00643 | 0.00636 | 0.00628 | 0.00621 | 0.00614 | 0.00608 | 0.0100 |
| 66 | 0.00743 | 0.00734 | 0.00726 | 0.00718 | 0.00710 | 0.00702 | 0.00693 | 0.00686 | 0.00679 | 0.0100 |
| 67 | 0.00834 | 0.00824 | 0.00815 | 0.00806 | 0.00797 | 0.00788 | 0.00779 | 0.00771 | 0.00763 | 0.0100 |
| 68 | 0.00940 | 0.00928 | 0.00917 | 0.00907 | 0.00897 | 0.00888 | 0.00878 | 0.00869 | 0.00860 | 0.0100 |
| 69 | 0.01071 | 0.01058 | 0.01046 | 0.01035 | 0.01024 | 0.01014 | 0.01003 | 0.00993 | 0.00983 | 0.0100 |
| 70 | 0.01225 | 0.01212 | 0.01199 | 0.01186 | 0.01174 | 0.01162 | 0.01151 | 0.01139 | 0.01128 | 0.0100 |
| 71 | 0.01391 | 0.01379 | 0.01365 | 0.01351 | 0.01337 | 0.01324 | 0.01311 | 0.01298 | 0.01286 | 0.0100 |
| 72 | 0.01557 | 0.01546 | 0.01532 | 0.01518 | 0.01503 | 0.01488 | 0.01474 | 0.01460 | 0.01445 | 0.0100 |
| 73 | 0.01729 | 0.01721 | 0.01709 | 0.01694 | 0.01679 | 0.01662 | 0.01646 | 0.01631 | 0.01615 | 0.0100 |
| 74 | 0.01937 | 0.01932 | 0.01922 | 0.01908 | 0.01892 | 0.01875 | 0.01857 | 0.01839 | 0.01821 | 0.0100 |
| 75 | 0.02189 | 0.02186 | 0.02180 | 0.02167 | 0.02152 | 0.02133 | 0.02113 | 0.02093 | 0.02073 | 0.0100 |
| 76 | 0.02479 | 0.02476 | 0.02471 | 0.02462 | 0.02447 | 0.02428 | 0.02406 | 0.02384 | 0.02360 | 0.0100 |
| 77 | 0.02804 | 0.02802 | 0.02796 | 0.02787 | 0.02774 | 0.02756 | 0.02733 | 0.02708 | 0.02682 | 0.0100 |
| 78 | 0.03166 | 0.03164 | 0.03158 | 0.03148 | 0.03135 | 0.03117 | 0.03094 | 0.03067 | 0.03037 | 0.0100 |
| 79 | 0.03550 | 0.03548 | 0.03541 | 0.03530 | 0.03516 | 0.03497 | 0.03473 | 0.03444 | 0.03412 | 0.0100 |
| 80 | 0.03960 | 0.03957 | 0.03950 | 0.03938 | 0.03921 | 0.03900 | 0.03875 | 0.03844 | 0.03809 | 0.0100 |
| 81 | 0.04407 | 0.04403 | 0.04395 | 0.04381 | 0.04362 | 0.04339 | 0.04310 | 0.04277 | 0.04239 | 0.0100 |
| 82 | 0.04917 | 0.04912 | 0.04902 | 0.04887 | 0.04866 | 0.04839 | 0.04807 | 0.04770 | 0.04728 | 0.0100 |
| 83 | 0.05492 | 0.05487 | 0.05475 | 0.05457 | 0.05433 | 0.05403 | 0.05367 | 0.05325 | 0.05278 | 0.0100 |
| 84 | 0.06129 | 0.06122 | 0.06108 | 0.06088 | 0.06060 | 0.06027 | 0.05986 | 0.05940 | 0.05887 | 0.0100 |
| 85 | 0.06844 | 0.06835 | 0.06819 | 0.06796 | 0.06765 | 0.06727 | 0.06682 | 0.06630 | 0.06571 | 0.0100 |
| 86 | 0.07663 | 0.07654 | 0.07636 | 0.07610 | 0.07576 | 0.07533 | 0.07484 | 0.07426 | 0.07361 | 0.0099 |
| 87 | 0.08594 | 0.08584 | 0.08564 | 0.08535 | 0.08497 | 0.08450 | 0.08395 | 0.08332 | 0.08259 | 0.0097 |
| 88 | 0.09638 | 0.09626 | 0.09604 | 0.09572 | 0.09531 | 0.09480 | 0.09419 | 0.09348 | 0.09269 | 0.0096 |
| 89 | 0.10788 | 0.10776 | 0.10752 | 0.10718 | 0.10672 | 0.10616 | 0.10549 | 0.10472 | 0.10384 | 0.0094 |
| 90 | 0.12055 | 0.12043 | 0.12018 | 0.11981 | 0.11932 | 0.11870 | 0.11797 | 0.11712 | 0.11616 | 0.0093 |
| 91 | 0.13472 | 0.13461 | 0.13435 | 0.13396 | 0.13343 | 0.13277 | 0.13197 | 0.13104 | 0.12998 | 0.0091 |
| 92 | 0.15073 | 0.15064 | 0.15039 | 0.14999 | 0.14943 | 0.14871 | 0.14785 | 0.14683 | 0.14567 | 0.0089 |
| 93 | 0.16910 | 0.16896 | 0.16874 | 0.16833 | 0.16775 | 0.16699 | 0.16606 | 0.16495 | 0.16367 | 0.0088 |
| 94 | 0.19020 | 0.19003 | 0.18976 | 0.18938 | 0.18879 | 0.18799 | 0.18699 | 0.18578 | 0.18438 | 0.0086 |
| 95 | 0.21352 | 0.21338 | 0.21310 | 0.21267 | 0.21210 | 0.21128 | 0.21021 | 0.20891 | 0.20738 | 0.0085 |
| 96 | 0.23829 | 0.23826 | 0.23804 | 0.23763 | 0.23705 | 0.23627 | 0.23520 | 0.23386 | 0.23225 | 0.0081 |
| 97 | 0.26354 | 0.26373 | 0.26365 | 0.26333 | 0.26278 | 0.26200 | 0.26097 | 0.25962 | 0.25795 | 0.0077 |
| 98 | 0.28681 | 0.28710 | 0.28706 | 0.28673 | 0.28614 | 0.28531 | 0.28421 | 0.28284 | 0.28112 | 0.0073 |
| 99 | 0.30881 | 0.30925 | 0.30928 | 0.30897 | 0.30836 | 0.30748 | 0.30633 | 0.30490 | 0.30316 | 0.0069 |
| 100 | 0.32971 | 0.33037 | 0.33054 | 0.33030 | 0.32971 | 0.32881 | 0.32763 | 0.32616 | 0.32440 | 0.0065 |
| 101 | 0.34977 | 0.35074 | 0.35112 | 0.35100 | 0.35047 | 0.34960 | 0.34842 | 0.34694 | 0.34516 | 0.0061 |
| 102 | 0.36955 | 0.37061 | 0.37127 | 0.37135 | 0.37094 | 0.37013 | 0.36898 | 0.36751 | 0.36575 | 0.0057 |
| 103 | 0.38932 | 0.39046 | 0.39121 | 0.39155 | 0.39132 | 0.39063 | 0.38954 | 0.38812 | 0.38638 | 0.0053 |
| 104 | 0.40925 | 0.41049 | 0.41132 | 0.41175 | 0.41177 | 0.41124 | 0.41026 | 0.40890 | 0.40722 | 0.0049 |
| 105 | 0.42942 | 0.43075 | 0.43167 | 0.43219 | 0.43230 | 0.43200 | 0.43117 | 0.42992 | 0.42831 | 0.0045 |
| 106 | 0.44982 | 0.45125 | 0.45227 | 0.45289 | 0.45309 | 0.45288 | 0.45226 | 0.45115 | 0.44964 | 0.0041 |
| 107 | 0.47042 | 0.47196 | 0.47308 | 0.47380 | 0.47411 | 0.47401 | 0.47349 | 0.47256 | 0.47118 | 0.0037 |
| 108 | 0.49122 | 0.49286 | 0.49410 | 0.49493 | 0.49535 | 0.49536 | 0.49496 | 0.49415 | 0.49292 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Death Rate for Spouse Survivors of Females (Postal)

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 17 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.00104 | 0.0100 |
| 18 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.00105 | 0.0100 |
| 19 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.00106 | 0.0100 |
| 20 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.00107 | 0.0100 |
| 21 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.00108 | 0.0100 |
| 22 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.00109 | 0.0100 |
| 23 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.00110 | 0.0100 |
| 24 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.00111 | 0.0100 |
| 25 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00112 | 0.0100 |
| 26 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.0100 |
| 27 | 0.00124 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.00115 | 0.0100 |
| 28 | 0.00126 | 0.00124 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.00116 | 0.0100 |
| 29 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.00117 | 0.0100 |
| 30 | 0.00128 | 0.00127 | 0.00126 | 0.00124 | 0.00123 | 0.00122 | 0.00121 | 0.00119 | 0.00118 | 0.0100 |
| 31 | 0.00120 | 0.00119 | 0.00117 | 0.00116 | 0.00115 | 0.00114 | 0.00113 | 0.00112 | 0.00110 | 0.0100 |
| 32 | 0.00126 | 0.00125 | 0.00124 | 0.00123 | 0.00121 | 0.00120 | 0.00119 | 0.00118 | 0.00117 | 0.0100 |
| 33 | 0.00148 | 0.00147 | 0.00145 | 0.00144 | 0.00143 | 0.00141 | 0.00140 | 0.00138 | 0.00137 | 0.0100 |
| 34 | 0.00186 | 0.00184 | 0.00182 | 0.00180 | 0.00179 | 0.00177 | 0.00175 | 0.00173 | 0.00172 | 0.0100 |
| 35 | 0.00239 | 0.00237 | 0.00234 | 0.00232 | 0.00229 | 0.00227 | 0.00225 | 0.00223 | 0.00220 | 0.0100 |
| 36 | 0.00306 | 0.00303 | 0.00300 | 0.00297 | 0.00294 | 0.00291 | 0.00288 | 0.00285 | 0.00283 | 0.0100 |
| 37 | 0.00386 | 0.00382 | 0.00378 | 0.00374 | 0.00370 | 0.00367 | 0.00363 | 0.00359 | 0.00356 | 0.0100 |
| 38 | 0.00472 | 0.00467 | 0.00462 | 0.00458 | 0.00453 | 0.00449 | 0.00444 | 0.00440 | 0.00435 | 0.0100 |
| 39 | 0.00557 | 0.00552 | 0.00546 | 0.00541 | 0.00535 | 0.00530 | 0.00525 | 0.00519 | 0.00514 | 0.0100 |
| 40 | 0.00632 | 0.00625 | 0.00619 | 0.00613 | 0.00607 | 0.00601 | 0.00595 | 0.00589 | 0.00583 | 0.0100 |
| 41 | 0.00682 | 0.00676 | 0.00669 | 0.00662 | 0.00656 | 0.00649 | 0.00643 | 0.00636 | 0.00630 | 0.0100 |
| 42 | 0.00697 | 0.00690 | 0.00683 | 0.00676 | 0.00669 | 0.00663 | 0.00656 | 0.00650 | 0.00643 | 0.0100 |
| 43 | 0.00670 | 0.00663 | 0.00656 | 0.00650 | 0.00643 | 0.00637 | 0.00630 | 0.00624 | 0.00618 | 0.0100 |
| 44 | 0.00614 | 0.00608 | 0.00602 | 0.00596 | 0.00590 | 0.00584 | 0.00579 | 0.00573 | 0.00567 | 0.0100 |
| 45 | 0.00566 | 0.00561 | 0.00555 | 0.00549 | 0.00544 | 0.00539 | 0.00533 | 0.00528 | 0.00523 | 0.0100 |
| 46 | 0.00554 | 0.00549 | 0.00543 | 0.00538 | 0.00532 | 0.00527 | 0.00522 | 0.00516 | 0.00511 | 0.0100 |
| 47 | 0.00594 | 0.00588 | 0.00582 | 0.00577 | 0.00571 | 0.00565 | 0.00560 | 0.00554 | 0.00548 | 0.0100 |
| 48 | 0.00689 | 0.00683 | 0.00676 | 0.00670 | 0.00663 | 0.00656 | 0.00650 | 0.00643 | 0.00637 | 0.0100 |
| 49 | 0.00804 | 0.00797 | 0.00790 | 0.00782 | 0.00774 | 0.00767 | 0.00759 | 0.00751 | 0.00744 | 0.0100 |
| 50 | 0.00888 | 0.00880 | 0.00872 | 0.00864 | 0.00856 | 0.00847 | 0.00839 | 0.00830 | 0.00822 | 0.0100 |
| 51 | 0.00932 | 0.00924 | 0.00916 | 0.00908 | 0.00899 | 0.00891 | 0.00882 | 0.00873 | 0.00864 | 0.0100 |
| 52 | 0.00925 | 0.00917 | 0.00910 | 0.00902 | 0.00893 | 0.00885 | 0.00876 | 0.00867 | 0.00859 | 0.0100 |
| 53 | 0.00887 | 0.00881 | 0.00874 | 0.00866 | 0.00858 | 0.00850 | 0.00842 | 0.00834 | 0.00825 | 0.0100 |
| 54 | 0.00871 | 0.00865 | 0.00859 | 0.00851 | 0.00844 | 0.00836 | 0.00828 | 0.00820 | 0.00812 | 0.0100 |
| 55 | 0.00921 | 0.00915 | 0.00909 | 0.00901 | 0.00894 | 0.00885 | 0.00877 | 0.00869 | 0.00860 | 0.0100 |
| 56 | 0.01025 | 0.01019 | 0.01012 | 0.01004 | 0.00995 | 0.00987 | 0.00977 | 0.00968 | 0.00958 | 0.0100 |
| 57 | 0.01129 | 0.01122 | 0.01115 | 0.01106 | 0.01097 | 0.01088 | 0.01078 | 0.01068 | 0.01057 | 0.0100 |
| 58 | 0.01229 | 0.01222 | 0.01214 | 0.01205 | 0.01196 | 0.01186 | 0.01175 | 0.01164 | 0.01153 | 0.0100 |
| 59 | 0.01295 | 0.01289 | 0.01281 | 0.01272 | 0.01263 | 0.01252 | 0.01241 | 0.01229 | 0.01218 | 0.0100 |
| 60 | 0.01258 | 0.01252 | 0.01245 | 0.01237 | 0.01228 | 0.01218 | 0.01207 | 0.01196 | 0.01185 | 0.0100 |
| 61 | 0.01232 | 0.01227 | 0.01220 | 0.01212 | 0.01204 | 0.01194 | 0.01184 | 0.01173 | 0.01162 | 0.0100 |
| 62 | 0.01314 | 0.01309 | 0.01302 | 0.01294 | 0.01285 | 0.01275 | 0.01264 | 0.01253 | 0.01241 | 0.0100 |

| Age | Fiscal Year | | | | | | | | | Annual Improvement |
|-----|-------------|---------|---------|---------|---------|---------|---------|---------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2029+ |
| 63 | 0.01440 | 0.01433 | 0.01426 | 0.01418 | 0.01408 | 0.01397 | 0.01385 | 0.01373 | 0.01360 | 0.0100 |
| 64 | 0.01576 | 0.01569 | 0.01560 | 0.01551 | 0.01540 | 0.01529 | 0.01516 | 0.01502 | 0.01488 | 0.0100 |
| 65 | 0.01715 | 0.01707 | 0.01698 | 0.01687 | 0.01676 | 0.01663 | 0.01649 | 0.01634 | 0.01619 | 0.0100 |
| 66 | 0.01870 | 0.01861 | 0.01850 | 0.01838 | 0.01825 | 0.01811 | 0.01796 | 0.01780 | 0.01763 | 0.0100 |
| 67 | 0.02056 | 0.02045 | 0.02032 | 0.02019 | 0.02004 | 0.01989 | 0.01972 | 0.01955 | 0.01936 | 0.0100 |
| 68 | 0.02242 | 0.02229 | 0.02215 | 0.02200 | 0.02184 | 0.02166 | 0.02148 | 0.02129 | 0.02109 | 0.0100 |
| 69 | 0.02484 | 0.02469 | 0.02453 | 0.02436 | 0.02418 | 0.02399 | 0.02378 | 0.02357 | 0.02334 | 0.0100 |
| 70 | 0.02704 | 0.02687 | 0.02670 | 0.02650 | 0.02630 | 0.02609 | 0.02587 | 0.02563 | 0.02539 | 0.0100 |
| 71 | 0.02932 | 0.02913 | 0.02894 | 0.02873 | 0.02851 | 0.02827 | 0.02803 | 0.02778 | 0.02751 | 0.0100 |
| 72 | 0.03152 | 0.03131 | 0.03109 | 0.03086 | 0.03063 | 0.03038 | 0.03012 | 0.02984 | 0.02956 | 0.0100 |
| 73 | 0.03343 | 0.03320 | 0.03297 | 0.03273 | 0.03248 | 0.03222 | 0.03194 | 0.03166 | 0.03135 | 0.0100 |
| 74 | 0.03658 | 0.03632 | 0.03607 | 0.03580 | 0.03554 | 0.03525 | 0.03495 | 0.03464 | 0.03431 | 0.0100 |
| 75 | 0.04127 | 0.04099 | 0.04070 | 0.04041 | 0.04011 | 0.03979 | 0.03946 | 0.03911 | 0.03874 | 0.0100 |
| 76 | 0.04628 | 0.04599 | 0.04568 | 0.04536 | 0.04502 | 0.04467 | 0.04431 | 0.04392 | 0.04351 | 0.0100 |
| 77 | 0.05086 | 0.05056 | 0.05024 | 0.04990 | 0.04954 | 0.04916 | 0.04877 | 0.04834 | 0.04789 | 0.0100 |
| 78 | 0.05450 | 0.05421 | 0.05389 | 0.05354 | 0.05317 | 0.05277 | 0.05235 | 0.05190 | 0.05142 | 0.0100 |
| 79 | 0.05973 | 0.05946 | 0.05914 | 0.05878 | 0.05839 | 0.05796 | 0.05751 | 0.05702 | 0.05649 | 0.0100 |
| 80 | 0.06668 | 0.06642 | 0.06610 | 0.06572 | 0.06531 | 0.06485 | 0.06435 | 0.06380 | 0.06322 | 0.0100 |
| 81 | 0.07494 | 0.07469 | 0.07437 | 0.07398 | 0.07353 | 0.07302 | 0.07247 | 0.07186 | 0.07120 | 0.0100 |
| 82 | 0.08440 | 0.08417 | 0.08384 | 0.08343 | 0.08295 | 0.08239 | 0.08177 | 0.08109 | 0.08035 | 0.0100 |
| 83 | 0.09461 | 0.09439 | 0.09406 | 0.09362 | 0.09310 | 0.09249 | 0.09180 | 0.09104 | 0.09020 | 0.0100 |
| 84 | 0.10541 | 0.10519 | 0.10485 | 0.10439 | 0.10382 | 0.10315 | 0.10238 | 0.10153 | 0.10061 | 0.0100 |
| 85 | 0.11677 | 0.11655 | 0.11618 | 0.11569 | 0.11506 | 0.11432 | 0.11348 | 0.11254 | 0.11151 | 0.0100 |
| 86 | 0.12777 | 0.12753 | 0.12714 | 0.12661 | 0.12595 | 0.12515 | 0.12424 | 0.12323 | 0.12212 | 0.0099 |
| 87 | 0.13553 | 0.13525 | 0.13484 | 0.13429 | 0.13360 | 0.13278 | 0.13183 | 0.13077 | 0.12961 | 0.0097 |
| 88 | 0.14161 | 0.14130 | 0.14086 | 0.14030 | 0.13959 | 0.13875 | 0.13778 | 0.13670 | 0.13550 | 0.0096 |
| 89 | 0.15097 | 0.15061 | 0.15015 | 0.14956 | 0.14883 | 0.14796 | 0.14695 | 0.14582 | 0.14456 | 0.0094 |
| 90 | 0.16538 | 0.16497 | 0.16446 | 0.16383 | 0.16306 | 0.16215 | 0.16108 | 0.15987 | 0.15853 | 0.0093 |
| 91 | 0.18332 | 0.18287 | 0.18232 | 0.18165 | 0.18084 | 0.17987 | 0.17874 | 0.17744 | 0.17598 | 0.0091 |
| 92 | 0.20375 | 0.20328 | 0.20271 | 0.20202 | 0.20117 | 0.20016 | 0.19896 | 0.19757 | 0.19599 | 0.0089 |
| 93 | 0.22243 | 0.22200 | 0.22146 | 0.22078 | 0.21994 | 0.21891 | 0.21767 | 0.21622 | 0.21454 | 0.0088 |
| 94 | 0.23679 | 0.23638 | 0.23584 | 0.23516 | 0.23430 | 0.23326 | 0.23200 | 0.23050 | 0.22876 | 0.0086 |
| 95 | 0.24857 | 0.24806 | 0.24742 | 0.24665 | 0.24571 | 0.24460 | 0.24328 | 0.24173 | 0.23993 | 0.0085 |
| 96 | 0.26313 | 0.26253 | 0.26181 | 0.26095 | 0.25996 | 0.25879 | 0.25743 | 0.25586 | 0.25405 | 0.0081 |
| 97 | 0.28348 | 0.28278 | 0.28196 | 0.28101 | 0.27993 | 0.27869 | 0.27726 | 0.27563 | 0.27377 | 0.0077 |
| 98 | 0.31211 | 0.31130 | 0.31037 | 0.30930 | 0.30810 | 0.30675 | 0.30523 | 0.30350 | 0.30155 | 0.0073 |
| 99 | 0.34888 | 0.34796 | 0.34690 | 0.34570 | 0.34436 | 0.34287 | 0.34121 | 0.33936 | 0.33728 | 0.0069 |
| 100 | 0.39489 | 0.39385 | 0.39265 | 0.39130 | 0.38980 | 0.38815 | 0.38633 | 0.38432 | 0.38208 | 0.0065 |
| 101 | 0.45183 | 0.45069 | 0.44934 | 0.44782 | 0.44614 | 0.44430 | 0.44229 | 0.44009 | 0.43767 | 0.0061 |
| 102 | 0.52151 | 0.52027 | 0.51879 | 0.51709 | 0.51521 | 0.51315 | 0.51093 | 0.50851 | 0.50588 | 0.0057 |
| 103 | 0.60567 | 0.60440 | 0.60279 | 0.60091 | 0.59882 | 0.59654 | 0.59408 | 0.59142 | 0.58855 | 0.0053 |
| 104 | 0.70517 | 0.70393 | 0.70224 | 0.70022 | 0.69793 | 0.69542 | 0.69270 | 0.68979 | 0.68667 | 0.0049 |
| 105 | 0.71558 | 0.71463 | 0.71317 | 0.71133 | 0.70918 | 0.70680 | 0.70422 | 0.70147 | 0.69853 | 0.0045 |
| 106 | 0.72633 | 0.72573 | 0.72457 | 0.72295 | 0.72100 | 0.71878 | 0.71637 | 0.71378 | 0.71103 | 0.0041 |
| 107 | 0.73676 | 0.73660 | 0.73578 | 0.73446 | 0.73274 | 0.73073 | 0.72850 | 0.72610 | 0.72356 | 0.0037 |
| 108 | 0.74682 | 0.74713 | 0.74673 | 0.74574 | 0.74431 | 0.74255 | 0.74054 | 0.73836 | 0.73605 | 0.0033 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 0.0000 |

Disability Annuitants (Postal, Female)

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 17 | 0.00089 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 0.00080 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 18 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 0.00081 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 19 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 0.00082 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 20 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00083 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 21 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 0.00084 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 22 | 0.00093 | 0.00092 | 0.00091 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 0.00084 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 23 | 0.00094 | 0.00093 | 0.00092 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 0.00085 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 24 | 0.00095 | 0.00094 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 0.00086 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 25 | 0.00096 | 0.00095 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 0.00087 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 26 | 0.00097 | 0.00096 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 0.00088 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 27 | 0.00098 | 0.00097 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 0.00089 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 28 | 0.00099 | 0.00098 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 0.00090 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 29 | 0.00100 | 0.00099 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 0.00092 | 0.00091 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 30 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 0.00093 | 0.00092 | 0.00091 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 31 | 0.00102 | 0.00101 | 0.00099 | 0.00098 | 0.00097 | 0.00096 | 0.00094 | 0.00093 | 0.00092 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 32 | 0.00103 | 0.00102 | 0.00100 | 0.00099 | 0.00098 | 0.00096 | 0.00095 | 0.00094 | 0.00093 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 33 | 0.00104 | 0.00103 | 0.00101 | 0.00100 | 0.00099 | 0.00097 | 0.00096 | 0.00095 | 0.00094 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 34 | 0.00105 | 0.00104 | 0.00102 | 0.00101 | 0.00100 | 0.00098 | 0.00097 | 0.00096 | 0.00095 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 35 | 0.00175 | 0.00173 | 0.00170 | 0.00168 | 0.00166 | 0.00164 | 0.00162 | 0.00161 | 0.00159 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 36 | 0.00253 | 0.00250 | 0.00247 | 0.00243 | 0.00240 | 0.00237 | 0.00235 | 0.00232 | 0.00230 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 37 | 0.00333 | 0.00329 | 0.00324 | 0.00320 | 0.00316 | 0.00312 | 0.00309 | 0.00305 | 0.00302 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 38 | 0.00407 | 0.00401 | 0.00396 | 0.00390 | 0.00386 | 0.00381 | 0.00376 | 0.00372 | 0.00368 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 39 | 0.00464 | 0.00458 | 0.00451 | 0.00446 | 0.00440 | 0.00435 | 0.00430 | 0.00425 | 0.00421 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 40 | 0.00504 | 0.00497 | 0.00491 | 0.00484 | 0.00478 | 0.00472 | 0.00467 | 0.00462 | 0.00457 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 41 | 0.00527 | 0.00520 | 0.00513 | 0.00506 | 0.00500 | 0.00494 | 0.00488 | 0.00483 | 0.00478 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 42 | 0.00529 | 0.00522 | 0.00515 | 0.00508 | 0.00502 | 0.00496 | 0.00490 | 0.00485 | 0.00480 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 43 | 0.00514 | 0.00507 | 0.00500 | 0.00494 | 0.00488 | 0.00482 | 0.00476 | 0.00471 | 0.00466 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 44 | 0.00492 | 0.00485 | 0.00478 | 0.00472 | 0.00466 | 0.00460 | 0.00455 | 0.00450 | 0.00445 | 1.285 | 1.543 | 0.800 | 0.0100 |
| 45 | 0.00477 | 0.00471 | 0.00464 | 0.00458 | 0.00453 | 0.00447 | 0.00442 | 0.00437 | 0.00433 | 1.285 | 1.543 | 0.849 | 0.0100 |
| 46 | 0.00486 | 0.00479 | 0.00472 | 0.00466 | 0.00460 | 0.00455 | 0.00450 | 0.00445 | 0.00440 | 1.285 | 1.543 | 0.863 | 0.0100 |
| 47 | 0.00516 | 0.00509 | 0.00502 | 0.00495 | 0.00489 | 0.00483 | 0.00478 | 0.00473 | 0.00468 | 1.285 | 1.543 | 0.870 | 0.0100 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 48 | 0.00565 | 0.00557 | 0.00549 | 0.00542 | 0.00535 | 0.00529 | 0.00523 | 0.00517 | 0.00512 | 1.285 | 1.543 | 0.876 | 0.0100 |
| 49 | 0.00628 | 0.00619 | 0.00611 | 0.00603 | 0.00595 | 0.00588 | 0.00581 | 0.00575 | 0.00569 | 1.285 | 1.543 | 0.887 | 0.0100 |
| 50 | 0.00699 | 0.00689 | 0.00679 | 0.00670 | 0.00662 | 0.00654 | 0.00647 | 0.00639 | 0.00633 | 1.285 | 1.543 | 0.887 | 0.0100 |
| 51 | 0.00763 | 0.00752 | 0.00741 | 0.00731 | 0.00722 | 0.00713 | 0.00705 | 0.00697 | 0.00690 | 1.285 | 1.543 | 0.886 | 0.0100 |
| 52 | 0.00802 | 0.00790 | 0.00779 | 0.00769 | 0.00759 | 0.00750 | 0.00741 | 0.00733 | 0.00725 | 1.285 | 1.543 | 0.892 | 0.0100 |
| 53 | 0.00819 | 0.00807 | 0.00796 | 0.00785 | 0.00775 | 0.00766 | 0.00757 | 0.00749 | 0.00741 | 1.285 | 1.543 | 0.902 | 0.0100 |
| 54 | 0.00832 | 0.00820 | 0.00808 | 0.00797 | 0.00787 | 0.00777 | 0.00768 | 0.00760 | 0.00752 | 1.285 | 1.543 | 0.909 | 0.0100 |
| 55 | 0.00859 | 0.00846 | 0.00834 | 0.00822 | 0.00812 | 0.00802 | 0.00792 | 0.00784 | 0.00775 | 1.285 | 1.543 | 0.918 | 0.0100 |
| 56 | 0.00907 | 0.00893 | 0.00880 | 0.00868 | 0.00857 | 0.00846 | 0.00836 | 0.00827 | 0.00818 | 1.285 | 1.543 | 0.933 | 0.0100 |
| 57 | 0.00971 | 0.00957 | 0.00943 | 0.00930 | 0.00918 | 0.00906 | 0.00896 | 0.00886 | 0.00876 | 1.285 | 1.543 | 0.946 | 0.0100 |
| 58 | 0.01046 | 0.01030 | 0.01015 | 0.01001 | 0.00988 | 0.00975 | 0.00964 | 0.00953 | 0.00943 | 1.285 | 1.543 | 0.955 | 0.0100 |
| 59 | 0.01119 | 0.01102 | 0.01086 | 0.01071 | 0.01057 | 0.01044 | 0.01031 | 0.01020 | 0.01009 | 1.285 | 1.543 | 0.962 | 0.0100 |
| 60 | 0.01199 | 0.01181 | 0.01163 | 0.01147 | 0.01132 | 0.01117 | 0.01104 | 0.01092 | 0.01080 | 1.285 | 1.543 | 0.971 | 0.0100 |
| 61 | 0.01290 | 0.01270 | 0.01251 | 0.01234 | 0.01217 | 0.01202 | 0.01188 | 0.01174 | 0.01162 | 1.285 | 1.543 | 0.982 | 0.0100 |
| 62 | 0.01384 | 0.01362 | 0.01341 | 0.01322 | 0.01305 | 0.01288 | 0.01273 | 0.01258 | 0.01245 | 1.285 | 1.543 | 0.993 | 0.0100 |
| 63 | 0.01476 | 0.01451 | 0.01428 | 0.01408 | 0.01389 | 0.01371 | 0.01355 | 0.01340 | 0.01325 | 1.285 | 1.543 | 0.997 | 0.0100 |
| 64 | 0.01570 | 0.01543 | 0.01518 | 0.01495 | 0.01475 | 0.01456 | 0.01439 | 0.01423 | 0.01407 | 1.285 | 1.543 | 1.000 | 0.0100 |
| 65 | 0.01665 | 0.01636 | 0.01609 | 0.01585 | 0.01563 | 0.01543 | 0.01524 | 0.01507 | 0.01491 | 1.238 | 1.424 | 1.000 | 0.0100 |
| 66 | 0.01771 | 0.01741 | 0.01713 | 0.01687 | 0.01664 | 0.01643 | 0.01624 | 0.01606 | 0.01590 | 1.191 | 1.306 | 1.000 | 0.0098 |
| 67 | 0.01896 | 0.01865 | 0.01836 | 0.01809 | 0.01784 | 0.01762 | 0.01741 | 0.01723 | 0.01705 | 1.144 | 1.187 | 1.000 | 0.0095 |
| 68 | 0.02034 | 0.02001 | 0.01971 | 0.01942 | 0.01916 | 0.01892 | 0.01870 | 0.01850 | 0.01832 | 1.097 | 1.069 | 1.000 | 0.0093 |
| 69 | 0.02220 | 0.02185 | 0.02152 | 0.02122 | 0.02094 | 0.02068 | 0.02044 | 0.02023 | 0.02003 | 1.050 | 0.950 | 1.000 | 0.0090 |
| 70 | 0.02483 | 0.02447 | 0.02411 | 0.02378 | 0.02347 | 0.02319 | 0.02293 | 0.02269 | 0.02248 | 1.050 | 0.950 | 1.000 | 0.0088 |
| 71 | 0.02807 | 0.02769 | 0.02732 | 0.02695 | 0.02662 | 0.02630 | 0.02602 | 0.02575 | 0.02552 | 1.050 | 0.950 | 1.000 | 0.0085 |
| 72 | 0.03152 | 0.03116 | 0.03077 | 0.03039 | 0.03003 | 0.02969 | 0.02937 | 0.02908 | 0.02882 | 1.050 | 0.950 | 1.000 | 0.0083 |
| 73 | 0.03490 | 0.03456 | 0.03419 | 0.03381 | 0.03343 | 0.03307 | 0.03273 | 0.03242 | 0.03214 | 1.050 | 0.950 | 1.000 | 0.0080 |
| 74 | 0.03829 | 0.03799 | 0.03766 | 0.03729 | 0.03691 | 0.03654 | 0.03618 | 0.03585 | 0.03555 | 1.050 | 0.950 | 1.000 | 0.0078 |
| 75 | 0.04167 | 0.04143 | 0.04113 | 0.04080 | 0.04043 | 0.04006 | 0.03970 | 0.03935 | 0.03903 | 1.050 | 0.950 | 1.000 | 0.0075 |
| 76 | 0.04497 | 0.04478 | 0.04453 | 0.04424 | 0.04391 | 0.04355 | 0.04319 | 0.04284 | 0.04250 | 1.050 | 0.950 | 1.000 | 0.0073 |
| 77 | 0.04811 | 0.04798 | 0.04779 | 0.04754 | 0.04725 | 0.04692 | 0.04657 | 0.04621 | 0.04587 | 1.050 | 0.950 | 1.000 | 0.0070 |
| 78 | 0.05130 | 0.05121 | 0.05107 | 0.05087 | 0.05062 | 0.05032 | 0.04998 | 0.04963 | 0.04929 | 1.050 | 0.950 | 1.000 | 0.0068 |
| 79 | 0.05504 | 0.05499 | 0.05489 | 0.05473 | 0.05451 | 0.05424 | 0.05392 | 0.05358 | 0.05323 | 1.050 | 0.950 | 1.000 | 0.0065 |

| Age | Disability Annuitant Death Rate | | | | | | | | | Disability Death Rate Adjustment by Duration | | | Annual Improvement |
|-----|---------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|--|--------|---------|--------------------|
| | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | Dur. 1 | Dur. 2 | Dur. 3+ | 2029+ |
| 80 | 0.05992 | 0.05989 | 0.05982 | 0.05969 | 0.05949 | 0.05924 | 0.05894 | 0.05860 | 0.05824 | 1.050 | 0.950 | 1.000 | 0.0063 |
| 81 | 0.06603 | 0.06603 | 0.06597 | 0.06585 | 0.06568 | 0.06544 | 0.06515 | 0.06480 | 0.06443 | 1.050 | 0.950 | 1.000 | 0.0060 |
| 82 | 0.07327 | 0.07328 | 0.07323 | 0.07312 | 0.07295 | 0.07272 | 0.07242 | 0.07208 | 0.07169 | 1.050 | 0.950 | 1.000 | 0.0058 |
| 83 | 0.08117 | 0.08119 | 0.08114 | 0.08103 | 0.08086 | 0.08063 | 0.08033 | 0.07997 | 0.07957 | 1.050 | 0.950 | 1.000 | 0.0055 |
| 84 | 0.08914 | 0.08917 | 0.08913 | 0.08902 | 0.08884 | 0.08860 | 0.08829 | 0.08793 | 0.08751 | 1.050 | 0.950 | 1.000 | 0.0053 |
| 85 | 0.09679 | 0.09684 | 0.09681 | 0.09669 | 0.09651 | 0.09627 | 0.09596 | 0.09559 | 0.09516 | 1.050 | 0.950 | 1.000 | 0.0050 |
| 86 | 0.10448 | 0.10452 | 0.10450 | 0.10440 | 0.10423 | 0.10398 | 0.10366 | 0.10329 | 0.10285 | 1.050 | 0.950 | 1.000 | 0.0048 |
| 87 | 0.11329 | 0.11335 | 0.11334 | 0.11326 | 0.11310 | 0.11286 | 0.11254 | 0.11216 | 0.11172 | 1.050 | 0.950 | 1.000 | 0.0045 |
| 88 | 0.12449 | 0.12459 | 0.12461 | 0.12455 | 0.12442 | 0.12420 | 0.12389 | 0.12350 | 0.12305 | 1.050 | 0.950 | 1.000 | 0.0043 |
| 89 | 0.13871 | 0.13887 | 0.13895 | 0.13894 | 0.13883 | 0.13864 | 0.13835 | 0.13796 | 0.13749 | 1.050 | 0.950 | 1.000 | 0.0040 |
| 90 | 0.15526 | 0.15546 | 0.15555 | 0.15555 | 0.15546 | 0.15526 | 0.15497 | 0.15458 | 0.15409 | 1.050 | 0.950 | 1.000 | 0.0037 |
| 91 | 0.17388 | 0.17410 | 0.17423 | 0.17424 | 0.17416 | 0.17396 | 0.17367 | 0.17327 | 0.17276 | 1.050 | 0.950 | 1.000 | 0.0035 |
| 92 | 0.19362 | 0.19388 | 0.19403 | 0.19407 | 0.19400 | 0.19381 | 0.19352 | 0.19311 | 0.19260 | 1.050 | 0.950 | 1.000 | 0.0032 |
| 93 | 0.21369 | 0.21399 | 0.21417 | 0.21423 | 0.21418 | 0.21401 | 0.21372 | 0.21331 | 0.21279 | 1.050 | 0.950 | 1.000 | 0.0030 |
| 94 | 0.23373 | 0.23407 | 0.23428 | 0.23438 | 0.23435 | 0.23420 | 0.23392 | 0.23352 | 0.23300 | 1.050 | 0.950 | 1.000 | 0.0027 |
| 95 | 0.25362 | 0.25400 | 0.25425 | 0.25438 | 0.25438 | 0.25425 | 0.25400 | 0.25362 | 0.25311 | 1.050 | 0.950 | 1.000 | 0.0025 |
| 96 | 0.27283 | 0.27326 | 0.27355 | 0.27371 | 0.27375 | 0.27365 | 0.27343 | 0.27307 | 0.27259 | 1.050 | 0.950 | 1.000 | 0.0022 |
| 97 | 0.29054 | 0.29101 | 0.29134 | 0.29155 | 0.29162 | 0.29156 | 0.29137 | 0.29105 | 0.29060 | 1.050 | 0.950 | 1.000 | 0.0020 |
| 98 | 0.30609 | 0.30659 | 0.30697 | 0.30721 | 0.30733 | 0.30731 | 0.30717 | 0.30689 | 0.30648 | 1.050 | 0.950 | 1.000 | 0.0017 |
| 99 | 0.31911 | 0.31965 | 0.32006 | 0.32035 | 0.32051 | 0.32055 | 0.32045 | 0.32022 | 0.31987 | 1.050 | 0.950 | 1.000 | 0.0015 |
| 100 | 0.32954 | 0.33012 | 0.33057 | 0.33090 | 0.33111 | 0.33119 | 0.33115 | 0.33098 | 0.33069 | 1.050 | 0.950 | 1.000 | 0.0012 |
| 101 | 0.33219 | 0.33278 | 0.33327 | 0.33363 | 0.33388 | 0.33402 | 0.33403 | 0.33393 | 0.33372 | 1.050 | 0.950 | 1.000 | 0.0010 |
| 102 | 0.33480 | 0.33542 | 0.33593 | 0.33633 | 0.33663 | 0.33681 | 0.33689 | 0.33685 | 0.33671 | 1.050 | 0.950 | 1.000 | 0.0007 |
| 103 | 0.33748 | 0.33806 | 0.33860 | 0.33904 | 0.33938 | 0.33962 | 0.33975 | 0.33979 | 0.33972 | 1.050 | 0.950 | 1.000 | 0.0005 |
| 104 | 0.34034 | 0.34082 | 0.34133 | 0.34181 | 0.34220 | 0.34249 | 0.34268 | 0.34279 | 0.34280 | 1.050 | 0.950 | 1.000 | 0.0002 |
| 105 | 0.34342 | 0.34379 | 0.34423 | 0.34470 | 0.34513 | 0.34547 | 0.34573 | 0.34590 | 0.34599 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 106 | 0.34672 | 0.34699 | 0.34733 | 0.34770 | 0.34810 | 0.34844 | 0.34871 | 0.34888 | 0.34897 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 107 | 0.35028 | 0.35047 | 0.35071 | 0.35100 | 0.35132 | 0.35164 | 0.35190 | 0.35208 | 0.35216 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 108 | 0.35412 | 0.35425 | 0.35442 | 0.35463 | 0.35487 | 0.35513 | 0.35537 | 0.35555 | 0.35564 | 1.050 | 0.950 | 1.000 | 0.0000 |
| 109 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.00000 | 1.050 | 0.950 | 1.000 | 0.0000 |

Disability (Female) and Survivors of Females (Postal)

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|-------------|----------------------------|------------|-------------|
| | | Duration 1 | Duration 2 | Duration 3+ | Duration 1 | Duration 2 | Duration 3+ |
| 17 | 0.00067 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 18 | 0.00058 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 19 | 0.00053 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 20 | 0.00050 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 21 | 0.00050 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 22 | 0.00053 | 0.00000 | 0.00000 | 0.00010 | 0.00000 | 0.00000 | 0.00000 |
| 23 | 0.00059 | 0.00000 | 0.00000 | 0.00115 | 0.00000 | 0.00051 | 0.00000 |
| 24 | 0.00069 | 0.00000 | 0.00000 | 0.00218 | 0.00000 | 0.01125 | 0.00000 |
| 25 | 0.00081 | 0.00000 | 0.00000 | 0.00317 | 0.00000 | 0.02772 | 0.00000 |
| 26 | 0.00096 | 0.00000 | 0.00000 | 0.00412 | 0.00000 | 0.04839 | 0.01158 |
| 27 | 0.00114 | 0.00000 | 0.00000 | 0.00502 | 0.00000 | 0.07138 | 0.05431 |
| 28 | 0.00134 | 0.00000 | 0.00000 | 0.00584 | 0.00000 | 0.09463 | 0.08926 |
| 29 | 0.00155 | 0.00000 | 0.00000 | 0.00657 | 0.00000 | 0.11609 | 0.11643 |
| 30 | 0.00175 | 0.00000 | 0.00000 | 0.00720 | 0.00112 | 0.13388 | 0.13584 |
| 31 | 0.00195 | 0.00000 | 0.00000 | 0.00768 | 0.00786 | 0.14647 | 0.14755 |
| 32 | 0.00214 | 0.00000 | 0.00000 | 0.00800 | 0.01358 | 0.15290 | 0.15174 |
| 33 | 0.00232 | 0.00017 | 0.00000 | 0.00814 | 0.01822 | 0.15296 | 0.14892 |
| 34 | 0.00249 | 0.00076 | 0.00000 | 0.00808 | 0.02165 | 0.14749 | 0.14010 |
| 35 | 0.00267 | 0.00144 | 0.00000 | 0.00781 | 0.02376 | 0.13795 | 0.12661 |
| 36 | 0.00287 | 0.00214 | 0.00000 | 0.00735 | 0.02441 | 0.12605 | 0.10994 |
| 37 | 0.00309 | 0.00279 | 0.00000 | 0.00670 | 0.02355 | 0.11337 | 0.09167 |
| 38 | 0.00334 | 0.00326 | 0.00045 | 0.00591 | 0.02126 | 0.10124 | 0.07346 |
| 39 | 0.00361 | 0.00343 | 0.00107 | 0.00506 | 0.01788 | 0.09055 | 0.05677 |
| 40 | 0.00389 | 0.00323 | 0.00180 | 0.00428 | 0.01387 | 0.08172 | 0.04256 |
| 41 | 0.00416 | 0.00273 | 0.00260 | 0.00368 | 0.00974 | 0.07463 | 0.03133 |
| 42 | 0.00439 | 0.00207 | 0.00339 | 0.00329 | 0.00595 | 0.06875 | 0.02317 |
| 43 | 0.00461 | 0.00140 | 0.00408 | 0.00314 | 0.00284 | 0.06336 | 0.01784 |
| 44 | 0.00480 | 0.00084 | 0.00466 | 0.00319 | 0.00064 | 0.05793 | 0.01488 |
| 45 | 0.00499 | 0.00048 | 0.00513 | 0.00338 | 0.00000 | 0.05229 | 0.01385 |
| 46 | 0.00523 | 0.00039 | 0.00546 | 0.00362 | 0.00000 | 0.04629 | 0.01440 |
| 47 | 0.00555 | 0.00057 | 0.00556 | 0.00382 | 0.00000 | 0.03995 | 0.01592 |
| 48 | 0.00595 | 0.00097 | 0.00531 | 0.00392 | 0.00062 | 0.03362 | 0.01761 |
| 49 | 0.00640 | 0.00155 | 0.00476 | 0.00387 | 0.00208 | 0.02760 | 0.01876 |
| 50 | 0.00680 | 0.00218 | 0.00402 | 0.00366 | 0.00364 | 0.02221 | 0.01906 |
| 51 | 0.00709 | 0.00266 | 0.00327 | 0.00331 | 0.00503 | 0.01742 | 0.01826 |
| 52 | 0.00729 | 0.00281 | 0.00266 | 0.00292 | 0.00601 | 0.01286 | 0.01617 |
| 53 | 0.00749 | 0.00252 | 0.00229 | 0.00262 | 0.00630 | 0.00802 | 0.01253 |
| 54 | 0.00776 | 0.00196 | 0.00217 | 0.00241 | 0.00567 | 0.00281 | 0.00756 |
| 55 | 0.00811 | 0.00139 | 0.00226 | 0.00226 | 0.00000 | 0.00000 | 0.00000 |
| 56 | 0.00847 | 0.00097 | 0.00257 | 0.00208 | 0.00000 | 0.00000 | 0.00000 |
| 57 | 0.00875 | 0.00085 | 0.00296 | 0.00188 | 0.00000 | 0.00000 | 0.00000 |
| 58 | 0.00892 | 0.00106 | 0.00323 | 0.00171 | 0.00000 | 0.00000 | 0.00000 |
| 59 | 0.00892 | 0.00160 | 0.00321 | 0.00157 | 0.00000 | 0.00000 | 0.00000 |
| 60 | 0.00872 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 61 | 0.00831 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 62 | 0.00771 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

| Age | Disability Retirement Rate | Non-Death Termination of Disability | | | Survivor Spouse Remarriage | | |
|-----|----------------------------|-------------------------------------|------------|-------------|----------------------------|------------|-------------|
| | | Duration 1 | Duration 2 | Duration 3+ | Duration 1 | Duration 2 | Duration 3+ |
| 63 | 0.00699 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 64 | 0.00621 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 65 | 0.00543 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 66 | 0.00470 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 67 | 0.00404 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 68 | 0.00349 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 69 | 0.00304 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 70 | 0.00269 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 71 | 0.00244 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 72 | 0.00227 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 73 | 0.00218 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 74 | 0.00215 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 75 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 76 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 77 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 78 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 79 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 80 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 81 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 82 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 83 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 84 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 85 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 86 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 87 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 88 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 89 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 90 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 91 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 92 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 93 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 94 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 95 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 96 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 97 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 98 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 99 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 100 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 101 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 102 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 103 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 104 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 105 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 106 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 107 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 108 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |
| 109 | 0.00219 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 | 0.00000 |

Survivor and Sick Leave Assumptions (Postal, Female)

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 17 | 0.29548 | 0.19543 | 1.00000 | 0 | 0.0000 | 0.0000 |
| 18 | 0.29548 | 0.19543 | 1.00000 | 1 | 0.0000 | 0.0001 |
| 19 | 0.29548 | 0.19543 | 1.00000 | 2 | 0.0000 | 0.0008 |
| 20 | 0.29548 | 0.19543 | 1.00000 | 3 | 0.0000 | 0.0014 |
| 21 | 0.29548 | 0.19543 | 1.00000 | 4 | 0.0000 | 0.0018 |
| 22 | 0.29548 | 0.19543 | 1.00000 | 5 | 0.0326 | 0.0021 |
| 23 | 0.29548 | 0.19543 | 1.00000 | 6 | 0.0361 | 0.0023 |
| 24 | 0.29548 | 0.19543 | 1.00000 | 7 | 0.0400 | 0.0024 |
| 25 | 0.29548 | 0.19543 | 1.00000 | 8 | 0.0442 | 0.0024 |
| 26 | 0.29548 | 0.19543 | 1.00000 | 9 | 0.0489 | 0.0022 |
| 27 | 0.29548 | 0.24052 | 1.00000 | 10 | 0.0540 | 0.0020 |
| 28 | 0.29548 | 0.27834 | 1.00000 | 11 | 0.0596 | 0.0018 |
| 29 | 0.29548 | 0.30892 | 1.00000 | 12 | 0.0658 | 0.0016 |
| 30 | 0.29548 | 0.33231 | 1.00000 | 13 | 0.0727 | 0.0017 |
| 31 | 0.29548 | 0.34860 | 1.00000 | 14 | 0.0804 | 0.0019 |
| 32 | 0.29548 | 0.35803 | 1.00000 | 15 | 0.0889 | 0.0024 |
| 33 | 0.29548 | 0.36110 | 1.00000 | 16 | 0.0983 | 0.0031 |
| 34 | 0.29548 | 0.35889 | 1.00000 | 17 | 0.1081 | 0.0039 |
| 35 | 0.29548 | 0.35317 | 1.00000 | 18 | 0.1181 | 0.0046 |
| 36 | 0.29548 | 0.34608 | 1.00000 | 19 | 0.1276 | 0.0052 |
| 37 | 0.29548 | 0.33949 | 1.00000 | 20 | 0.1358 | 0.0055 |
| 38 | 0.29548 | 0.33498 | 1.00000 | 21 | 0.1425 | 0.0055 |
| 39 | 0.29548 | 0.33323 | 1.00000 | 22 | 0.1474 | 0.0052 |
| 40 | 0.29548 | 0.33413 | 1.00000 | 23 | 0.1518 | 0.0050 |
| 41 | 0.29548 | 0.33721 | 1.00000 | 24 | 0.1575 | 0.0051 |
| 42 | 0.29548 | 0.34114 | 1.00000 | 25 | 0.1666 | 0.0056 |
| 43 | 0.29548 | 0.34413 | 1.00000 | 26 | 0.1810 | 0.0067 |
| 44 | 0.29548 | 0.34569 | 1.00000 | 27 | 0.2014 | 0.0082 |
| 45 | 0.29548 | 0.34665 | 1.00000 | 28 | 0.2274 | 0.0101 |
| 46 | 0.29548 | 0.34838 | 1.00000 | 29 | 0.2573 | 0.0119 |
| 47 | 0.29548 | 0.35180 | 1.00000 | 30 | 0.2886 | 0.0125 |
| 48 | 0.29548 | 0.35672 | 1.00000 | 31 | 0.3189 | 0.0150 |
| 49 | 0.29548 | 0.36201 | 1.00000 | 32 | 0.3464 | 0.0175 |
| 50 | 0.30612 | 0.36565 | 1.00000 | 33 | 0.3708 | 0.0200 |
| 51 | 0.31765 | 0.36595 | 1.00000 | 34 | 0.3928 | 0.0225 |
| 52 | 0.32974 | 0.36261 | 1.00000 | 35 | 0.4133 | 0.0250 |
| 53 | 0.34193 | 0.35543 | 1.00000 | 36 | 0.4333 | 0.0275 |
| 54 | 0.35329 | 0.34554 | 1.00000 | 37 | 0.4528 | 0.0300 |
| 55 | 0.36234 | 0.33660 | 1.00000 | 38 | 0.4715 | 0.0350 |
| 56 | 0.36752 | 0.33063 | 1.00000 | 39 | 0.4893 | 0.0400 |
| 57 | 0.36786 | 0.32829 | 1.00000 | 40 | 0.5064 | 0.0450 |
| 58 | 0.36497 | 0.32695 | 1.00000 | 41 | 0.5230 | 0.0500 |
| 59 | 0.36143 | 0.32490 | 1.00000 | 42 | 0.5391 | 0.0550 |
| 60 | 0.35936 | 0.32101 | 1.00000 | 43 | 0.5548 | 0.0600 |
| 61 | 0.35946 | 0.31456 | 1.00000 | 44 | 0.5703 | 0.0650 |
| 62 | 0.36126 | 0.30678 | 1.00000 | 45 | 0.5868 | 0.0700 |

| Age | Fraction of Annuitants with a Reduced Benefit | | Actual to Predicted Survivors | Service | Sick Leave Balance (in Years) at Retirement | |
|-----|---|------------|-------------------------------|---------|---|------------|
| | Non-Disability | Disability | | | Non-Disability | Disability |
| 63 | 0.36335 | 0.30075 | 1.00000 | 46 | 0.6056 | 0.0750 |
| 64 | 0.36421 | 0.29811 | 1.00000 | 47 | 0.6280 | 0.0800 |
| 65 | 0.36334 | 0.29729 | 0.99759 | 48 | 0.6551 | 0.0850 |
| 66 | 0.36109 | 0.29503 | 0.99382 | 49 | 0.6876 | 0.0900 |
| 67 | 0.35721 | 0.29252 | 0.98924 | 50 | 0.7257 | 0.0950 |
| 68 | 0.35104 | 0.29194 | 0.98273 | 51 | 0.7693 | 0.1000 |
| 69 | 0.34322 | 0.29422 | 0.97771 | 52 | 0.8173 | 0.1000 |
| 70 | 0.33520 | 0.29782 | 0.97666 | 53 | 0.8688 | 0.1000 |
| 71 | 0.32801 | 0.30023 | 0.97853 | 54 | 0.9229 | 0.1000 |
| 72 | 0.32154 | 0.30001 | 0.98028 | 55 | 0.9791 | 0.1000 |
| 73 | 0.31508 | 0.29657 | 0.97993 | 56 | 1.0371 | 0.1000 |
| 74 | 0.30824 | 0.28943 | 0.97828 | 57 | 1.0967 | 0.1000 |
| 75 | 0.30107 | 0.27865 | 0.97676 | 58 | 1.1578 | 0.1000 |
| 76 | 0.29374 | 0.26594 | 0.97565 | 59 | 1.2203 | 0.1000 |
| 77 | 0.28568 | 0.25473 | 0.97256 | 60+ | 1.2843 | 0.1000 |
| 78 | 0.27539 | 0.24713 | 0.96398 | | | |
| 79 | 0.26170 | 0.24254 | 0.95026 | | | |
| 80 | 0.24481 | 0.23828 | 0.93548 | | | |
| 81 | 0.22623 | 0.23179 | 0.92409 | | | |
| 82 | 0.20774 | 0.22264 | 0.91826 | | | |
| 83 | 0.19086 | 0.21208 | 0.91875 | | | |
| 84 | 0.17622 | 0.20209 | 0.92328 | | | |
| 85 | 0.16378 | 0.19435 | 0.92942 | | | |
| 86 | 0.15264 | 0.18602 | 0.93199 | | | |
| 87 | 0.14125 | 0.17865 | 0.92536 | | | |
| 88 | 0.12860 | 0.17022 | 0.91046 | | | |
| 89 | 0.11492 | 0.15896 | 0.89362 | | | |
| 90 | 0.10135 | 0.14445 | 0.88188 | | | |
| 91 | 0.08926 | 0.12757 | 0.88075 | | | |
| 92 | 0.07953 | 0.10982 | 0.89101 | | | |
| 93 | 0.07228 | 0.09264 | 0.90885 | | | |
| 94 | 0.06713 | 0.07700 | 0.92865 | | | |
| 95 | 0.06362 | 0.07290 | 0.94770 | | | |
| 96 | 0.06138 | 0.06984 | 0.96479 | | | |
| 97 | 0.06007 | 0.06754 | 0.97875 | | | |
| 98 | 0.05942 | 0.06570 | 0.98920 | | | |
| 99 | 0.05922 | 0.06413 | 0.99667 | | | |
| 100 | 0.05922 | 0.06413 | 1.00000 | | | |
| 101 | 0.05922 | 0.06413 | 1.00000 | | | |
| 102 | 0.05922 | 0.06413 | 1.00000 | | | |
| 103 | 0.05922 | 0.06413 | 1.00000 | | | |
| 104 | 0.05922 | 0.06413 | 1.00000 | | | |
| 105 | 0.05922 | 0.06413 | 1.00000 | | | |
| 106 | 0.05922 | 0.06413 | 1.00000 | | | |
| 107 | 0.05922 | 0.06413 | 1.00000 | | | |
| 108 | 0.05922 | 0.06413 | 1.00000 | | | |
| 109 | 0.05922 | 0.06413 | 1.00000 | | | |

Table 8: Plan Provisions

CSRS and FERS Plan Summaries

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|-------------------------------|---|---|
| Regular Annuity | Guaranteed annuity based on service and salary. | Guaranteed annuity based on service and salary. |
| Alternative Annuity | Lump-sum payment generally available only to non-disability retirees with life-threatening or critical condition and only with spousal consent. | Lump-sum payment generally available only to non-disability retirees with life-threatening or critical condition and only with spousal consent. |
| Coverage | All employees hired prior to January 1, 1984, except for those who transferred to FERS during an open season. | All employees who were first employed in a covered position after December 31, 1983, or who were hired after December 31, 1986, with less than 5 years of creditable civilian service, or who transferred to FERS during an open season. |
| Employee Contributions | 7.0% of total pay (does not apply to Special Employee groups). | Contribution for FERS basic benefit plus Social Security taxes generally equals: <ul style="list-style-type: none"> • FERS: 7.0% • FERS-RAE: 9.3% • FERS-FRAE: 10.6% Special employee groups contribute an additional 0.5% of pay. |
| Refund Option | Withdrawal of contributions plus interest is allowed when leaving Federal employment. Interest is paid only to an employee with at least one year of covered service (but less than five years of total creditable civilian service). Contributions may be redeposited after reemployment with the Federal government for annuity credit. | Withdrawal of contributions plus interest is allowed when leaving Federal employment (employee must have more than one year of covered service to accrue interest). Effective for 2010 forward, contributions may be redeposited after reemployment with the Federal government for annuity credit. |

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|-----------------------|---|--|
| COLAs | COLAs are paid annually to all annuitants. COLAs equal the rate of inflation as measured by the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). | <p>COLAs are paid annually to retirees over age 62, to disability benefit recipients (after one year of payments), to survivor benefit recipients, and to certain other special groups. COLA is based on the Consumer Price Index (CPI-W) as follows:</p> <ul style="list-style-type: none"> • For CPI of 0 to 2%, COLA is CPI; • For CPI of 2 to 3%, COLA is 2%; <p>For CPI of 3% or more, COLA is CPI minus 1%</p> |

Retirement Benefits

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|--|--|---|
| Regular Retirement | Unreduced Benefits: 55 years old with 30+ years of service; 60 years old with 20+ years of service; 62 years old with 5+ years of service. | Unreduced Benefits: MRA* with 30+ years of service; 60 years old with 20+ years of service; 62 years old with 5+ years of service. * See MRA Table below |
| | Reduced Benefits: Not Applicable | Reduced Benefits: MRA with 10+ years of service. Reduction will be 5% per year for each year payment begins below age 62. |
| Deferred Retirement (delayed benefit payments) | With 5+ years of service, benefit begins at age 62. | With 5+ years of service, benefit begins at age 62. With 10+ years of service, may elect to begin at MRA or no later than age 62. If age/service does not meet MRA/30 or 60/20 at commencement, reduction will be 5% per year for each year payment begins below age 62. |
| Involuntary / Early Retirement (when applicable) | Unreduced Benefits: Not applicable | Unreduced Benefits: Any age with 25+ years of service; OR Age 50+ with 20+ years of service. |
| | Reduced Benefits: Any age with 25+ years of service; Or Age 50 with 20+ years of service. Reduction is 2% per year for each year payment begins before age 55. | Reduced Benefits: Not applicable; however, special retirement supplement does not begin until MRA. |

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|--------------------------------------|--|---|
| Amount Of Annuity | <p>A retiree's annuity is based on an average of the retiree's highest three consecutive years of basic pay (high-three average salary =HT) and is calculated as follows: (1.50% x HT x first 5 years) PLUS (1.75% x HT x second 5 years) PLUS (2.00% HT x all years of service over 10 years)</p> | <p>A retiree's annuity is based on an average of the retiree's highest three consecutive years of basic pay in the Federal career (high-three average salary = HT) and is calculated as follows: Generally: (1.0% x HT x # years of service) Age 62+ with 20+ years of service: (1.1 % x HT x # years of service)</p> |
| Special Retirement Supplement | Not available | <p>At the MRA with 30+ years of service OR at age 60 with 20+ years of service, payable (subject to an earnings test) until Social Security benefits are payable at age 62 (approximates the portion of a full-career Social Security benefit earned while under FERS); only payable when employee receives an immediate annuity.</p> |

Disability Benefits

| Plan Provision <input type="checkbox"/> | CSRS Basic Benefit <input type="checkbox"/> | FERS Basic Benefit <input type="checkbox"/> |
|---|--|---|
| <p>Qualifications</p> | <p>An employee must have 5 or more years of creditable civilian service. An employee must be unable to do his/her job and must not refuse a suitable vacancy within the agency in the same commuting area at the same grade or pay level as the current position. Disability benefits will end if the employee recovers from the disabling condition or earns more than 80% of the current salary of the position from which retired. Disabled employees may be required at times to prove continued disability.</p> | <p>An employee must have 18+ months of creditable civilian service and must apply for or show ineligibility for Social Security benefits. An employee must be unable to do his/her job and must not refuse a suitable vacancy within the agency in the same commuting area at the same grade or pay level as the current position. Disability benefits will end if the employee recovers from the disabling condition or earns more than 80% of the current salary of the position from which retired. Disabled employees may be required at times to prove continued disability.</p> |
| <p>Amount Of Benefits</p> | <p>Benefits are equal to the lesser of (1) 40% of high-three average salary or (2) annuity computed according to the general formula after first increasing the time base as if the employee worked to age 60, unless actual earned annuity is greater.</p> | <p>Benefits differ depending on how many years an employee is disabled. During the first year of disability, FERS pays 60% of an employee's high-three average salary minus 100% of any Social Security benefits received. No COLAs are paid during this year.</p> <p>During the second year and any additional years of disability until an employee reaches age 62, the employee will receive 40% of his/her high-three average salary minus 60% of any Social security benefits received. COLAs are paid for these years.</p> |

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|----------------|--------------------|---|
| | | <p>FERS disability benefits are recomputed at age 62 to equal the individual's non-disability benefit, including credit for the period the individual was receiving disability benefits, with the average salary increased by all FERS COLAs that were effective during the periods of disability. Whenever the individual's earned benefit based on years of service and average salary provide a higher benefit than that payable under the disability provisions, the person is entitled to the earned rate.</p> |

Survivor Benefits

| Plan Provision <input type="checkbox"/> | CSRS Basic Benefit <input type="checkbox"/> | FERS Basic Benefit <input type="checkbox"/> |
|--|---|---|
| Qualifications | Eligible survivors of an employee may receive benefits if the employee had at least 18 months of creditable civilian service. Eligible survivors may include current and former spouses and children who meet certain age and/or length of marriage requirements. | Eligible survivors of an employee may receive benefits if the employee had at least 18 months of creditable civilian service. Eligible survivors may include current and former spouses and children who meet certain age and/or length of marriage requirements. |
| Amount of Benefits | Survivor benefits are based on the relationship of the survivor and are calculated as follows: | Survivor benefits are based on the relationship of the survivor and the employee's length of Federal service and are calculated as follows: |
| Spouse of an employee who dies | 55% of the disability annuity that would have been payable if the employee had retired on the date of death; | With 18 months to 10 years of service, lump-sum payment only; in 2024 the amount is \$41,568.31 plus the LARGER of (1) 50% of the employee's annual salary at death OR (2) 50% of the employee's HT; With 10+ years of service, lump sum payment as above plus annuity equal to 50% of the employee's accrued basic benefit. |
| Spouse of an annuitant who dies | Up to 55% of the retiree's annuity, depending on elected survivor benefit; | 50% (or 25% if jointly elected by employee and spouse) of the retiree's annuity amount plus a special retirement supplement if the spouse is younger than age 60 and not yet eligible for Social Security benefits; |
| Spouse of an employee who dies after leaving Federal service but before annuity payments begin | Refund of the deceased's retirement contributions only; no other benefits. | With less than 10 years of service, refund of contributions; With 10+ years of service without a refund of contributions, 50% of the employee's accrued basic |

| Plan Provision | CSRS Basic Benefit | FERS Basic Benefit |
|---|--|---|
| | | benefit beginning when the employee would have reached age 62. |
| Child(ren) | Varies according to the number of children and whether there is a surviving parent who was married to the employee. | Varies according to the number of children and whether there is a surviving parent who was married to the employee, reduced by Social Security benefits the child(ren) are entitled to receive. |
| Annuity Reduction to Cover Survivor Benefits | <p>A retiree's annuity will be reduced as follows to provide for a survivor benefit:</p> <p>First \$3,600 reduced 2.5%;</p> <p>Amounts over \$3,600 reduced 10%.</p> <p>Note: The 55% spouse's benefit is based on the amount of the annuity before this reduction is taken.</p> | <p>A retiree's annuity will be reduced 10% (or 5%) of the entire annual benefit in order to provide for a survivor benefit unless waived by both the retiree and the spouse.</p> <p>Note: The 50% (or 25% if jointly elected by employee and spouse) spouse's benefit is based on the amount of the annuity before this reduction is taken.</p> |

Minimum Retirement Age (MRA) for FERS Basic Benefit

| Birth Year | MRA |
|-------------------|-------------------|
| Before 1948 | 55 |
| 1948 | 55 and 2 months |
| 1949 | 55 and 4 months |
| 1950 | 55 and 6 months |
| 1951 | 55 & and 8 months |
| 1952 | 55 and 10 months |
| 1953-1964 | 56 |
| 1965 | 56 and 2 months |
| 1966 | 56 and 4 months |
| 1967 | 56 and 6 months |
| 1968 | 56 and 8 months |
| 1969 | 56 and 10 months |
| 1970 and after | 57 |