

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	23	24	25	26	27	28	29	30	31	32
18	0.9715	0.9704	0.9691	0.9677	0.9661	0.9643	0.9623	0.9601	0.9577	0.9551
19	0.9719	0.9708	0.9696	0.9682	0.9666	0.9648	0.9629	0.9607	0.9583	0.9557
20	0.9724	0.9713	0.9701	0.9687	0.9671	0.9654	0.9635	0.9613	0.9590	0.9564
21	0.9728	0.9718	0.9706	0.9692	0.9677	0.9660	0.9641	0.9619	0.9596	0.9571
22	0.9733	0.9723	0.9711	0.9697	0.9682	0.9666	0.9647	0.9626	0.9603	0.9578
23	0.9738	0.9728	0.9716	0.9703	0.9688	0.9672	0.9653	0.9632	0.9610	0.9585
24	0.9743	0.9733	0.9721	0.9709	0.9694	0.9678	0.9660	0.9639	0.9617	0.9592
25	0.9747	0.9738	0.9727	0.9714	0.9700	0.9684	0.9666	0.9646	0.9624	0.9600
26	0.9752	0.9743	0.9732	0.9720	0.9706	0.9691	0.9673	0.9653	0.9632	0.9608
27	0.9757	0.9748	0.9738	0.9726	0.9712	0.9697	0.9680	0.9661	0.9639	0.9616
28	0.9762	0.9753	0.9743	0.9732	0.9719	0.9704	0.9687	0.9668	0.9647	0.9624
29	0.9767	0.9759	0.9749	0.9738	0.9725	0.9711	0.9694	0.9675	0.9655	0.9632
30	0.9772	0.9764	0.9755	0.9744	0.9732	0.9717	0.9701	0.9683	0.9663	0.9641
31	0.9778	0.9770	0.9761	0.9750	0.9738	0.9724	0.9709	0.9691	0.9671	0.9649
32	0.9783	0.9775	0.9766	0.9756	0.9745	0.9731	0.9716	0.9699	0.9679	0.9658
33	0.9788	0.9780	0.9772	0.9762	0.9751	0.9738	0.9723	0.9706	0.9688	0.9667
34	0.9793	0.9786	0.9778	0.9769	0.9758	0.9745	0.9731	0.9714	0.9696	0.9676
35	0.9798	0.9791	0.9784	0.9775	0.9764	0.9752	0.9738	0.9722	0.9704	0.9685
36	0.9803	0.9797	0.9789	0.9781	0.9771	0.9759	0.9746	0.9730	0.9713	0.9694
37	0.9808	0.9802	0.9795	0.9787	0.9777	0.9766	0.9753	0.9738	0.9721	0.9703
38	0.9813	0.9808	0.9801	0.9793	0.9784	0.9773	0.9761	0.9746	0.9730	0.9712
39	0.9818	0.9813	0.9807	0.9799	0.9790	0.9780	0.9768	0.9754	0.9738	0.9721
40	0.9823	0.9818	0.9812	0.9805	0.9797	0.9787	0.9776	0.9762	0.9747	0.9730
41	0.9828	0.9823	0.9818	0.9811	0.9803	0.9794	0.9783	0.9770	0.9755	0.9739
42	0.9833	0.9829	0.9823	0.9817	0.9810	0.9801	0.9790	0.9778	0.9764	0.9748
43	0.9838	0.9834	0.9829	0.9823	0.9816	0.9807	0.9797	0.9785	0.9772	0.9757
44	0.9842	0.9839	0.9834	0.9829	0.9822	0.9814	0.9804	0.9793	0.9780	0.9765
45	0.9847	0.9844	0.9840	0.9834	0.9828	0.9821	0.9811	0.9801	0.9788	0.9774
46	0.9852	0.9849	0.9845	0.9840	0.9834	0.9827	0.9818	0.9808	0.9796	0.9783
47	0.9856	0.9854	0.9850	0.9846	0.9840	0.9833	0.9825	0.9815	0.9804	0.9791
48	0.9861	0.9858	0.9855	0.9851	0.9846	0.9840	0.9832	0.9823	0.9812	0.9800
49	0.9865	0.9863	0.9860	0.9856	0.9852	0.9846	0.9838	0.9830	0.9819	0.9808
50	0.9870	0.9868	0.9865	0.9862	0.9857	0.9852	0.9845	0.9837	0.9827	0.9816
51	0.9874	0.9872	0.9870	0.9867	0.9863	0.9858	0.9851	0.9843	0.9834	0.9824
52	0.9878	0.9877	0.9875	0.9872	0.9868	0.9863	0.9857	0.9850	0.9841	0.9831
53	0.9882	0.9881	0.9879	0.9877	0.9873	0.9869	0.9863	0.9856	0.9848	0.9839
54	0.9886	0.9885	0.9884	0.9882	0.9878	0.9874	0.9869	0.9863	0.9855	0.9846
55	0.9891	0.9890	0.9888	0.9886	0.9883	0.9880	0.9875	0.9869	0.9862	0.9853
56	0.9894	0.9894	0.9893	0.9891	0.9888	0.9885	0.9880	0.9875	0.9868	0.9860
57	0.9898	0.9898	0.9897	0.9895	0.9893	0.9890	0.9886	0.9881	0.9875	0.9867
58	0.9902	0.9902	0.9901	0.9900	0.9898	0.9895	0.9891	0.9886	0.9881	0.9874
59	0.9906	0.9906	0.9905	0.9904	0.9902	0.9900	0.9896	0.9892	0.9887	0.9880
60	0.9910	0.9910	0.9909	0.9908	0.9907	0.9904	0.9901	0.9897	0.9892	0.9886
61	0.9913	0.9913	0.9913	0.9912	0.9911	0.9909	0.9906	0.9902	0.9898	0.9892
62	0.9917	0.9917	0.9917	0.9916	0.9915	0.9913	0.9911	0.9907	0.9903	0.9898
63	0.9920	0.9921	0.9920	0.9920	0.9919	0.9918	0.9915	0.9912	0.9908	0.9904
64	0.9924	0.9924	0.9924	0.9924	0.9923	0.9922	0.9920	0.9917	0.9913	0.9909
65	0.9927	0.9927	0.9928	0.9927	0.9927	0.9926	0.9924	0.9921	0.9918	0.9914

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	23	24	25	26	27	28	29	30	31	32
66	0.9930	0.9931	0.9931	0.9931	0.9931	0.9930	0.9928	0.9926	0.9923	0.9919
67	0.9933	0.9934	0.9934	0.9934	0.9934	0.9933	0.9932	0.9930	0.9927	0.9924
68	0.9937	0.9937	0.9938	0.9938	0.9938	0.9937	0.9936	0.9934	0.9932	0.9929
69	0.9940	0.9940	0.9941	0.9941	0.9941	0.9940	0.9939	0.9938	0.9936	0.9933
70	0.9943	0.9943	0.9944	0.9944	0.9944	0.9944	0.9943	0.9942	0.9940	0.9937
71	0.9946	0.9946	0.9947	0.9947	0.9947	0.9947	0.9946	0.9945	0.9943	0.9941
72	0.9948	0.9949	0.9950	0.9950	0.9950	0.9950	0.9950	0.9948	0.9947	0.9945
73	0.9951	0.9952	0.9952	0.9953	0.9953	0.9953	0.9953	0.9952	0.9950	0.9949
74	0.9954	0.9955	0.9955	0.9956	0.9956	0.9956	0.9956	0.9955	0.9954	0.9952
75	0.9956	0.9957	0.9958	0.9958	0.9959	0.9959	0.9958	0.9958	0.9957	0.9955
76	0.9959	0.9960	0.9960	0.9961	0.9961	0.9961	0.9961	0.9961	0.9960	0.9958
77	0.9961	0.9962	0.9963	0.9963	0.9964	0.9964	0.9964	0.9963	0.9962	0.9961
78	0.9964	0.9964	0.9965	0.9966	0.9966	0.9966	0.9966	0.9966	0.9965	0.9964
79	0.9966	0.9967	0.9967	0.9968	0.9968	0.9969	0.9969	0.9968	0.9968	0.9967
80	0.9968	0.9969	0.9970	0.9970	0.9971	0.9971	0.9971	0.9971	0.9970	0.9969
81	0.9970	0.9971	0.9972	0.9972	0.9973	0.9973	0.9973	0.9973	0.9972	0.9972
82	0.9972	0.9973	0.9974	0.9974	0.9975	0.9975	0.9975	0.9975	0.9975	0.9974
83	0.9974	0.9975	0.9976	0.9976	0.9976	0.9977	0.9977	0.9977	0.9977	0.9976
84	0.9976	0.9977	0.9977	0.9978	0.9978	0.9979	0.9979	0.9979	0.9979	0.9978
85	0.9978	0.9979	0.9979	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980
86	0.9980	0.9980	0.9981	0.9981	0.9982	0.9982	0.9982	0.9982	0.9982	0.9982
87	0.9981	0.9982	0.9982	0.9983	0.9983	0.9983	0.9984	0.9984	0.9984	0.9983
88	0.9983	0.9983	0.9984	0.9984	0.9984	0.9985	0.9985	0.9985	0.9985	0.9985
89	0.9984	0.9985	0.9985	0.9985	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986
90	0.9986	0.9986	0.9986	0.9987	0.9987	0.9987	0.9988	0.9988	0.9988	0.9988
91	0.9987	0.9987	0.9988	0.9988	0.9988	0.9988	0.9989	0.9989	0.9989	0.9989
92	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990	0.9990	0.9990	0.9990
93	0.9989	0.9990	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9991	0.9991
94	0.9990	0.9991	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992
95	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
18	0.9522	0.9491	0.9458	0.9421	0.9382	0.9341	0.9296	0.9248	0.9198	0.9144	0.9087
19	0.9529	0.9498	0.9465	0.9428	0.9390	0.9348	0.9304	0.9256	0.9206	0.9152	0.9096
20	0.9536	0.9505	0.9472	0.9436	0.9397	0.9356	0.9312	0.9264	0.9214	0.9161	0.9104
21	0.9543	0.9512	0.9479	0.9444	0.9405	0.9364	0.9320	0.9273	0.9223	0.9170	0.9113
22	0.9550	0.9520	0.9487	0.9452	0.9414	0.9373	0.9329	0.9282	0.9232	0.9179	0.9123
23	0.9558	0.9528	0.9495	0.9460	0.9422	0.9382	0.9338	0.9291	0.9242	0.9189	0.9133
24	0.9565	0.9536	0.9503	0.9469	0.9431	0.9391	0.9347	0.9301	0.9252	0.9199	0.9143
25	0.9573	0.9544	0.9512	0.9477	0.9440	0.9400	0.9357	0.9311	0.9262	0.9210	0.9154
26	0.9581	0.9552	0.9521	0.9487	0.9450	0.9410	0.9368	0.9322	0.9273	0.9221	0.9166
27	0.9590	0.9561	0.9530	0.9496	0.9460	0.9420	0.9378	0.9333	0.9284	0.9232	0.9178
28	0.9598	0.9570	0.9539	0.9506	0.9470	0.9431	0.9389	0.9344	0.9296	0.9245	0.9190
29	0.9607	0.9579	0.9549	0.9516	0.9480	0.9442	0.9400	0.9356	0.9308	0.9257	0.9203
30	0.9616	0.9589	0.9559	0.9526	0.9491	0.9453	0.9412	0.9368	0.9320	0.9270	0.9217
31	0.9625	0.9598	0.9569	0.9537	0.9502	0.9465	0.9424	0.9380	0.9333	0.9283	0.9230
32	0.9634	0.9608	0.9579	0.9547	0.9513	0.9476	0.9436	0.9393	0.9347	0.9297	0.9245
33	0.9643	0.9618	0.9589	0.9558	0.9525	0.9488	0.9449	0.9406	0.9360	0.9312	0.9260
34	0.9653	0.9628	0.9600	0.9569	0.9536	0.9501	0.9462	0.9420	0.9374	0.9326	0.9275
35	0.9662	0.9638	0.9610	0.9581	0.9548	0.9513	0.9475	0.9433	0.9389	0.9341	0.9290
36	0.9672	0.9648	0.9621	0.9592	0.9560	0.9526	0.9488	0.9447	0.9404	0.9357	0.9306
37	0.9682	0.9658	0.9632	0.9604	0.9572	0.9539	0.9502	0.9462	0.9418	0.9372	0.9323
38	0.9691	0.9668	0.9643	0.9615	0.9585	0.9552	0.9515	0.9476	0.9434	0.9388	0.9339
39	0.9701	0.9679	0.9654	0.9627	0.9597	0.9565	0.9529	0.9491	0.9449	0.9404	0.9357
40	0.9711	0.9689	0.9665	0.9639	0.9610	0.9578	0.9543	0.9505	0.9465	0.9421	0.9374
41	0.9720	0.9699	0.9676	0.9650	0.9622	0.9591	0.9557	0.9520	0.9480	0.9437	0.9391
42	0.9730	0.9710	0.9687	0.9662	0.9635	0.9604	0.9571	0.9535	0.9496	0.9454	0.9409
43	0.9739	0.9720	0.9698	0.9674	0.9647	0.9618	0.9586	0.9550	0.9512	0.9471	0.9427
44	0.9749	0.9730	0.9709	0.9685	0.9659	0.9631	0.9600	0.9565	0.9528	0.9488	0.9445
45	0.9758	0.9740	0.9719	0.9697	0.9672	0.9644	0.9614	0.9581	0.9544	0.9505	0.9463
46	0.9767	0.9750	0.9730	0.9708	0.9684	0.9657	0.9628	0.9596	0.9560	0.9522	0.9481
47	0.9777	0.9760	0.9741	0.9720	0.9696	0.9670	0.9642	0.9611	0.9576	0.9539	0.9499
48	0.9786	0.9769	0.9751	0.9731	0.9708	0.9683	0.9656	0.9626	0.9592	0.9556	0.9518
49	0.9794	0.9779	0.9761	0.9742	0.9720	0.9696	0.9670	0.9640	0.9608	0.9573	0.9536
50	0.9803	0.9788	0.9772	0.9753	0.9732	0.9709	0.9683	0.9655	0.9624	0.9590	0.9554
51	0.9812	0.9798	0.9781	0.9764	0.9744	0.9721	0.9697	0.9669	0.9640	0.9607	0.9572
52	0.9820	0.9807	0.9791	0.9774	0.9755	0.9734	0.9710	0.9684	0.9655	0.9624	0.9589
53	0.9828	0.9815	0.9801	0.9784	0.9766	0.9746	0.9723	0.9698	0.9670	0.9640	0.9607
54	0.9836	0.9824	0.9810	0.9794	0.9777	0.9758	0.9736	0.9712	0.9685	0.9656	0.9624
55	0.9844	0.9832	0.9819	0.9804	0.9788	0.9769	0.9748	0.9725	0.9700	0.9672	0.9641
56	0.9851	0.9840	0.9828	0.9814	0.9798	0.9780	0.9761	0.9738	0.9714	0.9687	0.9658
57	0.9859	0.9848	0.9837	0.9823	0.9808	0.9791	0.9772	0.9751	0.9728	0.9702	0.9674
58	0.9866	0.9856	0.9845	0.9832	0.9818	0.9802	0.9784	0.9764	0.9742	0.9717	0.9690
59	0.9873	0.9864	0.9853	0.9841	0.9828	0.9813	0.9795	0.9776	0.9755	0.9732	0.9706
60	0.9879	0.9871	0.9861	0.9850	0.9837	0.9823	0.9806	0.9788	0.9768	0.9746	0.9722
61	0.9886	0.9878	0.9868	0.9858	0.9846	0.9832	0.9817	0.9800	0.9781	0.9760	0.9736
62	0.9892	0.9885	0.9876	0.9866	0.9855	0.9842	0.9827	0.9811	0.9793	0.9773	0.9751
63	0.9898	0.9891	0.9883	0.9874	0.9863	0.9851	0.9837	0.9822	0.9805	0.9786	0.9765
64	0.9904	0.9897	0.9890	0.9881	0.9871	0.9860	0.9847	0.9832	0.9816	0.9798	0.9779
65	0.9909	0.9903	0.9896	0.9888	0.9879	0.9868	0.9856	0.9843	0.9827	0.9810	0.9792

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
66	0.9915	0.9909	0.9903	0.9895	0.9886	0.9876	0.9865	0.9852	0.9838	0.9822	0.9805
67	0.9920	0.9915	0.9909	0.9902	0.9894	0.9884	0.9874	0.9862	0.9848	0.9833	0.9817
68	0.9925	0.9920	0.9914	0.9908	0.9900	0.9892	0.9882	0.9871	0.9858	0.9844	0.9829
69	0.9929	0.9925	0.9920	0.9914	0.9907	0.9899	0.9890	0.9879	0.9867	0.9854	0.9840
70	0.9934	0.9930	0.9925	0.9920	0.9913	0.9906	0.9897	0.9887	0.9876	0.9864	0.9851
71	0.9938	0.9935	0.9930	0.9925	0.9919	0.9912	0.9904	0.9895	0.9885	0.9874	0.9861
72	0.9942	0.9939	0.9935	0.9930	0.9925	0.9918	0.9911	0.9903	0.9893	0.9882	0.9871
73	0.9946	0.9943	0.9940	0.9935	0.9930	0.9924	0.9917	0.9910	0.9901	0.9891	0.9880
74	0.9950	0.9947	0.9944	0.9940	0.9935	0.9930	0.9924	0.9916	0.9908	0.9899	0.9889
75	0.9953	0.9951	0.9948	0.9944	0.9940	0.9935	0.9929	0.9923	0.9915	0.9906	0.9897
76	0.9957	0.9955	0.9952	0.9948	0.9945	0.9940	0.9935	0.9928	0.9921	0.9914	0.9905
77	0.9960	0.9958	0.9955	0.9952	0.9949	0.9945	0.9940	0.9934	0.9928	0.9920	0.9912
78	0.9963	0.9961	0.9959	0.9956	0.9953	0.9949	0.9945	0.9939	0.9934	0.9927	0.9920
79	0.9966	0.9964	0.9962	0.9960	0.9957	0.9953	0.9949	0.9944	0.9939	0.9933	0.9926
80	0.9968	0.9967	0.9965	0.9963	0.9960	0.9957	0.9953	0.9949	0.9944	0.9939	0.9932
81	0.9971	0.9970	0.9968	0.9966	0.9964	0.9961	0.9957	0.9953	0.9949	0.9944	0.9938
82	0.9973	0.9972	0.9971	0.9969	0.9967	0.9964	0.9961	0.9958	0.9953	0.9949	0.9944
83	0.9976	0.9975	0.9973	0.9972	0.9970	0.9967	0.9965	0.9961	0.9958	0.9953	0.9949
84	0.9978	0.9977	0.9976	0.9974	0.9972	0.9970	0.9968	0.9965	0.9962	0.9958	0.9953
85	0.9980	0.9979	0.9978	0.9976	0.9975	0.9973	0.9971	0.9968	0.9965	0.9962	0.9958
86	0.9981	0.9981	0.9980	0.9979	0.9977	0.9976	0.9974	0.9971	0.9968	0.9965	0.9962
87	0.9983	0.9982	0.9982	0.9981	0.9979	0.9978	0.9976	0.9974	0.9971	0.9969	0.9966
88	0.9985	0.9984	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9974	0.9972	0.9969
89	0.9986	0.9986	0.9985	0.9984	0.9983	0.9982	0.9981	0.9979	0.9977	0.9975	0.9972
90	0.9987	0.9987	0.9986	0.9986	0.9985	0.9984	0.9983	0.9981	0.9979	0.9977	0.9975
91	0.9989	0.9988	0.9988	0.9987	0.9986	0.9986	0.9984	0.9983	0.9981	0.9980	0.9978
92	0.9990	0.9989	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9983	0.9982	0.9980
93	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9988	0.9987	0.9985	0.9984	0.9982
94	0.9992	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986	0.9984
95	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9988	0.9987	0.9986

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	44	45	46	47	48	49	50	51	52	53	54
18	0.9028	0.8965	0.8898	0.8828	0.8755	0.8678	0.8598	0.8513	0.8425	0.8334	0.8239
19	0.9036	0.8973	0.8907	0.8837	0.8764	0.8687	0.8606	0.8522	0.8434	0.8343	0.8247
20	0.9045	0.8982	0.8916	0.8846	0.8773	0.8696	0.8616	0.8531	0.8443	0.8352	0.8257
21	0.9054	0.8991	0.8925	0.8856	0.8783	0.8706	0.8625	0.8541	0.8453	0.8362	0.8267
22	0.9064	0.9001	0.8935	0.8866	0.8793	0.8716	0.8636	0.8552	0.8464	0.8372	0.8277
23	0.9074	0.9012	0.8946	0.8877	0.8804	0.8727	0.8647	0.8563	0.8475	0.8384	0.8288
24	0.9085	0.9023	0.8957	0.8888	0.8815	0.8739	0.8658	0.8575	0.8487	0.8395	0.8300
25	0.9096	0.9034	0.8969	0.8900	0.8827	0.8751	0.8671	0.8587	0.8499	0.8408	0.8313
26	0.9108	0.9046	0.8981	0.8912	0.8840	0.8764	0.8684	0.8600	0.8513	0.8421	0.8326
27	0.9120	0.9058	0.8994	0.8925	0.8853	0.8777	0.8697	0.8614	0.8527	0.8435	0.8341
28	0.9133	0.9072	0.9007	0.8939	0.8867	0.8791	0.8712	0.8629	0.8541	0.8450	0.8356
29	0.9146	0.9085	0.9021	0.8953	0.8881	0.8806	0.8727	0.8644	0.8557	0.8466	0.8372
30	0.9160	0.9099	0.9036	0.8968	0.8897	0.8822	0.8743	0.8660	0.8574	0.8483	0.8389
31	0.9174	0.9114	0.9051	0.8984	0.8913	0.8838	0.8760	0.8677	0.8591	0.8500	0.8406
32	0.9189	0.9129	0.9067	0.9000	0.8929	0.8855	0.8777	0.8695	0.8609	0.8519	0.8425
33	0.9204	0.9145	0.9083	0.9017	0.8947	0.8873	0.8795	0.8714	0.8628	0.8538	0.8445
34	0.9220	0.9162	0.9100	0.9034	0.8965	0.8891	0.8814	0.8733	0.8648	0.8558	0.8465
35	0.9236	0.9179	0.9117	0.9052	0.8983	0.8911	0.8834	0.8753	0.8668	0.8579	0.8487
36	0.9253	0.9196	0.9135	0.9071	0.9003	0.8930	0.8854	0.8774	0.8690	0.8601	0.8509
37	0.9270	0.9214	0.9154	0.9090	0.9022	0.8951	0.8875	0.8796	0.8712	0.8624	0.8532
38	0.9287	0.9232	0.9173	0.9110	0.9043	0.8972	0.8897	0.8818	0.8735	0.8648	0.8556
39	0.9305	0.9251	0.9192	0.9130	0.9064	0.8994	0.8920	0.8841	0.8759	0.8672	0.8582
40	0.9323	0.9270	0.9212	0.9151	0.9085	0.9016	0.8943	0.8865	0.8784	0.8698	0.8608
41	0.9342	0.9289	0.9232	0.9172	0.9107	0.9039	0.8967	0.8890	0.8809	0.8724	0.8635
42	0.9360	0.9308	0.9253	0.9193	0.9130	0.9062	0.8991	0.8915	0.8835	0.8751	0.8662
43	0.9379	0.9328	0.9274	0.9215	0.9153	0.9086	0.9016	0.8941	0.8862	0.8779	0.8691
44	0.9398	0.9348	0.9295	0.9237	0.9176	0.9111	0.9041	0.8967	0.8889	0.8807	0.8720
45	0.9418	0.9369	0.9316	0.9260	0.9200	0.9135	0.9067	0.8994	0.8917	0.8836	0.8750
46	0.9437	0.9389	0.9338	0.9282	0.9223	0.9160	0.9093	0.9022	0.8946	0.8866	0.8781
47	0.9456	0.9410	0.9359	0.9305	0.9248	0.9186	0.9120	0.9050	0.8975	0.8896	0.8813
48	0.9475	0.9430	0.9381	0.9328	0.9272	0.9211	0.9147	0.9078	0.9005	0.8927	0.8845
49	0.9495	0.9451	0.9403	0.9352	0.9296	0.9237	0.9174	0.9106	0.9034	0.8958	0.8877
50	0.9514	0.9471	0.9425	0.9375	0.9321	0.9263	0.9201	0.9135	0.9065	0.8990	0.8911
51	0.9533	0.9492	0.9447	0.9398	0.9345	0.9289	0.9229	0.9164	0.9095	0.9022	0.8944
52	0.9552	0.9512	0.9468	0.9421	0.9370	0.9315	0.9257	0.9194	0.9126	0.9054	0.8978
53	0.9571	0.9532	0.9490	0.9444	0.9395	0.9341	0.9284	0.9223	0.9157	0.9087	0.9012
54	0.9590	0.9552	0.9511	0.9467	0.9419	0.9367	0.9312	0.9252	0.9188	0.9120	0.9047
55	0.9608	0.9572	0.9532	0.9490	0.9443	0.9393	0.9339	0.9281	0.9219	0.9153	0.9082
56	0.9626	0.9591	0.9553	0.9512	0.9467	0.9419	0.9367	0.9311	0.9250	0.9185	0.9116
57	0.9644	0.9610	0.9574	0.9534	0.9491	0.9444	0.9394	0.9340	0.9281	0.9218	0.9151
58	0.9661	0.9629	0.9594	0.9556	0.9514	0.9469	0.9421	0.9368	0.9312	0.9251	0.9186
59	0.9678	0.9647	0.9614	0.9577	0.9538	0.9494	0.9447	0.9397	0.9342	0.9283	0.9220
60	0.9695	0.9665	0.9633	0.9598	0.9560	0.9519	0.9474	0.9425	0.9372	0.9315	0.9254
61	0.9711	0.9683	0.9652	0.9619	0.9582	0.9543	0.9499	0.9453	0.9402	0.9347	0.9288
62	0.9727	0.9700	0.9671	0.9639	0.9604	0.9566	0.9525	0.9480	0.9431	0.9378	0.9322
63	0.9742	0.9717	0.9689	0.9659	0.9625	0.9589	0.9550	0.9507	0.9460	0.9409	0.9355
64	0.9757	0.9733	0.9707	0.9678	0.9646	0.9611	0.9574	0.9533	0.9488	0.9440	0.9388
65	0.9771	0.9749	0.9724	0.9696	0.9666	0.9633	0.9597	0.9558	0.9516	0.9469	0.9420

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	44	45	46	47	48	49	50	51	52	53	54
66	0.9785	0.9764	0.9740	0.9714	0.9686	0.9655	0.9620	0.9583	0.9543	0.9499	0.9451
67	0.9799	0.9778	0.9756	0.9732	0.9705	0.9675	0.9643	0.9607	0.9569	0.9527	0.9482
68	0.9811	0.9793	0.9772	0.9748	0.9723	0.9695	0.9664	0.9631	0.9594	0.9555	0.9511
69	0.9824	0.9806	0.9786	0.9765	0.9741	0.9714	0.9685	0.9654	0.9619	0.9581	0.9540
70	0.9836	0.9819	0.9800	0.9780	0.9758	0.9733	0.9706	0.9676	0.9643	0.9607	0.9569
71	0.9847	0.9831	0.9814	0.9795	0.9774	0.9750	0.9725	0.9697	0.9666	0.9632	0.9596
72	0.9858	0.9843	0.9827	0.9809	0.9789	0.9767	0.9743	0.9717	0.9688	0.9656	0.9622
73	0.9868	0.9854	0.9839	0.9822	0.9804	0.9784	0.9761	0.9736	0.9709	0.9679	0.9647
74	0.9877	0.9865	0.9851	0.9835	0.9818	0.9799	0.9778	0.9755	0.9729	0.9701	0.9671
75	0.9887	0.9875	0.9862	0.9847	0.9831	0.9814	0.9794	0.9772	0.9749	0.9722	0.9694
76	0.9895	0.9884	0.9872	0.9859	0.9844	0.9828	0.9809	0.9789	0.9767	0.9743	0.9716
77	0.9904	0.9894	0.9882	0.9870	0.9856	0.9841	0.9824	0.9805	0.9785	0.9762	0.9737
78	0.9911	0.9902	0.9892	0.9880	0.9868	0.9853	0.9838	0.9821	0.9801	0.9780	0.9757
79	0.9919	0.9910	0.9901	0.9890	0.9878	0.9865	0.9851	0.9835	0.9817	0.9798	0.9776
80	0.9925	0.9918	0.9909	0.9899	0.9889	0.9877	0.9863	0.9849	0.9832	0.9814	0.9794
81	0.9932	0.9925	0.9917	0.9908	0.9898	0.9887	0.9875	0.9861	0.9846	0.9830	0.9811
82	0.9938	0.9931	0.9924	0.9916	0.9907	0.9897	0.9886	0.9873	0.9859	0.9844	0.9827
83	0.9944	0.9938	0.9931	0.9924	0.9915	0.9906	0.9896	0.9884	0.9872	0.9858	0.9842
84	0.9949	0.9943	0.9937	0.9931	0.9923	0.9915	0.9905	0.9895	0.9883	0.9871	0.9856
85	0.9954	0.9949	0.9943	0.9937	0.9930	0.9923	0.9914	0.9905	0.9894	0.9882	0.9869
86	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922	0.9914	0.9904	0.9893	0.9882
87	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922	0.9913	0.9904	0.9893
88	0.9966	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922	0.9913	0.9903
89	0.9969	0.9966	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922	0.9913
90	0.9972	0.9970	0.9966	0.9963	0.9959	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922
91	0.9975	0.9973	0.9970	0.9967	0.9963	0.9959	0.9954	0.9949	0.9943	0.9937	0.9930
92	0.9978	0.9976	0.9973	0.9970	0.9967	0.9963	0.9959	0.9955	0.9950	0.9944	0.9937
93	0.9981	0.9979	0.9976	0.9974	0.9971	0.9968	0.9964	0.9960	0.9955	0.9950	0.9944
94	0.9983	0.9981	0.9979	0.9977	0.9974	0.9971	0.9968	0.9964	0.9960	0.9956	0.9951
95	0.9985	0.9983	0.9981	0.9979	0.9977	0.9975	0.9972	0.9969	0.9965	0.9961	0.9956

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	55	56	57	58	59	60	61	62	63	64	65
18	0.8140	0.8037	0.7931	0.7821	0.7708	0.7591	0.7470	0.7346	0.7217	0.7085	0.6950
19	0.8149	0.8046	0.7940	0.7830	0.7716	0.7599	0.7479	0.7354	0.7225	0.7093	0.6958
20	0.8158	0.8055	0.7949	0.7839	0.7725	0.7608	0.7488	0.7363	0.7234	0.7102	0.6966
21	0.8168	0.8065	0.7959	0.7849	0.7735	0.7618	0.7497	0.7372	0.7243	0.7111	0.6975
22	0.8178	0.8076	0.7969	0.7859	0.7745	0.7628	0.7507	0.7382	0.7253	0.7121	0.6985
23	0.8190	0.8087	0.7980	0.7870	0.7756	0.7639	0.7518	0.7393	0.7264	0.7131	0.6995
24	0.8201	0.8099	0.7992	0.7882	0.7768	0.7651	0.7530	0.7404	0.7275	0.7142	0.7006
25	0.8214	0.8112	0.8005	0.7895	0.7781	0.7663	0.7542	0.7417	0.7288	0.7155	0.7018
26	0.8228	0.8125	0.8019	0.7908	0.7794	0.7677	0.7556	0.7430	0.7301	0.7168	0.7031
27	0.8242	0.8139	0.8033	0.7923	0.7809	0.7691	0.7570	0.7444	0.7315	0.7182	0.7045
28	0.8257	0.8155	0.8048	0.7938	0.7824	0.7707	0.7585	0.7460	0.7330	0.7197	0.7060
29	0.8273	0.8171	0.8065	0.7954	0.7841	0.7723	0.7602	0.7476	0.7346	0.7213	0.7076
30	0.8290	0.8188	0.8082	0.7972	0.7858	0.7740	0.7619	0.7493	0.7363	0.7230	0.7093
31	0.8308	0.8206	0.8100	0.7990	0.7876	0.7759	0.7637	0.7512	0.7382	0.7248	0.7111
32	0.8327	0.8225	0.8119	0.8010	0.7896	0.7778	0.7657	0.7531	0.7401	0.7268	0.7130
33	0.8347	0.8245	0.8140	0.8030	0.7916	0.7799	0.7678	0.7552	0.7422	0.7288	0.7151
34	0.8368	0.8267	0.8161	0.8052	0.7938	0.7821	0.7700	0.7574	0.7444	0.7310	0.7173
35	0.8390	0.8289	0.8184	0.8074	0.7961	0.7844	0.7723	0.7597	0.7467	0.7333	0.7196
36	0.8413	0.8312	0.8207	0.8098	0.7985	0.7868	0.7747	0.7622	0.7492	0.7358	0.7220
37	0.8436	0.8336	0.8232	0.8123	0.8010	0.7894	0.7773	0.7647	0.7518	0.7384	0.7246
38	0.8461	0.8361	0.8257	0.8149	0.8037	0.7920	0.7800	0.7675	0.7545	0.7411	0.7274
39	0.8487	0.8388	0.8284	0.8176	0.8064	0.7948	0.7828	0.7703	0.7574	0.7440	0.7302
40	0.8513	0.8415	0.8312	0.8204	0.8093	0.7977	0.7857	0.7733	0.7604	0.7470	0.7333
41	0.8541	0.8443	0.8341	0.8234	0.8123	0.8008	0.7888	0.7764	0.7635	0.7502	0.7364
42	0.8570	0.8472	0.8371	0.8264	0.8154	0.8039	0.7920	0.7796	0.7668	0.7535	0.7397
43	0.8599	0.8503	0.8402	0.8296	0.8186	0.8072	0.7954	0.7830	0.7702	0.7569	0.7432
44	0.8629	0.8534	0.8434	0.8329	0.8220	0.8106	0.7988	0.7865	0.7738	0.7605	0.7468
45	0.8660	0.8566	0.8466	0.8363	0.8254	0.8142	0.8024	0.7902	0.7775	0.7643	0.7506
46	0.8692	0.8599	0.8500	0.8397	0.8290	0.8178	0.8062	0.7940	0.7813	0.7682	0.7546
47	0.8725	0.8632	0.8535	0.8433	0.8327	0.8216	0.8100	0.7979	0.7853	0.7722	0.7587
48	0.8758	0.8667	0.8571	0.8470	0.8365	0.8255	0.8140	0.8020	0.7894	0.7764	0.7629
49	0.8792	0.8702	0.8607	0.8508	0.8404	0.8295	0.8181	0.8062	0.7937	0.7808	0.7673
50	0.8827	0.8738	0.8645	0.8547	0.8444	0.8336	0.8223	0.8105	0.7981	0.7853	0.7719
51	0.8862	0.8775	0.8683	0.8586	0.8484	0.8378	0.8266	0.8149	0.8027	0.7899	0.7767
52	0.8897	0.8812	0.8721	0.8626	0.8526	0.8421	0.8311	0.8195	0.8074	0.7947	0.7815
53	0.8933	0.8850	0.8761	0.8667	0.8568	0.8465	0.8356	0.8242	0.8122	0.7996	0.7866
54	0.8970	0.8888	0.8800	0.8708	0.8612	0.8510	0.8402	0.8289	0.8171	0.8047	0.7917
55	0.9006	0.8926	0.8841	0.8750	0.8655	0.8555	0.8449	0.8338	0.8221	0.8098	0.7970
56	0.9043	0.8964	0.8881	0.8793	0.8699	0.8601	0.8497	0.8388	0.8272	0.8151	0.8025
57	0.9079	0.9003	0.8922	0.8835	0.8744	0.8648	0.8546	0.8438	0.8325	0.8205	0.8080
58	0.9116	0.9042	0.8963	0.8878	0.8789	0.8695	0.8595	0.8489	0.8378	0.8260	0.8137
59	0.9153	0.9081	0.9003	0.8921	0.8835	0.8742	0.8645	0.8541	0.8431	0.8316	0.8195
60	0.9189	0.9119	0.9044	0.8965	0.8880	0.8790	0.8695	0.8593	0.8486	0.8372	0.8253
61	0.9225	0.9158	0.9085	0.9008	0.8925	0.8838	0.8745	0.8646	0.8541	0.8430	0.8313
62	0.9261	0.9196	0.9126	0.9051	0.8971	0.8886	0.8795	0.8699	0.8596	0.8488	0.8373
63	0.9296	0.9234	0.9166	0.9093	0.9016	0.8934	0.8846	0.8752	0.8652	0.8546	0.8434
64	0.9331	0.9271	0.9206	0.9136	0.9061	0.8982	0.8896	0.8805	0.8708	0.8605	0.8495
65	0.9366	0.9308	0.9245	0.9178	0.9106	0.9029	0.8947	0.8858	0.8764	0.8663	0.8557

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant										
	55	56	57	58	59	60	61	62	63	64	65
66	0.9399	0.9344	0.9284	0.9219	0.9150	0.9076	0.8996	0.8911	0.8820	0.8722	0.8618
67	0.9433	0.9379	0.9322	0.9260	0.9194	0.9122	0.9046	0.8964	0.8875	0.8781	0.8680
68	0.9465	0.9414	0.9359	0.9300	0.9237	0.9168	0.9095	0.9015	0.8930	0.8839	0.8742
69	0.9496	0.9448	0.9396	0.9339	0.9279	0.9213	0.9143	0.9067	0.8985	0.8897	0.8803
70	0.9527	0.9481	0.9431	0.9377	0.9320	0.9257	0.9190	0.9117	0.9038	0.8954	0.8863
71	0.9556	0.9513	0.9466	0.9415	0.9360	0.9300	0.9236	0.9166	0.9091	0.9010	0.8923
72	0.9584	0.9543	0.9499	0.9451	0.9398	0.9342	0.9281	0.9214	0.9143	0.9065	0.8981
73	0.9612	0.9573	0.9531	0.9485	0.9436	0.9382	0.9324	0.9261	0.9193	0.9119	0.9039
74	0.9638	0.9601	0.9562	0.9519	0.9472	0.9422	0.9367	0.9307	0.9242	0.9171	0.9095
75	0.9663	0.9629	0.9592	0.9551	0.9507	0.9460	0.9408	0.9351	0.9289	0.9222	0.9150
76	0.9687	0.9655	0.9620	0.9582	0.9541	0.9496	0.9447	0.9394	0.9336	0.9272	0.9203
77	0.9710	0.9680	0.9648	0.9612	0.9574	0.9532	0.9486	0.9435	0.9381	0.9321	0.9256
78	0.9732	0.9704	0.9674	0.9641	0.9605	0.9566	0.9523	0.9475	0.9424	0.9368	0.9306
79	0.9753	0.9727	0.9699	0.9668	0.9635	0.9598	0.9558	0.9514	0.9466	0.9413	0.9355
80	0.9773	0.9749	0.9723	0.9694	0.9663	0.9629	0.9592	0.9551	0.9506	0.9456	0.9402
81	0.9792	0.9770	0.9745	0.9719	0.9690	0.9659	0.9624	0.9586	0.9544	0.9498	0.9447
82	0.9809	0.9789	0.9767	0.9742	0.9716	0.9686	0.9654	0.9619	0.9580	0.9537	0.9490
83	0.9826	0.9807	0.9787	0.9764	0.9740	0.9713	0.9683	0.9650	0.9614	0.9575	0.9531
84	0.9841	0.9824	0.9805	0.9785	0.9762	0.9737	0.9710	0.9680	0.9647	0.9610	0.9570
85	0.9855	0.9840	0.9823	0.9804	0.9783	0.9760	0.9735	0.9708	0.9677	0.9643	0.9606
86	0.9869	0.9855	0.9839	0.9822	0.9803	0.9782	0.9759	0.9734	0.9706	0.9675	0.9640
87	0.9881	0.9868	0.9854	0.9838	0.9821	0.9802	0.9781	0.9758	0.9732	0.9704	0.9673
88	0.9893	0.9881	0.9868	0.9854	0.9838	0.9821	0.9802	0.9781	0.9757	0.9731	0.9703
89	0.9903	0.9893	0.9881	0.9868	0.9854	0.9838	0.9821	0.9802	0.9781	0.9757	0.9731
90	0.9913	0.9904	0.9893	0.9881	0.9868	0.9854	0.9839	0.9821	0.9802	0.9781	0.9757
91	0.9922	0.9914	0.9904	0.9893	0.9882	0.9869	0.9855	0.9840	0.9822	0.9803	0.9781
92	0.9931	0.9923	0.9914	0.9905	0.9894	0.9883	0.9870	0.9856	0.9841	0.9823	0.9804
93	0.9938	0.9931	0.9924	0.9915	0.9906	0.9896	0.9885	0.9872	0.9858	0.9842	0.9825
94	0.9945	0.9939	0.9932	0.9925	0.9916	0.9907	0.9897	0.9886	0.9874	0.9860	0.9844
95	0.9952	0.9946	0.9940	0.9933	0.9926	0.9918	0.9909	0.9899	0.9888	0.9876	0.9862

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant									
	66	67	68	69	70	71	72	73	74	75
18	0.6811	0.6668	0.6523	0.6375	0.6224	0.6071	0.5917	0.5763	0.5607	0.5450
19	0.6819	0.6676	0.6530	0.6382	0.6231	0.6078	0.5924	0.5769	0.5613	0.5456
20	0.6827	0.6684	0.6538	0.6389	0.6238	0.6085	0.5931	0.5776	0.5620	0.5463
21	0.6836	0.6693	0.6546	0.6398	0.6246	0.6093	0.5939	0.5783	0.5627	0.5470
22	0.6845	0.6702	0.6556	0.6406	0.6255	0.6102	0.5947	0.5791	0.5635	0.5477
23	0.6855	0.6712	0.6565	0.6416	0.6264	0.6111	0.5956	0.5800	0.5644	0.5485
24	0.6866	0.6723	0.6576	0.6426	0.6275	0.6121	0.5965	0.5810	0.5653	0.5494
25	0.6878	0.6734	0.6587	0.6438	0.6286	0.6131	0.5976	0.5820	0.5663	0.5504
26	0.6891	0.6747	0.6600	0.6450	0.6297	0.6143	0.5987	0.5831	0.5673	0.5514
27	0.6904	0.6760	0.6613	0.6463	0.6310	0.6155	0.5999	0.5843	0.5685	0.5526
28	0.6919	0.6775	0.6627	0.6477	0.6324	0.6169	0.6013	0.5856	0.5698	0.5538
29	0.6935	0.6790	0.6642	0.6492	0.6339	0.6184	0.6027	0.5870	0.5711	0.5551
30	0.6952	0.6807	0.6659	0.6508	0.6355	0.6199	0.6042	0.5885	0.5726	0.5566
31	0.6970	0.6825	0.6677	0.6525	0.6372	0.6216	0.6059	0.5901	0.5742	0.5581
32	0.6989	0.6844	0.6695	0.6544	0.6390	0.6234	0.6077	0.5918	0.5759	0.5598
33	0.7009	0.6864	0.6715	0.6564	0.6410	0.6253	0.6096	0.5937	0.5777	0.5616
34	0.7031	0.6886	0.6737	0.6585	0.6431	0.6274	0.6116	0.5957	0.5797	0.5635
35	0.7054	0.6909	0.6760	0.6608	0.6453	0.6296	0.6138	0.5978	0.5818	0.5656
36	0.7079	0.6933	0.6784	0.6631	0.6477	0.6319	0.6161	0.6001	0.5840	0.5677
37	0.7104	0.6959	0.6809	0.6657	0.6502	0.6344	0.6185	0.6025	0.5864	0.5701
38	0.7132	0.6986	0.6836	0.6684	0.6528	0.6370	0.6211	0.6051	0.5889	0.5725
39	0.7160	0.7014	0.6865	0.6712	0.6556	0.6398	0.6239	0.6078	0.5916	0.5752
40	0.7191	0.7045	0.6895	0.6742	0.6586	0.6428	0.6268	0.6106	0.5944	0.5780
41	0.7222	0.7076	0.6927	0.6774	0.6618	0.6459	0.6299	0.6137	0.5974	0.5809
42	0.7256	0.7110	0.6960	0.6807	0.6651	0.6492	0.6331	0.6169	0.6006	0.5840
43	0.7291	0.7145	0.6995	0.6842	0.6685	0.6526	0.6365	0.6203	0.6039	0.5873
44	0.7327	0.7181	0.7032	0.6878	0.6722	0.6563	0.6401	0.6239	0.6075	0.5908
45	0.7365	0.7220	0.7070	0.6917	0.6760	0.6601	0.6439	0.6276	0.6112	0.5945
46	0.7405	0.7260	0.7110	0.6957	0.6800	0.6641	0.6479	0.6316	0.6151	0.5984
47	0.7446	0.7301	0.7152	0.6999	0.6842	0.6683	0.6521	0.6357	0.6192	0.6024
48	0.7489	0.7345	0.7196	0.7043	0.6886	0.6726	0.6564	0.6401	0.6235	0.6067
49	0.7534	0.7390	0.7241	0.7088	0.6932	0.6772	0.6610	0.6446	0.6280	0.6112
50	0.7581	0.7437	0.7289	0.7136	0.6980	0.6820	0.6658	0.6494	0.6328	0.6159
51	0.7629	0.7486	0.7338	0.7186	0.7030	0.6870	0.6708	0.6544	0.6378	0.6208
52	0.7678	0.7536	0.7389	0.7237	0.7082	0.6922	0.6760	0.6596	0.6430	0.6260
53	0.7729	0.7588	0.7442	0.7291	0.7135	0.6976	0.6815	0.6650	0.6484	0.6314
54	0.7782	0.7642	0.7496	0.7346	0.7191	0.7033	0.6871	0.6707	0.6540	0.6371
55	0.7836	0.7697	0.7552	0.7403	0.7249	0.7091	0.6930	0.6766	0.6599	0.6429
56	0.7892	0.7754	0.7610	0.7462	0.7309	0.7151	0.6990	0.6827	0.6661	0.6491
57	0.7949	0.7812	0.7670	0.7523	0.7370	0.7214	0.7053	0.6890	0.6724	0.6555
58	0.8008	0.7872	0.7731	0.7585	0.7434	0.7278	0.7119	0.6956	0.6790	0.6621
59	0.8067	0.7933	0.7794	0.7649	0.7499	0.7344	0.7186	0.7024	0.6859	0.6690
60	0.8128	0.7996	0.7858	0.7715	0.7566	0.7413	0.7255	0.7094	0.6930	0.6761
61	0.8189	0.8059	0.7923	0.7782	0.7635	0.7483	0.7326	0.7166	0.7003	0.6834
62	0.8252	0.8124	0.7990	0.7850	0.7705	0.7555	0.7400	0.7241	0.7078	0.6911
63	0.8315	0.8190	0.8058	0.7920	0.7777	0.7628	0.7475	0.7318	0.7156	0.6989
64	0.8379	0.8256	0.8127	0.7992	0.7850	0.7704	0.7552	0.7396	0.7236	0.7071
65	0.8443	0.8323	0.8197	0.8064	0.7925	0.7780	0.7631	0.7477	0.7318	0.7154

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

100% of Benefit Continued to the Contingent Annuitant (No Pop-Up)

Age of Contingent	Age of Retiring Participant									
	66	67	68	69	70	71	72	73	74	75
66	0.8508	0.8391	0.8267	0.8137	0.8001	0.7858	0.7711	0.7559	0.7402	0.7240
67	0.8573	0.8459	0.8338	0.8211	0.8077	0.7938	0.7793	0.7643	0.7488	0.7327
68	0.8638	0.8527	0.8409	0.8285	0.8154	0.8018	0.7875	0.7728	0.7576	0.7417
69	0.8702	0.8595	0.8480	0.8359	0.8232	0.8098	0.7959	0.7814	0.7664	0.7508
70	0.8766	0.8662	0.8551	0.8434	0.8310	0.8179	0.8043	0.7901	0.7754	0.7601
71	0.8829	0.8729	0.8622	0.8508	0.8387	0.8260	0.8127	0.7989	0.7845	0.7694
72	0.8892	0.8795	0.8691	0.8581	0.8465	0.8341	0.8212	0.8077	0.7936	0.7789
73	0.8953	0.8860	0.8760	0.8654	0.8541	0.8422	0.8296	0.8165	0.8028	0.7883
74	0.9013	0.8924	0.8828	0.8726	0.8617	0.8502	0.8380	0.8253	0.8119	0.7978
75	0.9071	0.8986	0.8895	0.8797	0.8692	0.8581	0.8463	0.8340	0.8210	0.8074
76	0.9129	0.9048	0.8960	0.8867	0.8766	0.8659	0.8546	0.8427	0.8302	0.8169
77	0.9185	0.9108	0.9025	0.8935	0.8839	0.8737	0.8628	0.8514	0.8393	0.8265
78	0.9239	0.9167	0.9088	0.9003	0.8911	0.8813	0.8709	0.8600	0.8483	0.8360
79	0.9292	0.9223	0.9149	0.9068	0.8981	0.8888	0.8789	0.8684	0.8573	0.8454
80	0.9343	0.9278	0.9208	0.9132	0.9050	0.8961	0.8867	0.8767	0.8661	0.8547
81	0.9392	0.9331	0.9265	0.9193	0.9116	0.9032	0.8943	0.8848	0.8747	0.8639
82	0.9439	0.9382	0.9320	0.9252	0.9179	0.9101	0.9016	0.8926	0.8831	0.8728
83	0.9483	0.9430	0.9372	0.9309	0.9241	0.9167	0.9087	0.9002	0.8912	0.8814
84	0.9525	0.9476	0.9422	0.9363	0.9299	0.9230	0.9155	0.9075	0.8990	0.8898
85	0.9565	0.9519	0.9469	0.9414	0.9355	0.9290	0.9220	0.9146	0.9065	0.8979
86	0.9602	0.9560	0.9514	0.9463	0.9408	0.9348	0.9282	0.9213	0.9138	0.9057
87	0.9638	0.9599	0.9556	0.9509	0.9458	0.9402	0.9342	0.9277	0.9207	0.9131
88	0.9671	0.9635	0.9596	0.9553	0.9505	0.9454	0.9398	0.9337	0.9273	0.9202
89	0.9701	0.9669	0.9633	0.9593	0.9550	0.9502	0.9450	0.9395	0.9335	0.9270
90	0.9730	0.9701	0.9668	0.9631	0.9592	0.9548	0.9500	0.9449	0.9394	0.9334
91	0.9757	0.9730	0.9700	0.9667	0.9631	0.9591	0.9547	0.9500	0.9450	0.9395
92	0.9782	0.9758	0.9731	0.9701	0.9668	0.9631	0.9591	0.9549	0.9503	0.9452
93	0.9805	0.9783	0.9759	0.9732	0.9702	0.9669	0.9633	0.9594	0.9552	0.9506
94	0.9827	0.9807	0.9785	0.9760	0.9733	0.9704	0.9671	0.9636	0.9598	0.9556
95	0.9846	0.9829	0.9809	0.9787	0.9763	0.9736	0.9707	0.9675	0.9641	0.9603