

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

<b>Age of Contingent</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>
18	0.9708	0.9697	0.9684	0.9669	0.9653	0.9635	0.9615	0.9593	0.9569	0.9542
19	0.9713	0.9701	0.9689	0.9674	0.9658	0.9641	0.9621	0.9599	0.9575	0.9548
20	0.9717	0.9706	0.9694	0.9680	0.9664	0.9646	0.9627	0.9605	0.9581	0.9555
21	0.9722	0.9711	0.9698	0.9685	0.9669	0.9652	0.9633	0.9611	0.9587	0.9562
22	0.9726	0.9716	0.9704	0.9690	0.9675	0.9658	0.9639	0.9617	0.9594	0.9569
23	0.9731	0.9720	0.9709	0.9695	0.9680	0.9664	0.9645	0.9624	0.9601	0.9576
24	0.9735	0.9725	0.9714	0.9701	0.9686	0.9670	0.9651	0.9631	0.9608	0.9583
25	0.9740	0.9730	0.9719	0.9706	0.9692	0.9676	0.9658	0.9637	0.9615	0.9590
26	0.9745	0.9735	0.9724	0.9712	0.9698	0.9682	0.9664	0.9644	0.9622	0.9598
27	0.9749	0.9740	0.9730	0.9718	0.9704	0.9688	0.9671	0.9651	0.9629	0.9606
28	0.9754	0.9745	0.9735	0.9723	0.9710	0.9695	0.9678	0.9658	0.9637	0.9613
29	0.9759	0.9750	0.9740	0.9729	0.9716	0.9701	0.9684	0.9665	0.9645	0.9621
30	0.9764	0.9755	0.9746	0.9735	0.9722	0.9708	0.9691	0.9673	0.9652	0.9629
31	0.9768	0.9760	0.9751	0.9740	0.9728	0.9714	0.9698	0.9680	0.9660	0.9638
32	0.9773	0.9765	0.9757	0.9746	0.9734	0.9721	0.9705	0.9687	0.9668	0.9646
33	0.9778	0.9770	0.9762	0.9752	0.9740	0.9727	0.9712	0.9695	0.9675	0.9654
34	0.9783	0.9775	0.9767	0.9758	0.9747	0.9734	0.9719	0.9702	0.9683	0.9662
35	0.9787	0.9780	0.9773	0.9763	0.9753	0.9740	0.9726	0.9709	0.9691	0.9671
36	0.9792	0.9785	0.9778	0.9769	0.9759	0.9747	0.9733	0.9717	0.9699	0.9679
37	0.9796	0.9790	0.9783	0.9775	0.9765	0.9753	0.9740	0.9724	0.9707	0.9687
38	0.9801	0.9795	0.9788	0.9780	0.9771	0.9759	0.9747	0.9732	0.9715	0.9696
39	0.9805	0.9800	0.9793	0.9786	0.9777	0.9766	0.9753	0.9739	0.9722	0.9704
40	0.9810	0.9804	0.9798	0.9791	0.9782	0.9772	0.9760	0.9746	0.9730	0.9712
41	0.9814	0.9809	0.9803	0.9796	0.9788	0.9778	0.9767	0.9753	0.9738	0.9721
42	0.9818	0.9814	0.9808	0.9802	0.9794	0.9784	0.9773	0.9760	0.9745	0.9729
43	0.9822	0.9818	0.9813	0.9807	0.9799	0.9790	0.9780	0.9767	0.9753	0.9737
44	0.9826	0.9823	0.9818	0.9812	0.9805	0.9796	0.9786	0.9774	0.9760	0.9745
45	0.9830	0.9827	0.9822	0.9817	0.9810	0.9802	0.9792	0.9781	0.9768	0.9753
46	0.9834	0.9831	0.9827	0.9822	0.9816	0.9808	0.9799	0.9788	0.9775	0.9760
47	0.9838	0.9835	0.9831	0.9827	0.9821	0.9814	0.9805	0.9794	0.9782	0.9768
48	0.9842	0.9839	0.9836	0.9831	0.9826	0.9819	0.9811	0.9801	0.9789	0.9776
49	0.9846	0.9843	0.9840	0.9836	0.9831	0.9824	0.9816	0.9807	0.9796	0.9783
50	0.9849	0.9847	0.9844	0.9841	0.9836	0.9830	0.9822	0.9813	0.9802	0.9790
51	0.9853	0.9851	0.9848	0.9845	0.9841	0.9835	0.9828	0.9819	0.9809	0.9797
52	0.9856	0.9855	0.9852	0.9849	0.9845	0.9840	0.9833	0.9825	0.9815	0.9804
53	0.9860	0.9858	0.9856	0.9854	0.9850	0.9845	0.9839	0.9831	0.9822	0.9811
54	0.9863	0.9862	0.9860	0.9858	0.9854	0.9850	0.9844	0.9836	0.9828	0.9818
55	0.9866	0.9865	0.9864	0.9862	0.9859	0.9854	0.9849	0.9842	0.9834	0.9824
56	0.9870	0.9869	0.9868	0.9866	0.9863	0.9859	0.9854	0.9847	0.9839	0.9830
57	0.9873	0.9872	0.9871	0.9869	0.9867	0.9863	0.9859	0.9852	0.9845	0.9836
58	0.9876	0.9875	0.9875	0.9873	0.9871	0.9868	0.9863	0.9857	0.9851	0.9842
59	0.9879	0.9879	0.9878	0.9877	0.9875	0.9872	0.9868	0.9862	0.9856	0.9848
60	0.9882	0.9882	0.9881	0.9880	0.9879	0.9876	0.9872	0.9867	0.9861	0.9854
61	0.9885	0.9885	0.9885	0.9884	0.9882	0.9880	0.9876	0.9872	0.9866	0.9859
62	0.9887	0.9888	0.9888	0.9887	0.9886	0.9884	0.9881	0.9876	0.9871	0.9865
63	0.9890	0.9891	0.9891	0.9890	0.9889	0.9888	0.9885	0.9881	0.9876	0.9870
64	0.9893	0.9894	0.9894	0.9894	0.9893	0.9891	0.9889	0.9885	0.9880	0.9875
65	0.9896	0.9896	0.9897	0.9897	0.9896	0.9895	0.9892	0.9889	0.9885	0.9880

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

<b>Age of Contingent</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>	<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>	<b>32</b>
66	0.9898	0.9899	0.9900	0.9900	0.9899	0.9898	0.9896	0.9893	0.9889	0.9884
67	0.9901	0.9902	0.9903	0.9903	0.9903	0.9902	0.9900	0.9897	0.9893	0.9889
68	0.9903	0.9905	0.9905	0.9906	0.9906	0.9905	0.9903	0.9901	0.9897	0.9893
69	0.9906	0.9907	0.9908	0.9909	0.9909	0.9908	0.9907	0.9904	0.9901	0.9897
70	0.9908	0.9910	0.9911	0.9911	0.9912	0.9911	0.9910	0.9908	0.9905	0.9902
71	0.9911	0.9912	0.9913	0.9914	0.9914	0.9914	0.9913	0.9911	0.9909	0.9906
72	0.9913	0.9915	0.9916	0.9917	0.9917	0.9917	0.9916	0.9915	0.9912	0.9909
73	0.9916	0.9917	0.9918	0.9919	0.9920	0.9920	0.9919	0.9918	0.9916	0.9913
74	0.9918	0.9920	0.9921	0.9922	0.9923	0.9923	0.9922	0.9921	0.9919	0.9917
75	0.9920	0.9922	0.9923	0.9924	0.9925	0.9925	0.9925	0.9924	0.9922	0.9920
76	0.9923	0.9924	0.9926	0.9927	0.9928	0.9928	0.9928	0.9927	0.9926	0.9924
77	0.9925	0.9927	0.9928	0.9929	0.9930	0.9931	0.9931	0.9930	0.9929	0.9927
78	0.9927	0.9929	0.9930	0.9932	0.9933	0.9933	0.9933	0.9933	0.9932	0.9930
79	0.9930	0.9931	0.9933	0.9934	0.9935	0.9936	0.9936	0.9935	0.9934	0.9933
80	0.9932	0.9933	0.9935	0.9936	0.9937	0.9938	0.9938	0.9938	0.9937	0.9936
81	0.9934	0.9936	0.9937	0.9938	0.9940	0.9940	0.9941	0.9940	0.9940	0.9939
82	0.9936	0.9938	0.9939	0.9941	0.9942	0.9943	0.9943	0.9943	0.9942	0.9941
83	0.9939	0.9940	0.9941	0.9943	0.9944	0.9945	0.9945	0.9945	0.9945	0.9944
84	0.9941	0.9942	0.9944	0.9945	0.9946	0.9947	0.9948	0.9948	0.9947	0.9947
85	0.9943	0.9944	0.9946	0.9947	0.9948	0.9949	0.9950	0.9950	0.9950	0.9949
86	0.9945	0.9946	0.9948	0.9949	0.9950	0.9951	0.9952	0.9952	0.9952	0.9951
87	0.9947	0.9948	0.9950	0.9951	0.9952	0.9953	0.9954	0.9954	0.9954	0.9954
88	0.9949	0.9951	0.9952	0.9953	0.9954	0.9955	0.9956	0.9956	0.9956	0.9956
89	0.9951	0.9953	0.9954	0.9955	0.9956	0.9957	0.9958	0.9958	0.9958	0.9958
90	0.9953	0.9955	0.9956	0.9957	0.9958	0.9959	0.9960	0.9960	0.9960	0.9960
91	0.9955	0.9957	0.9958	0.9959	0.9960	0.9961	0.9962	0.9962	0.9962	0.9962
92	0.9957	0.9959	0.9960	0.9961	0.9962	0.9963	0.9964	0.9964	0.9964	0.9964
93	0.9959	0.9960	0.9962	0.9963	0.9964	0.9965	0.9966	0.9966	0.9966	0.9966
94	0.9961	0.9962	0.9963	0.9965	0.9966	0.9967	0.9967	0.9968	0.9968	0.9968
95	0.9963	0.9964	0.9965	0.9966	0.9967	0.9968	0.9969	0.9969	0.9970	0.9970

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
18	0.9513	0.9482	0.9448	0.9411	0.9371	0.9329	0.9284	0.9236	0.9185	0.9131	0.9073
19	0.9520	0.9489	0.9454	0.9418	0.9379	0.9337	0.9292	0.9244	0.9193	0.9139	0.9082
20	0.9527	0.9495	0.9462	0.9425	0.9386	0.9345	0.9300	0.9252	0.9201	0.9147	0.9090
21	0.9533	0.9503	0.9469	0.9433	0.9394	0.9353	0.9308	0.9260	0.9210	0.9156	0.9099
22	0.9541	0.9510	0.9477	0.9441	0.9402	0.9361	0.9317	0.9269	0.9219	0.9165	0.9109
23	0.9548	0.9518	0.9485	0.9449	0.9411	0.9370	0.9326	0.9278	0.9228	0.9175	0.9119
24	0.9555	0.9526	0.9493	0.9458	0.9420	0.9379	0.9335	0.9288	0.9238	0.9185	0.9129
25	0.9563	0.9534	0.9501	0.9466	0.9429	0.9388	0.9345	0.9298	0.9248	0.9196	0.9140
26	0.9571	0.9542	0.9510	0.9475	0.9438	0.9398	0.9355	0.9308	0.9259	0.9206	0.9151
27	0.9579	0.9550	0.9519	0.9484	0.9447	0.9408	0.9365	0.9319	0.9270	0.9218	0.9162
28	0.9587	0.9559	0.9528	0.9494	0.9457	0.9418	0.9375	0.9330	0.9281	0.9229	0.9174
29	0.9596	0.9568	0.9537	0.9503	0.9467	0.9428	0.9386	0.9341	0.9293	0.9241	0.9187
30	0.9604	0.9577	0.9546	0.9513	0.9477	0.9439	0.9397	0.9352	0.9304	0.9253	0.9199
31	0.9613	0.9586	0.9556	0.9523	0.9488	0.9450	0.9408	0.9364	0.9317	0.9266	0.9212
32	0.9622	0.9595	0.9565	0.9533	0.9498	0.9461	0.9420	0.9376	0.9329	0.9279	0.9226
33	0.9630	0.9604	0.9575	0.9543	0.9509	0.9472	0.9432	0.9388	0.9342	0.9292	0.9240
34	0.9639	0.9613	0.9585	0.9554	0.9520	0.9483	0.9444	0.9401	0.9355	0.9306	0.9254
35	0.9648	0.9623	0.9595	0.9564	0.9531	0.9495	0.9456	0.9414	0.9368	0.9320	0.9268
36	0.9657	0.9632	0.9605	0.9575	0.9542	0.9507	0.9468	0.9427	0.9382	0.9334	0.9283
37	0.9666	0.9642	0.9615	0.9585	0.9553	0.9519	0.9481	0.9440	0.9396	0.9348	0.9298
38	0.9675	0.9651	0.9625	0.9596	0.9565	0.9530	0.9493	0.9453	0.9409	0.9363	0.9313
39	0.9684	0.9661	0.9635	0.9607	0.9576	0.9542	0.9506	0.9466	0.9424	0.9378	0.9329
40	0.9692	0.9670	0.9645	0.9617	0.9587	0.9555	0.9519	0.9480	0.9438	0.9393	0.9344
41	0.9701	0.9679	0.9655	0.9628	0.9599	0.9567	0.9531	0.9493	0.9452	0.9408	0.9360
42	0.9710	0.9689	0.9665	0.9639	0.9610	0.9579	0.9544	0.9507	0.9466	0.9423	0.9376
43	0.9719	0.9698	0.9675	0.9649	0.9621	0.9591	0.9557	0.9520	0.9481	0.9438	0.9392
44	0.9727	0.9707	0.9685	0.9660	0.9633	0.9603	0.9570	0.9534	0.9495	0.9453	0.9408
45	0.9736	0.9716	0.9694	0.9670	0.9644	0.9615	0.9583	0.9547	0.9510	0.9469	0.9424
46	0.9744	0.9725	0.9704	0.9681	0.9655	0.9627	0.9595	0.9561	0.9524	0.9484	0.9441
47	0.9752	0.9734	0.9714	0.9691	0.9666	0.9638	0.9608	0.9574	0.9538	0.9499	0.9457
48	0.9760	0.9743	0.9723	0.9701	0.9677	0.9650	0.9620	0.9588	0.9552	0.9514	0.9473
49	0.9768	0.9751	0.9732	0.9711	0.9687	0.9661	0.9633	0.9601	0.9567	0.9529	0.9489
50	0.9776	0.9760	0.9741	0.9721	0.9698	0.9673	0.9645	0.9614	0.9581	0.9544	0.9505
51	0.9784	0.9768	0.9750	0.9730	0.9708	0.9684	0.9657	0.9627	0.9595	0.9559	0.9521
52	0.9791	0.9776	0.9759	0.9740	0.9719	0.9695	0.9669	0.9640	0.9608	0.9574	0.9537
53	0.9799	0.9784	0.9768	0.9749	0.9729	0.9706	0.9681	0.9652	0.9622	0.9588	0.9552
54	0.9806	0.9792	0.9776	0.9758	0.9739	0.9717	0.9692	0.9665	0.9635	0.9603	0.9568
55	0.9813	0.9800	0.9784	0.9767	0.9748	0.9727	0.9703	0.9677	0.9648	0.9617	0.9583
56	0.9820	0.9807	0.9792	0.9776	0.9758	0.9737	0.9715	0.9689	0.9661	0.9631	0.9598
57	0.9826	0.9814	0.9800	0.9785	0.9767	0.9747	0.9725	0.9701	0.9674	0.9644	0.9612
58	0.9833	0.9821	0.9808	0.9793	0.9776	0.9757	0.9736	0.9712	0.9686	0.9658	0.9627
59	0.9839	0.9828	0.9815	0.9801	0.9785	0.9767	0.9746	0.9724	0.9698	0.9671	0.9641
60	0.9845	0.9835	0.9823	0.9809	0.9793	0.9776	0.9756	0.9734	0.9710	0.9684	0.9655
61	0.9851	0.9841	0.9830	0.9817	0.9802	0.9785	0.9766	0.9745	0.9722	0.9696	0.9669
62	0.9857	0.9848	0.9837	0.9824	0.9810	0.9794	0.9776	0.9756	0.9733	0.9709	0.9682
63	0.9862	0.9854	0.9843	0.9831	0.9818	0.9803	0.9785	0.9766	0.9744	0.9721	0.9695
64	0.9868	0.9860	0.9850	0.9838	0.9825	0.9811	0.9794	0.9776	0.9755	0.9732	0.9708
65	0.9873	0.9865	0.9856	0.9845	0.9833	0.9819	0.9803	0.9785	0.9766	0.9744	0.9720

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
66	0.9878	0.9871	0.9862	0.9852	0.9840	0.9827	0.9812	0.9795	0.9776	0.9755	0.9732
67	0.9883	0.9876	0.9868	0.9858	0.9847	0.9834	0.9820	0.9804	0.9786	0.9766	0.9744
68	0.9888	0.9881	0.9873	0.9864	0.9854	0.9842	0.9828	0.9812	0.9795	0.9776	0.9755
69	0.9893	0.9886	0.9879	0.9870	0.9860	0.9849	0.9836	0.9821	0.9804	0.9786	0.9766
70	0.9897	0.9891	0.9884	0.9876	0.9866	0.9856	0.9843	0.9829	0.9813	0.9796	0.9777
71	0.9901	0.9896	0.9889	0.9881	0.9873	0.9862	0.9850	0.9837	0.9822	0.9805	0.9787
72	0.9905	0.9900	0.9894	0.9887	0.9878	0.9869	0.9857	0.9845	0.9830	0.9814	0.9797
73	0.9909	0.9905	0.9899	0.9892	0.9884	0.9875	0.9864	0.9852	0.9838	0.9823	0.9806
74	0.9913	0.9909	0.9903	0.9897	0.9889	0.9881	0.9871	0.9859	0.9846	0.9832	0.9816
75	0.9917	0.9913	0.9908	0.9902	0.9895	0.9887	0.9877	0.9866	0.9854	0.9840	0.9825
76	0.9921	0.9917	0.9912	0.9906	0.9900	0.9892	0.9883	0.9873	0.9861	0.9848	0.9833
77	0.9924	0.9921	0.9916	0.9911	0.9905	0.9897	0.9889	0.9879	0.9868	0.9855	0.9842
78	0.9928	0.9924	0.9920	0.9915	0.9909	0.9902	0.9894	0.9885	0.9875	0.9863	0.9850
79	0.9931	0.9928	0.9924	0.9919	0.9914	0.9907	0.9900	0.9891	0.9881	0.9870	0.9858
80	0.9934	0.9931	0.9928	0.9923	0.9918	0.9912	0.9905	0.9897	0.9887	0.9877	0.9865
81	0.9937	0.9935	0.9931	0.9927	0.9922	0.9917	0.9910	0.9902	0.9893	0.9883	0.9872
82	0.9940	0.9938	0.9934	0.9931	0.9926	0.9921	0.9915	0.9907	0.9899	0.9889	0.9879
83	0.9943	0.9941	0.9938	0.9934	0.9930	0.9925	0.9919	0.9912	0.9904	0.9895	0.9886
84	0.9945	0.9944	0.9941	0.9938	0.9934	0.9929	0.9924	0.9917	0.9910	0.9901	0.9892
85	0.9948	0.9946	0.9944	0.9941	0.9937	0.9933	0.9928	0.9922	0.9915	0.9907	0.9898
86	0.9951	0.9949	0.9947	0.9944	0.9941	0.9937	0.9932	0.9926	0.9919	0.9912	0.9904
87	0.9953	0.9952	0.9949	0.9947	0.9944	0.9940	0.9936	0.9930	0.9924	0.9917	0.9909
88	0.9955	0.9954	0.9952	0.9950	0.9947	0.9944	0.9939	0.9934	0.9928	0.9922	0.9915
89	0.9958	0.9957	0.9955	0.9953	0.9950	0.9947	0.9943	0.9938	0.9933	0.9926	0.9920
90	0.9960	0.9959	0.9957	0.9955	0.9953	0.9950	0.9946	0.9942	0.9937	0.9931	0.9924
91	0.9962	0.9961	0.9960	0.9958	0.9956	0.9953	0.9949	0.9945	0.9940	0.9935	0.9929
92	0.9964	0.9963	0.9962	0.9960	0.9958	0.9956	0.9953	0.9949	0.9944	0.9939	0.9934
93	0.9966	0.9965	0.9964	0.9963	0.9961	0.9958	0.9956	0.9952	0.9948	0.9943	0.9938
94	0.9968	0.9967	0.9966	0.9965	0.9963	0.9961	0.9958	0.9955	0.9951	0.9947	0.9942
95	0.9970	0.9969	0.9968	0.9967	0.9965	0.9964	0.9961	0.9958	0.9954	0.9950	0.9946

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Age of Contingent	Age of Retiring Participant										
	44	45	46	47	48	49	50	51	52	53	54
18	0.9013	0.8950	0.8883	0.8812	0.8738	0.8661	0.8580	0.8495	0.8406	0.8314	0.8219
19	0.9021	0.8958	0.8891	0.8821	0.8747	0.8669	0.8588	0.8504	0.8415	0.8323	0.8227
20	0.9030	0.8967	0.8900	0.8830	0.8756	0.8679	0.8598	0.8513	0.8425	0.8333	0.8237
21	0.9039	0.8976	0.8910	0.8839	0.8766	0.8689	0.8608	0.8523	0.8435	0.8343	0.8247
22	0.9049	0.8986	0.8920	0.8850	0.8776	0.8699	0.8618	0.8533	0.8445	0.8353	0.8257
23	0.9059	0.8996	0.8930	0.8860	0.8787	0.8710	0.8629	0.8544	0.8456	0.8364	0.8269
24	0.9070	0.9007	0.8941	0.8871	0.8798	0.8721	0.8640	0.8556	0.8468	0.8376	0.8281
25	0.9081	0.9018	0.8952	0.8883	0.8810	0.8733	0.8653	0.8568	0.8480	0.8389	0.8293
26	0.9092	0.9030	0.8964	0.8895	0.8822	0.8746	0.8665	0.8581	0.8493	0.8402	0.8306
27	0.9104	0.9042	0.8977	0.8908	0.8835	0.8759	0.8679	0.8595	0.8507	0.8415	0.8320
28	0.9116	0.9055	0.8989	0.8921	0.8848	0.8772	0.8692	0.8609	0.8521	0.8430	0.8335
29	0.9129	0.9068	0.9003	0.8934	0.8862	0.8787	0.8707	0.8624	0.8536	0.8445	0.8350
30	0.9142	0.9081	0.9017	0.8949	0.8877	0.8801	0.8722	0.8639	0.8552	0.8461	0.8366
31	0.9155	0.9095	0.9031	0.8963	0.8892	0.8817	0.8738	0.8655	0.8568	0.8477	0.8383
32	0.9169	0.9109	0.9046	0.8979	0.8908	0.8833	0.8754	0.8672	0.8585	0.8495	0.8400
33	0.9184	0.9124	0.9061	0.8994	0.8924	0.8849	0.8771	0.8689	0.8603	0.8513	0.8419
34	0.9198	0.9139	0.9077	0.9010	0.8940	0.8866	0.8789	0.8707	0.8621	0.8531	0.8438
35	0.9213	0.9155	0.9093	0.9027	0.8957	0.8884	0.8807	0.8725	0.8640	0.8551	0.8457
36	0.9229	0.9171	0.9109	0.9044	0.8975	0.8902	0.8825	0.8744	0.8659	0.8571	0.8478
37	0.9244	0.9187	0.9126	0.9062	0.8993	0.8921	0.8844	0.8764	0.8680	0.8591	0.8499
38	0.9260	0.9204	0.9143	0.9079	0.9012	0.8940	0.8864	0.8784	0.8701	0.8613	0.8521
39	0.9276	0.9220	0.9161	0.9098	0.9030	0.8959	0.8884	0.8805	0.8722	0.8635	0.8543
40	0.9293	0.9238	0.9179	0.9116	0.9050	0.8979	0.8905	0.8827	0.8744	0.8657	0.8566
41	0.9309	0.9255	0.9197	0.9135	0.9069	0.9000	0.8926	0.8848	0.8767	0.8680	0.8590
42	0.9326	0.9272	0.9215	0.9154	0.9089	0.9021	0.8948	0.8871	0.8790	0.8704	0.8615
43	0.9343	0.9290	0.9234	0.9174	0.9110	0.9042	0.8970	0.8894	0.8813	0.8729	0.8640
44	0.9360	0.9308	0.9253	0.9193	0.9130	0.9063	0.8992	0.8917	0.8837	0.8753	0.8665
45	0.9377	0.9326	0.9272	0.9213	0.9151	0.9085	0.9015	0.8940	0.8862	0.8779	0.8692
46	0.9394	0.9344	0.9291	0.9233	0.9172	0.9107	0.9038	0.8964	0.8887	0.8805	0.8719
47	0.9411	0.9362	0.9310	0.9254	0.9193	0.9129	0.9061	0.8989	0.8912	0.8831	0.8746
48	0.9428	0.9380	0.9329	0.9274	0.9215	0.9152	0.9085	0.9013	0.8938	0.8858	0.8773
49	0.9445	0.9399	0.9348	0.9294	0.9236	0.9174	0.9108	0.9038	0.8963	0.8885	0.8802
50	0.9462	0.9417	0.9367	0.9314	0.9258	0.9197	0.9132	0.9063	0.8990	0.8912	0.8830
51	0.9479	0.9435	0.9387	0.9335	0.9279	0.9219	0.9156	0.9088	0.9016	0.8940	0.8859
52	0.9496	0.9453	0.9406	0.9355	0.9300	0.9242	0.9180	0.9113	0.9042	0.8967	0.8888
53	0.9513	0.9470	0.9425	0.9375	0.9322	0.9265	0.9204	0.9139	0.9069	0.8995	0.8917
54	0.9529	0.9488	0.9443	0.9395	0.9343	0.9287	0.9228	0.9164	0.9096	0.9023	0.8947
55	0.9546	0.9505	0.9462	0.9415	0.9364	0.9310	0.9252	0.9189	0.9122	0.9051	0.8976
56	0.9562	0.9523	0.9480	0.9435	0.9385	0.9332	0.9275	0.9214	0.9149	0.9079	0.9006
57	0.9578	0.9540	0.9499	0.9454	0.9406	0.9354	0.9299	0.9239	0.9176	0.9108	0.9035
58	0.9593	0.9556	0.9517	0.9473	0.9427	0.9376	0.9322	0.9264	0.9202	0.9136	0.9065
59	0.9608	0.9573	0.9534	0.9492	0.9447	0.9398	0.9346	0.9289	0.9228	0.9163	0.9094
60	0.9623	0.9589	0.9552	0.9511	0.9467	0.9420	0.9369	0.9313	0.9254	0.9191	0.9124
61	0.9638	0.9605	0.9569	0.9530	0.9487	0.9441	0.9391	0.9338	0.9280	0.9219	0.9153
62	0.9653	0.9621	0.9586	0.9548	0.9506	0.9462	0.9414	0.9362	0.9306	0.9246	0.9182
63	0.9667	0.9636	0.9602	0.9565	0.9525	0.9482	0.9436	0.9385	0.9331	0.9273	0.9210
64	0.9680	0.9651	0.9618	0.9583	0.9544	0.9502	0.9457	0.9408	0.9356	0.9299	0.9239
65	0.9694	0.9665	0.9634	0.9600	0.9563	0.9522	0.9479	0.9431	0.9380	0.9325	0.9267

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Age of Contingent	Age of Retiring Participant										
	44	45	46	47	48	49	50	51	52	53	54
66	0.9707	0.9679	0.9649	0.9616	0.9580	0.9542	0.9499	0.9454	0.9404	0.9351	0.9294
67	0.9719	0.9693	0.9664	0.9632	0.9598	0.9560	0.9520	0.9476	0.9428	0.9377	0.9322
68	0.9732	0.9706	0.9679	0.9648	0.9615	0.9579	0.9540	0.9497	0.9451	0.9401	0.9348
69	0.9744	0.9720	0.9693	0.9664	0.9632	0.9597	0.9559	0.9518	0.9474	0.9426	0.9374
70	0.9755	0.9732	0.9707	0.9679	0.9648	0.9614	0.9578	0.9539	0.9496	0.9450	0.9400
71	0.9767	0.9744	0.9720	0.9693	0.9664	0.9631	0.9597	0.9559	0.9517	0.9473	0.9425
72	0.9777	0.9756	0.9733	0.9707	0.9679	0.9648	0.9615	0.9578	0.9538	0.9496	0.9450
73	0.9788	0.9768	0.9745	0.9721	0.9694	0.9664	0.9632	0.9597	0.9559	0.9518	0.9473
74	0.9798	0.9779	0.9757	0.9734	0.9708	0.9680	0.9649	0.9615	0.9579	0.9539	0.9497
75	0.9808	0.9790	0.9769	0.9747	0.9722	0.9695	0.9666	0.9633	0.9598	0.9560	0.9520
76	0.9817	0.9800	0.9781	0.9759	0.9736	0.9710	0.9682	0.9651	0.9617	0.9581	0.9542
77	0.9827	0.9810	0.9791	0.9771	0.9749	0.9724	0.9697	0.9668	0.9636	0.9601	0.9563
78	0.9835	0.9820	0.9802	0.9783	0.9761	0.9738	0.9712	0.9684	0.9653	0.9620	0.9584
79	0.9844	0.9829	0.9812	0.9794	0.9773	0.9751	0.9727	0.9700	0.9671	0.9639	0.9604
80	0.9852	0.9838	0.9822	0.9804	0.9785	0.9764	0.9741	0.9715	0.9687	0.9657	0.9624
81	0.9860	0.9846	0.9831	0.9815	0.9796	0.9776	0.9754	0.9730	0.9703	0.9674	0.9643
82	0.9868	0.9855	0.9841	0.9825	0.9807	0.9788	0.9767	0.9744	0.9719	0.9691	0.9661
83	0.9875	0.9863	0.9849	0.9834	0.9818	0.9799	0.9780	0.9758	0.9734	0.9707	0.9679
84	0.9882	0.9870	0.9858	0.9843	0.9828	0.9810	0.9792	0.9771	0.9748	0.9723	0.9696
85	0.9888	0.9877	0.9865	0.9852	0.9837	0.9821	0.9803	0.9783	0.9762	0.9738	0.9712
86	0.9895	0.9884	0.9873	0.9861	0.9847	0.9831	0.9814	0.9795	0.9775	0.9752	0.9728
87	0.9901	0.9891	0.9880	0.9869	0.9855	0.9841	0.9825	0.9807	0.9788	0.9766	0.9743
88	0.9906	0.9898	0.9887	0.9876	0.9864	0.9850	0.9835	0.9818	0.9800	0.9780	0.9758
89	0.9912	0.9904	0.9894	0.9884	0.9872	0.9859	0.9845	0.9829	0.9812	0.9793	0.9772
90	0.9917	0.9909	0.9901	0.9891	0.9880	0.9868	0.9854	0.9839	0.9823	0.9805	0.9785
91	0.9922	0.9915	0.9907	0.9898	0.9887	0.9876	0.9863	0.9849	0.9834	0.9817	0.9798
92	0.9927	0.9920	0.9913	0.9904	0.9894	0.9884	0.9872	0.9859	0.9844	0.9828	0.9811
93	0.9932	0.9926	0.9918	0.9910	0.9901	0.9891	0.9880	0.9868	0.9854	0.9839	0.9823
94	0.9936	0.9930	0.9924	0.9916	0.9908	0.9898	0.9888	0.9876	0.9864	0.9850	0.9834
95	0.9941	0.9935	0.9929	0.9922	0.9914	0.9905	0.9896	0.9885	0.9873	0.9860	0.9845

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Spouse's Age	Age of Retiring Participant										
	55	56	57	58	59	60	61	62	63	64	65
18	0.8119	0.8016	0.7910	0.7799	0.7686	0.7569	0.7448	0.7323	0.7194	0.7062	0.6927
19	0.8128	0.8025	0.7918	0.7808	0.7694	0.7577	0.7456	0.7331	0.7203	0.7070	0.6935
20	0.8138	0.8035	0.7928	0.7817	0.7704	0.7586	0.7465	0.7340	0.7211	0.7079	0.6943
21	0.8148	0.8045	0.7938	0.7827	0.7713	0.7596	0.7475	0.7350	0.7221	0.7088	0.6952
22	0.8158	0.8055	0.7948	0.7838	0.7724	0.7606	0.7485	0.7360	0.7231	0.7098	0.6962
23	0.8169	0.8066	0.7960	0.7849	0.7735	0.7618	0.7496	0.7371	0.7242	0.7109	0.6973
24	0.8181	0.8078	0.7972	0.7861	0.7747	0.7629	0.7508	0.7383	0.7253	0.7121	0.6984
25	0.8194	0.8091	0.7984	0.7874	0.7760	0.7642	0.7521	0.7395	0.7266	0.7133	0.6996
26	0.8207	0.8104	0.7998	0.7887	0.7773	0.7655	0.7534	0.7408	0.7279	0.7146	0.7009
27	0.8221	0.8118	0.8012	0.7901	0.7787	0.7670	0.7548	0.7422	0.7293	0.7160	0.7023
28	0.8236	0.8133	0.8027	0.7916	0.7802	0.7684	0.7563	0.7437	0.7308	0.7174	0.7038
29	0.8251	0.8149	0.8042	0.7932	0.7818	0.7700	0.7579	0.7453	0.7323	0.7190	0.7053
30	0.8268	0.8165	0.8059	0.7948	0.7835	0.7717	0.7595	0.7470	0.7340	0.7207	0.7070
31	0.8285	0.8182	0.8076	0.7966	0.7852	0.7734	0.7613	0.7487	0.7358	0.7224	0.7087
32	0.8302	0.8200	0.8094	0.7984	0.7870	0.7753	0.7631	0.7506	0.7376	0.7242	0.7105
33	0.8321	0.8219	0.8113	0.8003	0.7890	0.7772	0.7651	0.7525	0.7396	0.7262	0.7125
34	0.8340	0.8238	0.8133	0.8023	0.7910	0.7792	0.7671	0.7546	0.7416	0.7282	0.7145
35	0.8360	0.8259	0.8153	0.8044	0.7931	0.7814	0.7692	0.7567	0.7437	0.7304	0.7166
36	0.8381	0.8280	0.8175	0.8066	0.7953	0.7836	0.7715	0.7589	0.7460	0.7326	0.7189
37	0.8402	0.8302	0.8197	0.8088	0.7975	0.7859	0.7738	0.7613	0.7483	0.7350	0.7212
38	0.8425	0.8324	0.8220	0.8112	0.7999	0.7883	0.7762	0.7637	0.7508	0.7374	0.7237
39	0.8448	0.8348	0.8244	0.8136	0.8024	0.7908	0.7787	0.7663	0.7533	0.7400	0.7263
40	0.8471	0.8372	0.8269	0.8161	0.8049	0.7934	0.7814	0.7689	0.7560	0.7427	0.7290
41	0.8496	0.8397	0.8294	0.8187	0.8076	0.7961	0.7841	0.7717	0.7588	0.7455	0.7318
42	0.8521	0.8423	0.8321	0.8214	0.8103	0.7988	0.7869	0.7745	0.7617	0.7484	0.7347
43	0.8547	0.8450	0.8348	0.8242	0.8132	0.8017	0.7898	0.7775	0.7647	0.7514	0.7378
44	0.8573	0.8477	0.8376	0.8270	0.8161	0.8047	0.7928	0.7805	0.7678	0.7545	0.7409
45	0.8600	0.8505	0.8404	0.8300	0.8191	0.8077	0.7960	0.7837	0.7710	0.7578	0.7442
46	0.8628	0.8533	0.8434	0.8330	0.8221	0.8109	0.7992	0.7870	0.7743	0.7612	0.7476
47	0.8656	0.8562	0.8464	0.8361	0.8253	0.8141	0.8025	0.7903	0.7777	0.7646	0.7511
48	0.8685	0.8592	0.8494	0.8392	0.8286	0.8174	0.8059	0.7938	0.7812	0.7682	0.7547
49	0.8714	0.8622	0.8526	0.8424	0.8319	0.8209	0.8094	0.7974	0.7849	0.7719	0.7585
50	0.8744	0.8653	0.8557	0.8457	0.8353	0.8243	0.8129	0.8010	0.7886	0.7757	0.7624
51	0.8774	0.8684	0.8590	0.8491	0.8387	0.8279	0.8166	0.8048	0.7924	0.7796	0.7663
52	0.8804	0.8716	0.8622	0.8525	0.8422	0.8315	0.8203	0.8086	0.7964	0.7836	0.7704
53	0.8835	0.8748	0.8656	0.8559	0.8458	0.8352	0.8241	0.8125	0.8004	0.7877	0.7746
54	0.8865	0.8780	0.8689	0.8594	0.8494	0.8389	0.8280	0.8165	0.8045	0.7919	0.7789
55	0.8896	0.8812	0.8723	0.8629	0.8531	0.8427	0.8319	0.8205	0.8086	0.7962	0.7833
56	0.8928	0.8845	0.8757	0.8665	0.8568	0.8466	0.8359	0.8247	0.8129	0.8006	0.7878
57	0.8959	0.8877	0.8791	0.8701	0.8605	0.8505	0.8399	0.8289	0.8172	0.8050	0.7923
58	0.8990	0.8910	0.8826	0.8737	0.8643	0.8544	0.8440	0.8331	0.8216	0.8096	0.7970
59	0.9021	0.8943	0.8860	0.8773	0.8681	0.8584	0.8482	0.8374	0.8260	0.8141	0.8017
60	0.9052	0.8976	0.8895	0.8809	0.8719	0.8623	0.8523	0.8417	0.8305	0.8188	0.8065
61	0.9083	0.9009	0.8929	0.8845	0.8757	0.8663	0.8565	0.8460	0.8350	0.8235	0.8114
62	0.9114	0.9041	0.8964	0.8882	0.8795	0.8703	0.8607	0.8504	0.8396	0.8282	0.8163
63	0.9144	0.9073	0.8998	0.8918	0.8833	0.8744	0.8649	0.8548	0.8442	0.8330	0.8213
64	0.9174	0.9106	0.9032	0.8954	0.8871	0.8784	0.8691	0.8592	0.8488	0.8378	0.8263
65	0.9204	0.9137	0.9066	0.8990	0.8909	0.8823	0.8733	0.8636	0.8534	0.8427	0.8313

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Spouse's Age	Age of Retiring Participant										
	55	56	57	58	59	60	61	62	63	64	65
66	0.9234	0.9169	0.9099	0.9025	0.8946	0.8863	0.8775	0.8680	0.8580	0.8475	0.8364
67	0.9263	0.9200	0.9132	0.9060	0.8984	0.8902	0.8816	0.8724	0.8627	0.8523	0.8414
68	0.9291	0.9230	0.9165	0.9095	0.9020	0.8941	0.8857	0.8768	0.8672	0.8571	0.8465
69	0.9319	0.9260	0.9197	0.9129	0.9057	0.8980	0.8898	0.8811	0.8718	0.8620	0.8515
70	0.9347	0.9290	0.9228	0.9163	0.9093	0.9018	0.8939	0.8854	0.8763	0.8667	0.8566
71	0.9374	0.9319	0.9259	0.9196	0.9128	0.9056	0.8979	0.8896	0.8808	0.8715	0.8616
72	0.9400	0.9347	0.9290	0.9228	0.9163	0.9093	0.9018	0.8938	0.8853	0.8762	0.8665
73	0.9426	0.9375	0.9319	0.9260	0.9197	0.9129	0.9057	0.8980	0.8897	0.8808	0.8714
74	0.9451	0.9402	0.9348	0.9291	0.9230	0.9165	0.9096	0.9021	0.8940	0.8855	0.8763
75	0.9476	0.9428	0.9377	0.9322	0.9263	0.9201	0.9133	0.9061	0.8983	0.8900	0.8812
76	0.9500	0.9454	0.9405	0.9352	0.9296	0.9235	0.9170	0.9100	0.9025	0.8945	0.8859
77	0.9523	0.9479	0.9432	0.9381	0.9327	0.9269	0.9207	0.9139	0.9067	0.8989	0.8906
78	0.9546	0.9504	0.9459	0.9410	0.9358	0.9302	0.9242	0.9177	0.9108	0.9033	0.8953
79	0.9568	0.9528	0.9484	0.9438	0.9388	0.9334	0.9277	0.9215	0.9147	0.9075	0.8998
80	0.9589	0.9551	0.9509	0.9465	0.9417	0.9366	0.9311	0.9251	0.9186	0.9117	0.9043
81	0.9609	0.9573	0.9533	0.9491	0.9445	0.9396	0.9343	0.9286	0.9224	0.9158	0.9086
82	0.9629	0.9595	0.9557	0.9516	0.9473	0.9426	0.9375	0.9321	0.9261	0.9197	0.9129
83	0.9648	0.9615	0.9579	0.9541	0.9499	0.9454	0.9406	0.9354	0.9297	0.9236	0.9170
84	0.9667	0.9635	0.9601	0.9564	0.9525	0.9482	0.9436	0.9386	0.9332	0.9274	0.9211
85	0.9685	0.9655	0.9622	0.9587	0.9550	0.9509	0.9465	0.9418	0.9366	0.9310	0.9250
86	0.9702	0.9674	0.9643	0.9609	0.9574	0.9535	0.9494	0.9448	0.9399	0.9346	0.9288
87	0.9719	0.9692	0.9662	0.9631	0.9597	0.9560	0.9521	0.9478	0.9431	0.9380	0.9325
88	0.9734	0.9709	0.9681	0.9651	0.9619	0.9584	0.9547	0.9506	0.9462	0.9413	0.9361
89	0.9750	0.9726	0.9699	0.9671	0.9640	0.9608	0.9572	0.9534	0.9491	0.9446	0.9396
90	0.9765	0.9742	0.9717	0.9690	0.9661	0.9630	0.9597	0.9560	0.9520	0.9477	0.9430
91	0.9779	0.9757	0.9734	0.9708	0.9681	0.9652	0.9621	0.9586	0.9548	0.9507	0.9463
92	0.9792	0.9772	0.9750	0.9726	0.9701	0.9673	0.9643	0.9611	0.9575	0.9537	0.9495
93	0.9806	0.9786	0.9766	0.9743	0.9719	0.9693	0.9665	0.9635	0.9601	0.9565	0.9525
94	0.9818	0.9800	0.9781	0.9760	0.9737	0.9713	0.9687	0.9658	0.9626	0.9592	0.9555
95	0.9830	0.9813	0.9795	0.9775	0.9754	0.9731	0.9707	0.9680	0.9650	0.9618	0.9584



**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Spouse's Age	Age of Retiring Participant									
	66	67	68	69	70	71	72	73	74	75
18	0.6787	0.6645	0.6499	0.6351	0.6201	0.6048	0.5895	0.5740	0.5585	0.5429
19	0.6795	0.6653	0.6507	0.6359	0.6208	0.6055	0.5902	0.5747	0.5592	0.5435
20	0.6804	0.6661	0.6515	0.6367	0.6216	0.6063	0.5909	0.5754	0.5599	0.5442
21	0.6813	0.6670	0.6524	0.6375	0.6224	0.6071	0.5917	0.5762	0.5606	0.5449
22	0.6823	0.6680	0.6533	0.6384	0.6233	0.6080	0.5926	0.5770	0.5615	0.5457
23	0.6833	0.6690	0.6543	0.6394	0.6243	0.6090	0.5935	0.5779	0.5623	0.5466
24	0.6844	0.6701	0.6554	0.6405	0.6253	0.6100	0.5945	0.5789	0.5633	0.5475
25	0.6856	0.6713	0.6566	0.6416	0.6265	0.6111	0.5956	0.5800	0.5643	0.5485
26	0.6869	0.6725	0.6578	0.6429	0.6277	0.6123	0.5967	0.5811	0.5654	0.5496
27	0.6883	0.6739	0.6592	0.6442	0.6289	0.6135	0.5979	0.5823	0.5666	0.5507
28	0.6897	0.6753	0.6606	0.6456	0.6303	0.6149	0.5993	0.5836	0.5679	0.5520
29	0.6912	0.6768	0.6621	0.6470	0.6318	0.6163	0.6007	0.5850	0.5692	0.5533
30	0.6929	0.6784	0.6637	0.6486	0.6333	0.6178	0.6022	0.5865	0.5707	0.5547
31	0.6946	0.6801	0.6654	0.6503	0.6350	0.6195	0.6038	0.5880	0.5722	0.5562
32	0.6964	0.6820	0.6672	0.6521	0.6367	0.6212	0.6055	0.5897	0.5739	0.5578
33	0.6983	0.6839	0.6691	0.6539	0.6386	0.6230	0.6073	0.5915	0.5756	0.5595
34	0.7004	0.6859	0.6711	0.6559	0.6405	0.6250	0.6092	0.5934	0.5774	0.5614
35	0.7025	0.6880	0.6732	0.6580	0.6426	0.6270	0.6112	0.5954	0.5794	0.5633
36	0.7048	0.6902	0.6754	0.6602	0.6448	0.6292	0.6134	0.5975	0.5815	0.5653
37	0.7071	0.6926	0.6777	0.6625	0.6471	0.6314	0.6156	0.5997	0.5837	0.5675
38	0.7096	0.6950	0.6802	0.6650	0.6495	0.6338	0.6180	0.6020	0.5860	0.5697
39	0.7122	0.6976	0.6827	0.6675	0.6521	0.6364	0.6205	0.6045	0.5884	0.5721
40	0.7149	0.7003	0.6854	0.6702	0.6547	0.6390	0.6231	0.6071	0.5910	0.5747
41	0.7177	0.7031	0.6882	0.6730	0.6575	0.6418	0.6259	0.6098	0.5937	0.5773
42	0.7206	0.7061	0.6912	0.6760	0.6604	0.6447	0.6287	0.6127	0.5965	0.5801
43	0.7237	0.7091	0.6943	0.6790	0.6635	0.6477	0.6318	0.6157	0.5995	0.5831
44	0.7268	0.7123	0.6975	0.6822	0.6667	0.6509	0.6349	0.6188	0.6026	0.5861
45	0.7301	0.7157	0.7008	0.6856	0.6700	0.6542	0.6382	0.6221	0.6058	0.5894
46	0.7336	0.7191	0.7042	0.6890	0.6735	0.6577	0.6417	0.6255	0.6092	0.5927
47	0.7371	0.7227	0.7078	0.6926	0.6771	0.6613	0.6453	0.6291	0.6128	0.5963
48	0.7408	0.7264	0.7116	0.6964	0.6809	0.6651	0.6490	0.6329	0.6165	0.6000
49	0.7446	0.7302	0.7154	0.7003	0.6848	0.6690	0.6529	0.6368	0.6204	0.6038
50	0.7485	0.7342	0.7194	0.7043	0.6888	0.6730	0.6570	0.6408	0.6244	0.6078
51	0.7525	0.7383	0.7236	0.7085	0.6930	0.6772	0.6612	0.6450	0.6287	0.6120
52	0.7567	0.7425	0.7278	0.7128	0.6973	0.6816	0.6656	0.6494	0.6330	0.6164
53	0.7610	0.7468	0.7322	0.7172	0.7018	0.6861	0.6701	0.6539	0.6376	0.6209
54	0.7653	0.7513	0.7368	0.7218	0.7065	0.6908	0.6748	0.6586	0.6423	0.6256
55	0.7698	0.7559	0.7414	0.7265	0.7112	0.6956	0.6796	0.6635	0.6472	0.6305
56	0.7744	0.7605	0.7462	0.7313	0.7161	0.7005	0.6846	0.6685	0.6522	0.6355
57	0.7791	0.7653	0.7511	0.7363	0.7212	0.7056	0.6898	0.6737	0.6574	0.6408
58	0.7839	0.7702	0.7561	0.7414	0.7263	0.7109	0.6951	0.6791	0.6628	0.6462
59	0.7887	0.7752	0.7612	0.7466	0.7316	0.7163	0.7006	0.6846	0.6684	0.6518
60	0.7937	0.7803	0.7664	0.7520	0.7371	0.7218	0.7062	0.6903	0.6741	0.6576
61	0.7987	0.7855	0.7717	0.7574	0.7426	0.7275	0.7119	0.6961	0.6800	0.6635
62	0.8038	0.7907	0.7771	0.7629	0.7483	0.7332	0.7178	0.7021	0.6861	0.6696
63	0.8089	0.7960	0.7826	0.7685	0.7541	0.7391	0.7238	0.7082	0.6923	0.6759
64	0.8141	0.8014	0.7881	0.7743	0.7599	0.7451	0.7299	0.7145	0.6986	0.6824
65	0.8194	0.8068	0.7937	0.7800	0.7659	0.7512	0.7362	0.7208	0.7051	0.6890

**WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN**

**100% of Benefit Continued to the Spouse with Pop-Up**

Spouse's Age	Age of Retiring Participant									
	66	67	68	69	70	71	72	73	74	75
66	0.8246	0.8123	0.7994	0.7859	0.7719	0.7574	0.7426	0.7273	0.7117	0.6957
67	0.8299	0.8178	0.8051	0.7918	0.7780	0.7637	0.7490	0.7339	0.7185	0.7026
68	0.8352	0.8233	0.8108	0.7978	0.7842	0.7701	0.7555	0.7406	0.7254	0.7096
69	0.8405	0.8288	0.8166	0.8037	0.7904	0.7765	0.7621	0.7474	0.7323	0.7167
70	0.8458	0.8343	0.8223	0.8097	0.7966	0.7829	0.7688	0.7543	0.7394	0.7240
71	0.8510	0.8399	0.8281	0.8157	0.8028	0.7894	0.7755	0.7612	0.7465	0.7313
72	0.8562	0.8453	0.8338	0.8218	0.8091	0.7959	0.7823	0.7682	0.7537	0.7387
73	0.8614	0.8508	0.8396	0.8278	0.8154	0.8025	0.7890	0.7752	0.7610	0.7462
74	0.8666	0.8563	0.8453	0.8338	0.8216	0.8090	0.7959	0.7823	0.7683	0.7538
75	0.8717	0.8617	0.8510	0.8397	0.8279	0.8155	0.8027	0.7894	0.7757	0.7614
76	0.8768	0.8670	0.8566	0.8457	0.8342	0.8221	0.8095	0.7965	0.7831	0.7691
77	0.8818	0.8723	0.8622	0.8516	0.8404	0.8286	0.8163	0.8037	0.7905	0.7768
78	0.8867	0.8775	0.8678	0.8574	0.8465	0.8351	0.8231	0.8108	0.7979	0.7845
79	0.8915	0.8827	0.8732	0.8632	0.8526	0.8415	0.8299	0.8178	0.8053	0.7923
80	0.8963	0.8877	0.8786	0.8689	0.8586	0.8478	0.8366	0.8249	0.8127	0.7999
81	0.9010	0.8927	0.8839	0.8745	0.8646	0.8541	0.8432	0.8318	0.8200	0.8076
82	0.9055	0.8976	0.8891	0.8800	0.8704	0.8603	0.8497	0.8387	0.8272	0.8152
83	0.9100	0.9023	0.8941	0.8854	0.8761	0.8664	0.8561	0.8455	0.8344	0.8227
84	0.9143	0.9070	0.8991	0.8907	0.8818	0.8723	0.8624	0.8521	0.8414	0.8301
85	0.9185	0.9115	0.9039	0.8958	0.8873	0.8782	0.8686	0.8587	0.8484	0.8375
86	0.9226	0.9159	0.9086	0.9009	0.8926	0.8839	0.8747	0.8652	0.8552	0.8447
87	0.9266	0.9202	0.9132	0.9058	0.8979	0.8895	0.8807	0.8715	0.8619	0.8518
88	0.9305	0.9243	0.9177	0.9106	0.9030	0.8950	0.8865	0.8777	0.8685	0.8588
89	0.9343	0.9284	0.9221	0.9153	0.9080	0.9003	0.8922	0.8838	0.8750	0.8657
90	0.9379	0.9323	0.9263	0.9199	0.9129	0.9056	0.8978	0.8898	0.8813	0.8724
91	0.9415	0.9362	0.9305	0.9243	0.9177	0.9107	0.9033	0.8956	0.8875	0.8790
92	0.9449	0.9399	0.9345	0.9286	0.9223	0.9157	0.9086	0.9013	0.8936	0.8855
93	0.9482	0.9435	0.9384	0.9328	0.9269	0.9205	0.9138	0.9068	0.8996	0.8919
94	0.9514	0.9470	0.9421	0.9369	0.9312	0.9252	0.9189	0.9122	0.9054	0.8980
95	0.9545	0.9503	0.9458	0.9408	0.9355	0.9298	0.9238	0.9175	0.9110	0.9041