

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

**50% of Benefit Continued to the Contingent Annuitant (No Pop-Up)**

Age of Contingent	23	24	25	26	27	28	29	30	31	32
18	0.9855	0.9850	0.9843	0.9836	0.9827	0.9818	0.9808	0.9796	0.9784	0.9770
19	0.9858	0.9852	0.9845	0.9838	0.9830	0.9821	0.9811	0.9800	0.9787	0.9774
20	0.9860	0.9854	0.9848	0.9841	0.9833	0.9824	0.9814	0.9803	0.9791	0.9777
21	0.9862	0.9857	0.9851	0.9844	0.9836	0.9827	0.9817	0.9806	0.9794	0.9781
22	0.9865	0.9859	0.9853	0.9846	0.9839	0.9830	0.9820	0.9809	0.9797	0.9784
23	0.9867	0.9862	0.9856	0.9849	0.9842	0.9833	0.9824	0.9813	0.9801	0.9788
24	0.9870	0.9865	0.9859	0.9852	0.9845	0.9836	0.9827	0.9816	0.9805	0.9792
25	0.9872	0.9867	0.9861	0.9855	0.9848	0.9840	0.9830	0.9820	0.9808	0.9796
26	0.9875	0.9870	0.9864	0.9858	0.9851	0.9843	0.9834	0.9824	0.9812	0.9800
27	0.9877	0.9872	0.9867	0.9861	0.9854	0.9846	0.9837	0.9827	0.9816	0.9804
28	0.9880	0.9875	0.9870	0.9864	0.9857	0.9850	0.9841	0.9831	0.9820	0.9808
29	0.9882	0.9878	0.9873	0.9867	0.9861	0.9853	0.9845	0.9835	0.9824	0.9813
30	0.9885	0.9881	0.9876	0.9870	0.9864	0.9857	0.9848	0.9839	0.9829	0.9817
31	0.9888	0.9883	0.9879	0.9873	0.9867	0.9860	0.9852	0.9843	0.9833	0.9821
32	0.9890	0.9886	0.9882	0.9877	0.9871	0.9864	0.9856	0.9847	0.9837	0.9826
33	0.9893	0.9889	0.9885	0.9880	0.9874	0.9867	0.9860	0.9851	0.9841	0.9831
34	0.9895	0.9892	0.9888	0.9883	0.9877	0.9871	0.9864	0.9855	0.9846	0.9835
35	0.9898	0.9895	0.9891	0.9886	0.9881	0.9875	0.9867	0.9859	0.9850	0.9840
36	0.9901	0.9897	0.9894	0.9889	0.9884	0.9878	0.9871	0.9863	0.9854	0.9844
37	0.9903	0.9900	0.9897	0.9892	0.9887	0.9882	0.9875	0.9867	0.9859	0.9849
38	0.9906	0.9903	0.9899	0.9895	0.9891	0.9885	0.9879	0.9871	0.9863	0.9854
39	0.9908	0.9906	0.9902	0.9899	0.9894	0.9889	0.9883	0.9876	0.9868	0.9858
40	0.9911	0.9908	0.9905	0.9902	0.9897	0.9892	0.9886	0.9880	0.9872	0.9863
41	0.9913	0.9911	0.9908	0.9905	0.9901	0.9896	0.9890	0.9884	0.9876	0.9868
42	0.9916	0.9914	0.9911	0.9908	0.9904	0.9899	0.9894	0.9888	0.9880	0.9872
43	0.9918	0.9916	0.9914	0.9911	0.9907	0.9903	0.9898	0.9892	0.9885	0.9877
44	0.9921	0.9919	0.9916	0.9914	0.9910	0.9906	0.9901	0.9895	0.9889	0.9881
45	0.9923	0.9921	0.9919	0.9917	0.9913	0.9909	0.9905	0.9899	0.9893	0.9886
46	0.9925	0.9924	0.9922	0.9919	0.9916	0.9913	0.9908	0.9903	0.9897	0.9890
47	0.9928	0.9926	0.9924	0.9922	0.9919	0.9916	0.9912	0.9907	0.9901	0.9895
48	0.9930	0.9929	0.9927	0.9925	0.9922	0.9919	0.9915	0.9910	0.9905	0.9899
49	0.9932	0.9931	0.9930	0.9928	0.9925	0.9922	0.9919	0.9914	0.9909	0.9903
50	0.9934	0.9933	0.9932	0.9930	0.9928	0.9925	0.9922	0.9918	0.9913	0.9907
51	0.9937	0.9936	0.9935	0.9933	0.9931	0.9928	0.9925	0.9921	0.9916	0.9911
52	0.9939	0.9938	0.9937	0.9935	0.9934	0.9931	0.9928	0.9924	0.9920	0.9915
53	0.9941	0.9940	0.9939	0.9938	0.9936	0.9934	0.9931	0.9928	0.9924	0.9919
54	0.9943	0.9942	0.9942	0.9940	0.9939	0.9937	0.9934	0.9931	0.9927	0.9923
55	0.9945	0.9945	0.9944	0.9943	0.9941	0.9939	0.9937	0.9934	0.9930	0.9926
56	0.9947	0.9947	0.9946	0.9945	0.9944	0.9942	0.9940	0.9937	0.9934	0.9930
57	0.9949	0.9949	0.9948	0.9947	0.9946	0.9945	0.9943	0.9940	0.9937	0.9933
58	0.9951	0.9951	0.9950	0.9950	0.9949	0.9947	0.9945	0.9943	0.9940	0.9936
59	0.9953	0.9953	0.9952	0.9952	0.9951	0.9950	0.9948	0.9946	0.9943	0.9940
60	0.9955	0.9955	0.9954	0.9954	0.9953	0.9952	0.9950	0.9948	0.9946	0.9943
61	0.9956	0.9956	0.9956	0.9956	0.9955	0.9954	0.9953	0.9951	0.9949	0.9946
62	0.9958	0.9958	0.9958	0.9958	0.9957	0.9956	0.9955	0.9953	0.9951	0.9949
63	0.9960	0.9960	0.9960	0.9960	0.9959	0.9959	0.9957	0.9956	0.9954	0.9952
64	0.9962	0.9962	0.9962	0.9962	0.9961	0.9961	0.9960	0.9958	0.9956	0.9954
65	0.9963	0.9964	0.9964	0.9964	0.9963	0.9963	0.9962	0.9961	0.9959	0.9957

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

**50% of Benefit Continued to the Contingent Annuitant (No Pop-Up)**

Age of Contingent	23	24	25	26	27	28	29	30	31	32
66	0.9965	0.9965	0.9965	0.9965	0.9965	0.9965	0.9964	0.9963	0.9961	0.9959
67	0.9967	0.9967	0.9967	0.9967	0.9967	0.9967	0.9966	0.9965	0.9963	0.9962
68	0.9968	0.9969	0.9969	0.9969	0.9969	0.9968	0.9968	0.9967	0.9966	0.9964
69	0.9970	0.9970	0.9970	0.9970	0.9970	0.9970	0.9970	0.9969	0.9968	0.9966
70	0.9971	0.9972	0.9972	0.9972	0.9972	0.9972	0.9971	0.9971	0.9970	0.9968
71	0.9973	0.9973	0.9973	0.9974	0.9974	0.9973	0.9973	0.9972	0.9972	0.9970
72	0.9974	0.9974	0.9975	0.9975	0.9975	0.9975	0.9975	0.9974	0.9973	0.9972
73	0.9976	0.9976	0.9976	0.9976	0.9977	0.9977	0.9976	0.9976	0.9975	0.9974
74	0.9977	0.9977	0.9978	0.9978	0.9978	0.9978	0.9978	0.9977	0.9977	0.9976
75	0.9978	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9978	0.9978
76	0.9979	0.9980	0.9980	0.9980	0.9981	0.9981	0.9981	0.9980	0.9980	0.9979
77	0.9981	0.9981	0.9981	0.9982	0.9982	0.9982	0.9982	0.9982	0.9981	0.9981
78	0.9982	0.9982	0.9983	0.9983	0.9983	0.9983	0.9983	0.9983	0.9983	0.9982
79	0.9983	0.9983	0.9984	0.9984	0.9984	0.9984	0.9984	0.9984	0.9984	0.9983
80	0.9984	0.9984	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985
81	0.9985	0.9985	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986
82	0.9986	0.9987	0.9987	0.9987	0.9987	0.9987	0.9987	0.9987	0.9987	0.9987
83	0.9987	0.9987	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988
84	0.9988	0.9988	0.9989	0.9989	0.9989	0.9989	0.9989	0.9989	0.9989	0.9989
85	0.9989	0.9989	0.9990	0.9990	0.9990	0.9990	0.9990	0.9990	0.9990	0.9990
86	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9991	0.9991	0.9991	0.9991
87	0.9991	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992
88	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9993	0.9992	0.9992
89	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9993	0.9993	0.9993	0.9993
90	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994
91	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994
92	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995
93	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995
94	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996
95	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996

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

**50% 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	0.9755	0.9739	0.9721	0.9702	0.9681	0.9659	0.9635	0.9610	0.9582	0.9553	0.9522
19	0.9759	0.9743	0.9725	0.9706	0.9685	0.9663	0.9639	0.9614	0.9586	0.9557	0.9526
20	0.9762	0.9746	0.9729	0.9710	0.9689	0.9667	0.9644	0.9618	0.9591	0.9562	0.9531
21	0.9766	0.9750	0.9733	0.9714	0.9694	0.9672	0.9648	0.9623	0.9596	0.9567	0.9536
22	0.9770	0.9754	0.9737	0.9718	0.9698	0.9676	0.9653	0.9628	0.9601	0.9572	0.9541
23	0.9774	0.9758	0.9741	0.9722	0.9702	0.9681	0.9658	0.9633	0.9606	0.9577	0.9547
24	0.9778	0.9762	0.9745	0.9727	0.9707	0.9686	0.9663	0.9638	0.9611	0.9583	0.9553
25	0.9782	0.9767	0.9750	0.9732	0.9712	0.9691	0.9668	0.9643	0.9617	0.9589	0.9559
26	0.9786	0.9771	0.9755	0.9737	0.9717	0.9696	0.9673	0.9649	0.9623	0.9595	0.9565
27	0.9791	0.9776	0.9759	0.9742	0.9722	0.9702	0.9679	0.9655	0.9629	0.9601	0.9571
28	0.9795	0.9780	0.9764	0.9747	0.9728	0.9707	0.9685	0.9661	0.9635	0.9607	0.9578
29	0.9800	0.9785	0.9769	0.9752	0.9733	0.9713	0.9691	0.9667	0.9642	0.9614	0.9585
30	0.9804	0.9790	0.9774	0.9757	0.9739	0.9719	0.9697	0.9674	0.9648	0.9621	0.9592
31	0.9809	0.9795	0.9780	0.9763	0.9745	0.9725	0.9703	0.9680	0.9655	0.9628	0.9600
32	0.9814	0.9800	0.9785	0.9768	0.9751	0.9731	0.9710	0.9687	0.9662	0.9636	0.9608
33	0.9819	0.9805	0.9790	0.9774	0.9757	0.9737	0.9717	0.9694	0.9670	0.9644	0.9616
34	0.9823	0.9810	0.9796	0.9780	0.9763	0.9744	0.9723	0.9701	0.9677	0.9651	0.9624
35	0.9828	0.9816	0.9801	0.9786	0.9769	0.9750	0.9730	0.9708	0.9685	0.9659	0.9632
36	0.9833	0.9821	0.9807	0.9792	0.9775	0.9757	0.9737	0.9716	0.9693	0.9668	0.9641
37	0.9838	0.9826	0.9813	0.9798	0.9782	0.9764	0.9744	0.9723	0.9701	0.9676	0.9650
38	0.9843	0.9831	0.9818	0.9804	0.9788	0.9771	0.9752	0.9731	0.9709	0.9684	0.9658
39	0.9848	0.9837	0.9824	0.9810	0.9794	0.9777	0.9759	0.9739	0.9717	0.9693	0.9668
40	0.9853	0.9842	0.9830	0.9816	0.9801	0.9784	0.9766	0.9746	0.9725	0.9702	0.9677
41	0.9858	0.9847	0.9835	0.9822	0.9807	0.9791	0.9774	0.9754	0.9733	0.9711	0.9686
42	0.9863	0.9853	0.9841	0.9828	0.9814	0.9798	0.9781	0.9762	0.9742	0.9719	0.9696
43	0.9868	0.9858	0.9847	0.9834	0.9820	0.9805	0.9788	0.9770	0.9750	0.9728	0.9705
44	0.9873	0.9863	0.9852	0.9840	0.9827	0.9812	0.9796	0.9778	0.9758	0.9737	0.9715
45	0.9878	0.9868	0.9858	0.9846	0.9833	0.9819	0.9803	0.9786	0.9767	0.9746	0.9724
46	0.9882	0.9873	0.9863	0.9852	0.9840	0.9826	0.9810	0.9794	0.9775	0.9755	0.9734
47	0.9887	0.9878	0.9869	0.9858	0.9846	0.9832	0.9818	0.9801	0.9784	0.9764	0.9743
48	0.9892	0.9883	0.9874	0.9864	0.9852	0.9839	0.9825	0.9809	0.9792	0.9773	0.9753
49	0.9896	0.9888	0.9879	0.9869	0.9858	0.9846	0.9832	0.9817	0.9800	0.9782	0.9762
50	0.9901	0.9893	0.9884	0.9875	0.9864	0.9852	0.9839	0.9824	0.9808	0.9791	0.9772
51	0.9905	0.9898	0.9890	0.9880	0.9870	0.9859	0.9846	0.9832	0.9816	0.9800	0.9781
52	0.9909	0.9902	0.9894	0.9886	0.9876	0.9865	0.9853	0.9839	0.9824	0.9808	0.9790
53	0.9913	0.9907	0.9899	0.9891	0.9882	0.9871	0.9860	0.9847	0.9832	0.9817	0.9799
54	0.9917	0.9911	0.9904	0.9896	0.9887	0.9877	0.9866	0.9854	0.9840	0.9825	0.9808
55	0.9921	0.9915	0.9909	0.9901	0.9893	0.9883	0.9873	0.9861	0.9848	0.9833	0.9817
56	0.9925	0.9920	0.9913	0.9906	0.9898	0.9889	0.9879	0.9867	0.9855	0.9841	0.9826
57	0.9929	0.9924	0.9918	0.9911	0.9903	0.9895	0.9885	0.9874	0.9862	0.9849	0.9834
58	0.9932	0.9928	0.9922	0.9915	0.9908	0.9900	0.9891	0.9881	0.9869	0.9857	0.9843
59	0.9936	0.9931	0.9926	0.9920	0.9913	0.9905	0.9897	0.9887	0.9876	0.9864	0.9851
60	0.9939	0.9935	0.9930	0.9924	0.9918	0.9911	0.9902	0.9893	0.9883	0.9871	0.9859
61	0.9943	0.9939	0.9934	0.9928	0.9922	0.9915	0.9908	0.9899	0.9889	0.9878	0.9866
62	0.9946	0.9942	0.9938	0.9932	0.9927	0.9920	0.9913	0.9905	0.9895	0.9885	0.9874
63	0.9949	0.9945	0.9941	0.9936	0.9931	0.9925	0.9918	0.9910	0.9901	0.9892	0.9881
64	0.9952	0.9948	0.9945	0.9940	0.9935	0.9929	0.9923	0.9916	0.9907	0.9898	0.9888
65	0.9954	0.9951	0.9948	0.9944	0.9939	0.9934	0.9928	0.9921	0.9913	0.9904	0.9895

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

**50% 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	0.9957	0.9954	0.9951	0.9947	0.9943	0.9938	0.9932	0.9926	0.9918	0.9910	0.9901
67	0.9960	0.9957	0.9954	0.9951	0.9946	0.9942	0.9936	0.9930	0.9924	0.9916	0.9908
68	0.9962	0.9960	0.9957	0.9954	0.9950	0.9946	0.9941	0.9935	0.9929	0.9921	0.9914
69	0.9965	0.9962	0.9960	0.9957	0.9953	0.9949	0.9945	0.9939	0.9933	0.9927	0.9919
70	0.9967	0.9965	0.9962	0.9960	0.9956	0.9953	0.9948	0.9943	0.9938	0.9932	0.9925
71	0.9969	0.9967	0.9965	0.9962	0.9959	0.9956	0.9952	0.9947	0.9942	0.9936	0.9930
72	0.9971	0.9969	0.9967	0.9965	0.9962	0.9959	0.9955	0.9951	0.9946	0.9941	0.9935
73	0.9973	0.9972	0.9970	0.9967	0.9965	0.9962	0.9959	0.9955	0.9950	0.9945	0.9940
74	0.9975	0.9974	0.9972	0.9970	0.9967	0.9965	0.9962	0.9958	0.9954	0.9949	0.9944
75	0.9977	0.9975	0.9974	0.9972	0.9970	0.9967	0.9964	0.9961	0.9957	0.9953	0.9948
76	0.9978	0.9977	0.9976	0.9974	0.9972	0.9970	0.9967	0.9964	0.9961	0.9957	0.9952
77	0.9980	0.9979	0.9978	0.9976	0.9974	0.9972	0.9970	0.9967	0.9964	0.9960	0.9956
78	0.9981	0.9981	0.9979	0.9978	0.9976	0.9974	0.9972	0.9970	0.9967	0.9963	0.9960
79	0.9983	0.9982	0.9981	0.9980	0.9978	0.9977	0.9975	0.9972	0.9969	0.9966	0.9963
80	0.9984	0.9983	0.9983	0.9981	0.9980	0.9979	0.9977	0.9974	0.9972	0.9969	0.9966
81	0.9985	0.9985	0.9984	0.9983	0.9982	0.9980	0.9979	0.9977	0.9974	0.9972	0.9969
82	0.9987	0.9986	0.9985	0.9984	0.9983	0.9982	0.9981	0.9979	0.9977	0.9974	0.9972
83	0.9988	0.9987	0.9987	0.9986	0.9985	0.9984	0.9982	0.9981	0.9979	0.9977	0.9974
84	0.9989	0.9988	0.9988	0.9987	0.9986	0.9985	0.9984	0.9982	0.9981	0.9979	0.9977
85	0.9990	0.9989	0.9989	0.9988	0.9987	0.9987	0.9985	0.9984	0.9983	0.9981	0.9979
86	0.9991	0.9990	0.9990	0.9989	0.9989	0.9988	0.9987	0.9986	0.9984	0.9983	0.9981
87	0.9991	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986	0.9984	0.9983
88	0.9992	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9988	0.9987	0.9986	0.9984
89	0.9993	0.9993	0.9992	0.9992	0.9992	0.9991	0.9990	0.9989	0.9988	0.9987	0.9986
90	0.9994	0.9993	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9987
91	0.9994	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9992	0.9991	0.9990	0.9989
92	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9992	0.9992	0.9991	0.9990
93	0.9995	0.9995	0.9995	0.9995	0.9995	0.9994	0.9994	0.9993	0.9993	0.9992	0.9991
94	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9993	0.9993	0.9992
95	0.9996	0.9996	0.9996	0.9996	0.9996	0.9995	0.9995	0.9995	0.9994	0.9994	0.9993

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

**50% 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	0.9489	0.9454	0.9417	0.9378	0.9336	0.9292	0.9246	0.9197	0.9145	0.9091	0.9034
19	0.9494	0.9459	0.9422	0.9383	0.9341	0.9297	0.9251	0.9202	0.9151	0.9096	0.9039
20	0.9498	0.9464	0.9427	0.9388	0.9346	0.9303	0.9256	0.9208	0.9156	0.9102	0.9045
21	0.9504	0.9469	0.9432	0.9393	0.9352	0.9308	0.9262	0.9213	0.9162	0.9108	0.9051
22	0.9509	0.9474	0.9438	0.9399	0.9358	0.9314	0.9268	0.9219	0.9168	0.9114	0.9057
23	0.9515	0.9480	0.9444	0.9405	0.9364	0.9320	0.9274	0.9226	0.9175	0.9121	0.9064
24	0.9520	0.9486	0.9450	0.9411	0.9370	0.9327	0.9281	0.9233	0.9182	0.9128	0.9071
25	0.9527	0.9492	0.9456	0.9418	0.9377	0.9334	0.9288	0.9240	0.9189	0.9135	0.9079
26	0.9533	0.9499	0.9463	0.9425	0.9384	0.9341	0.9296	0.9247	0.9197	0.9143	0.9087
27	0.9540	0.9506	0.9470	0.9432	0.9392	0.9349	0.9303	0.9255	0.9205	0.9151	0.9095
28	0.9547	0.9513	0.9478	0.9440	0.9399	0.9357	0.9312	0.9264	0.9213	0.9160	0.9104
29	0.9554	0.9521	0.9485	0.9448	0.9408	0.9365	0.9320	0.9273	0.9222	0.9169	0.9114
30	0.9561	0.9528	0.9493	0.9456	0.9416	0.9374	0.9329	0.9282	0.9232	0.9179	0.9124
31	0.9569	0.9537	0.9502	0.9465	0.9425	0.9383	0.9339	0.9292	0.9242	0.9189	0.9134
32	0.9577	0.9545	0.9510	0.9474	0.9434	0.9393	0.9349	0.9302	0.9252	0.9200	0.9145
33	0.9586	0.9554	0.9519	0.9483	0.9444	0.9403	0.9359	0.9313	0.9263	0.9211	0.9157
34	0.9594	0.9563	0.9529	0.9493	0.9454	0.9413	0.9370	0.9324	0.9275	0.9223	0.9169
35	0.9603	0.9572	0.9538	0.9503	0.9464	0.9424	0.9381	0.9335	0.9287	0.9235	0.9181
36	0.9612	0.9581	0.9548	0.9513	0.9475	0.9435	0.9392	0.9347	0.9299	0.9248	0.9194
37	0.9621	0.9591	0.9558	0.9523	0.9486	0.9446	0.9404	0.9359	0.9312	0.9261	0.9208
38	0.9631	0.9601	0.9569	0.9534	0.9497	0.9458	0.9416	0.9372	0.9325	0.9275	0.9222
39	0.9640	0.9611	0.9579	0.9545	0.9509	0.9470	0.9429	0.9385	0.9338	0.9289	0.9237
40	0.9650	0.9621	0.9590	0.9556	0.9521	0.9483	0.9442	0.9399	0.9352	0.9304	0.9252
41	0.9660	0.9631	0.9601	0.9568	0.9533	0.9495	0.9455	0.9412	0.9367	0.9318	0.9267
42	0.9670	0.9642	0.9612	0.9580	0.9545	0.9508	0.9469	0.9427	0.9382	0.9334	0.9283
43	0.9680	0.9652	0.9623	0.9592	0.9558	0.9521	0.9482	0.9441	0.9397	0.9350	0.9300
44	0.9690	0.9663	0.9634	0.9604	0.9570	0.9535	0.9496	0.9456	0.9412	0.9366	0.9316
45	0.9700	0.9674	0.9646	0.9616	0.9583	0.9548	0.9511	0.9471	0.9428	0.9382	0.9334
46	0.9710	0.9685	0.9657	0.9628	0.9596	0.9562	0.9525	0.9486	0.9444	0.9399	0.9351
47	0.9720	0.9696	0.9669	0.9640	0.9609	0.9576	0.9540	0.9501	0.9460	0.9416	0.9369
48	0.9731	0.9707	0.9681	0.9653	0.9622	0.9589	0.9554	0.9517	0.9476	0.9433	0.9387
49	0.9741	0.9718	0.9692	0.9665	0.9635	0.9603	0.9569	0.9532	0.9493	0.9450	0.9405
50	0.9751	0.9728	0.9704	0.9677	0.9649	0.9617	0.9584	0.9548	0.9509	0.9468	0.9424
51	0.9761	0.9739	0.9715	0.9690	0.9662	0.9632	0.9599	0.9564	0.9526	0.9486	0.9443
52	0.9771	0.9750	0.9727	0.9702	0.9675	0.9646	0.9614	0.9580	0.9543	0.9504	0.9462
53	0.9781	0.9760	0.9738	0.9714	0.9688	0.9659	0.9629	0.9596	0.9560	0.9522	0.9481
54	0.9791	0.9771	0.9749	0.9726	0.9701	0.9673	0.9644	0.9612	0.9577	0.9540	0.9500
55	0.9800	0.9781	0.9761	0.9738	0.9714	0.9687	0.9658	0.9627	0.9594	0.9558	0.9519
56	0.9809	0.9791	0.9772	0.9750	0.9726	0.9701	0.9673	0.9643	0.9610	0.9575	0.9538
57	0.9819	0.9801	0.9782	0.9762	0.9739	0.9714	0.9688	0.9658	0.9627	0.9593	0.9557
58	0.9828	0.9811	0.9793	0.9773	0.9751	0.9728	0.9702	0.9674	0.9644	0.9611	0.9576
59	0.9836	0.9821	0.9803	0.9784	0.9763	0.9741	0.9716	0.9689	0.9660	0.9628	0.9594
60	0.9845	0.9830	0.9813	0.9795	0.9775	0.9753	0.9730	0.9704	0.9676	0.9645	0.9613
61	0.9853	0.9839	0.9823	0.9806	0.9787	0.9766	0.9743	0.9719	0.9692	0.9662	0.9631
62	0.9861	0.9848	0.9833	0.9816	0.9798	0.9778	0.9757	0.9733	0.9707	0.9679	0.9649
63	0.9869	0.9856	0.9842	0.9826	0.9809	0.9790	0.9770	0.9747	0.9722	0.9696	0.9667
64	0.9877	0.9865	0.9851	0.9836	0.9820	0.9802	0.9782	0.9761	0.9737	0.9712	0.9684
65	0.9884	0.9873	0.9860	0.9846	0.9830	0.9813	0.9795	0.9774	0.9752	0.9727	0.9701

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

**50% 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	0.9891	0.9881	0.9868	0.9855	0.9840	0.9824	0.9807	0.9787	0.9766	0.9743	0.9718
67	0.9898	0.9888	0.9877	0.9864	0.9850	0.9835	0.9818	0.9800	0.9780	0.9758	0.9734
68	0.9905	0.9895	0.9884	0.9873	0.9860	0.9845	0.9829	0.9812	0.9793	0.9772	0.9750
69	0.9911	0.9902	0.9892	0.9881	0.9869	0.9855	0.9840	0.9824	0.9806	0.9786	0.9765
70	0.9917	0.9909	0.9899	0.9889	0.9877	0.9865	0.9851	0.9835	0.9818	0.9800	0.9780
71	0.9923	0.9915	0.9906	0.9896	0.9886	0.9874	0.9861	0.9846	0.9830	0.9813	0.9794
72	0.9928	0.9921	0.9913	0.9904	0.9893	0.9882	0.9870	0.9856	0.9842	0.9825	0.9807
73	0.9933	0.9927	0.9919	0.9910	0.9901	0.9891	0.9879	0.9866	0.9852	0.9837	0.9820
74	0.9938	0.9932	0.9925	0.9917	0.9908	0.9898	0.9888	0.9876	0.9863	0.9848	0.9833
75	0.9943	0.9937	0.9930	0.9923	0.9915	0.9906	0.9896	0.9885	0.9873	0.9859	0.9845
76	0.9947	0.9942	0.9936	0.9929	0.9921	0.9913	0.9904	0.9894	0.9882	0.9870	0.9856
77	0.9952	0.9946	0.9941	0.9935	0.9928	0.9920	0.9911	0.9902	0.9891	0.9880	0.9867
78	0.9955	0.9951	0.9946	0.9940	0.9933	0.9926	0.9918	0.9909	0.9900	0.9889	0.9877
79	0.9959	0.9955	0.9950	0.9945	0.9939	0.9932	0.9925	0.9917	0.9908	0.9898	0.9887
80	0.9963	0.9959	0.9954	0.9949	0.9944	0.9938	0.9931	0.9924	0.9915	0.9906	0.9896
81	0.9966	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9923	0.9914	0.9905
82	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9943	0.9936	0.9929	0.9922	0.9913
83	0.9972	0.9969	0.9965	0.9962	0.9958	0.9953	0.9948	0.9942	0.9936	0.9928	0.9921
84	0.9974	0.9972	0.9969	0.9965	0.9961	0.9957	0.9952	0.9947	0.9941	0.9935	0.9928
85	0.9977	0.9974	0.9972	0.9968	0.9965	0.9961	0.9957	0.9952	0.9947	0.9941	0.9934
86	0.9979	0.9977	0.9974	0.9971	0.9968	0.9965	0.9961	0.9957	0.9952	0.9946	0.9940
87	0.9981	0.9979	0.9977	0.9974	0.9971	0.9968	0.9965	0.9961	0.9956	0.9952	0.9946
88	0.9983	0.9981	0.9979	0.9977	0.9974	0.9971	0.9968	0.9965	0.9961	0.9956	0.9951
89	0.9985	0.9983	0.9981	0.9979	0.9977	0.9974	0.9971	0.9968	0.9965	0.9961	0.9956
90	0.9986	0.9985	0.9983	0.9981	0.9979	0.9977	0.9974	0.9972	0.9968	0.9965	0.9961
91	0.9988	0.9986	0.9985	0.9983	0.9981	0.9979	0.9977	0.9975	0.9972	0.9968	0.9965
92	0.9989	0.9988	0.9987	0.9985	0.9984	0.9982	0.9980	0.9977	0.9975	0.9972	0.9969
93	0.9990	0.9989	0.9988	0.9987	0.9985	0.9984	0.9982	0.9980	0.9978	0.9975	0.9972
94	0.9991	0.9990	0.9989	0.9988	0.9987	0.9986	0.9984	0.9982	0.9980	0.9978	0.9975
95	0.9992	0.9992	0.9991	0.9990	0.9989	0.9987	0.9986	0.9984	0.9982	0.9980	0.9978

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

**50% 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	0.8975	0.8912	0.8846	0.8777	0.8706	0.8631	0.8552	0.8470	0.8384	0.8294	0.8201
19	0.8980	0.8917	0.8852	0.8783	0.8711	0.8636	0.8557	0.8475	0.8389	0.8300	0.8206
20	0.8986	0.8923	0.8857	0.8789	0.8717	0.8642	0.8563	0.8481	0.8395	0.8305	0.8212
21	0.8992	0.8929	0.8863	0.8795	0.8723	0.8648	0.8569	0.8487	0.8401	0.8312	0.8218
22	0.8998	0.8935	0.8870	0.8801	0.8729	0.8655	0.8576	0.8494	0.8408	0.8318	0.8225
23	0.9005	0.8942	0.8877	0.8808	0.8737	0.8662	0.8583	0.8501	0.8415	0.8325	0.8232
24	0.9012	0.8950	0.8884	0.8816	0.8744	0.8669	0.8591	0.8509	0.8423	0.8333	0.8240
25	0.9020	0.8957	0.8892	0.8824	0.8752	0.8677	0.8599	0.8517	0.8431	0.8341	0.8248
26	0.9028	0.8966	0.8900	0.8832	0.8761	0.8686	0.8608	0.8526	0.8440	0.8350	0.8257
27	0.9036	0.8974	0.8909	0.8841	0.8770	0.8695	0.8617	0.8535	0.8449	0.8360	0.8266
28	0.9045	0.8984	0.8919	0.8851	0.8779	0.8705	0.8627	0.8545	0.8459	0.8370	0.8276
29	0.9055	0.8993	0.8929	0.8861	0.8790	0.8715	0.8637	0.8556	0.8470	0.8381	0.8287
30	0.9065	0.9004	0.8939	0.8871	0.8801	0.8726	0.8649	0.8567	0.8482	0.8392	0.8299
31	0.9076	0.9015	0.8950	0.8883	0.8812	0.8738	0.8660	0.8579	0.8494	0.8405	0.8311
32	0.9087	0.9026	0.8962	0.8895	0.8824	0.8750	0.8673	0.8592	0.8507	0.8418	0.8325
33	0.9099	0.9038	0.8974	0.8907	0.8837	0.8763	0.8686	0.8605	0.8520	0.8431	0.8339
34	0.9111	0.9051	0.8987	0.8921	0.8851	0.8777	0.8700	0.8620	0.8535	0.8446	0.8354
35	0.9124	0.9064	0.9001	0.8935	0.8865	0.8792	0.8715	0.8635	0.8550	0.8462	0.8369
36	0.9138	0.9078	0.9015	0.8949	0.8880	0.8807	0.8731	0.8650	0.8566	0.8478	0.8386
37	0.9152	0.9093	0.9030	0.8964	0.8895	0.8823	0.8747	0.8667	0.8583	0.8495	0.8403
38	0.9166	0.9108	0.9045	0.8980	0.8912	0.8839	0.8764	0.8684	0.8601	0.8513	0.8422
39	0.9181	0.9123	0.9061	0.8997	0.8928	0.8857	0.8782	0.8702	0.8619	0.8532	0.8441
40	0.9197	0.9139	0.9078	0.9014	0.8946	0.8875	0.8800	0.8721	0.8639	0.8552	0.8461
41	0.9213	0.9156	0.9095	0.9031	0.8964	0.8894	0.8819	0.8741	0.8659	0.8572	0.8482
42	0.9230	0.9173	0.9113	0.9050	0.8983	0.8913	0.8839	0.8762	0.8680	0.8594	0.8504
43	0.9247	0.9191	0.9131	0.9069	0.9003	0.8933	0.8860	0.8783	0.8702	0.8616	0.8527
44	0.9264	0.9209	0.9150	0.9088	0.9023	0.8954	0.8882	0.8805	0.8724	0.8640	0.8551
45	0.9282	0.9227	0.9170	0.9108	0.9044	0.8976	0.8904	0.8828	0.8748	0.8664	0.8576
46	0.9300	0.9247	0.9189	0.9129	0.9065	0.8998	0.8927	0.8852	0.8772	0.8689	0.8601
47	0.9319	0.9266	0.9210	0.9150	0.9087	0.9021	0.8950	0.8876	0.8797	0.8715	0.8628
48	0.9338	0.9286	0.9230	0.9172	0.9110	0.9044	0.8975	0.8901	0.8823	0.8741	0.8655
49	0.9357	0.9306	0.9252	0.9194	0.9133	0.9068	0.8999	0.8927	0.8850	0.8769	0.8684
50	0.9377	0.9327	0.9273	0.9216	0.9156	0.9092	0.9025	0.8953	0.8877	0.8797	0.8713
51	0.9397	0.9347	0.9295	0.9239	0.9180	0.9117	0.9051	0.8980	0.8905	0.8826	0.8743
52	0.9417	0.9368	0.9317	0.9262	0.9204	0.9143	0.9077	0.9008	0.8934	0.8856	0.8774
53	0.9437	0.9390	0.9339	0.9286	0.9229	0.9169	0.9104	0.9036	0.8963	0.8887	0.8805
54	0.9457	0.9411	0.9362	0.9310	0.9254	0.9195	0.9132	0.9065	0.8993	0.8918	0.8838
55	0.9477	0.9432	0.9385	0.9334	0.9279	0.9221	0.9160	0.9094	0.9024	0.8949	0.8871
56	0.9497	0.9454	0.9407	0.9358	0.9305	0.9248	0.9188	0.9123	0.9054	0.8981	0.8904
57	0.9518	0.9475	0.9430	0.9382	0.9330	0.9275	0.9216	0.9153	0.9086	0.9014	0.8938
58	0.9538	0.9497	0.9453	0.9406	0.9356	0.9302	0.9244	0.9183	0.9117	0.9047	0.8973
59	0.9558	0.9518	0.9476	0.9430	0.9381	0.9329	0.9273	0.9213	0.9149	0.9081	0.9008
60	0.9577	0.9539	0.9498	0.9454	0.9407	0.9356	0.9302	0.9243	0.9181	0.9114	0.9043
61	0.9597	0.9560	0.9521	0.9478	0.9432	0.9383	0.9330	0.9274	0.9213	0.9148	0.9079
62	0.9616	0.9581	0.9543	0.9502	0.9458	0.9410	0.9359	0.9304	0.9245	0.9182	0.9114
63	0.9635	0.9601	0.9565	0.9525	0.9483	0.9437	0.9388	0.9334	0.9277	0.9216	0.9150
64	0.9654	0.9622	0.9586	0.9548	0.9508	0.9463	0.9416	0.9365	0.9309	0.9250	0.9186
65	0.9672	0.9641	0.9608	0.9571	0.9532	0.9490	0.9444	0.9395	0.9341	0.9284	0.9222

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

**50% 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	0.9690	0.9661	0.9629	0.9594	0.9556	0.9516	0.9472	0.9424	0.9373	0.9317	0.9258
67	0.9708	0.9680	0.9649	0.9616	0.9580	0.9541	0.9499	0.9453	0.9404	0.9351	0.9293
68	0.9725	0.9698	0.9669	0.9637	0.9603	0.9566	0.9526	0.9482	0.9435	0.9384	0.9329
69	0.9742	0.9716	0.9688	0.9658	0.9626	0.9590	0.9552	0.9510	0.9465	0.9416	0.9363
70	0.9758	0.9733	0.9707	0.9679	0.9648	0.9614	0.9578	0.9538	0.9495	0.9448	0.9397
71	0.9773	0.9750	0.9725	0.9698	0.9669	0.9637	0.9603	0.9565	0.9524	0.9479	0.9431
72	0.9788	0.9766	0.9743	0.9718	0.9690	0.9660	0.9627	0.9591	0.9552	0.9510	0.9463
73	0.9802	0.9782	0.9760	0.9736	0.9710	0.9681	0.9650	0.9616	0.9579	0.9539	0.9495
74	0.9816	0.9797	0.9776	0.9753	0.9729	0.9702	0.9673	0.9641	0.9606	0.9568	0.9526
75	0.9829	0.9811	0.9792	0.9770	0.9747	0.9722	0.9695	0.9665	0.9632	0.9595	0.9556
76	0.9841	0.9825	0.9806	0.9787	0.9765	0.9742	0.9716	0.9688	0.9656	0.9622	0.9585
77	0.9853	0.9838	0.9821	0.9802	0.9782	0.9760	0.9736	0.9710	0.9680	0.9648	0.9613
78	0.9864	0.9850	0.9834	0.9817	0.9798	0.9778	0.9755	0.9731	0.9703	0.9673	0.9641
79	0.9875	0.9862	0.9847	0.9831	0.9814	0.9795	0.9774	0.9751	0.9725	0.9697	0.9667
80	0.9885	0.9873	0.9860	0.9845	0.9829	0.9811	0.9792	0.9770	0.9747	0.9720	0.9692
81	0.9895	0.9883	0.9871	0.9857	0.9843	0.9826	0.9808	0.9789	0.9767	0.9742	0.9716
82	0.9904	0.9893	0.9882	0.9869	0.9856	0.9841	0.9824	0.9806	0.9786	0.9763	0.9738
83	0.9912	0.9903	0.9892	0.9881	0.9868	0.9854	0.9839	0.9822	0.9803	0.9783	0.9760
84	0.9920	0.9911	0.9902	0.9891	0.9880	0.9867	0.9853	0.9837	0.9820	0.9801	0.9780
85	0.9927	0.9919	0.9911	0.9901	0.9890	0.9879	0.9866	0.9852	0.9836	0.9818	0.9799
86	0.9934	0.9927	0.9919	0.9910	0.9900	0.9890	0.9878	0.9865	0.9851	0.9835	0.9817
87	0.9940	0.9934	0.9926	0.9918	0.9910	0.9900	0.9889	0.9878	0.9864	0.9850	0.9834
88	0.9946	0.9940	0.9934	0.9926	0.9918	0.9910	0.9900	0.9889	0.9877	0.9864	0.9849
89	0.9951	0.9946	0.9940	0.9934	0.9926	0.9918	0.9910	0.9900	0.9889	0.9877	0.9864
90	0.9956	0.9952	0.9946	0.9940	0.9934	0.9927	0.9919	0.9910	0.9900	0.9889	0.9877
91	0.9961	0.9957	0.9952	0.9946	0.9941	0.9934	0.9927	0.9919	0.9910	0.9900	0.9889
92	0.9965	0.9961	0.9957	0.9952	0.9947	0.9941	0.9935	0.9928	0.9920	0.9911	0.9901
93	0.9969	0.9966	0.9962	0.9957	0.9953	0.9948	0.9942	0.9936	0.9928	0.9920	0.9912
94	0.9973	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9943	0.9936	0.9929	0.9921
95	0.9976	0.9973	0.9970	0.9967	0.9963	0.9959	0.9954	0.9949	0.9944	0.9937	0.9930



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

**50% 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	0.8103	0.8001	0.7896	0.7786	0.7673	0.7555	0.7435	0.7312	0.7185	0.7055
19	0.8108	0.8007	0.7901	0.7791	0.7678	0.7561	0.7440	0.7317	0.7191	0.7060
20	0.8114	0.8012	0.7907	0.7797	0.7683	0.7566	0.7446	0.7323	0.7196	0.7066
21	0.8120	0.8019	0.7913	0.7803	0.7690	0.7572	0.7452	0.7328	0.7202	0.7071
22	0.8127	0.8025	0.7919	0.7810	0.7696	0.7579	0.7458	0.7335	0.7208	0.7078
23	0.8134	0.8032	0.7927	0.7817	0.7703	0.7586	0.7465	0.7342	0.7215	0.7085
24	0.8142	0.8040	0.7934	0.7824	0.7711	0.7594	0.7473	0.7349	0.7223	0.7092
25	0.8150	0.8048	0.7943	0.7833	0.7719	0.7602	0.7481	0.7358	0.7231	0.7100
26	0.8159	0.8057	0.7951	0.7842	0.7728	0.7611	0.7490	0.7366	0.7240	0.7109
27	0.8169	0.8067	0.7961	0.7851	0.7738	0.7620	0.7500	0.7376	0.7249	0.7118
28	0.8179	0.8077	0.7971	0.7862	0.7748	0.7631	0.7510	0.7386	0.7259	0.7128
29	0.8190	0.8088	0.7983	0.7873	0.7759	0.7642	0.7521	0.7397	0.7270	0.7139
30	0.8202	0.8100	0.7994	0.7885	0.7771	0.7654	0.7533	0.7409	0.7282	0.7151
31	0.8214	0.8113	0.8007	0.7897	0.7784	0.7667	0.7546	0.7422	0.7295	0.7164
32	0.8228	0.8126	0.8021	0.7911	0.7798	0.7680	0.7560	0.7436	0.7309	0.7178
33	0.8242	0.8140	0.8035	0.7925	0.7812	0.7695	0.7574	0.7450	0.7324	0.7193
34	0.8257	0.8156	0.8050	0.7941	0.7828	0.7710	0.7590	0.7466	0.7339	0.7208
35	0.8273	0.8172	0.8067	0.7957	0.7844	0.7727	0.7607	0.7483	0.7356	0.7225
36	0.8289	0.8189	0.8084	0.7975	0.7862	0.7745	0.7624	0.7501	0.7374	0.7243
37	0.8307	0.8207	0.8102	0.7993	0.7880	0.7763	0.7643	0.7519	0.7393	0.7262
38	0.8326	0.8225	0.8121	0.8012	0.7900	0.7783	0.7663	0.7539	0.7413	0.7282
39	0.8345	0.8245	0.8141	0.8033	0.7920	0.7804	0.7684	0.7560	0.7434	0.7303
40	0.8366	0.8266	0.8162	0.8054	0.7942	0.7826	0.7706	0.7583	0.7456	0.7325
41	0.8387	0.8288	0.8184	0.8076	0.7965	0.7849	0.7729	0.7606	0.7480	0.7349
42	0.8410	0.8311	0.8208	0.8100	0.7988	0.7873	0.7753	0.7631	0.7505	0.7374
43	0.8433	0.8335	0.8232	0.8125	0.8013	0.7898	0.7779	0.7657	0.7531	0.7400
44	0.8457	0.8359	0.8257	0.8150	0.8040	0.7925	0.7806	0.7684	0.7558	0.7428
45	0.8483	0.8385	0.8284	0.8177	0.8067	0.7952	0.7834	0.7712	0.7587	0.7457
46	0.8509	0.8412	0.8311	0.8205	0.8095	0.7981	0.7863	0.7742	0.7617	0.7487
47	0.8536	0.8440	0.8340	0.8234	0.8125	0.8011	0.7894	0.7773	0.7648	0.7519
48	0.8564	0.8469	0.8369	0.8265	0.8156	0.8043	0.7926	0.7805	0.7681	0.7552
49	0.8594	0.8499	0.8400	0.8296	0.8188	0.8076	0.7959	0.7839	0.7715	0.7587
50	0.8624	0.8530	0.8432	0.8329	0.8221	0.8110	0.7994	0.7874	0.7751	0.7623
51	0.8655	0.8562	0.8464	0.8362	0.8256	0.8145	0.8030	0.7911	0.7788	0.7661
52	0.8687	0.8595	0.8498	0.8397	0.8291	0.8181	0.8067	0.7949	0.7827	0.7700
53	0.8719	0.8629	0.8533	0.8433	0.8328	0.8219	0.8106	0.7988	0.7867	0.7741
54	0.8753	0.8663	0.8569	0.8470	0.8366	0.8258	0.8145	0.8029	0.7908	0.7783
55	0.8787	0.8699	0.8606	0.8508	0.8405	0.8298	0.8186	0.8071	0.7951	0.7827
56	0.8822	0.8735	0.8643	0.8546	0.8445	0.8339	0.8229	0.8114	0.7996	0.7872
57	0.8857	0.8772	0.8681	0.8586	0.8486	0.8381	0.8272	0.8159	0.8041	0.7919
58	0.8894	0.8809	0.8721	0.8627	0.8528	0.8425	0.8317	0.8205	0.8088	0.7967
59	0.8930	0.8848	0.8760	0.8668	0.8571	0.8469	0.8362	0.8252	0.8137	0.8016
60	0.8967	0.8886	0.8801	0.8710	0.8614	0.8514	0.8409	0.8300	0.8186	0.8067
61	0.9004	0.8925	0.8841	0.8753	0.8659	0.8560	0.8457	0.8349	0.8237	0.8120
62	0.9042	0.8965	0.8883	0.8796	0.8704	0.8607	0.8506	0.8400	0.8289	0.8173
63	0.9080	0.9005	0.8925	0.8840	0.8750	0.8655	0.8555	0.8451	0.8342	0.8228
64	0.9118	0.9045	0.8967	0.8884	0.8796	0.8703	0.8605	0.8503	0.8396	0.8284
65	0.9156	0.9085	0.9009	0.8928	0.8842	0.8752	0.8656	0.8556	0.8451	0.8341

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

**50% 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	0.9194	0.9125	0.9051	0.8973	0.8889	0.8801	0.8708	0.8610	0.8507	0.8399
67	0.9232	0.9165	0.9094	0.9017	0.8936	0.8850	0.8759	0.8664	0.8564	0.8458
68	0.9269	0.9205	0.9136	0.9062	0.8983	0.8900	0.8811	0.8718	0.8621	0.8517
69	0.9306	0.9244	0.9178	0.9106	0.9030	0.8949	0.8863	0.8773	0.8678	0.8577
70	0.9342	0.9283	0.9219	0.9150	0.9077	0.8998	0.8915	0.8828	0.8735	0.8637
71	0.9378	0.9321	0.9260	0.9194	0.9123	0.9047	0.8967	0.8882	0.8792	0.8697
72	0.9413	0.9359	0.9300	0.9237	0.9168	0.9096	0.9018	0.8936	0.8849	0.8757
73	0.9447	0.9395	0.9339	0.9278	0.9213	0.9143	0.9069	0.8990	0.8906	0.8816
74	0.9481	0.9431	0.9378	0.9320	0.9257	0.9190	0.9119	0.9043	0.8962	0.8875
75	0.9513	0.9466	0.9415	0.9360	0.9300	0.9236	0.9168	0.9095	0.9017	0.8934
76	0.9545	0.9500	0.9452	0.9399	0.9343	0.9281	0.9216	0.9146	0.9072	0.8992
77	0.9575	0.9533	0.9487	0.9438	0.9384	0.9326	0.9264	0.9197	0.9126	0.9050
78	0.9605	0.9565	0.9522	0.9475	0.9424	0.9369	0.9310	0.9247	0.9180	0.9107
79	0.9633	0.9596	0.9556	0.9511	0.9463	0.9411	0.9355	0.9296	0.9232	0.9162
80	0.9660	0.9626	0.9588	0.9546	0.9501	0.9452	0.9399	0.9343	0.9282	0.9217
81	0.9686	0.9654	0.9619	0.9580	0.9537	0.9491	0.9442	0.9389	0.9332	0.9270
82	0.9711	0.9681	0.9648	0.9612	0.9572	0.9529	0.9483	0.9433	0.9379	0.9321
83	0.9735	0.9707	0.9676	0.9642	0.9605	0.9565	0.9522	0.9475	0.9425	0.9370
84	0.9757	0.9731	0.9702	0.9671	0.9637	0.9599	0.9559	0.9515	0.9468	0.9417
85	0.9778	0.9754	0.9727	0.9698	0.9667	0.9632	0.9594	0.9554	0.9510	0.9462
86	0.9797	0.9775	0.9751	0.9724	0.9695	0.9663	0.9628	0.9590	0.9550	0.9505
87	0.9815	0.9795	0.9773	0.9748	0.9721	0.9692	0.9660	0.9625	0.9587	0.9546
88	0.9833	0.9814	0.9794	0.9771	0.9746	0.9719	0.9689	0.9657	0.9623	0.9585
89	0.9848	0.9832	0.9813	0.9792	0.9770	0.9745	0.9717	0.9688	0.9656	0.9621
90	0.9863	0.9848	0.9831	0.9812	0.9792	0.9769	0.9744	0.9717	0.9688	0.9655
91	0.9877	0.9863	0.9848	0.9831	0.9812	0.9791	0.9768	0.9744	0.9717	0.9688
92	0.9890	0.9877	0.9864	0.9848	0.9831	0.9812	0.9791	0.9769	0.9745	0.9718
93	0.9902	0.9890	0.9878	0.9864	0.9849	0.9832	0.9813	0.9793	0.9771	0.9747
94	0.9913	0.9903	0.9891	0.9879	0.9865	0.9850	0.9833	0.9815	0.9795	0.9773
95	0.9922	0.9914	0.9904	0.9892	0.9880	0.9866	0.9851	0.9835	0.9817	0.9798