

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% of Benefit Continued to the Spouse with Pop-Up

Age of Contingent	23	24	25	26	27	28	29	30	31	32
18	0.9852	0.9846	0.9839	0.9832	0.9824	0.9814	0.9804	0.9792	0.9780	0.9766
19	0.9854	0.9848	0.9842	0.9835	0.9826	0.9817	0.9807	0.9795	0.9783	0.9769
20	0.9857	0.9851	0.9844	0.9837	0.9829	0.9820	0.9810	0.9798	0.9786	0.9772
21	0.9859	0.9853	0.9847	0.9840	0.9832	0.9823	0.9813	0.9802	0.9789	0.9776
22	0.9861	0.9856	0.9850	0.9843	0.9835	0.9826	0.9816	0.9805	0.9793	0.9780
23	0.9864	0.9858	0.9852	0.9845	0.9838	0.9829	0.9819	0.9808	0.9796	0.9783
24	0.9866	0.9861	0.9855	0.9848	0.9841	0.9832	0.9823	0.9812	0.9800	0.9787
25	0.9868	0.9863	0.9858	0.9851	0.9844	0.9835	0.9826	0.9815	0.9804	0.9791
26	0.9871	0.9866	0.9860	0.9854	0.9847	0.9838	0.9829	0.9819	0.9807	0.9795
27	0.9873	0.9868	0.9863	0.9857	0.9850	0.9842	0.9833	0.9823	0.9811	0.9799
28	0.9876	0.9871	0.9866	0.9860	0.9853	0.9845	0.9836	0.9826	0.9815	0.9803
29	0.9878	0.9874	0.9868	0.9863	0.9856	0.9848	0.9840	0.9830	0.9819	0.9807
30	0.9880	0.9876	0.9871	0.9866	0.9859	0.9852	0.9843	0.9834	0.9823	0.9811
31	0.9883	0.9879	0.9874	0.9869	0.9862	0.9855	0.9847	0.9837	0.9827	0.9815
32	0.9885	0.9881	0.9877	0.9871	0.9865	0.9858	0.9850	0.9841	0.9831	0.9820
33	0.9888	0.9884	0.9880	0.9874	0.9869	0.9862	0.9854	0.9845	0.9835	0.9824
34	0.9890	0.9886	0.9882	0.9877	0.9872	0.9865	0.9857	0.9849	0.9839	0.9828
35	0.9892	0.9889	0.9885	0.9880	0.9875	0.9868	0.9861	0.9853	0.9843	0.9833
36	0.9895	0.9892	0.9888	0.9883	0.9878	0.9872	0.9865	0.9856	0.9847	0.9837
37	0.9897	0.9894	0.9890	0.9886	0.9881	0.9875	0.9868	0.9860	0.9851	0.9841
38	0.9899	0.9896	0.9893	0.9889	0.9884	0.9878	0.9872	0.9864	0.9855	0.9846
39	0.9902	0.9899	0.9896	0.9892	0.9887	0.9882	0.9875	0.9868	0.9859	0.9850
40	0.9904	0.9901	0.9898	0.9894	0.9890	0.9885	0.9879	0.9871	0.9863	0.9854
41	0.9906	0.9904	0.9901	0.9897	0.9893	0.9888	0.9882	0.9875	0.9867	0.9858
42	0.9908	0.9906	0.9903	0.9900	0.9896	0.9891	0.9885	0.9879	0.9871	0.9863
43	0.9910	0.9908	0.9906	0.9902	0.9899	0.9894	0.9889	0.9882	0.9875	0.9867
44	0.9912	0.9910	0.9908	0.9905	0.9901	0.9897	0.9892	0.9886	0.9879	0.9871
45	0.9914	0.9913	0.9910	0.9908	0.9904	0.9900	0.9895	0.9889	0.9882	0.9875
46	0.9916	0.9915	0.9913	0.9910	0.9907	0.9903	0.9898	0.9893	0.9886	0.9879
47	0.9918	0.9917	0.9915	0.9913	0.9910	0.9906	0.9901	0.9896	0.9890	0.9883
48	0.9920	0.9919	0.9917	0.9915	0.9912	0.9909	0.9904	0.9899	0.9893	0.9887
49	0.9922	0.9921	0.9919	0.9917	0.9915	0.9911	0.9907	0.9902	0.9897	0.9890
50	0.9924	0.9923	0.9922	0.9920	0.9917	0.9914	0.9910	0.9906	0.9900	0.9894
51	0.9926	0.9925	0.9924	0.9922	0.9920	0.9917	0.9913	0.9909	0.9904	0.9898
52	0.9928	0.9927	0.9926	0.9924	0.9922	0.9919	0.9916	0.9912	0.9907	0.9901
53	0.9929	0.9929	0.9928	0.9926	0.9924	0.9922	0.9919	0.9915	0.9910	0.9905
54	0.9931	0.9930	0.9930	0.9928	0.9927	0.9924	0.9921	0.9918	0.9913	0.9908
55	0.9933	0.9932	0.9932	0.9930	0.9929	0.9927	0.9924	0.9920	0.9916	0.9911
56	0.9934	0.9934	0.9933	0.9932	0.9931	0.9929	0.9926	0.9923	0.9919	0.9914
57	0.9936	0.9936	0.9935	0.9934	0.9933	0.9931	0.9929	0.9926	0.9922	0.9918
58	0.9937	0.9937	0.9937	0.9936	0.9935	0.9933	0.9931	0.9928	0.9925	0.9921
59	0.9939	0.9939	0.9939	0.9938	0.9937	0.9936	0.9933	0.9931	0.9927	0.9924
60	0.9940	0.9941	0.9940	0.9940	0.9939	0.9938	0.9936	0.9933	0.9930	0.9926
61	0.9942	0.9942	0.9942	0.9942	0.9941	0.9940	0.9938	0.9936	0.9933	0.9929
62	0.9943	0.9944	0.9944	0.9943	0.9943	0.9942	0.9940	0.9938	0.9935	0.9932
63	0.9945	0.9945	0.9945	0.9945	0.9944	0.9943	0.9942	0.9940	0.9938	0.9934
64	0.9946	0.9947	0.9947	0.9947	0.9946	0.9945	0.9944	0.9942	0.9940	0.9937
65	0.9948	0.9948	0.9948	0.9948	0.9948	0.9947	0.9946	0.9944	0.9942	0.9939

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% of Benefit Continued to the Spouse with Pop-Up

Age of Contingent	23	24	25	26	27	28	29	30	31	32
66	0.9949	0.9949	0.9950	0.9950	0.9949	0.9949	0.9948	0.9946	0.9944	0.9942
67	0.9950	0.9951	0.9951	0.9951	0.9951	0.9951	0.9950	0.9948	0.9946	0.9944
68	0.9951	0.9952	0.9952	0.9953	0.9953	0.9952	0.9951	0.9950	0.9948	0.9946
69	0.9953	0.9953	0.9954	0.9954	0.9954	0.9954	0.9953	0.9952	0.9950	0.9948
70	0.9954	0.9955	0.9955	0.9955	0.9956	0.9955	0.9955	0.9954	0.9952	0.9951
71	0.9955	0.9956	0.9956	0.9957	0.9957	0.9957	0.9956	0.9955	0.9954	0.9953
72	0.9956	0.9957	0.9958	0.9958	0.9958	0.9958	0.9958	0.9957	0.9956	0.9954
73	0.9958	0.9958	0.9959	0.9959	0.9960	0.9960	0.9959	0.9959	0.9958	0.9956
74	0.9959	0.9960	0.9960	0.9961	0.9961	0.9961	0.9961	0.9960	0.9959	0.9958
75	0.9960	0.9961	0.9961	0.9962	0.9962	0.9963	0.9962	0.9962	0.9961	0.9960
76	0.9961	0.9962	0.9963	0.9963	0.9964	0.9964	0.9964	0.9963	0.9963	0.9962
77	0.9962	0.9963	0.9964	0.9964	0.9965	0.9965	0.9965	0.9965	0.9964	0.9963
78	0.9964	0.9964	0.9965	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9965
79	0.9965	0.9965	0.9966	0.9967	0.9967	0.9968	0.9968	0.9968	0.9967	0.9966
80	0.9966	0.9967	0.9967	0.9968	0.9969	0.9969	0.9969	0.9969	0.9968	0.9968
81	0.9967	0.9968	0.9968	0.9969	0.9970	0.9970	0.9970	0.9970	0.9970	0.9969
82	0.9968	0.9969	0.9970	0.9970	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971
83	0.9969	0.9970	0.9971	0.9971	0.9972	0.9972	0.9973	0.9973	0.9972	0.9972
84	0.9970	0.9971	0.9972	0.9972	0.9973	0.9973	0.9974	0.9974	0.9974	0.9973
85	0.9971	0.9972	0.9973	0.9973	0.9974	0.9975	0.9975	0.9975	0.9975	0.9974
86	0.9972	0.9973	0.9974	0.9974	0.9975	0.9976	0.9976	0.9976	0.9976	0.9976
87	0.9973	0.9974	0.9975	0.9976	0.9976	0.9977	0.9977	0.9977	0.9977	0.9977
88	0.9975	0.9975	0.9976	0.9977	0.9977	0.9978	0.9978	0.9978	0.9978	0.9978
89	0.9976	0.9976	0.9977	0.9978	0.9978	0.9979	0.9979	0.9979	0.9979	0.9979
90	0.9977	0.9977	0.9978	0.9978	0.9979	0.9980	0.9980	0.9980	0.9980	0.9980
91	0.9978	0.9978	0.9979	0.9979	0.9980	0.9981	0.9981	0.9981	0.9981	0.9981
92	0.9979	0.9979	0.9980	0.9980	0.9981	0.9981	0.9982	0.9982	0.9982	0.9982
93	0.9980	0.9980	0.9981	0.9981	0.9982	0.9982	0.9983	0.9983	0.9983	0.9983
94	0.9981	0.9981	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984	0.9984	0.9984
95	0.9982	0.9982	0.9983	0.9983	0.9984	0.9984	0.9985	0.9985	0.9985	0.9985

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Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
18	0.9751	0.9734	0.9716	0.9696	0.9676	0.9653	0.9629	0.9603	0.9575	0.9546	0.9514
19	0.9754	0.9738	0.9720	0.9700	0.9679	0.9657	0.9633	0.9607	0.9579	0.9550	0.9519
20	0.9758	0.9741	0.9723	0.9704	0.9683	0.9661	0.9637	0.9611	0.9584	0.9555	0.9523
21	0.9761	0.9745	0.9727	0.9708	0.9688	0.9666	0.9642	0.9616	0.9589	0.9559	0.9528
22	0.9765	0.9749	0.9731	0.9712	0.9692	0.9670	0.9646	0.9621	0.9594	0.9565	0.9534
23	0.9769	0.9753	0.9736	0.9717	0.9696	0.9675	0.9651	0.9626	0.9599	0.9570	0.9539
24	0.9773	0.9757	0.9740	0.9721	0.9701	0.9679	0.9656	0.9631	0.9604	0.9575	0.9545
25	0.9777	0.9761	0.9744	0.9726	0.9706	0.9684	0.9661	0.9636	0.9609	0.9581	0.9551
26	0.9781	0.9766	0.9749	0.9730	0.9711	0.9690	0.9667	0.9642	0.9615	0.9587	0.9557
27	0.9785	0.9770	0.9753	0.9735	0.9716	0.9695	0.9672	0.9647	0.9621	0.9593	0.9563
28	0.9789	0.9774	0.9758	0.9740	0.9721	0.9700	0.9678	0.9653	0.9627	0.9599	0.9569
29	0.9794	0.9779	0.9763	0.9745	0.9726	0.9706	0.9683	0.9659	0.9633	0.9606	0.9576
30	0.9798	0.9784	0.9768	0.9750	0.9732	0.9711	0.9689	0.9665	0.9640	0.9612	0.9583
31	0.9803	0.9788	0.9773	0.9756	0.9737	0.9717	0.9695	0.9672	0.9646	0.9619	0.9590
32	0.9807	0.9793	0.9778	0.9761	0.9743	0.9723	0.9701	0.9678	0.9653	0.9626	0.9597
33	0.9812	0.9798	0.9783	0.9766	0.9748	0.9729	0.9708	0.9685	0.9660	0.9633	0.9605
34	0.9816	0.9803	0.9788	0.9772	0.9754	0.9735	0.9714	0.9691	0.9667	0.9641	0.9612
35	0.9821	0.9808	0.9793	0.9777	0.9760	0.9741	0.9720	0.9698	0.9674	0.9648	0.9620
36	0.9825	0.9813	0.9798	0.9783	0.9766	0.9747	0.9727	0.9705	0.9681	0.9656	0.9628
37	0.9830	0.9818	0.9804	0.9788	0.9772	0.9753	0.9733	0.9712	0.9688	0.9663	0.9636
38	0.9835	0.9822	0.9809	0.9794	0.9777	0.9760	0.9740	0.9719	0.9696	0.9671	0.9644
39	0.9839	0.9827	0.9814	0.9799	0.9783	0.9766	0.9747	0.9726	0.9703	0.9679	0.9653
40	0.9844	0.9832	0.9819	0.9805	0.9789	0.9772	0.9753	0.9733	0.9711	0.9687	0.9661
41	0.9848	0.9837	0.9824	0.9811	0.9795	0.9778	0.9760	0.9740	0.9718	0.9695	0.9669
42	0.9853	0.9842	0.9830	0.9816	0.9801	0.9785	0.9767	0.9747	0.9726	0.9703	0.9678
43	0.9857	0.9847	0.9835	0.9822	0.9807	0.9791	0.9774	0.9754	0.9733	0.9711	0.9687
44	0.9862	0.9851	0.9840	0.9827	0.9813	0.9797	0.9780	0.9761	0.9741	0.9719	0.9695
45	0.9866	0.9856	0.9845	0.9832	0.9819	0.9804	0.9787	0.9769	0.9749	0.9727	0.9704
46	0.9870	0.9861	0.9850	0.9838	0.9824	0.9810	0.9793	0.9776	0.9756	0.9735	0.9712
47	0.9875	0.9865	0.9855	0.9843	0.9830	0.9816	0.9800	0.9783	0.9764	0.9743	0.9721
48	0.9879	0.9870	0.9860	0.9848	0.9836	0.9822	0.9807	0.9790	0.9771	0.9751	0.9729
49	0.9883	0.9874	0.9864	0.9853	0.9841	0.9828	0.9813	0.9796	0.9779	0.9759	0.9738
50	0.9887	0.9878	0.9869	0.9858	0.9847	0.9834	0.9819	0.9803	0.9786	0.9767	0.9746
51	0.9891	0.9883	0.9874	0.9863	0.9852	0.9840	0.9826	0.9810	0.9793	0.9775	0.9755
52	0.9895	0.9887	0.9878	0.9868	0.9857	0.9845	0.9832	0.9817	0.9800	0.9782	0.9763
53	0.9898	0.9891	0.9882	0.9873	0.9863	0.9851	0.9838	0.9823	0.9807	0.9790	0.9771
54	0.9902	0.9895	0.9887	0.9878	0.9868	0.9856	0.9844	0.9830	0.9814	0.9797	0.9779
55	0.9905	0.9899	0.9891	0.9882	0.9873	0.9862	0.9849	0.9836	0.9821	0.9805	0.9787
56	0.9909	0.9903	0.9895	0.9887	0.9877	0.9867	0.9855	0.9842	0.9828	0.9812	0.9795
57	0.9912	0.9906	0.9899	0.9891	0.9882	0.9872	0.9861	0.9848	0.9834	0.9819	0.9802
58	0.9916	0.9910	0.9903	0.9895	0.9887	0.9877	0.9866	0.9854	0.9841	0.9826	0.9810
59	0.9919	0.9913	0.9907	0.9900	0.9891	0.9882	0.9872	0.9860	0.9847	0.9833	0.9817
60	0.9922	0.9917	0.9911	0.9904	0.9896	0.9887	0.9877	0.9865	0.9853	0.9839	0.9824
61	0.9925	0.9920	0.9914	0.9907	0.9900	0.9891	0.9882	0.9871	0.9859	0.9846	0.9832
62	0.9928	0.9923	0.9918	0.9911	0.9904	0.9896	0.9887	0.9876	0.9865	0.9852	0.9838
63	0.9931	0.9926	0.9921	0.9915	0.9908	0.9900	0.9891	0.9882	0.9871	0.9858	0.9845
64	0.9934	0.9929	0.9924	0.9918	0.9912	0.9905	0.9896	0.9887	0.9876	0.9864	0.9852
65	0.9936	0.9932	0.9927	0.9922	0.9916	0.9909	0.9901	0.9891	0.9881	0.9870	0.9858

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50% 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	0.9939	0.9935	0.9930	0.9925	0.9919	0.9913	0.9905	0.9896	0.9887	0.9876	0.9864
67	0.9941	0.9938	0.9933	0.9929	0.9923	0.9916	0.9909	0.9901	0.9892	0.9881	0.9870
68	0.9944	0.9940	0.9936	0.9932	0.9926	0.9920	0.9913	0.9905	0.9896	0.9887	0.9876
69	0.9946	0.9943	0.9939	0.9935	0.9930	0.9924	0.9917	0.9910	0.9901	0.9892	0.9882
70	0.9948	0.9945	0.9942	0.9938	0.9933	0.9927	0.9921	0.9914	0.9906	0.9897	0.9887
71	0.9950	0.9948	0.9944	0.9940	0.9936	0.9931	0.9925	0.9918	0.9910	0.9902	0.9892
72	0.9953	0.9950	0.9947	0.9943	0.9939	0.9934	0.9928	0.9922	0.9914	0.9906	0.9897
73	0.9955	0.9952	0.9949	0.9946	0.9942	0.9937	0.9932	0.9925	0.9918	0.9911	0.9902
74	0.9956	0.9954	0.9951	0.9948	0.9944	0.9940	0.9935	0.9929	0.9922	0.9915	0.9907
75	0.9958	0.9956	0.9954	0.9951	0.9947	0.9943	0.9938	0.9932	0.9926	0.9919	0.9912
76	0.9960	0.9958	0.9956	0.9953	0.9950	0.9946	0.9941	0.9936	0.9930	0.9923	0.9916
77	0.9962	0.9960	0.9958	0.9955	0.9952	0.9948	0.9944	0.9939	0.9933	0.9927	0.9920
78	0.9964	0.9962	0.9960	0.9957	0.9954	0.9951	0.9947	0.9942	0.9937	0.9931	0.9924
79	0.9965	0.9964	0.9962	0.9959	0.9957	0.9953	0.9950	0.9945	0.9940	0.9935	0.9928
80	0.9967	0.9966	0.9964	0.9961	0.9959	0.9956	0.9952	0.9948	0.9943	0.9938	0.9932
81	0.9968	0.9967	0.9965	0.9963	0.9961	0.9958	0.9955	0.9951	0.9946	0.9941	0.9936
82	0.9970	0.9969	0.9967	0.9965	0.9963	0.9960	0.9957	0.9953	0.9949	0.9944	0.9939
83	0.9971	0.9970	0.9969	0.9967	0.9965	0.9962	0.9959	0.9956	0.9952	0.9947	0.9942
84	0.9973	0.9972	0.9970	0.9969	0.9967	0.9964	0.9962	0.9958	0.9955	0.9950	0.9946
85	0.9974	0.9973	0.9972	0.9970	0.9969	0.9966	0.9964	0.9961	0.9957	0.9953	0.9949
86	0.9975	0.9974	0.9973	0.9972	0.9970	0.9968	0.9966	0.9963	0.9960	0.9956	0.9952
87	0.9976	0.9976	0.9975	0.9973	0.9972	0.9970	0.9968	0.9965	0.9962	0.9958	0.9954
88	0.9978	0.9977	0.9976	0.9975	0.9973	0.9972	0.9970	0.9967	0.9964	0.9961	0.9957
89	0.9979	0.9978	0.9977	0.9976	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960
90	0.9980	0.9979	0.9979	0.9978	0.9976	0.9975	0.9973	0.9971	0.9968	0.9965	0.9962
91	0.9981	0.9980	0.9980	0.9979	0.9978	0.9976	0.9975	0.9973	0.9970	0.9967	0.9964
92	0.9982	0.9982	0.9981	0.9980	0.9979	0.9978	0.9976	0.9974	0.9972	0.9969	0.9967
93	0.9983	0.9983	0.9982	0.9981	0.9980	0.9979	0.9978	0.9976	0.9974	0.9971	0.9969
94	0.9984	0.9984	0.9983	0.9982	0.9982	0.9980	0.9979	0.9977	0.9975	0.9973	0.9971
95	0.9985	0.9985	0.9984	0.9983	0.9983	0.9982	0.9981	0.9979	0.9977	0.9975	0.9973

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.9481	0.9446	0.9408	0.9369	0.9327	0.9282	0.9236	0.9186	0.9134	0.9080	0.9022
19	0.9486	0.9450	0.9413	0.9373	0.9332	0.9287	0.9241	0.9191	0.9139	0.9085	0.9028
20	0.9490	0.9455	0.9418	0.9379	0.9337	0.9293	0.9246	0.9197	0.9145	0.9090	0.9033
21	0.9495	0.9461	0.9423	0.9384	0.9342	0.9298	0.9252	0.9203	0.9151	0.9096	0.9039
22	0.9501	0.9466	0.9429	0.9390	0.9348	0.9304	0.9258	0.9209	0.9157	0.9103	0.9046
23	0.9506	0.9472	0.9435	0.9396	0.9354	0.9310	0.9264	0.9215	0.9164	0.9109	0.9052
24	0.9512	0.9478	0.9441	0.9402	0.9361	0.9317	0.9271	0.9222	0.9170	0.9116	0.9059
25	0.9518	0.9484	0.9447	0.9408	0.9367	0.9324	0.9278	0.9229	0.9178	0.9124	0.9067
26	0.9524	0.9490	0.9454	0.9415	0.9374	0.9331	0.9285	0.9236	0.9185	0.9131	0.9075
27	0.9531	0.9497	0.9461	0.9422	0.9381	0.9338	0.9293	0.9244	0.9193	0.9140	0.9083
28	0.9538	0.9504	0.9468	0.9430	0.9389	0.9346	0.9301	0.9252	0.9202	0.9148	0.9092
29	0.9545	0.9511	0.9475	0.9437	0.9397	0.9354	0.9309	0.9261	0.9210	0.9157	0.9101
30	0.9552	0.9518	0.9483	0.9445	0.9405	0.9362	0.9317	0.9270	0.9219	0.9166	0.9110
31	0.9559	0.9526	0.9491	0.9453	0.9413	0.9371	0.9326	0.9279	0.9229	0.9176	0.9120
32	0.9567	0.9534	0.9499	0.9462	0.9422	0.9380	0.9336	0.9289	0.9239	0.9186	0.9131
33	0.9574	0.9542	0.9507	0.9470	0.9431	0.9390	0.9345	0.9298	0.9249	0.9197	0.9141
34	0.9582	0.9550	0.9516	0.9479	0.9440	0.9399	0.9355	0.9309	0.9259	0.9207	0.9153
35	0.9591	0.9559	0.9525	0.9489	0.9450	0.9409	0.9365	0.9319	0.9270	0.9219	0.9164
36	0.9599	0.9567	0.9534	0.9498	0.9460	0.9419	0.9376	0.9330	0.9282	0.9230	0.9176
37	0.9607	0.9576	0.9543	0.9508	0.9470	0.9430	0.9387	0.9341	0.9293	0.9242	0.9188
38	0.9616	0.9585	0.9553	0.9517	0.9480	0.9440	0.9398	0.9353	0.9305	0.9255	0.9201
39	0.9625	0.9594	0.9562	0.9527	0.9491	0.9451	0.9409	0.9365	0.9317	0.9267	0.9214
40	0.9633	0.9604	0.9572	0.9538	0.9501	0.9462	0.9421	0.9377	0.9330	0.9280	0.9228
41	0.9642	0.9613	0.9582	0.9548	0.9512	0.9474	0.9433	0.9389	0.9343	0.9294	0.9242
42	0.9651	0.9623	0.9592	0.9558	0.9523	0.9485	0.9445	0.9402	0.9356	0.9307	0.9256
43	0.9660	0.9632	0.9602	0.9569	0.9534	0.9497	0.9457	0.9414	0.9369	0.9321	0.9270
44	0.9669	0.9642	0.9612	0.9580	0.9545	0.9509	0.9469	0.9427	0.9383	0.9335	0.9285
45	0.9678	0.9651	0.9622	0.9591	0.9557	0.9521	0.9482	0.9441	0.9397	0.9350	0.9300
46	0.9688	0.9661	0.9632	0.9601	0.9568	0.9533	0.9495	0.9454	0.9411	0.9364	0.9315
47	0.9697	0.9671	0.9643	0.9612	0.9580	0.9545	0.9507	0.9467	0.9425	0.9379	0.9331
48	0.9706	0.9680	0.9653	0.9623	0.9591	0.9557	0.9520	0.9481	0.9439	0.9394	0.9347
49	0.9715	0.9690	0.9663	0.9634	0.9603	0.9569	0.9533	0.9495	0.9453	0.9409	0.9363
50	0.9724	0.9700	0.9673	0.9645	0.9614	0.9582	0.9546	0.9508	0.9468	0.9425	0.9379
51	0.9733	0.9709	0.9684	0.9656	0.9626	0.9594	0.9559	0.9522	0.9483	0.9440	0.9395
52	0.9742	0.9719	0.9694	0.9667	0.9638	0.9606	0.9572	0.9536	0.9497	0.9456	0.9411
53	0.9750	0.9728	0.9704	0.9677	0.9649	0.9618	0.9585	0.9550	0.9512	0.9471	0.9428
54	0.9759	0.9737	0.9714	0.9688	0.9660	0.9631	0.9598	0.9564	0.9526	0.9487	0.9444
55	0.9768	0.9746	0.9724	0.9699	0.9672	0.9643	0.9611	0.9577	0.9541	0.9502	0.9460
56	0.9776	0.9756	0.9733	0.9709	0.9683	0.9655	0.9624	0.9591	0.9556	0.9518	0.9477
57	0.9784	0.9764	0.9743	0.9719	0.9694	0.9666	0.9637	0.9605	0.9570	0.9533	0.9493
58	0.9792	0.9773	0.9752	0.9730	0.9705	0.9678	0.9649	0.9618	0.9584	0.9548	0.9509
59	0.9800	0.9782	0.9762	0.9740	0.9716	0.9690	0.9662	0.9631	0.9599	0.9563	0.9526
60	0.9808	0.9790	0.9771	0.9749	0.9726	0.9701	0.9674	0.9645	0.9613	0.9578	0.9542
61	0.9816	0.9799	0.9780	0.9759	0.9737	0.9712	0.9686	0.9657	0.9627	0.9593	0.9558
62	0.9823	0.9807	0.9788	0.9769	0.9747	0.9723	0.9698	0.9670	0.9640	0.9608	0.9573
63	0.9830	0.9815	0.9797	0.9778	0.9757	0.9734	0.9710	0.9683	0.9654	0.9623	0.9589
64	0.9838	0.9822	0.9805	0.9787	0.9767	0.9745	0.9721	0.9695	0.9667	0.9637	0.9604
65	0.9845	0.9830	0.9814	0.9796	0.9776	0.9755	0.9732	0.9707	0.9680	0.9651	0.9619

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.9851	0.9837	0.9821	0.9804	0.9786	0.9765	0.9743	0.9719	0.9693	0.9665	0.9634
67	0.9858	0.9844	0.9829	0.9813	0.9795	0.9775	0.9754	0.9731	0.9706	0.9678	0.9649
68	0.9864	0.9851	0.9837	0.9821	0.9804	0.9785	0.9764	0.9742	0.9718	0.9691	0.9663
69	0.9870	0.9858	0.9844	0.9829	0.9812	0.9794	0.9775	0.9753	0.9730	0.9704	0.9677
70	0.9876	0.9864	0.9851	0.9837	0.9821	0.9803	0.9785	0.9764	0.9741	0.9717	0.9691
71	0.9882	0.9871	0.9858	0.9844	0.9829	0.9812	0.9794	0.9774	0.9753	0.9729	0.9704
72	0.9887	0.9877	0.9865	0.9851	0.9837	0.9821	0.9804	0.9784	0.9764	0.9741	0.9717
73	0.9893	0.9882	0.9871	0.9858	0.9844	0.9829	0.9813	0.9794	0.9775	0.9753	0.9730
74	0.9898	0.9888	0.9877	0.9865	0.9852	0.9837	0.9821	0.9804	0.9785	0.9764	0.9742
75	0.9903	0.9894	0.9883	0.9872	0.9859	0.9845	0.9830	0.9813	0.9795	0.9775	0.9754
76	0.9908	0.9899	0.9889	0.9878	0.9866	0.9853	0.9838	0.9822	0.9805	0.9786	0.9765
77	0.9913	0.9904	0.9895	0.9884	0.9873	0.9860	0.9846	0.9831	0.9814	0.9796	0.9777
78	0.9917	0.9909	0.9900	0.9890	0.9879	0.9867	0.9854	0.9839	0.9824	0.9806	0.9788
79	0.9921	0.9914	0.9905	0.9896	0.9885	0.9874	0.9861	0.9848	0.9833	0.9816	0.9798
80	0.9926	0.9918	0.9910	0.9901	0.9891	0.9881	0.9869	0.9855	0.9841	0.9825	0.9808
81	0.9930	0.9923	0.9915	0.9907	0.9897	0.9887	0.9876	0.9863	0.9849	0.9834	0.9818
82	0.9933	0.9927	0.9920	0.9912	0.9903	0.9893	0.9882	0.9870	0.9857	0.9843	0.9828
83	0.9937	0.9931	0.9924	0.9916	0.9908	0.9899	0.9889	0.9877	0.9865	0.9851	0.9837
84	0.9940	0.9935	0.9928	0.9921	0.9913	0.9904	0.9895	0.9884	0.9872	0.9860	0.9846
85	0.9944	0.9938	0.9932	0.9926	0.9918	0.9910	0.9901	0.9890	0.9879	0.9867	0.9854
86	0.9947	0.9942	0.9936	0.9930	0.9923	0.9915	0.9906	0.9897	0.9886	0.9875	0.9862
87	0.9950	0.9945	0.9940	0.9934	0.9927	0.9920	0.9912	0.9903	0.9893	0.9882	0.9870
88	0.9953	0.9948	0.9943	0.9938	0.9931	0.9924	0.9917	0.9908	0.9899	0.9889	0.9877
89	0.9956	0.9952	0.9947	0.9941	0.9936	0.9929	0.9922	0.9914	0.9905	0.9895	0.9885
90	0.9959	0.9955	0.9950	0.9945	0.9939	0.9933	0.9927	0.9919	0.9911	0.9901	0.9892
91	0.9961	0.9957	0.9953	0.9948	0.9943	0.9937	0.9931	0.9924	0.9916	0.9908	0.9898
92	0.9964	0.9960	0.9956	0.9952	0.9947	0.9941	0.9935	0.9929	0.9921	0.9913	0.9905
93	0.9966	0.9963	0.9959	0.9955	0.9950	0.9945	0.9940	0.9933	0.9927	0.9919	0.9911
94	0.9968	0.9965	0.9962	0.9958	0.9954	0.9949	0.9944	0.9938	0.9931	0.9924	0.9917
95	0.9970	0.9967	0.9964	0.9961	0.9957	0.9952	0.9948	0.9942	0.9936	0.9929	0.9922

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.8962	0.8899	0.8833	0.8764	0.8691	0.8616	0.8537	0.8455	0.8368	0.8278	0.8184
19	0.8967	0.8904	0.8838	0.8769	0.8697	0.8622	0.8543	0.8460	0.8374	0.8284	0.8190
20	0.8973	0.8910	0.8844	0.8775	0.8703	0.8627	0.8549	0.8466	0.8380	0.8290	0.8196
21	0.8979	0.8916	0.8850	0.8781	0.8709	0.8634	0.8555	0.8472	0.8386	0.8296	0.8202
22	0.8986	0.8923	0.8857	0.8788	0.8716	0.8641	0.8562	0.8479	0.8393	0.8303	0.8209
23	0.8993	0.8930	0.8864	0.8795	0.8723	0.8648	0.8569	0.8487	0.8400	0.8310	0.8217
24	0.9000	0.8937	0.8871	0.8802	0.8731	0.8655	0.8577	0.8494	0.8408	0.8318	0.8224
25	0.9007	0.8945	0.8879	0.8810	0.8739	0.8663	0.8585	0.8503	0.8416	0.8326	0.8233
26	0.9015	0.8953	0.8887	0.8819	0.8747	0.8672	0.8594	0.8511	0.8425	0.8335	0.8242
27	0.9024	0.8962	0.8896	0.8828	0.8756	0.8681	0.8603	0.8521	0.8435	0.8345	0.8251
28	0.9033	0.8971	0.8905	0.8837	0.8765	0.8691	0.8612	0.8530	0.8445	0.8355	0.8261
29	0.9042	0.8980	0.8915	0.8847	0.8775	0.8701	0.8623	0.8541	0.8455	0.8365	0.8272
30	0.9052	0.8990	0.8925	0.8857	0.8786	0.8711	0.8633	0.8552	0.8466	0.8377	0.8283
31	0.9062	0.9000	0.8936	0.8868	0.8797	0.8723	0.8645	0.8563	0.8478	0.8388	0.8295
32	0.9072	0.9011	0.8947	0.8879	0.8808	0.8734	0.8657	0.8575	0.8490	0.8401	0.8308
33	0.9083	0.9022	0.8958	0.8891	0.8820	0.8746	0.8669	0.8588	0.8503	0.8414	0.8321
34	0.9095	0.9034	0.8970	0.8903	0.8833	0.8759	0.8682	0.8601	0.8516	0.8427	0.8335
35	0.9107	0.9046	0.8983	0.8916	0.8846	0.8773	0.8696	0.8615	0.8530	0.8442	0.8349
36	0.9119	0.9059	0.8996	0.8929	0.8860	0.8787	0.8710	0.8629	0.8545	0.8457	0.8365
37	0.9132	0.9072	0.9009	0.8943	0.8874	0.8801	0.8725	0.8645	0.8561	0.8472	0.8380
38	0.9145	0.9086	0.9023	0.8957	0.8888	0.8816	0.8740	0.8660	0.8577	0.8489	0.8397
39	0.9159	0.9100	0.9037	0.8972	0.8904	0.8832	0.8756	0.8677	0.8593	0.8506	0.8414
40	0.9172	0.9114	0.9052	0.8987	0.8919	0.8848	0.8773	0.8694	0.8611	0.8524	0.8433
41	0.9187	0.9129	0.9068	0.9003	0.8936	0.8864	0.8790	0.8711	0.8629	0.8542	0.8451
42	0.9201	0.9144	0.9083	0.9019	0.8952	0.8882	0.8807	0.8729	0.8647	0.8561	0.8471
43	0.9217	0.9160	0.9100	0.9036	0.8969	0.8899	0.8826	0.8748	0.8666	0.8581	0.8491
44	0.9232	0.9176	0.9116	0.9053	0.8987	0.8918	0.8845	0.8767	0.8686	0.8601	0.8512
45	0.9248	0.9192	0.9133	0.9071	0.9005	0.8936	0.8864	0.8787	0.8707	0.8622	0.8533
46	0.9264	0.9209	0.9150	0.9089	0.9024	0.8956	0.8884	0.8808	0.8728	0.8644	0.8556
47	0.9280	0.9225	0.9168	0.9107	0.9043	0.8975	0.8904	0.8829	0.8750	0.8666	0.8579
48	0.9296	0.9243	0.9186	0.9126	0.9062	0.8996	0.8925	0.8851	0.8772	0.8689	0.8602
49	0.9313	0.9260	0.9204	0.9145	0.9082	0.9016	0.8946	0.8873	0.8795	0.8713	0.8627
50	0.9330	0.9278	0.9223	0.9164	0.9102	0.9037	0.8968	0.8895	0.8818	0.8737	0.8652
51	0.9347	0.9296	0.9241	0.9184	0.9123	0.9058	0.8990	0.8918	0.8842	0.8762	0.8677
52	0.9364	0.9314	0.9260	0.9204	0.9144	0.9080	0.9013	0.8942	0.8866	0.8787	0.8703
53	0.9381	0.9332	0.9279	0.9224	0.9165	0.9102	0.9036	0.8966	0.8891	0.8813	0.8730
54	0.9399	0.9350	0.9299	0.9244	0.9186	0.9124	0.9059	0.8990	0.8916	0.8839	0.8757
55	0.9416	0.9369	0.9318	0.9264	0.9207	0.9147	0.9082	0.9014	0.8942	0.8865	0.8785
56	0.9433	0.9387	0.9337	0.9285	0.9229	0.9169	0.9106	0.9039	0.8968	0.8892	0.8813
57	0.9451	0.9405	0.9357	0.9305	0.9250	0.9192	0.9130	0.9064	0.8994	0.8920	0.8841
58	0.9468	0.9424	0.9376	0.9326	0.9272	0.9215	0.9154	0.9089	0.9021	0.8948	0.8870
59	0.9485	0.9442	0.9396	0.9346	0.9294	0.9238	0.9178	0.9115	0.9047	0.8975	0.8900
60	0.9502	0.9460	0.9415	0.9367	0.9316	0.9261	0.9203	0.9140	0.9074	0.9004	0.8929
61	0.9519	0.9478	0.9434	0.9387	0.9337	0.9284	0.9227	0.9166	0.9101	0.9032	0.8959
62	0.9536	0.9496	0.9454	0.9408	0.9359	0.9307	0.9251	0.9192	0.9128	0.9060	0.8989
63	0.9553	0.9514	0.9473	0.9428	0.9380	0.9330	0.9275	0.9217	0.9155	0.9089	0.9019
64	0.9569	0.9532	0.9491	0.9448	0.9402	0.9352	0.9300	0.9243	0.9182	0.9118	0.9049
65	0.9586	0.9549	0.9510	0.9468	0.9423	0.9375	0.9324	0.9268	0.9209	0.9146	0.9079

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.9602	0.9566	0.9528	0.9488	0.9444	0.9397	0.9347	0.9294	0.9236	0.9174	0.9109
67	0.9617	0.9583	0.9546	0.9507	0.9465	0.9419	0.9371	0.9319	0.9263	0.9203	0.9139
68	0.9633	0.9600	0.9564	0.9526	0.9485	0.9441	0.9394	0.9343	0.9289	0.9231	0.9169
69	0.9648	0.9616	0.9582	0.9545	0.9505	0.9463	0.9417	0.9368	0.9315	0.9259	0.9198
70	0.9662	0.9632	0.9599	0.9563	0.9525	0.9484	0.9440	0.9392	0.9341	0.9286	0.9227
71	0.9677	0.9647	0.9615	0.9581	0.9544	0.9505	0.9462	0.9416	0.9366	0.9313	0.9256
72	0.9691	0.9662	0.9632	0.9599	0.9563	0.9525	0.9484	0.9439	0.9392	0.9340	0.9285
73	0.9704	0.9677	0.9648	0.9616	0.9582	0.9545	0.9505	0.9462	0.9416	0.9366	0.9313
74	0.9718	0.9692	0.9663	0.9633	0.9600	0.9565	0.9526	0.9485	0.9441	0.9392	0.9341
75	0.9731	0.9706	0.9678	0.9649	0.9618	0.9584	0.9547	0.9507	0.9464	0.9418	0.9368
76	0.9743	0.9719	0.9693	0.9665	0.9635	0.9602	0.9567	0.9529	0.9488	0.9443	0.9395
77	0.9756	0.9733	0.9708	0.9681	0.9652	0.9621	0.9587	0.9550	0.9511	0.9468	0.9422
78	0.9767	0.9746	0.9722	0.9696	0.9668	0.9638	0.9606	0.9571	0.9533	0.9492	0.9447
79	0.9779	0.9758	0.9735	0.9711	0.9684	0.9656	0.9625	0.9591	0.9555	0.9515	0.9473
80	0.9790	0.9770	0.9748	0.9725	0.9700	0.9672	0.9643	0.9611	0.9576	0.9538	0.9497
81	0.9801	0.9782	0.9761	0.9739	0.9715	0.9689	0.9661	0.9630	0.9597	0.9560	0.9521
82	0.9811	0.9793	0.9773	0.9752	0.9729	0.9704	0.9678	0.9648	0.9617	0.9582	0.9545
83	0.9821	0.9804	0.9785	0.9765	0.9743	0.9720	0.9694	0.9666	0.9636	0.9603	0.9567
84	0.9831	0.9814	0.9797	0.9777	0.9757	0.9734	0.9710	0.9683	0.9655	0.9623	0.9589
85	0.9840	0.9824	0.9808	0.9789	0.9770	0.9748	0.9725	0.9700	0.9673	0.9643	0.9611
86	0.9849	0.9834	0.9818	0.9801	0.9782	0.9762	0.9740	0.9716	0.9690	0.9662	0.9631
87	0.9857	0.9843	0.9828	0.9812	0.9794	0.9775	0.9754	0.9732	0.9707	0.9680	0.9651
88	0.9865	0.9852	0.9838	0.9822	0.9806	0.9788	0.9768	0.9747	0.9723	0.9698	0.9670
89	0.9873	0.9861	0.9847	0.9833	0.9817	0.9800	0.9782	0.9761	0.9739	0.9715	0.9689
90	0.9881	0.9869	0.9856	0.9843	0.9828	0.9812	0.9794	0.9775	0.9754	0.9731	0.9707
91	0.9888	0.9877	0.9865	0.9852	0.9838	0.9823	0.9807	0.9789	0.9769	0.9747	0.9724
92	0.9895	0.9885	0.9873	0.9861	0.9848	0.9834	0.9818	0.9802	0.9783	0.9763	0.9741
93	0.9902	0.9892	0.9881	0.9870	0.9858	0.9844	0.9830	0.9814	0.9797	0.9778	0.9757
94	0.9908	0.9899	0.9889	0.9878	0.9867	0.9854	0.9841	0.9826	0.9810	0.9792	0.9772
95	0.9914	0.9906	0.9896	0.9886	0.9876	0.9864	0.9851	0.9837	0.9822	0.9805	0.9787

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.8086	0.7984	0.7878	0.7769	0.7655	0.7538	0.7417	0.7294	0.7167	0.7037
19	0.8092	0.7990	0.7884	0.7774	0.7660	0.7543	0.7423	0.7299	0.7173	0.7042
20	0.8098	0.7996	0.7890	0.7780	0.7666	0.7549	0.7428	0.7305	0.7178	0.7048
21	0.8104	0.8002	0.7896	0.7786	0.7673	0.7555	0.7435	0.7311	0.7185	0.7054
22	0.8111	0.8009	0.7903	0.7793	0.7680	0.7562	0.7442	0.7318	0.7191	0.7061
23	0.8119	0.8017	0.7911	0.7801	0.7687	0.7570	0.7449	0.7325	0.7199	0.7068
24	0.8127	0.8025	0.7919	0.7809	0.7695	0.7577	0.7457	0.7333	0.7206	0.7076
25	0.8135	0.8033	0.7927	0.7817	0.7703	0.7586	0.7465	0.7342	0.7215	0.7084
26	0.8144	0.8042	0.7936	0.7826	0.7712	0.7595	0.7474	0.7351	0.7224	0.7093
27	0.8153	0.8052	0.7946	0.7836	0.7722	0.7605	0.7484	0.7360	0.7233	0.7103
28	0.8164	0.8062	0.7956	0.7846	0.7732	0.7615	0.7494	0.7371	0.7244	0.7113
29	0.8174	0.8073	0.7967	0.7857	0.7743	0.7626	0.7505	0.7382	0.7255	0.7124
30	0.8186	0.8084	0.7978	0.7869	0.7755	0.7638	0.7517	0.7393	0.7267	0.7136
31	0.8198	0.8096	0.7991	0.7881	0.7767	0.7650	0.7530	0.7406	0.7279	0.7148
32	0.8210	0.8109	0.8004	0.7894	0.7781	0.7663	0.7543	0.7419	0.7292	0.7162
33	0.8224	0.8123	0.8017	0.7908	0.7794	0.7677	0.7557	0.7433	0.7306	0.7176
34	0.8238	0.8137	0.8031	0.7922	0.7809	0.7692	0.7571	0.7448	0.7321	0.7191
35	0.8253	0.8152	0.8047	0.7937	0.7824	0.7707	0.7587	0.7464	0.7337	0.7206
36	0.8268	0.8167	0.8062	0.7953	0.7840	0.7724	0.7603	0.7480	0.7354	0.7223
37	0.8284	0.8184	0.8079	0.7970	0.7857	0.7741	0.7621	0.7498	0.7371	0.7241
38	0.8301	0.8201	0.8096	0.7988	0.7875	0.7759	0.7639	0.7516	0.7390	0.7259
39	0.8319	0.8219	0.8115	0.8006	0.7894	0.7778	0.7658	0.7535	0.7409	0.7279
40	0.8337	0.8238	0.8134	0.8026	0.7913	0.7797	0.7678	0.7555	0.7429	0.7299
41	0.8356	0.8257	0.8153	0.8046	0.7934	0.7818	0.7699	0.7576	0.7450	0.7320
42	0.8376	0.8277	0.8174	0.8067	0.7955	0.7840	0.7721	0.7598	0.7473	0.7343
43	0.8397	0.8298	0.8195	0.8088	0.7977	0.7862	0.7743	0.7621	0.7496	0.7366
44	0.8418	0.8320	0.8218	0.8111	0.8000	0.7885	0.7767	0.7645	0.7520	0.7391
45	0.8440	0.8343	0.8241	0.8134	0.8024	0.7910	0.7792	0.7670	0.7545	0.7416
46	0.8463	0.8366	0.8265	0.8159	0.8049	0.7935	0.7817	0.7696	0.7572	0.7443
47	0.8487	0.8390	0.8289	0.8184	0.8075	0.7961	0.7844	0.7723	0.7599	0.7471
48	0.8511	0.8415	0.8315	0.8210	0.8101	0.7988	0.7872	0.7752	0.7628	0.7500
49	0.8536	0.8441	0.8341	0.8237	0.8129	0.8017	0.7900	0.7781	0.7657	0.7530
50	0.8562	0.8467	0.8368	0.8265	0.8157	0.8046	0.7930	0.7811	0.7688	0.7561
51	0.8588	0.8494	0.8396	0.8294	0.8187	0.8076	0.7961	0.7842	0.7720	0.7593
52	0.8615	0.8522	0.8425	0.8323	0.8217	0.8107	0.7992	0.7874	0.7753	0.7627
53	0.8643	0.8551	0.8454	0.8353	0.8248	0.8138	0.8025	0.7908	0.7787	0.7661
54	0.8671	0.8580	0.8484	0.8384	0.8280	0.8171	0.8058	0.7942	0.7822	0.7697
55	0.8699	0.8610	0.8515	0.8416	0.8312	0.8205	0.8093	0.7977	0.7858	0.7734
56	0.8729	0.8640	0.8546	0.8448	0.8346	0.8239	0.8128	0.8013	0.7895	0.7772
57	0.8758	0.8671	0.8578	0.8481	0.8380	0.8274	0.8164	0.8051	0.7933	0.7811
58	0.8788	0.8702	0.8611	0.8515	0.8415	0.8310	0.8201	0.8089	0.7972	0.7851
59	0.8819	0.8734	0.8644	0.8549	0.8450	0.8347	0.8239	0.8128	0.8012	0.7892
60	0.8850	0.8766	0.8677	0.8584	0.8486	0.8384	0.8278	0.8168	0.8053	0.7934
61	0.8881	0.8798	0.8711	0.8619	0.8523	0.8422	0.8317	0.8208	0.8095	0.7977
62	0.8912	0.8831	0.8746	0.8655	0.8560	0.8461	0.8357	0.8250	0.8138	0.8021
63	0.8944	0.8864	0.8780	0.8691	0.8598	0.8500	0.8398	0.8292	0.8181	0.8066
64	0.8975	0.8898	0.8815	0.8728	0.8636	0.8540	0.8439	0.8334	0.8226	0.8112
65	0.9007	0.8931	0.8850	0.8764	0.8674	0.8580	0.8481	0.8378	0.8271	0.8158

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

50% 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	0.9039	0.8964	0.8885	0.8801	0.8713	0.8620	0.8523	0.8421	0.8316	0.8206
67	0.9071	0.8998	0.8920	0.8838	0.8751	0.8660	0.8565	0.8466	0.8362	0.8253
68	0.9102	0.9031	0.8955	0.8875	0.8790	0.8701	0.8607	0.8510	0.8408	0.8301
69	0.9133	0.9064	0.8990	0.8912	0.8829	0.8742	0.8650	0.8555	0.8455	0.8350
70	0.9164	0.9097	0.9025	0.8949	0.8868	0.8782	0.8693	0.8599	0.8502	0.8399
71	0.9195	0.9130	0.9060	0.8985	0.8906	0.8823	0.8736	0.8644	0.8549	0.8448
72	0.9226	0.9162	0.9094	0.9022	0.8945	0.8864	0.8778	0.8689	0.8596	0.8497
73	0.9256	0.9194	0.9128	0.9058	0.8983	0.8904	0.8821	0.8734	0.8643	0.8547
74	0.9285	0.9226	0.9162	0.9093	0.9021	0.8944	0.8863	0.8779	0.8690	0.8596
75	0.9315	0.9257	0.9195	0.9129	0.9059	0.8984	0.8905	0.8823	0.8737	0.8645
76	0.9343	0.9288	0.9228	0.9164	0.9096	0.9024	0.8947	0.8868	0.8784	0.8695
77	0.9372	0.9318	0.9260	0.9198	0.9133	0.9063	0.8989	0.8911	0.8830	0.8744
78	0.9400	0.9348	0.9292	0.9232	0.9169	0.9101	0.9030	0.8955	0.8876	0.8793
79	0.9427	0.9377	0.9323	0.9266	0.9204	0.9139	0.9070	0.8998	0.8922	0.8841
80	0.9453	0.9405	0.9354	0.9299	0.9239	0.9177	0.9110	0.9040	0.8967	0.8889
81	0.9479	0.9433	0.9384	0.9330	0.9274	0.9213	0.9149	0.9082	0.9011	0.8936
82	0.9504	0.9460	0.9413	0.9362	0.9307	0.9249	0.9187	0.9123	0.9054	0.8982
83	0.9529	0.9486	0.9441	0.9392	0.9340	0.9284	0.9225	0.9163	0.9097	0.9027
84	0.9552	0.9512	0.9469	0.9422	0.9372	0.9318	0.9261	0.9202	0.9139	0.9072
85	0.9575	0.9537	0.9495	0.9451	0.9403	0.9351	0.9297	0.9240	0.9180	0.9115
86	0.9598	0.9561	0.9521	0.9479	0.9433	0.9384	0.9332	0.9277	0.9220	0.9158
87	0.9619	0.9584	0.9547	0.9506	0.9462	0.9415	0.9366	0.9313	0.9258	0.9200
88	0.9640	0.9607	0.9571	0.9532	0.9490	0.9446	0.9399	0.9349	0.9296	0.9240
89	0.9660	0.9629	0.9595	0.9558	0.9518	0.9476	0.9430	0.9383	0.9333	0.9280
90	0.9680	0.9650	0.9618	0.9583	0.9545	0.9504	0.9462	0.9417	0.9369	0.9319
91	0.9698	0.9670	0.9640	0.9607	0.9571	0.9533	0.9492	0.9449	0.9404	0.9356
92	0.9717	0.9690	0.9661	0.9630	0.9596	0.9560	0.9521	0.9481	0.9438	0.9393
93	0.9734	0.9709	0.9682	0.9652	0.9620	0.9586	0.9550	0.9511	0.9471	0.9428
94	0.9751	0.9728	0.9702	0.9674	0.9644	0.9612	0.9577	0.9541	0.9503	0.9463
95	0.9767	0.9745	0.9721	0.9695	0.9667	0.9636	0.9604	0.9570	0.9534	0.9496