

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

**66 2/3% of Benefit Continued to the Contingent Annuitant (No 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	0.9808	0.9800	0.9792	0.9782	0.9771	0.9759	0.9746	0.9730	0.9714	0.9696
19	0.9811	0.9804	0.9795	0.9785	0.9775	0.9763	0.9749	0.9735	0.9718	0.9700
20	0.9814	0.9807	0.9798	0.9789	0.9778	0.9767	0.9753	0.9739	0.9723	0.9705
21	0.9817	0.9810	0.9802	0.9793	0.9782	0.9771	0.9758	0.9743	0.9727	0.9710
22	0.9820	0.9813	0.9805	0.9796	0.9786	0.9775	0.9762	0.9747	0.9732	0.9714
23	0.9824	0.9817	0.9809	0.9800	0.9790	0.9779	0.9766	0.9752	0.9736	0.9719
24	0.9827	0.9820	0.9812	0.9804	0.9794	0.9783	0.9771	0.9757	0.9741	0.9724
25	0.9830	0.9824	0.9816	0.9808	0.9798	0.9787	0.9775	0.9761	0.9746	0.9730
26	0.9834	0.9827	0.9820	0.9812	0.9802	0.9792	0.9780	0.9766	0.9751	0.9735
27	0.9837	0.9831	0.9824	0.9816	0.9806	0.9796	0.9784	0.9771	0.9757	0.9740
28	0.9840	0.9834	0.9827	0.9820	0.9811	0.9801	0.9789	0.9776	0.9762	0.9746
29	0.9844	0.9838	0.9831	0.9824	0.9815	0.9805	0.9794	0.9781	0.9767	0.9752
30	0.9847	0.9842	0.9835	0.9828	0.9819	0.9810	0.9799	0.9786	0.9773	0.9757
31	0.9851	0.9845	0.9839	0.9832	0.9824	0.9814	0.9804	0.9792	0.9778	0.9763
32	0.9854	0.9849	0.9843	0.9836	0.9828	0.9819	0.9809	0.9797	0.9784	0.9769
33	0.9857	0.9853	0.9847	0.9840	0.9833	0.9824	0.9814	0.9802	0.9790	0.9775
34	0.9861	0.9856	0.9851	0.9844	0.9837	0.9829	0.9819	0.9808	0.9795	0.9781
35	0.9864	0.9860	0.9855	0.9849	0.9842	0.9833	0.9824	0.9813	0.9801	0.9788
36	0.9868	0.9864	0.9859	0.9853	0.9846	0.9838	0.9829	0.9819	0.9807	0.9794
37	0.9871	0.9867	0.9863	0.9857	0.9850	0.9843	0.9834	0.9824	0.9813	0.9800
38	0.9875	0.9871	0.9866	0.9861	0.9855	0.9848	0.9839	0.9829	0.9818	0.9806
39	0.9878	0.9874	0.9870	0.9865	0.9859	0.9852	0.9844	0.9835	0.9824	0.9812
40	0.9881	0.9878	0.9874	0.9869	0.9864	0.9857	0.9849	0.9840	0.9830	0.9818
41	0.9885	0.9882	0.9878	0.9873	0.9868	0.9862	0.9854	0.9845	0.9836	0.9824
42	0.9888	0.9885	0.9882	0.9877	0.9872	0.9866	0.9859	0.9851	0.9841	0.9830
43	0.9891	0.9889	0.9885	0.9881	0.9876	0.9871	0.9864	0.9856	0.9847	0.9836
44	0.9894	0.9892	0.9889	0.9885	0.9881	0.9875	0.9869	0.9861	0.9852	0.9842
45	0.9898	0.9895	0.9892	0.9889	0.9885	0.9880	0.9873	0.9866	0.9858	0.9848
46	0.9901	0.9899	0.9896	0.9893	0.9889	0.9884	0.9878	0.9871	0.9863	0.9854
47	0.9904	0.9902	0.9900	0.9897	0.9893	0.9888	0.9883	0.9876	0.9869	0.9860
48	0.9907	0.9905	0.9903	0.9900	0.9897	0.9892	0.9887	0.9881	0.9874	0.9865
49	0.9910	0.9908	0.9906	0.9904	0.9901	0.9897	0.9892	0.9886	0.9879	0.9871
50	0.9913	0.9911	0.9910	0.9907	0.9904	0.9901	0.9896	0.9890	0.9884	0.9876
51	0.9916	0.9914	0.9913	0.9911	0.9908	0.9905	0.9900	0.9895	0.9889	0.9882
52	0.9918	0.9917	0.9916	0.9914	0.9912	0.9908	0.9904	0.9899	0.9894	0.9887
53	0.9921	0.9920	0.9919	0.9917	0.9915	0.9912	0.9908	0.9904	0.9898	0.9892
54	0.9924	0.9923	0.9922	0.9921	0.9919	0.9916	0.9912	0.9908	0.9903	0.9897
55	0.9927	0.9926	0.9925	0.9924	0.9922	0.9919	0.9916	0.9912	0.9907	0.9902
56	0.9929	0.9929	0.9928	0.9927	0.9925	0.9923	0.9920	0.9916	0.9912	0.9907
57	0.9932	0.9932	0.9931	0.9930	0.9928	0.9926	0.9924	0.9920	0.9916	0.9911
58	0.9935	0.9934	0.9934	0.9933	0.9932	0.9930	0.9927	0.9924	0.9920	0.9915
59	0.9937	0.9937	0.9937	0.9936	0.9935	0.9933	0.9931	0.9928	0.9924	0.9920
60	0.9940	0.9940	0.9939	0.9939	0.9938	0.9936	0.9934	0.9931	0.9928	0.9924
61	0.9942	0.9942	0.9942	0.9941	0.9940	0.9939	0.9937	0.9935	0.9932	0.9928
62	0.9944	0.9944	0.9944	0.9944	0.9943	0.9942	0.9940	0.9938	0.9935	0.9932
63	0.9947	0.9947	0.9947	0.9947	0.9946	0.9945	0.9943	0.9941	0.9939	0.9936
64	0.9949	0.9949	0.9949	0.9949	0.9949	0.9948	0.9946	0.9944	0.9942	0.9939
65	0.9951	0.9952	0.9952	0.9952	0.9951	0.9950	0.9949	0.9947	0.9945	0.9943

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

**66 2/3% of Benefit Continued to the Contingent Annuitant (No 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	0.9953	0.9954	0.9954	0.9954	0.9954	0.9953	0.9952	0.9950	0.9948	0.9946
67	0.9956	0.9956	0.9956	0.9956	0.9956	0.9955	0.9955	0.9953	0.9951	0.9949
68	0.9958	0.9958	0.9958	0.9958	0.9958	0.9958	0.9957	0.9956	0.9954	0.9952
69	0.9960	0.9960	0.9960	0.9961	0.9961	0.9960	0.9960	0.9958	0.9957	0.9955
70	0.9962	0.9962	0.9963	0.9963	0.9963	0.9962	0.9962	0.9961	0.9960	0.9958
71	0.9964	0.9964	0.9965	0.9965	0.9965	0.9965	0.9964	0.9963	0.9962	0.9961
72	0.9966	0.9966	0.9966	0.9967	0.9967	0.9967	0.9966	0.9966	0.9965	0.9963
73	0.9967	0.9968	0.9968	0.9969	0.9969	0.9969	0.9968	0.9968	0.9967	0.9966
74	0.9969	0.9970	0.9970	0.9970	0.9971	0.9971	0.9970	0.9970	0.9969	0.9968
75	0.9971	0.9971	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972	0.9971	0.9970
76	0.9973	0.9973	0.9973	0.9974	0.9974	0.9974	0.9974	0.9974	0.9973	0.9972
77	0.9974	0.9975	0.9975	0.9975	0.9976	0.9976	0.9976	0.9975	0.9975	0.9974
78	0.9976	0.9976	0.9977	0.9977	0.9977	0.9977	0.9977	0.9977	0.9977	0.9976
79	0.9977	0.9978	0.9978	0.9979	0.9979	0.9979	0.9979	0.9979	0.9978	0.9978
80	0.9979	0.9979	0.9980	0.9980	0.9980	0.9981	0.9981	0.9980	0.9980	0.9980
81	0.9980	0.9981	0.9981	0.9981	0.9982	0.9982	0.9982	0.9982	0.9982	0.9981
82	0.9982	0.9982	0.9982	0.9983	0.9983	0.9983	0.9983	0.9983	0.9983	0.9983
83	0.9983	0.9983	0.9984	0.9984	0.9984	0.9985	0.9985	0.9985	0.9984	0.9984
84	0.9984	0.9985	0.9985	0.9985	0.9986	0.9986	0.9986	0.9986	0.9986	0.9985
85	0.9985	0.9986	0.9986	0.9986	0.9987	0.9987	0.9987	0.9987	0.9987	0.9987
86	0.9986	0.9987	0.9987	0.9987	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988
87	0.9988	0.9988	0.9988	0.9988	0.9989	0.9989	0.9989	0.9989	0.9989	0.9989
88	0.9989	0.9989	0.9989	0.9989	0.9990	0.9990	0.9990	0.9990	0.9990	0.9990
89	0.9990	0.9990	0.9990	0.9990	0.9991	0.9991	0.9991	0.9991	0.9991	0.9991
90	0.9990	0.9991	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992
91	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9993	0.9992
92	0.9992	0.9992	0.9992	0.9993	0.9993	0.9993	0.9993	0.9993	0.9993	0.9993
93	0.9993	0.9993	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994
94	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995
95	0.9994	0.9994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995

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

**66 2/3% 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	0.9676	0.9655	0.9632	0.9607	0.9580	0.9551	0.9519	0.9486	0.9450	0.9413	0.9373
19	0.9681	0.9660	0.9637	0.9612	0.9585	0.9556	0.9525	0.9492	0.9456	0.9418	0.9378
20	0.9686	0.9665	0.9642	0.9617	0.9590	0.9561	0.9530	0.9497	0.9462	0.9424	0.9385
21	0.9690	0.9670	0.9647	0.9622	0.9596	0.9567	0.9536	0.9503	0.9468	0.9431	0.9391
22	0.9695	0.9675	0.9652	0.9628	0.9601	0.9573	0.9542	0.9510	0.9475	0.9437	0.9398
23	0.9701	0.9680	0.9658	0.9633	0.9607	0.9579	0.9549	0.9516	0.9481	0.9444	0.9405
24	0.9706	0.9686	0.9663	0.9639	0.9613	0.9585	0.9555	0.9523	0.9488	0.9451	0.9412
25	0.9711	0.9691	0.9669	0.9645	0.9620	0.9592	0.9562	0.9530	0.9496	0.9459	0.9420
26	0.9717	0.9697	0.9675	0.9652	0.9626	0.9599	0.9569	0.9537	0.9503	0.9467	0.9428
27	0.9723	0.9703	0.9682	0.9658	0.9633	0.9606	0.9577	0.9545	0.9511	0.9475	0.9436
28	0.9729	0.9709	0.9688	0.9665	0.9640	0.9613	0.9584	0.9553	0.9519	0.9483	0.9445
29	0.9735	0.9716	0.9695	0.9672	0.9647	0.9621	0.9592	0.9561	0.9528	0.9492	0.9454
30	0.9741	0.9722	0.9701	0.9679	0.9655	0.9629	0.9600	0.9569	0.9536	0.9501	0.9464
31	0.9747	0.9728	0.9708	0.9686	0.9662	0.9637	0.9608	0.9578	0.9545	0.9511	0.9473
32	0.9753	0.9735	0.9715	0.9694	0.9670	0.9645	0.9617	0.9587	0.9555	0.9520	0.9483
33	0.9759	0.9742	0.9722	0.9701	0.9678	0.9653	0.9626	0.9596	0.9564	0.9530	0.9494
34	0.9766	0.9749	0.9730	0.9709	0.9686	0.9661	0.9635	0.9605	0.9574	0.9540	0.9505
35	0.9772	0.9756	0.9737	0.9716	0.9694	0.9670	0.9644	0.9615	0.9584	0.9551	0.9515
36	0.9779	0.9763	0.9744	0.9724	0.9703	0.9679	0.9653	0.9625	0.9594	0.9562	0.9527
37	0.9785	0.9770	0.9752	0.9732	0.9711	0.9688	0.9662	0.9634	0.9605	0.9573	0.9538
38	0.9792	0.9777	0.9759	0.9740	0.9719	0.9697	0.9672	0.9644	0.9615	0.9584	0.9550
39	0.9799	0.9784	0.9767	0.9748	0.9728	0.9706	0.9681	0.9655	0.9626	0.9595	0.9562
40	0.9805	0.9791	0.9774	0.9756	0.9736	0.9715	0.9691	0.9665	0.9637	0.9606	0.9574
41	0.9812	0.9798	0.9782	0.9764	0.9745	0.9724	0.9700	0.9675	0.9648	0.9618	0.9586
42	0.9818	0.9805	0.9789	0.9772	0.9753	0.9733	0.9710	0.9685	0.9658	0.9629	0.9598
43	0.9825	0.9811	0.9797	0.9780	0.9762	0.9742	0.9720	0.9696	0.9670	0.9641	0.9611
44	0.9831	0.9818	0.9804	0.9788	0.9770	0.9751	0.9730	0.9706	0.9681	0.9653	0.9623
45	0.9837	0.9825	0.9811	0.9796	0.9779	0.9760	0.9739	0.9716	0.9692	0.9665	0.9636
46	0.9844	0.9832	0.9818	0.9804	0.9787	0.9769	0.9749	0.9727	0.9703	0.9676	0.9648
47	0.9850	0.9839	0.9826	0.9811	0.9795	0.9778	0.9758	0.9737	0.9714	0.9688	0.9661
48	0.9856	0.9845	0.9833	0.9819	0.9804	0.9787	0.9768	0.9747	0.9725	0.9700	0.9673
49	0.9862	0.9852	0.9840	0.9826	0.9812	0.9795	0.9777	0.9757	0.9735	0.9712	0.9686
50	0.9868	0.9858	0.9847	0.9834	0.9820	0.9804	0.9787	0.9767	0.9746	0.9723	0.9698
51	0.9874	0.9864	0.9853	0.9841	0.9828	0.9813	0.9796	0.9777	0.9757	0.9735	0.9710
52	0.9879	0.9870	0.9860	0.9848	0.9835	0.9821	0.9805	0.9787	0.9767	0.9746	0.9722
53	0.9885	0.9876	0.9866	0.9855	0.9843	0.9829	0.9814	0.9796	0.9778	0.9757	0.9734
54	0.9890	0.9882	0.9873	0.9862	0.9850	0.9837	0.9822	0.9806	0.9788	0.9768	0.9746
55	0.9895	0.9888	0.9879	0.9869	0.9857	0.9845	0.9831	0.9815	0.9798	0.9779	0.9758
56	0.9900	0.9893	0.9885	0.9875	0.9864	0.9853	0.9839	0.9824	0.9807	0.9789	0.9769
57	0.9905	0.9898	0.9890	0.9881	0.9871	0.9860	0.9847	0.9833	0.9817	0.9800	0.9781
58	0.9910	0.9904	0.9896	0.9888	0.9878	0.9867	0.9855	0.9841	0.9826	0.9810	0.9791
59	0.9915	0.9909	0.9902	0.9894	0.9884	0.9874	0.9863	0.9850	0.9835	0.9820	0.9802
60	0.9919	0.9913	0.9907	0.9899	0.9891	0.9881	0.9870	0.9858	0.9844	0.9829	0.9813
61	0.9923	0.9918	0.9912	0.9905	0.9897	0.9888	0.9877	0.9866	0.9853	0.9838	0.9823
62	0.9928	0.9923	0.9917	0.9910	0.9903	0.9894	0.9884	0.9873	0.9861	0.9847	0.9833
63	0.9932	0.9927	0.9922	0.9915	0.9908	0.9900	0.9891	0.9881	0.9869	0.9856	0.9842
64	0.9936	0.9931	0.9926	0.9920	0.9914	0.9906	0.9897	0.9888	0.9877	0.9865	0.9851
65	0.9939	0.9935	0.9931	0.9925	0.9919	0.9912	0.9904	0.9894	0.9884	0.9873	0.9860

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

**66 2/3% 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	0.9943	0.9939	0.9935	0.9930	0.9924	0.9917	0.9910	0.9901	0.9891	0.9881	0.9869
67	0.9946	0.9943	0.9939	0.9934	0.9929	0.9923	0.9915	0.9907	0.9898	0.9888	0.9877
68	0.9950	0.9947	0.9943	0.9938	0.9933	0.9928	0.9921	0.9913	0.9905	0.9896	0.9885
69	0.9953	0.9950	0.9946	0.9942	0.9938	0.9932	0.9926	0.9919	0.9911	0.9902	0.9893
70	0.9956	0.9953	0.9950	0.9946	0.9942	0.9937	0.9931	0.9925	0.9917	0.9909	0.9900
71	0.9959	0.9956	0.9953	0.9950	0.9946	0.9941	0.9936	0.9930	0.9923	0.9915	0.9907
72	0.9962	0.9959	0.9957	0.9953	0.9950	0.9945	0.9941	0.9935	0.9928	0.9921	0.9913
73	0.9964	0.9962	0.9960	0.9957	0.9953	0.9949	0.9945	0.9940	0.9934	0.9927	0.9920
74	0.9967	0.9965	0.9962	0.9960	0.9957	0.9953	0.9949	0.9944	0.9939	0.9932	0.9926
75	0.9969	0.9967	0.9965	0.9963	0.9960	0.9957	0.9953	0.9948	0.9943	0.9937	0.9931
76	0.9971	0.9970	0.9968	0.9966	0.9963	0.9960	0.9956	0.9952	0.9948	0.9942	0.9936
77	0.9973	0.9972	0.9970	0.9968	0.9966	0.9963	0.9960	0.9956	0.9952	0.9947	0.9941
78	0.9975	0.9974	0.9973	0.9971	0.9969	0.9966	0.9963	0.9960	0.9956	0.9951	0.9946
79	0.9977	0.9976	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9959	0.9955	0.9951
80	0.9979	0.9978	0.9977	0.9975	0.9973	0.9971	0.9969	0.9966	0.9963	0.9959	0.9955
81	0.9981	0.9980	0.9979	0.9977	0.9976	0.9974	0.9972	0.9969	0.9966	0.9963	0.9959
82	0.9982	0.9981	0.9980	0.9979	0.9978	0.9976	0.9974	0.9972	0.9969	0.9966	0.9962
83	0.9984	0.9983	0.9982	0.9981	0.9980	0.9978	0.9976	0.9974	0.9972	0.9969	0.9966
84	0.9985	0.9984	0.9984	0.9983	0.9982	0.9980	0.9979	0.9977	0.9974	0.9972	0.9969
85	0.9986	0.9986	0.9985	0.9984	0.9983	0.9982	0.9981	0.9979	0.9977	0.9974	0.9972
86	0.9988	0.9987	0.9986	0.9986	0.9985	0.9984	0.9982	0.9981	0.9979	0.9977	0.9975
87	0.9989	0.9988	0.9988	0.9987	0.9986	0.9985	0.9984	0.9983	0.9981	0.9979	0.9977
88	0.9990	0.9989	0.9989	0.9988	0.9988	0.9987	0.9986	0.9984	0.9983	0.9981	0.9979
89	0.9991	0.9990	0.9990	0.9989	0.9989	0.9988	0.9987	0.9986	0.9985	0.9983	0.9981
90	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9987	0.9986	0.9985	0.9983
91	0.9992	0.9992	0.9992	0.9991	0.9991	0.9990	0.9990	0.9989	0.9988	0.9986	0.9985
92	0.9993	0.9993	0.9993	0.9992	0.9992	0.9991	0.9991	0.9990	0.9989	0.9988	0.9987
93	0.9994	0.9994	0.9993	0.9993	0.9993	0.9992	0.9992	0.9991	0.9990	0.9989	0.9988
94	0.9995	0.9994	0.9994	0.9994	0.9994	0.9993	0.9993	0.9992	0.9991	0.9990	0.9990
95	0.9995	0.9995	0.9995	0.9995	0.9994	0.9994	0.9994	0.9993	0.9992	0.9992	0.9991

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

**66 2/3% 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	0.9330	0.9285	0.9238	0.9187	0.9134	0.9078	0.9019	0.8957	0.8892	0.8824	0.8752
19	0.9336	0.9291	0.9244	0.9193	0.9140	0.9084	0.9026	0.8964	0.8899	0.8830	0.8759
20	0.9342	0.9298	0.9250	0.9200	0.9147	0.9091	0.9032	0.8971	0.8906	0.8837	0.8766
21	0.9349	0.9304	0.9257	0.9207	0.9154	0.9098	0.9040	0.8978	0.8913	0.8845	0.8774
22	0.9356	0.9311	0.9264	0.9214	0.9161	0.9106	0.9047	0.8986	0.8921	0.8853	0.8781
23	0.9363	0.9319	0.9272	0.9222	0.9169	0.9114	0.9055	0.8994	0.8929	0.8861	0.8790
24	0.9371	0.9326	0.9280	0.9230	0.9178	0.9122	0.9064	0.9002	0.8938	0.8870	0.8799
25	0.9378	0.9335	0.9288	0.9238	0.9186	0.9131	0.9073	0.9011	0.8947	0.8879	0.8808
26	0.9387	0.9343	0.9297	0.9247	0.9195	0.9140	0.9082	0.9021	0.8957	0.8889	0.8818
27	0.9395	0.9352	0.9306	0.9257	0.9205	0.9150	0.9092	0.9031	0.8967	0.8900	0.8829
28	0.9404	0.9361	0.9315	0.9267	0.9215	0.9160	0.9103	0.9042	0.8978	0.8911	0.8840
29	0.9414	0.9371	0.9325	0.9277	0.9225	0.9171	0.9114	0.9053	0.8989	0.8922	0.8852
30	0.9424	0.9381	0.9336	0.9288	0.9236	0.9182	0.9125	0.9065	0.9002	0.8935	0.8865
31	0.9434	0.9391	0.9346	0.9299	0.9248	0.9194	0.9137	0.9077	0.9014	0.8948	0.8878
32	0.9444	0.9402	0.9358	0.9310	0.9260	0.9207	0.9150	0.9090	0.9028	0.8961	0.8892
33	0.9455	0.9414	0.9369	0.9322	0.9272	0.9219	0.9163	0.9104	0.9041	0.8976	0.8906
34	0.9466	0.9425	0.9381	0.9335	0.9285	0.9233	0.9177	0.9118	0.9056	0.8990	0.8922
35	0.9478	0.9437	0.9394	0.9348	0.9298	0.9246	0.9191	0.9133	0.9071	0.9006	0.8937
36	0.9489	0.9449	0.9406	0.9361	0.9312	0.9261	0.9206	0.9148	0.9087	0.9022	0.8954
37	0.9501	0.9462	0.9419	0.9374	0.9326	0.9275	0.9221	0.9164	0.9103	0.9039	0.8971
38	0.9513	0.9474	0.9433	0.9388	0.9341	0.9290	0.9237	0.9180	0.9120	0.9056	0.8989
39	0.9526	0.9488	0.9447	0.9403	0.9356	0.9306	0.9253	0.9197	0.9137	0.9074	0.9007
40	0.9539	0.9501	0.9460	0.9417	0.9371	0.9322	0.9270	0.9214	0.9155	0.9092	0.9027
41	0.9551	0.9514	0.9475	0.9432	0.9387	0.9338	0.9287	0.9232	0.9173	0.9111	0.9046
42	0.9564	0.9528	0.9489	0.9447	0.9403	0.9355	0.9304	0.9250	0.9192	0.9131	0.9067
43	0.9577	0.9542	0.9504	0.9463	0.9419	0.9372	0.9322	0.9268	0.9211	0.9151	0.9087
44	0.9591	0.9556	0.9519	0.9478	0.9435	0.9389	0.9340	0.9287	0.9231	0.9172	0.9109
45	0.9604	0.9570	0.9533	0.9494	0.9452	0.9406	0.9358	0.9306	0.9251	0.9193	0.9131
46	0.9617	0.9584	0.9548	0.9510	0.9469	0.9424	0.9377	0.9326	0.9272	0.9214	0.9153
47	0.9631	0.9598	0.9564	0.9526	0.9485	0.9442	0.9395	0.9346	0.9292	0.9236	0.9176
48	0.9644	0.9613	0.9579	0.9542	0.9502	0.9460	0.9415	0.9366	0.9314	0.9258	0.9199
49	0.9657	0.9627	0.9594	0.9558	0.9520	0.9478	0.9434	0.9386	0.9335	0.9280	0.9222
50	0.9671	0.9641	0.9609	0.9574	0.9537	0.9496	0.9453	0.9406	0.9356	0.9303	0.9246
51	0.9684	0.9655	0.9624	0.9590	0.9554	0.9515	0.9472	0.9427	0.9378	0.9326	0.9270
52	0.9697	0.9669	0.9639	0.9606	0.9571	0.9533	0.9492	0.9447	0.9400	0.9349	0.9295
53	0.9710	0.9683	0.9654	0.9622	0.9588	0.9551	0.9511	0.9468	0.9422	0.9372	0.9319
54	0.9723	0.9697	0.9669	0.9638	0.9605	0.9569	0.9530	0.9489	0.9444	0.9395	0.9344
55	0.9735	0.9710	0.9683	0.9654	0.9622	0.9587	0.9550	0.9509	0.9466	0.9419	0.9368
56	0.9748	0.9724	0.9698	0.9669	0.9638	0.9605	0.9569	0.9530	0.9487	0.9442	0.9393
57	0.9760	0.9737	0.9712	0.9685	0.9655	0.9623	0.9588	0.9550	0.9509	0.9465	0.9418
58	0.9772	0.9750	0.9726	0.9700	0.9671	0.9640	0.9606	0.9570	0.9530	0.9488	0.9442
59	0.9783	0.9762	0.9739	0.9714	0.9687	0.9657	0.9625	0.9590	0.9552	0.9510	0.9466
60	0.9794	0.9774	0.9753	0.9729	0.9702	0.9674	0.9643	0.9609	0.9572	0.9533	0.9490
61	0.9805	0.9786	0.9766	0.9743	0.9718	0.9690	0.9661	0.9628	0.9593	0.9555	0.9514
62	0.9816	0.9798	0.9778	0.9756	0.9733	0.9706	0.9678	0.9647	0.9613	0.9577	0.9537
63	0.9827	0.9809	0.9791	0.9770	0.9747	0.9722	0.9695	0.9666	0.9633	0.9598	0.9560
64	0.9837	0.9820	0.9803	0.9783	0.9761	0.9738	0.9712	0.9684	0.9653	0.9619	0.9583
65	0.9846	0.9831	0.9814	0.9795	0.9775	0.9753	0.9728	0.9701	0.9672	0.9640	0.9605

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

**66 2/3% 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	0.9856	0.9841	0.9825	0.9808	0.9788	0.9767	0.9744	0.9718	0.9690	0.9660	0.9627
67	0.9865	0.9851	0.9836	0.9820	0.9801	0.9781	0.9759	0.9735	0.9708	0.9680	0.9648
68	0.9873	0.9861	0.9847	0.9831	0.9814	0.9795	0.9774	0.9751	0.9726	0.9699	0.9669
69	0.9882	0.9870	0.9857	0.9842	0.9826	0.9808	0.9788	0.9766	0.9743	0.9717	0.9689
70	0.9890	0.9879	0.9866	0.9852	0.9837	0.9820	0.9802	0.9781	0.9759	0.9735	0.9708
71	0.9897	0.9887	0.9875	0.9862	0.9848	0.9832	0.9815	0.9796	0.9775	0.9752	0.9727
72	0.9905	0.9895	0.9884	0.9872	0.9858	0.9844	0.9827	0.9810	0.9790	0.9768	0.9745
73	0.9911	0.9902	0.9892	0.9881	0.9868	0.9855	0.9839	0.9823	0.9804	0.9784	0.9762
74	0.9918	0.9909	0.9900	0.9890	0.9878	0.9865	0.9851	0.9835	0.9818	0.9799	0.9778
75	0.9924	0.9916	0.9908	0.9898	0.9887	0.9875	0.9862	0.9847	0.9831	0.9813	0.9794
76	0.9930	0.9923	0.9915	0.9906	0.9896	0.9884	0.9872	0.9859	0.9843	0.9827	0.9809
77	0.9935	0.9929	0.9921	0.9913	0.9904	0.9893	0.9882	0.9869	0.9855	0.9840	0.9823
78	0.9941	0.9935	0.9928	0.9920	0.9911	0.9902	0.9891	0.9880	0.9867	0.9852	0.9837
79	0.9946	0.9940	0.9934	0.9927	0.9919	0.9910	0.9900	0.9889	0.9877	0.9864	0.9850
80	0.9950	0.9945	0.9939	0.9933	0.9925	0.9917	0.9908	0.9899	0.9888	0.9875	0.9862
81	0.9955	0.9950	0.9944	0.9939	0.9932	0.9924	0.9916	0.9907	0.9897	0.9886	0.9874
82	0.9959	0.9954	0.9949	0.9944	0.9938	0.9931	0.9924	0.9915	0.9906	0.9896	0.9884
83	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9923	0.9914	0.9905	0.9894
84	0.9966	0.9962	0.9958	0.9954	0.9949	0.9943	0.9937	0.9930	0.9922	0.9913	0.9904
85	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9943	0.9936	0.9929	0.9921	0.9913
86	0.9972	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9942	0.9936	0.9929	0.9921
87	0.9975	0.9972	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9942	0.9935	0.9928
88	0.9977	0.9975	0.9972	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9942	0.9935
89	0.9979	0.9977	0.9975	0.9972	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948	0.9942
90	0.9982	0.9980	0.9978	0.9975	0.9972	0.9969	0.9966	0.9962	0.9958	0.9953	0.9948
91	0.9984	0.9982	0.9980	0.9978	0.9975	0.9973	0.9970	0.9966	0.9962	0.9958	0.9953
92	0.9985	0.9984	0.9982	0.9980	0.9978	0.9976	0.9973	0.9970	0.9966	0.9962	0.9958
93	0.9987	0.9986	0.9984	0.9982	0.9980	0.9978	0.9976	0.9973	0.9970	0.9967	0.9963
94	0.9988	0.9987	0.9986	0.9984	0.9983	0.9981	0.9979	0.9976	0.9973	0.9970	0.9967
95	0.9990	0.9989	0.9988	0.9986	0.9985	0.9983	0.9981	0.9979	0.9977	0.9974	0.9971

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

**66 2/3% 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	0.8678	0.8600	0.8519	0.8434	0.8345	0.8254	0.8158	0.8059	0.7955	0.7848	0.7737
19	0.8685	0.8607	0.8525	0.8440	0.8352	0.8260	0.8165	0.8065	0.7962	0.7854	0.7743
20	0.8692	0.8614	0.8532	0.8447	0.8359	0.8267	0.8172	0.8072	0.7969	0.7861	0.7750
21	0.8699	0.8621	0.8540	0.8455	0.8367	0.8275	0.8179	0.8080	0.7976	0.7869	0.7757
22	0.8707	0.8629	0.8548	0.8463	0.8375	0.8283	0.8188	0.8088	0.7984	0.7877	0.7765
23	0.8716	0.8638	0.8556	0.8472	0.8383	0.8292	0.8196	0.8097	0.7993	0.7885	0.7774
24	0.8725	0.8647	0.8566	0.8481	0.8393	0.8301	0.8205	0.8106	0.8002	0.7894	0.7783
25	0.8734	0.8656	0.8575	0.8491	0.8402	0.8311	0.8215	0.8116	0.8012	0.7904	0.7793
26	0.8744	0.8667	0.8586	0.8501	0.8413	0.8321	0.8226	0.8126	0.8023	0.7915	0.7803
27	0.8755	0.8678	0.8597	0.8512	0.8424	0.8333	0.8237	0.8138	0.8034	0.7926	0.7815
28	0.8766	0.8689	0.8608	0.8524	0.8436	0.8345	0.8249	0.8150	0.8046	0.7938	0.7827
29	0.8779	0.8701	0.8621	0.8536	0.8449	0.8357	0.8262	0.8163	0.8059	0.7951	0.7840
30	0.8791	0.8714	0.8634	0.8550	0.8462	0.8371	0.8276	0.8176	0.8073	0.7965	0.7854
31	0.8805	0.8728	0.8648	0.8564	0.8476	0.8385	0.8290	0.8191	0.8088	0.7980	0.7869
32	0.8819	0.8743	0.8662	0.8579	0.8491	0.8400	0.8306	0.8207	0.8103	0.7996	0.7884
33	0.8834	0.8758	0.8678	0.8594	0.8507	0.8417	0.8322	0.8223	0.8120	0.8013	0.7901
34	0.8849	0.8773	0.8694	0.8611	0.8524	0.8434	0.8339	0.8240	0.8137	0.8030	0.7919
35	0.8866	0.8790	0.8711	0.8628	0.8542	0.8451	0.8357	0.8259	0.8156	0.8049	0.7938
36	0.8883	0.8807	0.8729	0.8646	0.8560	0.8470	0.8376	0.8278	0.8175	0.8069	0.7958
37	0.8900	0.8826	0.8747	0.8665	0.8579	0.8490	0.8396	0.8298	0.8196	0.8089	0.7979
38	0.8919	0.8844	0.8766	0.8685	0.8599	0.8510	0.8417	0.8319	0.8217	0.8111	0.8001
39	0.8938	0.8864	0.8787	0.8705	0.8621	0.8532	0.8439	0.8342	0.8240	0.8134	0.8024
40	0.8957	0.8884	0.8807	0.8727	0.8642	0.8554	0.8462	0.8365	0.8264	0.8158	0.8048
41	0.8978	0.8905	0.8829	0.8749	0.8665	0.8577	0.8486	0.8389	0.8288	0.8183	0.8074
42	0.8999	0.8927	0.8851	0.8772	0.8689	0.8602	0.8510	0.8414	0.8314	0.8209	0.8100
43	0.9020	0.8949	0.8874	0.8796	0.8713	0.8627	0.8536	0.8441	0.8341	0.8237	0.8128
44	0.9042	0.8972	0.8898	0.8820	0.8738	0.8653	0.8563	0.8468	0.8369	0.8265	0.8157
45	0.9065	0.8996	0.8923	0.8845	0.8764	0.8679	0.8590	0.8496	0.8398	0.8294	0.8187
46	0.9088	0.9020	0.8948	0.8871	0.8791	0.8707	0.8618	0.8525	0.8427	0.8325	0.8218
47	0.9112	0.9045	0.8973	0.8898	0.8819	0.8735	0.8648	0.8555	0.8458	0.8357	0.8250
48	0.9136	0.9070	0.9000	0.8925	0.8847	0.8765	0.8678	0.8586	0.8490	0.8389	0.8284
49	0.9161	0.9096	0.9026	0.8953	0.8876	0.8795	0.8709	0.8618	0.8523	0.8423	0.8319
50	0.9186	0.9122	0.9054	0.8982	0.8906	0.8825	0.8741	0.8651	0.8557	0.8458	0.8354
51	0.9211	0.9148	0.9082	0.9011	0.8936	0.8857	0.8773	0.8685	0.8592	0.8494	0.8391
52	0.9237	0.9175	0.9110	0.9040	0.8967	0.8889	0.8807	0.8720	0.8628	0.8531	0.8429
53	0.9263	0.9202	0.9138	0.9070	0.8998	0.8921	0.8840	0.8755	0.8664	0.8569	0.8468
54	0.9289	0.9230	0.9167	0.9100	0.9029	0.8954	0.8875	0.8791	0.8701	0.8607	0.8508
55	0.9315	0.9257	0.9196	0.9131	0.9061	0.8988	0.8910	0.8827	0.8739	0.8646	0.8549
56	0.9341	0.9285	0.9225	0.9161	0.9094	0.9022	0.8945	0.8864	0.8778	0.8687	0.8590
57	0.9367	0.9313	0.9254	0.9192	0.9126	0.9056	0.8981	0.8902	0.8817	0.8727	0.8633
58	0.9393	0.9340	0.9284	0.9223	0.9159	0.9090	0.9017	0.8939	0.8857	0.8769	0.8676
59	0.9419	0.9368	0.9313	0.9254	0.9192	0.9125	0.9054	0.8978	0.8897	0.8810	0.8719
60	0.9444	0.9395	0.9342	0.9285	0.9224	0.9159	0.9090	0.9016	0.8937	0.8853	0.8763
61	0.9470	0.9422	0.9371	0.9316	0.9257	0.9194	0.9127	0.9055	0.8977	0.8895	0.8808
62	0.9495	0.9449	0.9400	0.9346	0.9290	0.9229	0.9163	0.9093	0.9018	0.8938	0.8853
63	0.9520	0.9476	0.9428	0.9377	0.9322	0.9263	0.9200	0.9132	0.9059	0.8981	0.8898
64	0.9544	0.9502	0.9456	0.9407	0.9354	0.9297	0.9236	0.9170	0.9100	0.9024	0.8944
65	0.9568	0.9528	0.9484	0.9436	0.9386	0.9331	0.9272	0.9209	0.9140	0.9067	0.8989

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

**66 2/3% 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	0.9591	0.9553	0.9511	0.9466	0.9417	0.9364	0.9308	0.9247	0.9181	0.9110	0.9034
67	0.9614	0.9578	0.9538	0.9494	0.9448	0.9397	0.9343	0.9284	0.9221	0.9153	0.9080
68	0.9637	0.9602	0.9564	0.9522	0.9478	0.9430	0.9378	0.9321	0.9260	0.9195	0.9124
69	0.9658	0.9625	0.9589	0.9550	0.9507	0.9461	0.9412	0.9358	0.9299	0.9236	0.9169
70	0.9679	0.9648	0.9613	0.9576	0.9536	0.9492	0.9445	0.9393	0.9338	0.9277	0.9212
71	0.9700	0.9670	0.9637	0.9602	0.9564	0.9522	0.9477	0.9428	0.9375	0.9317	0.9255
72	0.9719	0.9691	0.9660	0.9627	0.9591	0.9551	0.9509	0.9462	0.9412	0.9357	0.9297
73	0.9738	0.9711	0.9682	0.9651	0.9617	0.9580	0.9539	0.9495	0.9447	0.9395	0.9338
74	0.9756	0.9731	0.9704	0.9674	0.9642	0.9607	0.9569	0.9527	0.9481	0.9432	0.9378
75	0.9773	0.9749	0.9724	0.9696	0.9666	0.9633	0.9597	0.9558	0.9515	0.9468	0.9417
76	0.9789	0.9767	0.9744	0.9718	0.9689	0.9658	0.9625	0.9588	0.9547	0.9503	0.9454
77	0.9805	0.9785	0.9762	0.9738	0.9712	0.9683	0.9651	0.9616	0.9578	0.9537	0.9491
78	0.9820	0.9801	0.9780	0.9758	0.9733	0.9706	0.9677	0.9644	0.9608	0.9569	0.9527
79	0.9834	0.9817	0.9797	0.9776	0.9754	0.9728	0.9701	0.9671	0.9637	0.9601	0.9561
80	0.9847	0.9831	0.9814	0.9794	0.9773	0.9750	0.9724	0.9696	0.9665	0.9631	0.9593
81	0.9860	0.9845	0.9829	0.9811	0.9791	0.9770	0.9746	0.9720	0.9691	0.9659	0.9625
82	0.9872	0.9858	0.9843	0.9827	0.9809	0.9789	0.9767	0.9743	0.9716	0.9687	0.9654
83	0.9883	0.9871	0.9857	0.9841	0.9825	0.9807	0.9786	0.9764	0.9740	0.9712	0.9682
84	0.9893	0.9882	0.9869	0.9855	0.9840	0.9823	0.9805	0.9784	0.9762	0.9736	0.9709
85	0.9903	0.9893	0.9881	0.9868	0.9854	0.9839	0.9822	0.9803	0.9782	0.9759	0.9734
86	0.9912	0.9903	0.9892	0.9880	0.9868	0.9854	0.9838	0.9821	0.9802	0.9781	0.9757
87	0.9921	0.9912	0.9902	0.9892	0.9880	0.9867	0.9853	0.9837	0.9820	0.9801	0.9779
88	0.9928	0.9920	0.9912	0.9902	0.9891	0.9880	0.9867	0.9853	0.9837	0.9819	0.9800
89	0.9935	0.9928	0.9920	0.9912	0.9902	0.9892	0.9880	0.9867	0.9853	0.9837	0.9819
90	0.9942	0.9935	0.9928	0.9921	0.9912	0.9902	0.9892	0.9880	0.9867	0.9853	0.9837
91	0.9948	0.9942	0.9936	0.9929	0.9921	0.9912	0.9903	0.9893	0.9881	0.9868	0.9853
92	0.9954	0.9948	0.9943	0.9936	0.9929	0.9922	0.9913	0.9904	0.9893	0.9881	0.9868
93	0.9959	0.9954	0.9949	0.9943	0.9937	0.9930	0.9923	0.9914	0.9905	0.9894	0.9882
94	0.9963	0.9959	0.9955	0.9950	0.9944	0.9938	0.9931	0.9924	0.9915	0.9906	0.9895
95	0.9968	0.9964	0.9960	0.9955	0.9951	0.9945	0.9939	0.9933	0.9925	0.9917	0.9907



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

**66 2/3% 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	0.7621	0.7502	0.7378	0.7251	0.7120	0.6986	0.6849	0.6711	0.6569	0.6424
19	0.7627	0.7508	0.7384	0.7257	0.7126	0.6992	0.6855	0.6716	0.6575	0.6430
20	0.7634	0.7515	0.7391	0.7264	0.7133	0.6999	0.6862	0.6723	0.6581	0.6436
21	0.7642	0.7522	0.7398	0.7271	0.7140	0.7006	0.6869	0.6729	0.6588	0.6443
22	0.7649	0.7530	0.7406	0.7278	0.7147	0.7013	0.6876	0.6736	0.6595	0.6450
23	0.7658	0.7538	0.7414	0.7287	0.7155	0.7021	0.6884	0.6744	0.6602	0.6457
24	0.7667	0.7547	0.7423	0.7295	0.7164	0.7030	0.6892	0.6753	0.6611	0.6465
25	0.7677	0.7557	0.7433	0.7305	0.7174	0.7039	0.6902	0.6762	0.6620	0.6474
26	0.7687	0.7567	0.7443	0.7315	0.7184	0.7049	0.6912	0.6772	0.6629	0.6484
27	0.7699	0.7579	0.7454	0.7327	0.7195	0.7060	0.6923	0.6783	0.6640	0.6494
28	0.7711	0.7591	0.7467	0.7339	0.7207	0.7072	0.6934	0.6794	0.6652	0.6506
29	0.7724	0.7604	0.7480	0.7351	0.7220	0.7085	0.6947	0.6807	0.6664	0.6518
30	0.7738	0.7618	0.7493	0.7365	0.7234	0.7099	0.6961	0.6820	0.6677	0.6531
31	0.7753	0.7633	0.7508	0.7380	0.7248	0.7113	0.6975	0.6835	0.6692	0.6545
32	0.7769	0.7648	0.7524	0.7396	0.7264	0.7129	0.6991	0.6850	0.6707	0.6561
33	0.7785	0.7665	0.7541	0.7413	0.7281	0.7146	0.7008	0.6867	0.6724	0.6577
34	0.7803	0.7683	0.7559	0.7431	0.7299	0.7164	0.7025	0.6885	0.6741	0.6595
35	0.7822	0.7702	0.7578	0.7450	0.7318	0.7183	0.7044	0.6904	0.6760	0.6613
36	0.7842	0.7722	0.7598	0.7470	0.7338	0.7203	0.7065	0.6924	0.6780	0.6633
37	0.7863	0.7744	0.7620	0.7492	0.7360	0.7225	0.7086	0.6945	0.6801	0.6654
38	0.7886	0.7766	0.7642	0.7514	0.7383	0.7247	0.7109	0.6968	0.6824	0.6677
39	0.7909	0.7790	0.7666	0.7538	0.7407	0.7271	0.7133	0.6992	0.6848	0.6701
40	0.7934	0.7815	0.7691	0.7563	0.7432	0.7297	0.7158	0.7017	0.6873	0.6726
41	0.7959	0.7841	0.7717	0.7590	0.7458	0.7323	0.7185	0.7044	0.6900	0.6752
42	0.7986	0.7868	0.7745	0.7618	0.7486	0.7351	0.7213	0.7072	0.6928	0.6781
43	0.8014	0.7896	0.7774	0.7647	0.7516	0.7381	0.7243	0.7102	0.6958	0.6810
44	0.8044	0.7926	0.7804	0.7677	0.7546	0.7412	0.7274	0.7133	0.6989	0.6841
45	0.8074	0.7957	0.7835	0.7709	0.7579	0.7444	0.7306	0.7166	0.7022	0.6874
46	0.8106	0.7989	0.7868	0.7742	0.7612	0.7478	0.7340	0.7200	0.7056	0.6908
47	0.8139	0.8023	0.7902	0.7777	0.7647	0.7513	0.7376	0.7236	0.7092	0.6945
48	0.8173	0.8058	0.7938	0.7813	0.7684	0.7550	0.7413	0.7273	0.7130	0.6982
49	0.8209	0.8094	0.7975	0.7850	0.7722	0.7589	0.7452	0.7312	0.7169	0.7022
50	0.8246	0.8132	0.8013	0.7889	0.7761	0.7629	0.7493	0.7353	0.7210	0.7063
51	0.8283	0.8170	0.8052	0.7930	0.7802	0.7670	0.7535	0.7396	0.7253	0.7107
52	0.8322	0.8210	0.8093	0.7971	0.7845	0.7714	0.7579	0.7440	0.7298	0.7152
53	0.8362	0.8251	0.8135	0.8014	0.7889	0.7758	0.7624	0.7486	0.7345	0.7199
54	0.8403	0.8294	0.8179	0.8059	0.7934	0.7805	0.7671	0.7534	0.7393	0.7247
55	0.8446	0.8337	0.8223	0.8104	0.7981	0.7852	0.7720	0.7583	0.7443	0.7298
56	0.8489	0.8381	0.8269	0.8151	0.8029	0.7902	0.7770	0.7634	0.7495	0.7351
57	0.8532	0.8427	0.8316	0.8200	0.8078	0.7952	0.7822	0.7687	0.7549	0.7405
58	0.8577	0.8473	0.8364	0.8249	0.8129	0.8004	0.7875	0.7742	0.7604	0.7461
59	0.8623	0.8520	0.8413	0.8299	0.8181	0.8058	0.7930	0.7797	0.7661	0.7519
60	0.8669	0.8568	0.8462	0.8351	0.8234	0.8112	0.7986	0.7855	0.7720	0.7579
61	0.8715	0.8617	0.8513	0.8403	0.8288	0.8168	0.8043	0.7914	0.7780	0.7641
62	0.8762	0.8666	0.8564	0.8456	0.8343	0.8225	0.8102	0.7974	0.7842	0.7704
63	0.8810	0.8716	0.8616	0.8510	0.8400	0.8283	0.8162	0.8036	0.7905	0.7769
64	0.8858	0.8766	0.8668	0.8565	0.8456	0.8342	0.8223	0.8099	0.7970	0.7836
65	0.8905	0.8816	0.8721	0.8620	0.8514	0.8402	0.8285	0.8163	0.8037	0.7904

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

**66 2/3% 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	0.8953	0.8866	0.8774	0.8676	0.8572	0.8463	0.8348	0.8228	0.8104	0.7973
67	0.9001	0.8917	0.8827	0.8731	0.8630	0.8524	0.8411	0.8294	0.8172	0.8044
68	0.9049	0.8967	0.8880	0.8787	0.8689	0.8585	0.8476	0.8361	0.8242	0.8116
69	0.9096	0.9017	0.8933	0.8843	0.8747	0.8646	0.8540	0.8428	0.8311	0.8188
70	0.9142	0.9066	0.8985	0.8898	0.8806	0.8708	0.8604	0.8496	0.8382	0.8261
71	0.9188	0.9115	0.9037	0.8953	0.8864	0.8769	0.8669	0.8563	0.8452	0.8335
72	0.9233	0.9163	0.9088	0.9007	0.8921	0.8830	0.8732	0.8630	0.8523	0.8408
73	0.9277	0.9210	0.9138	0.9061	0.8978	0.8889	0.8796	0.8697	0.8593	0.8482
74	0.9319	0.9256	0.9187	0.9113	0.9033	0.8949	0.8858	0.8763	0.8662	0.8555
75	0.9361	0.9301	0.9235	0.9164	0.9088	0.9007	0.8920	0.8828	0.8731	0.8628
76	0.9402	0.9344	0.9282	0.9215	0.9142	0.9064	0.8981	0.8893	0.8800	0.8700
77	0.9441	0.9387	0.9328	0.9264	0.9195	0.9121	0.9042	0.8958	0.8868	0.8772
78	0.9480	0.9429	0.9373	0.9312	0.9247	0.9176	0.9101	0.9021	0.8935	0.8843
79	0.9517	0.9469	0.9416	0.9359	0.9297	0.9230	0.9159	0.9082	0.9001	0.8914
80	0.9552	0.9507	0.9458	0.9404	0.9346	0.9283	0.9215	0.9143	0.9065	0.8982
81	0.9586	0.9544	0.9498	0.9447	0.9393	0.9333	0.9269	0.9201	0.9128	0.9049
82	0.9619	0.9579	0.9536	0.9489	0.9438	0.9382	0.9322	0.9258	0.9189	0.9114
83	0.9649	0.9613	0.9573	0.9529	0.9481	0.9429	0.9372	0.9312	0.9247	0.9177
84	0.9678	0.9644	0.9607	0.9566	0.9521	0.9473	0.9420	0.9364	0.9303	0.9237
85	0.9706	0.9674	0.9640	0.9602	0.9560	0.9515	0.9466	0.9414	0.9357	0.9295
86	0.9731	0.9703	0.9671	0.9636	0.9597	0.9555	0.9510	0.9461	0.9408	0.9351
87	0.9755	0.9729	0.9700	0.9667	0.9632	0.9593	0.9551	0.9506	0.9457	0.9404
88	0.9778	0.9754	0.9727	0.9697	0.9665	0.9629	0.9590	0.9548	0.9503	0.9454
89	0.9799	0.9777	0.9752	0.9725	0.9695	0.9662	0.9627	0.9588	0.9547	0.9501
90	0.9819	0.9798	0.9776	0.9751	0.9724	0.9694	0.9661	0.9626	0.9588	0.9546
91	0.9837	0.9819	0.9798	0.9776	0.9751	0.9723	0.9694	0.9661	0.9626	0.9588
92	0.9854	0.9837	0.9819	0.9798	0.9776	0.9751	0.9724	0.9695	0.9663	0.9628
93	0.9869	0.9854	0.9838	0.9820	0.9799	0.9777	0.9752	0.9726	0.9697	0.9665
94	0.9884	0.9870	0.9856	0.9839	0.9821	0.9800	0.9778	0.9754	0.9728	0.9700
95	0.9897	0.9885	0.9872	0.9857	0.9841	0.9822	0.9802	0.9781	0.9758	0.9732