

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% of Benefit Continued to the Spouse with Pop-Up

Age of Contingent	23	24	25	26	27	28	29	30	31	32
18	0.9804	0.9796	0.9787	0.9777	0.9766	0.9754	0.9740	0.9725	0.9708	0.9690
19	0.9807	0.9799	0.9790	0.9781	0.9770	0.9758	0.9744	0.9729	0.9712	0.9694
20	0.9810	0.9802	0.9794	0.9784	0.9773	0.9761	0.9748	0.9733	0.9717	0.9699
21	0.9813	0.9805	0.9797	0.9788	0.9777	0.9765	0.9752	0.9737	0.9721	0.9703
22	0.9816	0.9809	0.9800	0.9791	0.9781	0.9769	0.9756	0.9742	0.9726	0.9708
23	0.9819	0.9812	0.9804	0.9795	0.9785	0.9773	0.9760	0.9746	0.9730	0.9713
24	0.9822	0.9815	0.9807	0.9799	0.9789	0.9777	0.9765	0.9751	0.9735	0.9718
25	0.9825	0.9819	0.9811	0.9802	0.9793	0.9782	0.9769	0.9755	0.9740	0.9723
26	0.9828	0.9822	0.9815	0.9806	0.9797	0.9786	0.9774	0.9760	0.9745	0.9728
27	0.9832	0.9825	0.9818	0.9810	0.9801	0.9790	0.9778	0.9765	0.9750	0.9734
28	0.9835	0.9829	0.9822	0.9814	0.9805	0.9794	0.9783	0.9770	0.9755	0.9739
29	0.9838	0.9832	0.9825	0.9818	0.9809	0.9799	0.9787	0.9774	0.9760	0.9744
30	0.9841	0.9836	0.9829	0.9822	0.9813	0.9803	0.9792	0.9779	0.9765	0.9750
31	0.9844	0.9839	0.9833	0.9825	0.9817	0.9808	0.9797	0.9784	0.9771	0.9755
32	0.9848	0.9842	0.9836	0.9829	0.9821	0.9812	0.9801	0.9789	0.9776	0.9761
33	0.9851	0.9846	0.9840	0.9833	0.9825	0.9816	0.9806	0.9794	0.9781	0.9767
34	0.9854	0.9849	0.9844	0.9837	0.9830	0.9821	0.9811	0.9799	0.9787	0.9772
35	0.9857	0.9853	0.9847	0.9841	0.9834	0.9825	0.9816	0.9804	0.9792	0.9778
36	0.9860	0.9856	0.9851	0.9845	0.9838	0.9830	0.9820	0.9809	0.9797	0.9784
37	0.9863	0.9859	0.9854	0.9849	0.9842	0.9834	0.9825	0.9814	0.9803	0.9789
38	0.9866	0.9862	0.9858	0.9852	0.9846	0.9838	0.9830	0.9819	0.9808	0.9795
39	0.9869	0.9866	0.9861	0.9856	0.9850	0.9843	0.9834	0.9824	0.9813	0.9801
40	0.9872	0.9869	0.9865	0.9860	0.9854	0.9847	0.9839	0.9829	0.9819	0.9806
41	0.9875	0.9872	0.9868	0.9863	0.9858	0.9851	0.9843	0.9834	0.9824	0.9812
42	0.9878	0.9875	0.9871	0.9867	0.9862	0.9855	0.9848	0.9839	0.9829	0.9818
43	0.9881	0.9878	0.9875	0.9870	0.9865	0.9859	0.9852	0.9844	0.9834	0.9823
44	0.9884	0.9881	0.9878	0.9874	0.9869	0.9863	0.9856	0.9848	0.9839	0.9828
45	0.9886	0.9884	0.9881	0.9877	0.9873	0.9867	0.9861	0.9853	0.9844	0.9834
46	0.9889	0.9887	0.9884	0.9881	0.9876	0.9871	0.9865	0.9857	0.9849	0.9839
47	0.9891	0.9890	0.9887	0.9884	0.9880	0.9875	0.9869	0.9862	0.9854	0.9844
48	0.9894	0.9892	0.9890	0.9887	0.9883	0.9879	0.9873	0.9866	0.9858	0.9849
49	0.9897	0.9895	0.9893	0.9890	0.9887	0.9882	0.9877	0.9870	0.9863	0.9854
50	0.9899	0.9898	0.9896	0.9893	0.9890	0.9886	0.9881	0.9875	0.9867	0.9859
51	0.9901	0.9900	0.9898	0.9896	0.9893	0.9889	0.9885	0.9879	0.9872	0.9864
52	0.9904	0.9903	0.9901	0.9899	0.9896	0.9893	0.9888	0.9883	0.9876	0.9869
53	0.9906	0.9905	0.9904	0.9902	0.9899	0.9896	0.9892	0.9887	0.9880	0.9873
54	0.9908	0.9908	0.9906	0.9905	0.9902	0.9899	0.9895	0.9890	0.9884	0.9878
55	0.9910	0.9910	0.9909	0.9907	0.9905	0.9902	0.9899	0.9894	0.9888	0.9882
56	0.9913	0.9912	0.9911	0.9910	0.9908	0.9905	0.9902	0.9898	0.9892	0.9886
57	0.9915	0.9914	0.9914	0.9913	0.9911	0.9908	0.9905	0.9901	0.9896	0.9890
58	0.9917	0.9917	0.9916	0.9915	0.9914	0.9911	0.9908	0.9905	0.9900	0.9894
59	0.9919	0.9919	0.9918	0.9918	0.9916	0.9914	0.9911	0.9908	0.9904	0.9898
60	0.9921	0.9921	0.9921	0.9920	0.9919	0.9917	0.9914	0.9911	0.9907	0.9902
61	0.9923	0.9923	0.9923	0.9922	0.9921	0.9920	0.9917	0.9914	0.9910	0.9906
62	0.9925	0.9925	0.9925	0.9925	0.9924	0.9922	0.9920	0.9917	0.9914	0.9909
63	0.9927	0.9927	0.9927	0.9927	0.9926	0.9925	0.9923	0.9920	0.9917	0.9913
64	0.9928	0.9929	0.9929	0.9929	0.9928	0.9927	0.9926	0.9923	0.9920	0.9916
65	0.9930	0.9931	0.9931	0.9931	0.9931	0.9930	0.9928	0.9926	0.9923	0.9919

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% of Benefit Continued to the Spouse with Pop-Up

Age of Contingent	23	24	25	26	27	28	29	30	31	32
66	0.9932	0.9933	0.9933	0.9933	0.9933	0.9932	0.9931	0.9928	0.9926	0.9923
67	0.9934	0.9934	0.9935	0.9935	0.9935	0.9934	0.9933	0.9931	0.9929	0.9926
68	0.9935	0.9936	0.9937	0.9937	0.9937	0.9936	0.9935	0.9934	0.9931	0.9929
69	0.9937	0.9938	0.9939	0.9939	0.9939	0.9939	0.9938	0.9936	0.9934	0.9931
70	0.9939	0.9940	0.9940	0.9941	0.9941	0.9941	0.9940	0.9938	0.9937	0.9934
71	0.9940	0.9941	0.9942	0.9943	0.9943	0.9943	0.9942	0.9941	0.9939	0.9937
72	0.9942	0.9943	0.9944	0.9944	0.9945	0.9945	0.9944	0.9943	0.9941	0.9939
73	0.9944	0.9945	0.9945	0.9946	0.9946	0.9946	0.9946	0.9945	0.9944	0.9942
74	0.9945	0.9946	0.9947	0.9948	0.9948	0.9948	0.9948	0.9947	0.9946	0.9944
75	0.9947	0.9948	0.9949	0.9949	0.9950	0.9950	0.9950	0.9949	0.9948	0.9947
76	0.9948	0.9949	0.9950	0.9951	0.9952	0.9952	0.9952	0.9951	0.9950	0.9949
77	0.9950	0.9951	0.9952	0.9953	0.9953	0.9954	0.9954	0.9953	0.9952	0.9951
78	0.9951	0.9953	0.9953	0.9954	0.9955	0.9955	0.9955	0.9955	0.9954	0.9953
79	0.9953	0.9954	0.9955	0.9956	0.9957	0.9957	0.9957	0.9957	0.9956	0.9955
80	0.9955	0.9956	0.9957	0.9957	0.9958	0.9959	0.9959	0.9959	0.9958	0.9957
81	0.9956	0.9957	0.9958	0.9959	0.9960	0.9960	0.9960	0.9960	0.9960	0.9959
82	0.9957	0.9958	0.9959	0.9960	0.9961	0.9962	0.9962	0.9962	0.9962	0.9961
83	0.9959	0.9960	0.9961	0.9962	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963
84	0.9960	0.9961	0.9962	0.9963	0.9964	0.9965	0.9965	0.9965	0.9965	0.9964
85	0.9962	0.9963	0.9964	0.9965	0.9965	0.9966	0.9966	0.9967	0.9966	0.9966
86	0.9963	0.9964	0.9965	0.9966	0.9967	0.9967	0.9968	0.9968	0.9968	0.9968
87	0.9965	0.9966	0.9966	0.9967	0.9968	0.9969	0.9969	0.9969	0.9969	0.9969
88	0.9966	0.9967	0.9968	0.9969	0.9970	0.9970	0.9971	0.9971	0.9971	0.9971
89	0.9967	0.9968	0.9969	0.9970	0.9971	0.9971	0.9972	0.9972	0.9972	0.9972
90	0.9969	0.9970	0.9970	0.9971	0.9972	0.9973	0.9973	0.9973	0.9974	0.9973
91	0.9970	0.9971	0.9972	0.9973	0.9973	0.9974	0.9975	0.9975	0.9975	0.9975
92	0.9972	0.9972	0.9973	0.9974	0.9975	0.9975	0.9976	0.9976	0.9976	0.9976
93	0.9973	0.9974	0.9974	0.9975	0.9976	0.9976	0.9977	0.9977	0.9977	0.9977
94	0.9974	0.9975	0.9976	0.9976	0.9977	0.9978	0.9978	0.9978	0.9979	0.9979
95	0.9976	0.9976	0.9977	0.9978	0.9978	0.9979	0.9979	0.9980	0.9980	0.9980

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66 2/3% of Benefit Continued to the Spouse with Pop-Up

Age of Contingent	Age of Retiring Participant										
	33	34	35	36	37	38	39	40	41	42	43
18	0.9670	0.9648	0.9625	0.9599	0.9572	0.9543	0.9511	0.9477	0.9441	0.9403	0.9363
19	0.9675	0.9653	0.9630	0.9604	0.9577	0.9548	0.9517	0.9483	0.9447	0.9409	0.9368
20	0.9679	0.9658	0.9635	0.9609	0.9582	0.9553	0.9522	0.9489	0.9453	0.9415	0.9375
21	0.9684	0.9663	0.9640	0.9615	0.9588	0.9559	0.9528	0.9494	0.9459	0.9421	0.9381
22	0.9689	0.9668	0.9645	0.9620	0.9594	0.9565	0.9534	0.9501	0.9465	0.9428	0.9388
23	0.9694	0.9673	0.9650	0.9626	0.9599	0.9571	0.9540	0.9507	0.9472	0.9434	0.9395
24	0.9699	0.9679	0.9656	0.9632	0.9605	0.9577	0.9547	0.9514	0.9479	0.9442	0.9402
25	0.9705	0.9684	0.9662	0.9638	0.9612	0.9584	0.9553	0.9521	0.9486	0.9449	0.9410
26	0.9710	0.9690	0.9668	0.9644	0.9618	0.9590	0.9560	0.9528	0.9493	0.9457	0.9417
27	0.9715	0.9696	0.9674	0.9650	0.9625	0.9597	0.9567	0.9535	0.9501	0.9464	0.9426
28	0.9721	0.9702	0.9680	0.9657	0.9631	0.9604	0.9575	0.9543	0.9509	0.9473	0.9434
29	0.9727	0.9708	0.9686	0.9663	0.9638	0.9611	0.9582	0.9551	0.9517	0.9481	0.9443
30	0.9733	0.9714	0.9693	0.9670	0.9645	0.9619	0.9590	0.9559	0.9525	0.9490	0.9452
31	0.9739	0.9720	0.9699	0.9677	0.9653	0.9626	0.9598	0.9567	0.9534	0.9499	0.9461
32	0.9744	0.9726	0.9706	0.9684	0.9660	0.9634	0.9606	0.9575	0.9543	0.9508	0.9470
33	0.9750	0.9732	0.9713	0.9691	0.9667	0.9642	0.9614	0.9584	0.9551	0.9517	0.9480
34	0.9756	0.9739	0.9719	0.9698	0.9675	0.9650	0.9622	0.9592	0.9561	0.9526	0.9490
35	0.9763	0.9745	0.9726	0.9705	0.9682	0.9658	0.9631	0.9601	0.9570	0.9536	0.9500
36	0.9769	0.9752	0.9733	0.9712	0.9690	0.9666	0.9639	0.9610	0.9579	0.9546	0.9510
37	0.9775	0.9758	0.9740	0.9720	0.9698	0.9674	0.9648	0.9619	0.9589	0.9556	0.9521
38	0.9781	0.9765	0.9747	0.9727	0.9705	0.9682	0.9656	0.9628	0.9598	0.9566	0.9531
39	0.9787	0.9771	0.9754	0.9734	0.9713	0.9690	0.9665	0.9638	0.9608	0.9576	0.9542
40	0.9793	0.9778	0.9760	0.9742	0.9721	0.9699	0.9674	0.9647	0.9618	0.9587	0.9553
41	0.9799	0.9784	0.9767	0.9749	0.9729	0.9707	0.9683	0.9656	0.9628	0.9597	0.9564
42	0.9805	0.9790	0.9774	0.9756	0.9737	0.9715	0.9692	0.9666	0.9638	0.9608	0.9575
43	0.9811	0.9797	0.9781	0.9763	0.9744	0.9723	0.9700	0.9675	0.9648	0.9618	0.9586
44	0.9816	0.9803	0.9788	0.9771	0.9752	0.9732	0.9709	0.9684	0.9658	0.9629	0.9598
45	0.9822	0.9809	0.9794	0.9778	0.9760	0.9740	0.9718	0.9694	0.9668	0.9639	0.9609
46	0.9828	0.9815	0.9801	0.9785	0.9767	0.9748	0.9727	0.9703	0.9677	0.9650	0.9620
47	0.9833	0.9821	0.9807	0.9792	0.9775	0.9756	0.9735	0.9712	0.9687	0.9660	0.9631
48	0.9839	0.9827	0.9814	0.9799	0.9782	0.9764	0.9744	0.9721	0.9697	0.9671	0.9642
49	0.9844	0.9833	0.9820	0.9805	0.9789	0.9772	0.9752	0.9730	0.9707	0.9681	0.9653
50	0.9850	0.9839	0.9826	0.9812	0.9797	0.9779	0.9760	0.9739	0.9716	0.9692	0.9664
51	0.9855	0.9844	0.9832	0.9819	0.9804	0.9787	0.9769	0.9748	0.9726	0.9702	0.9675
52	0.9860	0.9850	0.9838	0.9825	0.9811	0.9795	0.9777	0.9757	0.9735	0.9712	0.9686
53	0.9865	0.9855	0.9844	0.9831	0.9818	0.9802	0.9785	0.9766	0.9745	0.9722	0.9697
54	0.9870	0.9860	0.9850	0.9838	0.9824	0.9809	0.9793	0.9774	0.9754	0.9732	0.9707
55	0.9874	0.9865	0.9855	0.9844	0.9831	0.9816	0.9800	0.9782	0.9763	0.9741	0.9718
56	0.9879	0.9871	0.9861	0.9850	0.9837	0.9823	0.9808	0.9791	0.9772	0.9751	0.9728
57	0.9883	0.9875	0.9866	0.9855	0.9843	0.9830	0.9815	0.9799	0.9780	0.9760	0.9738
58	0.9888	0.9880	0.9871	0.9861	0.9850	0.9837	0.9822	0.9806	0.9789	0.9769	0.9748
59	0.9892	0.9885	0.9876	0.9866	0.9856	0.9843	0.9829	0.9814	0.9797	0.9778	0.9758
60	0.9896	0.9889	0.9881	0.9872	0.9861	0.9850	0.9836	0.9821	0.9805	0.9787	0.9767
61	0.9900	0.9894	0.9886	0.9877	0.9867	0.9856	0.9843	0.9829	0.9813	0.9796	0.9777
62	0.9904	0.9898	0.9890	0.9882	0.9872	0.9862	0.9849	0.9836	0.9821	0.9804	0.9786
63	0.9908	0.9902	0.9895	0.9887	0.9878	0.9867	0.9856	0.9843	0.9828	0.9812	0.9795
64	0.9912	0.9906	0.9899	0.9892	0.9883	0.9873	0.9862	0.9849	0.9835	0.9820	0.9803
65	0.9915	0.9910	0.9903	0.9896	0.9888	0.9879	0.9868	0.9856	0.9842	0.9828	0.9812

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66 2/3% 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	0.9919	0.9914	0.9907	0.9901	0.9893	0.9884	0.9874	0.9862	0.9849	0.9835	0.9820
67	0.9922	0.9917	0.9911	0.9905	0.9897	0.9889	0.9879	0.9868	0.9856	0.9842	0.9828
68	0.9925	0.9921	0.9915	0.9909	0.9902	0.9894	0.9885	0.9874	0.9862	0.9850	0.9835
69	0.9928	0.9924	0.9919	0.9913	0.9906	0.9899	0.9890	0.9880	0.9869	0.9856	0.9843
70	0.9931	0.9927	0.9922	0.9917	0.9911	0.9903	0.9895	0.9885	0.9875	0.9863	0.9850
71	0.9934	0.9930	0.9926	0.9921	0.9915	0.9908	0.9900	0.9891	0.9881	0.9869	0.9857
72	0.9937	0.9933	0.9929	0.9924	0.9919	0.9912	0.9905	0.9896	0.9886	0.9875	0.9864
73	0.9939	0.9936	0.9932	0.9928	0.9922	0.9916	0.9909	0.9901	0.9892	0.9881	0.9870
74	0.9942	0.9939	0.9935	0.9931	0.9926	0.9920	0.9913	0.9906	0.9897	0.9887	0.9876
75	0.9945	0.9942	0.9938	0.9934	0.9930	0.9924	0.9918	0.9910	0.9902	0.9893	0.9882
76	0.9947	0.9944	0.9941	0.9937	0.9933	0.9928	0.9922	0.9915	0.9907	0.9898	0.9888
77	0.9949	0.9947	0.9944	0.9940	0.9936	0.9931	0.9926	0.9919	0.9911	0.9903	0.9894
78	0.9952	0.9949	0.9947	0.9943	0.9939	0.9935	0.9929	0.9923	0.9916	0.9908	0.9899
79	0.9954	0.9952	0.9949	0.9946	0.9942	0.9938	0.9933	0.9927	0.9920	0.9913	0.9905
80	0.9956	0.9954	0.9952	0.9949	0.9945	0.9941	0.9936	0.9931	0.9925	0.9917	0.9910
81	0.9958	0.9956	0.9954	0.9951	0.9948	0.9944	0.9940	0.9934	0.9929	0.9922	0.9914
82	0.9960	0.9958	0.9956	0.9954	0.9951	0.9947	0.9943	0.9938	0.9932	0.9926	0.9919
83	0.9962	0.9960	0.9958	0.9956	0.9953	0.9950	0.9946	0.9941	0.9936	0.9930	0.9923
84	0.9964	0.9962	0.9960	0.9958	0.9956	0.9953	0.9949	0.9944	0.9940	0.9934	0.9928
85	0.9965	0.9964	0.9962	0.9960	0.9958	0.9955	0.9952	0.9948	0.9943	0.9938	0.9932
86	0.9967	0.9966	0.9964	0.9963	0.9960	0.9958	0.9954	0.9950	0.9946	0.9941	0.9936
87	0.9969	0.9968	0.9966	0.9965	0.9962	0.9960	0.9957	0.9953	0.9949	0.9945	0.9939
88	0.9970	0.9969	0.9968	0.9966	0.9965	0.9962	0.9959	0.9956	0.9952	0.9948	0.9943
89	0.9972	0.9971	0.9970	0.9968	0.9967	0.9964	0.9962	0.9959	0.9955	0.9951	0.9946
90	0.9973	0.9973	0.9971	0.9970	0.9968	0.9966	0.9964	0.9961	0.9958	0.9954	0.9950
91	0.9975	0.9974	0.9973	0.9972	0.9970	0.9968	0.9966	0.9963	0.9960	0.9957	0.9953
92	0.9976	0.9975	0.9975	0.9973	0.9972	0.9970	0.9968	0.9966	0.9963	0.9959	0.9956
93	0.9977	0.9977	0.9976	0.9975	0.9974	0.9972	0.9970	0.9968	0.9965	0.9962	0.9958
94	0.9979	0.9978	0.9977	0.9977	0.9975	0.9974	0.9972	0.9970	0.9967	0.9964	0.9961
95	0.9980	0.9980	0.9979	0.9978	0.9977	0.9976	0.9974	0.9972	0.9970	0.9967	0.9964

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.9320	0.9274	0.9226	0.9175	0.9122	0.9065	0.9006	0.8944	0.8878	0.8809	0.8737
19	0.9326	0.9280	0.9232	0.9182	0.9128	0.9072	0.9013	0.8950	0.8885	0.8816	0.8744
20	0.9332	0.9287	0.9239	0.9188	0.9135	0.9079	0.9019	0.8957	0.8892	0.8823	0.8751
21	0.9338	0.9293	0.9246	0.9195	0.9142	0.9086	0.9027	0.8964	0.8899	0.8830	0.8759
22	0.9345	0.9300	0.9253	0.9202	0.9149	0.9093	0.9034	0.8972	0.8907	0.8838	0.8767
23	0.9352	0.9308	0.9260	0.9210	0.9157	0.9101	0.9042	0.8980	0.8915	0.8847	0.8775
24	0.9360	0.9315	0.9268	0.9218	0.9165	0.9109	0.9051	0.8989	0.8924	0.8855	0.8784
25	0.9368	0.9323	0.9276	0.9226	0.9174	0.9118	0.9059	0.8998	0.8933	0.8865	0.8793
26	0.9376	0.9332	0.9285	0.9235	0.9183	0.9127	0.9069	0.9007	0.8942	0.8874	0.8803
27	0.9384	0.9340	0.9294	0.9244	0.9192	0.9137	0.9078	0.9017	0.8953	0.8885	0.8814
28	0.9393	0.9349	0.9303	0.9254	0.9202	0.9147	0.9089	0.9027	0.8963	0.8895	0.8825
29	0.9402	0.9358	0.9312	0.9263	0.9212	0.9157	0.9099	0.9038	0.8974	0.8907	0.8836
30	0.9411	0.9368	0.9322	0.9274	0.9222	0.9168	0.9110	0.9049	0.8986	0.8918	0.8848
31	0.9421	0.9378	0.9332	0.9284	0.9233	0.9179	0.9122	0.9061	0.8998	0.8931	0.8860
32	0.9430	0.9388	0.9343	0.9295	0.9244	0.9190	0.9133	0.9073	0.9010	0.8943	0.8873
33	0.9441	0.9399	0.9354	0.9306	0.9256	0.9202	0.9146	0.9086	0.9023	0.8957	0.8887
34	0.9451	0.9409	0.9365	0.9318	0.9268	0.9215	0.9158	0.9099	0.9036	0.8970	0.8901
35	0.9461	0.9420	0.9376	0.9330	0.9280	0.9227	0.9171	0.9112	0.9050	0.8985	0.8916
36	0.9472	0.9431	0.9388	0.9342	0.9292	0.9240	0.9185	0.9126	0.9065	0.8999	0.8931
37	0.9483	0.9443	0.9400	0.9354	0.9305	0.9254	0.9199	0.9141	0.9079	0.9015	0.8946
38	0.9494	0.9455	0.9412	0.9367	0.9319	0.9267	0.9213	0.9155	0.9094	0.9030	0.8963
39	0.9506	0.9466	0.9425	0.9380	0.9332	0.9281	0.9228	0.9170	0.9110	0.9046	0.8979
40	0.9517	0.9478	0.9437	0.9393	0.9346	0.9296	0.9242	0.9186	0.9126	0.9063	0.8996
41	0.9529	0.9491	0.9450	0.9406	0.9360	0.9310	0.9258	0.9202	0.9142	0.9080	0.9014
42	0.9540	0.9503	0.9463	0.9420	0.9374	0.9325	0.9273	0.9218	0.9159	0.9097	0.9032
43	0.9552	0.9515	0.9476	0.9434	0.9388	0.9340	0.9289	0.9234	0.9176	0.9115	0.9050
44	0.9564	0.9528	0.9489	0.9447	0.9403	0.9355	0.9305	0.9251	0.9194	0.9133	0.9069
45	0.9576	0.9540	0.9502	0.9461	0.9418	0.9371	0.9321	0.9268	0.9211	0.9151	0.9088
46	0.9588	0.9553	0.9516	0.9475	0.9432	0.9386	0.9337	0.9285	0.9229	0.9170	0.9108
47	0.9600	0.9566	0.9529	0.9490	0.9447	0.9402	0.9354	0.9302	0.9247	0.9189	0.9127
48	0.9611	0.9578	0.9542	0.9504	0.9462	0.9418	0.9370	0.9320	0.9266	0.9208	0.9147
49	0.9623	0.9591	0.9556	0.9518	0.9477	0.9434	0.9387	0.9337	0.9284	0.9228	0.9168
50	0.9635	0.9603	0.9569	0.9532	0.9492	0.9450	0.9404	0.9355	0.9303	0.9247	0.9188
51	0.9647	0.9616	0.9582	0.9546	0.9508	0.9466	0.9421	0.9373	0.9322	0.9267	0.9209
52	0.9658	0.9628	0.9596	0.9560	0.9523	0.9482	0.9438	0.9391	0.9341	0.9287	0.9230
53	0.9670	0.9641	0.9609	0.9575	0.9537	0.9498	0.9455	0.9409	0.9359	0.9307	0.9251
54	0.9681	0.9653	0.9622	0.9588	0.9552	0.9513	0.9472	0.9427	0.9378	0.9327	0.9272
55	0.9692	0.9665	0.9635	0.9602	0.9567	0.9529	0.9488	0.9444	0.9397	0.9347	0.9293
56	0.9703	0.9677	0.9648	0.9616	0.9582	0.9545	0.9505	0.9462	0.9416	0.9367	0.9314
57	0.9714	0.9688	0.9660	0.9629	0.9596	0.9560	0.9521	0.9480	0.9435	0.9387	0.9335
58	0.9725	0.9700	0.9672	0.9643	0.9610	0.9575	0.9538	0.9497	0.9453	0.9407	0.9357
59	0.9735	0.9711	0.9685	0.9656	0.9624	0.9591	0.9554	0.9514	0.9472	0.9426	0.9377
60	0.9746	0.9722	0.9697	0.9669	0.9638	0.9605	0.9570	0.9532	0.9490	0.9446	0.9398
61	0.9756	0.9733	0.9708	0.9681	0.9652	0.9620	0.9586	0.9548	0.9508	0.9465	0.9419
62	0.9766	0.9744	0.9720	0.9694	0.9665	0.9635	0.9601	0.9565	0.9526	0.9484	0.9439
63	0.9775	0.9754	0.9731	0.9706	0.9679	0.9649	0.9617	0.9582	0.9544	0.9503	0.9459
64	0.9785	0.9764	0.9742	0.9718	0.9691	0.9663	0.9631	0.9598	0.9561	0.9522	0.9479
65	0.9794	0.9774	0.9753	0.9730	0.9704	0.9676	0.9646	0.9614	0.9578	0.9540	0.9499

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.9803	0.9784	0.9763	0.9741	0.9716	0.9690	0.9661	0.9629	0.9595	0.9558	0.9518
67	0.9811	0.9793	0.9774	0.9752	0.9728	0.9703	0.9675	0.9644	0.9611	0.9576	0.9537
68	0.9820	0.9802	0.9783	0.9763	0.9740	0.9715	0.9688	0.9659	0.9627	0.9593	0.9556
69	0.9828	0.9811	0.9793	0.9773	0.9751	0.9728	0.9702	0.9674	0.9643	0.9610	0.9574
70	0.9836	0.9820	0.9802	0.9783	0.9762	0.9740	0.9715	0.9688	0.9658	0.9626	0.9592
71	0.9843	0.9828	0.9812	0.9793	0.9773	0.9751	0.9727	0.9701	0.9673	0.9642	0.9609
72	0.9851	0.9836	0.9820	0.9803	0.9784	0.9763	0.9740	0.9715	0.9688	0.9658	0.9626
73	0.9858	0.9844	0.9829	0.9812	0.9794	0.9774	0.9752	0.9728	0.9702	0.9673	0.9643
74	0.9865	0.9851	0.9837	0.9821	0.9803	0.9784	0.9763	0.9740	0.9715	0.9688	0.9659
75	0.9871	0.9859	0.9845	0.9830	0.9813	0.9795	0.9775	0.9753	0.9729	0.9703	0.9675
76	0.9878	0.9866	0.9853	0.9838	0.9822	0.9805	0.9785	0.9764	0.9742	0.9717	0.9690
77	0.9884	0.9873	0.9860	0.9846	0.9831	0.9814	0.9796	0.9776	0.9754	0.9730	0.9705
78	0.9890	0.9879	0.9867	0.9854	0.9840	0.9824	0.9806	0.9787	0.9766	0.9743	0.9719
79	0.9895	0.9885	0.9874	0.9862	0.9848	0.9833	0.9816	0.9798	0.9778	0.9756	0.9733
80	0.9901	0.9891	0.9881	0.9869	0.9856	0.9841	0.9826	0.9808	0.9789	0.9769	0.9746
81	0.9906	0.9897	0.9887	0.9876	0.9863	0.9850	0.9835	0.9818	0.9800	0.9780	0.9759
82	0.9911	0.9903	0.9893	0.9882	0.9871	0.9858	0.9843	0.9828	0.9811	0.9792	0.9772
83	0.9916	0.9908	0.9899	0.9889	0.9878	0.9865	0.9852	0.9837	0.9821	0.9803	0.9784
84	0.9921	0.9913	0.9905	0.9895	0.9884	0.9873	0.9860	0.9846	0.9830	0.9814	0.9795
85	0.9925	0.9918	0.9910	0.9901	0.9891	0.9880	0.9868	0.9854	0.9840	0.9824	0.9806
86	0.9929	0.9923	0.9915	0.9907	0.9897	0.9887	0.9875	0.9863	0.9849	0.9834	0.9817
87	0.9934	0.9927	0.9920	0.9912	0.9903	0.9893	0.9882	0.9871	0.9857	0.9843	0.9827
88	0.9937	0.9931	0.9925	0.9917	0.9909	0.9900	0.9889	0.9878	0.9866	0.9852	0.9837
89	0.9941	0.9936	0.9929	0.9922	0.9914	0.9906	0.9896	0.9885	0.9874	0.9861	0.9847
90	0.9945	0.9939	0.9934	0.9927	0.9919	0.9911	0.9902	0.9892	0.9881	0.9869	0.9856
91	0.9948	0.9943	0.9938	0.9931	0.9925	0.9917	0.9908	0.9899	0.9889	0.9877	0.9865
92	0.9951	0.9947	0.9942	0.9936	0.9929	0.9922	0.9914	0.9905	0.9896	0.9885	0.9873
93	0.9955	0.9950	0.9945	0.9940	0.9934	0.9927	0.9920	0.9911	0.9902	0.9892	0.9881
94	0.9958	0.9954	0.9949	0.9944	0.9938	0.9932	0.9925	0.9917	0.9909	0.9899	0.9889
95	0.9960	0.9957	0.9952	0.9948	0.9942	0.9937	0.9930	0.9923	0.9915	0.9906	0.9896

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.8662	0.8584	0.8502	0.8417	0.8328	0.8236	0.8140	0.8040	0.7937	0.7829	0.7717
19	0.8669	0.8591	0.8509	0.8424	0.8335	0.8243	0.8147	0.8047	0.7943	0.7835	0.7724
20	0.8676	0.8598	0.8516	0.8431	0.8342	0.8250	0.8154	0.8054	0.7950	0.7843	0.7731
21	0.8684	0.8606	0.8524	0.8438	0.8350	0.8258	0.8162	0.8062	0.7958	0.7850	0.7739
22	0.8692	0.8614	0.8532	0.8447	0.8358	0.8266	0.8170	0.8070	0.7966	0.7858	0.7747
23	0.8700	0.8622	0.8541	0.8455	0.8367	0.8275	0.8179	0.8079	0.7975	0.7867	0.7755
24	0.8709	0.8631	0.8550	0.8465	0.8376	0.8284	0.8188	0.8088	0.7984	0.7877	0.7765
25	0.8719	0.8641	0.8559	0.8474	0.8386	0.8294	0.8198	0.8098	0.7994	0.7887	0.7775
26	0.8729	0.8651	0.8570	0.8485	0.8396	0.8304	0.8209	0.8109	0.8005	0.7897	0.7785
27	0.8739	0.8662	0.8580	0.8496	0.8407	0.8315	0.8220	0.8120	0.8016	0.7908	0.7797
28	0.8751	0.8673	0.8592	0.8507	0.8419	0.8327	0.8232	0.8132	0.8028	0.7920	0.7809
29	0.8762	0.8685	0.8604	0.8519	0.8431	0.8340	0.8244	0.8145	0.8041	0.7933	0.7821
30	0.8774	0.8697	0.8616	0.8532	0.8444	0.8353	0.8257	0.8158	0.8054	0.7947	0.7835
31	0.8787	0.8710	0.8629	0.8545	0.8458	0.8366	0.8271	0.8172	0.8068	0.7961	0.7849
32	0.8800	0.8724	0.8643	0.8559	0.8472	0.8381	0.8286	0.8186	0.8083	0.7976	0.7864
33	0.8814	0.8738	0.8658	0.8574	0.8487	0.8396	0.8301	0.8202	0.8099	0.7991	0.7880
34	0.8829	0.8752	0.8673	0.8589	0.8502	0.8411	0.8317	0.8218	0.8115	0.8008	0.7896
35	0.8843	0.8768	0.8688	0.8605	0.8518	0.8428	0.8333	0.8235	0.8132	0.8025	0.7914
36	0.8859	0.8783	0.8704	0.8622	0.8535	0.8445	0.8351	0.8252	0.8150	0.8043	0.7932
37	0.8875	0.8800	0.8721	0.8639	0.8553	0.8463	0.8369	0.8271	0.8169	0.8062	0.7951
38	0.8892	0.8817	0.8739	0.8656	0.8571	0.8481	0.8388	0.8290	0.8188	0.8082	0.7971
39	0.8909	0.8834	0.8757	0.8675	0.8590	0.8501	0.8407	0.8310	0.8208	0.8102	0.7992
40	0.8926	0.8853	0.8775	0.8694	0.8609	0.8521	0.8428	0.8331	0.8229	0.8124	0.8014
41	0.8944	0.8871	0.8794	0.8714	0.8629	0.8541	0.8449	0.8352	0.8251	0.8146	0.8036
42	0.8963	0.8890	0.8814	0.8734	0.8650	0.8562	0.8471	0.8375	0.8274	0.8169	0.8060
43	0.8982	0.8910	0.8834	0.8755	0.8672	0.8585	0.8493	0.8398	0.8298	0.8193	0.8084
44	0.9001	0.8930	0.8855	0.8776	0.8694	0.8607	0.8517	0.8421	0.8322	0.8218	0.8110
45	0.9021	0.8951	0.8876	0.8798	0.8716	0.8630	0.8540	0.8446	0.8347	0.8243	0.8136
46	0.9042	0.8972	0.8898	0.8821	0.8740	0.8654	0.8565	0.8471	0.8373	0.8270	0.8163
47	0.9062	0.8993	0.8920	0.8844	0.8763	0.8679	0.8590	0.8497	0.8400	0.8297	0.8191
48	0.9083	0.9015	0.8943	0.8867	0.8788	0.8704	0.8616	0.8524	0.8427	0.8325	0.8219
49	0.9104	0.9037	0.8966	0.8891	0.8813	0.8730	0.8643	0.8551	0.8455	0.8354	0.8249
50	0.9126	0.9060	0.8990	0.8916	0.8838	0.8756	0.8670	0.8579	0.8484	0.8384	0.8279
51	0.9148	0.9082	0.9013	0.8940	0.8864	0.8783	0.8698	0.8608	0.8513	0.8414	0.8311
52	0.9170	0.9105	0.9037	0.8965	0.8890	0.8810	0.8726	0.8637	0.8544	0.8445	0.8343
53	0.9192	0.9129	0.9062	0.8991	0.8916	0.8837	0.8754	0.8667	0.8574	0.8477	0.8375
54	0.9214	0.9152	0.9086	0.9016	0.8943	0.8865	0.8783	0.8697	0.8606	0.8509	0.8409
55	0.9236	0.9175	0.9111	0.9042	0.8970	0.8894	0.8813	0.8728	0.8637	0.8542	0.8443
56	0.9259	0.9199	0.9136	0.9068	0.8997	0.8922	0.8843	0.8759	0.8670	0.8576	0.8477
57	0.9281	0.9223	0.9160	0.9095	0.9025	0.8951	0.8873	0.8790	0.8702	0.8610	0.8513
58	0.9303	0.9246	0.9185	0.9121	0.9052	0.8980	0.8903	0.8822	0.8735	0.8644	0.8548
59	0.9325	0.9270	0.9210	0.9147	0.9080	0.9009	0.8934	0.8854	0.8769	0.8679	0.8585
60	0.9347	0.9293	0.9235	0.9173	0.9108	0.9038	0.8964	0.8886	0.8802	0.8714	0.8621
61	0.9369	0.9316	0.9260	0.9200	0.9135	0.9067	0.8995	0.8918	0.8836	0.8750	0.8658
62	0.9391	0.9340	0.9284	0.9226	0.9163	0.9097	0.9026	0.8951	0.8870	0.8785	0.8696
63	0.9413	0.9363	0.9309	0.9252	0.9191	0.9126	0.9057	0.8983	0.8904	0.8821	0.8733
64	0.9434	0.9385	0.9333	0.9277	0.9218	0.9155	0.9087	0.9015	0.8939	0.8857	0.8771
65	0.9455	0.9408	0.9357	0.9303	0.9245	0.9184	0.9118	0.9048	0.8973	0.8893	0.8808

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.9476	0.9430	0.9381	0.9328	0.9272	0.9212	0.9148	0.9080	0.9007	0.8929	0.8846
67	0.9496	0.9452	0.9404	0.9353	0.9299	0.9241	0.9178	0.9112	0.9040	0.8964	0.8884
68	0.9516	0.9473	0.9427	0.9378	0.9325	0.9269	0.9208	0.9143	0.9074	0.9000	0.8921
69	0.9536	0.9494	0.9450	0.9402	0.9351	0.9296	0.9238	0.9175	0.9107	0.9035	0.8959
70	0.9555	0.9515	0.9472	0.9426	0.9376	0.9323	0.9267	0.9206	0.9140	0.9070	0.8996
71	0.9574	0.9535	0.9494	0.9449	0.9401	0.9350	0.9295	0.9236	0.9173	0.9105	0.9032
72	0.9592	0.9555	0.9515	0.9472	0.9426	0.9376	0.9323	0.9266	0.9205	0.9139	0.9069
73	0.9610	0.9574	0.9536	0.9494	0.9450	0.9402	0.9351	0.9296	0.9237	0.9173	0.9105
74	0.9627	0.9593	0.9556	0.9516	0.9473	0.9428	0.9378	0.9325	0.9268	0.9206	0.9140
75	0.9644	0.9611	0.9576	0.9538	0.9497	0.9452	0.9405	0.9354	0.9298	0.9239	0.9175
76	0.9661	0.9629	0.9595	0.9558	0.9519	0.9477	0.9431	0.9382	0.9328	0.9271	0.9210
77	0.9677	0.9647	0.9614	0.9579	0.9541	0.9501	0.9457	0.9409	0.9358	0.9303	0.9243
78	0.9692	0.9664	0.9632	0.9599	0.9563	0.9524	0.9482	0.9436	0.9387	0.9334	0.9277
79	0.9707	0.9680	0.9650	0.9618	0.9583	0.9546	0.9506	0.9462	0.9415	0.9364	0.9309
80	0.9722	0.9696	0.9667	0.9637	0.9604	0.9568	0.9530	0.9488	0.9442	0.9394	0.9341
81	0.9736	0.9711	0.9684	0.9655	0.9623	0.9589	0.9552	0.9513	0.9469	0.9422	0.9372
82	0.9750	0.9726	0.9700	0.9672	0.9642	0.9610	0.9575	0.9537	0.9495	0.9450	0.9402
83	0.9763	0.9740	0.9716	0.9689	0.9660	0.9630	0.9596	0.9560	0.9520	0.9477	0.9431
84	0.9776	0.9754	0.9731	0.9705	0.9678	0.9649	0.9617	0.9582	0.9545	0.9504	0.9460
85	0.9788	0.9767	0.9745	0.9721	0.9695	0.9667	0.9637	0.9604	0.9568	0.9529	0.9487
86	0.9799	0.9780	0.9759	0.9736	0.9712	0.9685	0.9657	0.9625	0.9591	0.9554	0.9514
87	0.9811	0.9792	0.9772	0.9751	0.9727	0.9702	0.9675	0.9646	0.9613	0.9578	0.9540
88	0.9821	0.9804	0.9785	0.9765	0.9743	0.9719	0.9693	0.9665	0.9635	0.9601	0.9565
89	0.9832	0.9815	0.9798	0.9778	0.9757	0.9735	0.9711	0.9684	0.9655	0.9624	0.9589
90	0.9842	0.9826	0.9809	0.9791	0.9772	0.9750	0.9728	0.9702	0.9675	0.9645	0.9613
91	0.9851	0.9837	0.9821	0.9804	0.9785	0.9765	0.9744	0.9720	0.9694	0.9666	0.9635
92	0.9861	0.9847	0.9832	0.9816	0.9798	0.9780	0.9759	0.9737	0.9713	0.9686	0.9657
93	0.9869	0.9857	0.9843	0.9827	0.9811	0.9793	0.9774	0.9754	0.9731	0.9706	0.9679
94	0.9878	0.9866	0.9853	0.9838	0.9823	0.9807	0.9789	0.9769	0.9748	0.9724	0.9699
95	0.9886	0.9875	0.9862	0.9849	0.9835	0.9819	0.9803	0.9784	0.9764	0.9742	0.9718

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.7601	0.7482	0.7358	0.7231	0.7100	0.6966	0.6829	0.6690	0.6549	0.6405
19	0.7608	0.7488	0.7364	0.7237	0.7106	0.6972	0.6835	0.6696	0.6555	0.6410
20	0.7615	0.7495	0.7371	0.7244	0.7113	0.6979	0.6842	0.6703	0.6561	0.6417
21	0.7623	0.7503	0.7379	0.7251	0.7120	0.6986	0.6849	0.6710	0.6568	0.6424
22	0.7631	0.7511	0.7387	0.7259	0.7128	0.6994	0.6857	0.6718	0.6576	0.6431
23	0.7640	0.7520	0.7396	0.7268	0.7137	0.7002	0.6865	0.6726	0.6584	0.6439
24	0.7649	0.7529	0.7405	0.7277	0.7146	0.7011	0.6874	0.6734	0.6593	0.6447
25	0.7659	0.7539	0.7415	0.7287	0.7156	0.7021	0.6884	0.6744	0.6602	0.6457
26	0.7669	0.7549	0.7425	0.7297	0.7166	0.7031	0.6894	0.6754	0.6612	0.6467
27	0.7681	0.7561	0.7436	0.7308	0.7177	0.7042	0.6905	0.6765	0.6623	0.6477
28	0.7693	0.7573	0.7448	0.7320	0.7189	0.7054	0.6917	0.6777	0.6634	0.6489
29	0.7705	0.7585	0.7461	0.7333	0.7202	0.7067	0.6929	0.6789	0.6647	0.6501
30	0.7719	0.7599	0.7475	0.7347	0.7215	0.7080	0.6942	0.6802	0.6660	0.6514
31	0.7733	0.7613	0.7489	0.7361	0.7229	0.7094	0.6957	0.6816	0.6674	0.6528
32	0.7748	0.7628	0.7504	0.7376	0.7245	0.7110	0.6972	0.6831	0.6689	0.6543
33	0.7764	0.7644	0.7520	0.7392	0.7261	0.7126	0.6988	0.6847	0.6704	0.6558
34	0.7781	0.7661	0.7537	0.7409	0.7277	0.7142	0.7004	0.6864	0.6721	0.6575
35	0.7798	0.7679	0.7555	0.7427	0.7295	0.7160	0.7022	0.6882	0.6739	0.6592
36	0.7817	0.7697	0.7573	0.7445	0.7314	0.7179	0.7041	0.6901	0.6758	0.6611
37	0.7836	0.7717	0.7593	0.7465	0.7334	0.7199	0.7061	0.6920	0.6777	0.6631
38	0.7856	0.7737	0.7613	0.7486	0.7354	0.7220	0.7082	0.6941	0.6798	0.6651
39	0.7877	0.7758	0.7635	0.7507	0.7376	0.7241	0.7103	0.6963	0.6820	0.6673
40	0.7899	0.7780	0.7657	0.7530	0.7399	0.7264	0.7126	0.6986	0.6843	0.6696
41	0.7922	0.7804	0.7681	0.7554	0.7423	0.7288	0.7150	0.7010	0.6867	0.6720
42	0.7946	0.7828	0.7705	0.7578	0.7447	0.7313	0.7175	0.7035	0.6892	0.6745
43	0.7971	0.7853	0.7730	0.7604	0.7473	0.7339	0.7202	0.7061	0.6918	0.6772
44	0.7996	0.7879	0.7757	0.7631	0.7500	0.7366	0.7229	0.7089	0.6946	0.6799
45	0.8023	0.7906	0.7784	0.7658	0.7528	0.7395	0.7257	0.7118	0.6975	0.6828
46	0.8051	0.7934	0.7813	0.7687	0.7557	0.7424	0.7287	0.7148	0.7005	0.6858
47	0.8079	0.7963	0.7842	0.7717	0.7588	0.7455	0.7318	0.7179	0.7036	0.6890
48	0.8109	0.7993	0.7873	0.7748	0.7619	0.7486	0.7350	0.7211	0.7069	0.6923
49	0.8139	0.8024	0.7904	0.7780	0.7652	0.7519	0.7384	0.7245	0.7103	0.6957
50	0.8170	0.8056	0.7937	0.7813	0.7685	0.7554	0.7418	0.7280	0.7138	0.6992
51	0.8202	0.8088	0.7970	0.7847	0.7720	0.7589	0.7454	0.7316	0.7175	0.7029
52	0.8235	0.8122	0.8005	0.7882	0.7756	0.7625	0.7491	0.7353	0.7213	0.7067
53	0.8268	0.8157	0.8040	0.7919	0.7793	0.7663	0.7529	0.7392	0.7252	0.7107
54	0.8303	0.8192	0.8076	0.7956	0.7831	0.7702	0.7568	0.7432	0.7292	0.7148
55	0.8338	0.8228	0.8113	0.7994	0.7870	0.7741	0.7609	0.7473	0.7334	0.7191
56	0.8374	0.8265	0.8151	0.8033	0.7910	0.7782	0.7651	0.7516	0.7377	0.7234
57	0.8410	0.8303	0.8190	0.8073	0.7951	0.7824	0.7693	0.7559	0.7422	0.7279
58	0.8447	0.8341	0.8230	0.8113	0.7993	0.7867	0.7737	0.7604	0.7467	0.7326
59	0.8485	0.8380	0.8270	0.8155	0.8035	0.7911	0.7782	0.7650	0.7514	0.7374
60	0.8523	0.8420	0.8311	0.8197	0.8079	0.7956	0.7828	0.7697	0.7563	0.7423
61	0.8562	0.8460	0.8352	0.8240	0.8123	0.8001	0.7875	0.7746	0.7612	0.7473
62	0.8600	0.8500	0.8395	0.8284	0.8168	0.8048	0.7923	0.7795	0.7662	0.7525
63	0.8640	0.8541	0.8437	0.8328	0.8214	0.8095	0.7972	0.7845	0.7714	0.7578
64	0.8679	0.8582	0.8480	0.8373	0.8260	0.8143	0.8022	0.7896	0.7766	0.7632
65	0.8719	0.8624	0.8523	0.8418	0.8307	0.8192	0.8072	0.7948	0.7820	0.7687

WESTERN STATES OFFICE & PROFESSIONAL EMPLOYEES PENSION PLAN

66 2/3% 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	0.8758	0.8665	0.8567	0.8463	0.8354	0.8241	0.8123	0.8000	0.7874	0.7742
67	0.8798	0.8707	0.8610	0.8509	0.8402	0.8290	0.8174	0.8054	0.7929	0.7799
68	0.8837	0.8748	0.8654	0.8554	0.8450	0.8340	0.8226	0.8107	0.7985	0.7857
69	0.8877	0.8790	0.8697	0.8600	0.8497	0.8390	0.8278	0.8161	0.8041	0.7915
70	0.8916	0.8831	0.8741	0.8646	0.8545	0.8440	0.8330	0.8216	0.8097	0.7973
71	0.8955	0.8872	0.8784	0.8691	0.8593	0.8490	0.8382	0.8271	0.8154	0.8032
72	0.8993	0.8913	0.8827	0.8737	0.8641	0.8540	0.8435	0.8325	0.8211	0.8092
73	0.9032	0.8953	0.8870	0.8782	0.8688	0.8590	0.8487	0.8380	0.8269	0.8152
74	0.9069	0.8993	0.8913	0.8827	0.8736	0.8640	0.8540	0.8435	0.8326	0.8212
75	0.9107	0.9033	0.8955	0.8871	0.8783	0.8690	0.8592	0.8490	0.8384	0.8272
76	0.9143	0.9072	0.8996	0.8915	0.8830	0.8739	0.8644	0.8545	0.8441	0.8332
77	0.9180	0.9111	0.9037	0.8959	0.8876	0.8788	0.8696	0.8599	0.8499	0.8392
78	0.9215	0.9149	0.9078	0.9002	0.8922	0.8837	0.8747	0.8654	0.8556	0.8452
79	0.9250	0.9186	0.9118	0.9044	0.8967	0.8884	0.8798	0.8707	0.8612	0.8512
80	0.9284	0.9223	0.9157	0.9086	0.9011	0.8931	0.8848	0.8760	0.8668	0.8571
81	0.9317	0.9258	0.9195	0.9127	0.9054	0.8978	0.8897	0.8812	0.8723	0.8629
82	0.9350	0.9293	0.9232	0.9167	0.9097	0.9023	0.8945	0.8863	0.8778	0.8687
83	0.9381	0.9327	0.9268	0.9206	0.9139	0.9068	0.8992	0.8914	0.8831	0.8744
84	0.9412	0.9360	0.9304	0.9244	0.9179	0.9111	0.9039	0.8963	0.8884	0.8800
85	0.9442	0.9392	0.9338	0.9281	0.9219	0.9153	0.9084	0.9012	0.8935	0.8854
86	0.9470	0.9423	0.9372	0.9317	0.9258	0.9195	0.9128	0.9059	0.8986	0.8908
87	0.9498	0.9453	0.9404	0.9352	0.9295	0.9235	0.9172	0.9105	0.9035	0.8961
88	0.9526	0.9483	0.9436	0.9386	0.9332	0.9275	0.9214	0.9150	0.9083	0.9012
89	0.9552	0.9511	0.9467	0.9419	0.9368	0.9313	0.9255	0.9194	0.9130	0.9062
90	0.9577	0.9539	0.9497	0.9451	0.9402	0.9350	0.9295	0.9237	0.9176	0.9112
91	0.9602	0.9565	0.9525	0.9482	0.9436	0.9386	0.9334	0.9279	0.9221	0.9160
92	0.9626	0.9591	0.9553	0.9513	0.9469	0.9421	0.9372	0.9319	0.9265	0.9206
93	0.9649	0.9616	0.9580	0.9542	0.9500	0.9456	0.9408	0.9359	0.9307	0.9252
94	0.9671	0.9640	0.9607	0.9570	0.9531	0.9489	0.9444	0.9397	0.9348	0.9296
95	0.9692	0.9663	0.9632	0.9597	0.9560	0.9521	0.9478	0.9434	0.9388	0.9339